A Study of Influenced Factors toward Student Loyalty Among Private Universities in Kedah

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Abstract – Up to half of Malaysia's private higher education institutions could be forced to close if the country's private higher education sector were to collapse, leaving only those with substantial financial support to remain open. More than half of the country's small businesses have shut down due to the Covid-19 coronavirus, which has almost likely pushed the country into recession. This has worsened the prognosis for the already troubled university sector. Hence, student loyalty is another proven solution to combating these challenges. The purpose of this research is to investigate and analyze the impact of service quality, university image, student satisfaction, and loyalty at private universities in Kedah, Malaysia. As this paper is a pilot study, therefore 150 questionnaires were distributed to target respondents. SPSS was used to analyze the 86 samples of private university students in the northern region of Malaysia. Findings postulate that only service quality, commitment, and satisfaction affect loyalty among private university students in the northern region. This study helps institutions, teachers, and policymakers understand what makes private university students want to keep loyal to the universities.
Keywords: "Student loyalty", "Service Quality", "Trust", "Commitment", "Image", "Satisfaction".

1. Introduction

A collapse in Malaysia's private higher education sector could close up to half of the country's private institutions, leaving only a few with strong backers to guarantee their survival. The Covid-19 coronavirus, which has closed more than half of the country's SMEs and almost certainly plunged it into recession, is worsening the outlook for a university sector already in trouble. 55% of Malaysian private higher education institutions are making trading losses, according to Professor Geoffrey Williams, a former deputy vice chancellor

at University Tun Razak (Hunter, 2020). Private universities and colleges can only operate with new loans and/or shareholder investments. The overly optimistic Malaysian Education Blueprint 2106-2025, launched by the former Barisan Nasional government under then Prime Minister Najib Razak in 2015, envisioned a higher education environment for 2.5 million students. The number assumed 10 percent, or 250,000, would be international students and that the Malaysian economy would continue to grow.

Although these plans focus on Malaysia's public universities, almost half of tertiary students attend 105 private universities, university colleges, colleges, and foreign university branches. 70% of Malaysia's 130,000 foreign students attend private schools. About RM2.6 billion, or 60% of private university income, comes from PTPTN loans to students. Most of the 105 private higher education institutions (HEI) have been designated universities or university colleges over the last decade in the Ministry of Education's frenzied attempt to promote local institutions. Professor Geoffrey Williams said in a 2018 lecture at Monash University Malaysia that half of private campuses have fewer than 3,000 students and 25% have fewer than 1,000. Some campuses have fewer than 200 students. Covid-19 could be disastrous. Private institutions rely on twice-yearly student registration, which begins in September. With foreign students out of the country and unsure when they can return, incoming revenue will be low. This will exacerbate cash flow issues. Many institutions lack unencumbered assets to secure further loans, so they will likely rely on shareholder equity or government emergency grants to survive.

According to the 11th Malaysia Plan, private high education institutions are supposed to grow enrolment, improve the quantity and quality of graduates, and meet industry needs. This research builds on a prior qualitative analysis of students' perceptions of existing entities in Malaysian higher education institutions (HEIs). Student loyalty refers to a student's willingness to give favourable feedback about their school and to recommend it to others, such as friends, family, employers, and organizations. Private higher education institutions in Malaysia are currently competing in the education sector. The purpose of this study is to see how the marketing mix, service quality, and institution image affect student loyalty. Good public communication, trust, and service quality will undoubtedly improve customer relationships and encourage customers to purchase and use the product. The goal of this research was to see how service quality, university image, and student happiness affected private universities' student loyalty in Kedah, Malaysia.

Most research examining student loyalty listed various factors such as teaching, administration service, academy faculties, and campus infrastructure even though these variables seem quite influential and important in determining student loyalty (Mahayuddin, et al., 2019; Chris & Ramasamy, 2022). However, the variables that are rarely mentioned in the study are lack of information and research and only mentioned in the study by Mahayuddin,et al., (2019). Other than that, the independent variables that relate to the image and quality are highly mentioned in most of the journal articles. Hence, this research has shown how these variables are having an important relationship with the dependent variable

from the research study which the image and the service quality can potentially influence on the research topic

Previous studies also agreed there are still insufficient prior research papers that have been done based in Malaysia (Mahayuddin, et al., 2019; Chris & Ramasamy, 2022; Ramasamy & Binati, 2018; Azizah & Wijoyo, 2020). Based on (Murray Hunter, 2020), Malaysia's private higher education sector is about to collapse, which could permanently close the doors of up to half of the country's private institutions, with only a few with strong backers financially guaranteeing their survival. According to research of (Meng ,2018), the current situation shows that the competition among the private higher education institutions in Malaysia may affect the profitability and viability of private higher education institutions (HEIs) in Malaysia. A lot of private higher education institutions were forced to close, and the media reported some notable examples like the closure of the UNITAR School of Architecture and Allianz University School of Medicine in Kepala Batas, Pulau Pinang. According to (Azman, 2021), about 60 private high education institutions will be closed in 2020, mainly due to financial concerns and declining enrolment. (Azman, 2021) also stated that Malaysia's private higher education institutions (PHEIs) could face the risk of closure if the new students' enrolment continues to decline due to loss of the loyalty among the students and also Covid-19 pandemic.

Furthermore, most of the private universities have faced the problem of dropout among the students and may affect the image of the university. According to (Farid, 2022), she mentioned that the latest figures show that until today more than 17,000 students have dropped out of public and private universities in Malaysia. The Ministry of Higher Education's efforts as announced before so far are unsatisfactory and the problem without oversight will affect the future of the country and the student loyalty. Thus, to survive and maintain the student loyalty, continuing operating through ongoing new funding from lenders and ongoing equity injections from shareholders is the only way for most private universities to survive and maintain their student loyalty (Hunter, 2020). Therefore, this research aims to examine the relationship and influence factors of service quality, trust, commitment, image and satisfaction towards student loyalty among private universities in Kedah.

2. Literature Review

2.1. Student Loyalty

Ong et al. (2022) indicate product attitude, purchasing intention, and company attitude measure student loyalty. Student decision-making is more customised, emotional, and intimate than adult decision-making. Loyalty hypothesis shows students' emotional connection to their school, which reduces university dropouts. Universities must recognise and examine the nature and relevance of the link between service quality, company image, and consumer satisfaction. Rasoolimanesh et al. (2021) showed CSR affects brand loyalty.

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Loyalty leads to repeat purchases (Hassan & Shamsudin, 2019). They emphasised the importance of client happiness and loyalty (Hassan & Shamsudin, 2019). A dedicated student finishes their education, encourages others, and spreads great word-of-mouth (Hassan & Shamsudin, 2019). Devoted students don't transfer to universities (Hassan & Shamsudin, 2019). According to Mahayuddin et al. (2019), a private higher education institution's long-term viability and existence depends on students' loyalty. According to Mahayuddin et al., students are the main clientele in higher education (2019). Mahayuddin et al. (2019) define loyalty as a student's tendency to use the same supplier or service. For students to be satisfied and loyal, Mahayuddin et al. (2019) suggested identifying and meeting their needs. Mahayuddin et al. (2019) feel that student pleasure determines student loyalty. Securing students' loyalty involves great services, trust, and emotional commitment, as indicated by Mahayuddin et al (2019). Yusof et al. (2019) define student loyalty as the willingness to recommend one's university to friends, family, employers, and organisations. Yusof, et al. (2019) also mentioned that many schools wish to do this because loyal students may continue to support the institution through word of mouth to other potential persons or clients, current or past students, and financial sponsorship of any university-organized activities. The previous researcher also explored factors affecting student loyalty. Eight studies (Ong, et al., 2022; Rasoolimanesh, et al., 2021; Hassan & Shamsudin, 2019; Yusof, et al., 2019; Meng, 2018; Radiman, et al., 2019; Imam Faisal Hamzah, 2022; Azizah, & Wijoyo, 2020). Other than that, 4 studies mentioned service quality (Ong, et al, 2022; Hassan & Shamsudin, 2019; Aziz Azizah, & Wijoyo, 2020) and trust (Rasoolimanesh, et al., 2021; Imam Faisal Hamzah, 2022; Ramasamy & Binati, 2018; Azizah & Wijoyo, 2020). These were the most relevant aspects in examining the independent and dependent variables' connection. Teaching, administration, academic facilities, campus infrastructure, support services, and internationalization. Mahayuddin et al. (2019) argued that only a handful of research has been made in this area.

2.2. Service Quality

According to Bakrie et al. (2019), service quality reflects client views of the service's dimensions. Ismanova (2019) defines service quality as a worldwide assessment or attitude about the service's superiority, whereas satisfaction is about a specific transaction. Ali et al. (2018) defines service quality as an evaluation of service providers. It's based on objective information and reputation, not personal experience. According to Arrivabene et al., service quality is the difference between what students expect and what they perceive (2019). Service quality is key to building and maintaining client connections, according to the publications. This construct predicts a company's success or failure in a competitive market because it affects customer satisfaction and consumer loyalty. The study reduced the number of previously reported categories from 10 to 5: reliability, assurance, tangibles, responsiveness, and empathy. Previous research has discussed service quality and student loyalty. In Bakrie et al., (2019), the research was done in Palembang by 1776 PGRI University Palembang students. This research uses quantitative methods, SEM-SmartPLS, and PLS Algorithms. Service quality does not directly affect loyalty, they concluded.

Additionally, an article by Amegbe et al. (2019) was done by 743 Kenyan undergraduates. Although the discussion centred on service quality and student loyalty, there are few studies in Asia, particularly Malaysia. In Ismanova's (2019) third investigation, 218 Northern Cyprus undergraduates participated. Quantitative research using PLS-SEM and Cronbach's Alpha was used. The study indicated that dedication fully mediates service quality and student loyalty. Hence, from the discussion we proposed; ***H1: There is a significant influence between service quality and student loyalty among private universities in Kedah.***

2.3. Trust

Ismanova (2019) defined trust as the willingness to rely on a trusted relationship. Trust is the degree to which students feel safe and sure that the educational institution is looking out for their best interests and will help them achieve their educational and career goals. Trust is the attribution people make about the intentions of group authority and general confidence in organisational competency in terms of communication and conduct, openness and honesty, care, reliability, and the fact that individuals share the same objectives, standards, and values. Students' faith in universities affects its reputation and credibility, according to Imam Faisal Hamzah (2022). Customers would remain loyal if the brand is trustworthy and strong, according to Ramasamy & Binati (2018). Nejjari and Aamoum (2020) suggested that trust is a key facilitator of exchanges and a factor in long-term relationships. Indriyarti, Jasfar, and Hady (2019) noted that trust and commitment are intricately intertwined and serve as transaction mediators. Prior research has underlined the trust variable in student loyalty. First, Imam Faisal Hamzah, (2022) studied 360 students in Indonesia. This study uses quantitative research and PLS. According to their research, trust is a key variable for private higher education students. The second study was conducted in Malaysia with 100 students by Ramasamy & Binati (2018). They employed descriptive research and SEM. Their findings demonstrated brand trust influences student loyalty. Indriyarti, et al., (2019) studied 404 students in Jakarta. The study included quantitative research and structural equation modelling. Their data suggested that trust had little effect on student loyalty. Therefore, we propose; ***H2:There is a significant influence between trust and student loyalty among private universities in Kedah.***

2.4. Commitment

Gallegos, J. A., & Vasquez, A. (2019) state commitment reveals a person's commitment to a person or institution. Some authors believe student engagement is determined by the university's level of academic and social integration. Student commitment is related to trust and satisfaction with the service and can favourably influence student loyalty. Rikers and Loyens (2020) defined commitment as a student's desire to belong to their educational environment and related staff. In relationship management literature, relationship commitment is represented by faith in a service provider's reliability, integrity, and loyalty. In addition, student dedication will grow as they become accustomed to positive responses

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from educational services or staff, causing them to be more secure and confident in their educational relationships. Anish Yousaf, Abhishek Mishra, and Makhmoor Bashir (2020), explained the Higher Educational Institute's dedication to its students can assist develop a good preference for branding, long-term patronage, and lower student inclination to select competitors. Ismanova (2019) says most higher education studies have a favourable effect on student loyalty. Hence, we proposed; ***H3: There is a significant influence between commitment and student loyalty.***

2.5. Image

Image is a customer's total impression of an organisation based on feelings and experiences, according to Hassan and Shamsudin (2019). They further investigate image as a product or service differentiator. Image includes the institution's overall, institute, and credibility images. Imam Faisal Hamzah et al. (2022) that a university's image reflects how the community and stakeholders view it. To choose a college, the community needs reliable information about its quality. Higher education administration must consider what marketing information to employ to preserve a positive public image. Azizah and Wijoyo, (2020) identify emotional and functional image components. The image is described as a hierarchical network of meanings preserved in memory, from broad impressions to detailed object evaluations, and its function is linked to personal values. The graphic represents consumer encounters with products or services.

Company image is a function that evaluates and values distinctive qualities. Gunawan and Wahyuni, (2018) say image is the consumer's opinion of brand quality. A community-respected firm or product/service will score higher. Consider a thing's beliefs, ideas, and influences. Images can affect client purchase behaviour, especially for service organisations where service quality, customer rating, and perceived satisfaction are difficult to evaluate. Gunawan and Wahyuni, (2018) said that while an image is abstract and can't be assessed systematically, its form can be felt from good and terrible public study. Previous studies have discussed student loyalty's image (Hassan and Shamsudin, 2019; Imam Faisal Hamzah et al., 2022; Azizah and Wijoyo, 2020; Chandra et al., 2019; Gunawan, A., and Wahyuni, 2018). The first study was conducted in Malaysia with 431 respondents by Hassan and Shamsudin, (2019). This study uses SPSS to analyse quantitative data. Business image was positively correlated with student loyalty. This finding supports Imam Faisal Hamzah et al (2022) findings where it demonstrates that brand image influenced loyalty. Additionally, a study done by Azizah and Wijoyo, (2020) also agreed that the university's reputation affects student loyalty positively. Hence, we propose; ***H4: There is a significant influence between service quality and student loyalty among private universities in Kedah.***

2.6. Satisfaction

Customer satisfaction is an individual's attitude toward a product or service's performance, according to Hassan and Shamsudin (2019). Overall, technical, and functional client satisfaction were his categories. Student satisfaction assessment provides management input. Feedback helps establish improved plans. Hassan and Shamsudin (2019) noted that in higher education, teaching and curriculum must be consistently improved. According to Azizah and Wijoyo (2020), customer satisfaction or dissatisfaction is the consumer's reaction to the difference or disconfirmation perceived between previous expectations and the product's actual performance after use. Client satisfaction is an after-purchase review in which the chosen alternatives meet or surpass customer expectations, whereas dissatisfaction develops when results fall short. Customer satisfaction is a person's reaction to performance against expectations. Azizah and Wijoyo (2020) define customer satisfaction as attitudes toward received and used goods and services. Author describes satisfaction as an emotional response to consuming. Expectations and performance determine consumer satisfaction. Gunawan and Wahyuni (2018).

Satisfaction is a pleasurable basic requirement. Certain impulses must be channelled, hence this need. If the drive is channelled, satisfaction results; otherwise, discontent. Consumer satisfaction results from a thorough review of the product's performance, according to Gunawan and Wahyuni (2018). Authors distinguish transactional and overall consumer happiness. Transaction-specific satisfaction measures client satisfaction after buying a specific product or brand. Overall satisfaction assesses consumers' pleasure with a product or brand based purely on their experience with it. Customer satisfaction is exceeding customer expectations, according to Qomariah et al. (2020). Satisfied customers are satisfied with their purchases. Satisfied consumers often buy services or products, leave feedback, and refer friends. Satisfied customers are loyal customers. High client happiness benefits the organisation greatly. Teeroovengadum et al. (2019) define customer satisfaction as an evaluation of the service based on experience. Previous studies have discussed student loyalty's image (Hassan, & Shamsudin, 2019; Azizah, & Wijoyo, 2020; Gunawan &Wahyuni, 2018; Qomariah et al., 2020; Teeroovengadum et al., 2019). The first study was conducted in Malaysia with 431 respondents by Hassan and Shamsudin, (2019). This study indicates student satisfaction positively affects student loyalty. Also, the second study was conducted in Indonesia with 100 private university students by Azizah and Wijoyo, (2020) proved student pleasure increased loyalty through the quantitative research using SmartPLS to analyse data. Hence we propose *H5: There is a significant influenced between satisfaction and student loyalty among private universities in Kedah*

3. Methodology of Study

This study utilizes a quantitative method of research design whereby the primary data was collected from private university students in the northern region. This paper also is a pilot test paper where the questionnaire is categorized to 7 major sections which are Demographic (Section A, 6 items), Student Loyalty (Section B, 7 items), Service Quality (Section C, 9

items), Trust (Section D, 5 items), Commitment (Section E, 6 items), Image (Section F, 7 items), Satisfaction (Section G, 6 items). The questionnaire was developed based on adaptation from past studies by several scholars whereby reliability and validity have been tested. The items of student loyalty adapted from (Rasoolimanesh, et al, 2021; Har, et al, 2018), Service quality adapted from (Kashif & Cheewakrakokbit, 2018), Trust adapted from (Har, et al, 2018), Commitment adapted from (Pham, & Lai, 2016), Image adapted from (Meng, 2018), and satisfaction adapted from (Meng, 2018; Martha-Martha, et al, 2018). A total of 150 questionnaires were distributed randomly at the private university in Kedah to attain the specified respondents through a self-administered study. A response rate of 57% was obtained consisting of 86 datasets. The data was cleaned from any missing values and outliers before analyzing them using SPSS Version 22

4. Findings and Discussion

4.1. Descriptive Statistic Analysis

The respondent's demographic profile had described the background of respondents that had participated in the current research. Firstly, the difference in gender did not show any big variance between male and female where 44 male respondents at 51.2 percent compared to 42 female respondents at 48.8 percent. Moreover, the demographics findings related to respondent's ethnicity also showed that most of the respondents are Chinese, which had 64 Chinese respondents at 74.4 percent followed by 14 Indian respondents at 16.3 percent and 8 Malay respondents at 9.4 percent. Furthermore, different private universities offer varying choices of courses as it also asked respondents which faculty that they had enrolled. Through the findings on that question, it postulated that the Faculty of Business (FBM) is the faculty that most respondents had enrolled, which had a total of 53 respondents at 61.6 percent. By following it, the Faculty of Applied Science (FAS) had consisted of 10 respondents who had enrolled, which at 11.6 percent. Afterwards, the Faculty of Allied Health Profession (FAHP) continued the third place in ranking of those faculty in this study, which had a total of 8 respondents at 9.3 percent. Then, the Faculty of Pharmacy and Faculty of Medicine (MBBS) had indicated the same level of frequency and percentage, with a total of 5 respondents at 5.8 percent in each finding. Meanwhile, the Foundation in Art (FIA) is the ranked the second least respondent enrolled faculty, which had a total of 3 respondents at 3.5 percent. At the same time, the Faculty of Dentistry (BDS) and Foundation in Business (FIB) had the most least respondents enrolled at the same level of frequency and percentage as it only had 1 respondent at 1.2 percent from each finding.

In addition, the respondent's year of study became a critical indicator as this study only required the responses from the current or graduated private universities students. In the findings, the majority of the respondents are year 3's private universities students, as shown

by a total of 52 respondents at 60.5 percent. Next, the year 2's private universities students ranked the second most responses, which had a total of 19 respondents at 22.1 percent. By following it, the Year 1's private universities students had a frequency of 6 at 7.0 percent. Also, the graduated students ranked as the third in respondents' years of study, which had a total of 5 responses at 5.8 percent. Later, there are only 4 respondents who are year 4 private universities students. Moreover, demographic questions also asked respondents which factors influencing their behavior to study private universities. As a result, respondents postulated that courses provided by private universities are the factor that influences their behavior to study private universities, which had a total of 37 responses at 43.0 percent. Then, the better services offered by private universities ranked second as a total of 17 responses at 19.8 percent. By following it, the fees to study in private universities had a total of 15 responses at 17.4 percent. Then, ease of entry requirement ranked the fourth in factors that influenced respondents to study private universities, which had a total of 14 responses at 16.3 percent. At last, only 3 respondents at 3.6 percent had chosen "others" as their factors that influenced them to study private universities. In the "others", it includes the factors such as nearby respondent house, convenience and more. Lastly, this research also asked respondents whether their willingness to recommend others to study private universities. In the findings, more than half of respondents will recommend other people to study private universities, which had a total of 57 responses at 60.3 percent. However, there are a total of 29 respondents at 33.7 percent of responses that do not recommend others to study private universities.

4.2. Multiple Linear Regression

Multiple regression analysis signifies the predictive power of independent variables towards the dependent variables. The coefficient of determination R^2 value indicates model fit. In the light of suggestions proposed by Cohen (1988), R^2 value of 0.02 indicates poor model fit or weak contribution of the model, R^2 value of 0.13 is considered as a moderate level of model fit, whereas R^2 value of 0.26 and above indicates substantial contribution of the model or in other words it indicates good model fit. From the model, about 74.4 percent of independent variables such as Service Quality, Trust, Commitment, Image and Satisfaction explained the student loyalty. 74.4 percent of the model indicate a good model fit. The coefficient of determination R squared value of 0.728 indicated good model fit. Significant F value of 0.000 indicates that the model is significant at $p < 0.05$.

Table 4.1: Regression Analysis Result (n= 86)

Variable	Beta	T	Sig
Service Quality	.403	3.900	.000
Trust	.151	1.576	.119
Commitment	.210	2.350	.021
Image	-.077	-.606	.546
Satisfaction	.277	2.292	.025
R²	0.744		
Adj R²	0.728		
F value sig	46.545 (P>.000)		
N	86		

Findings from Table 4.1 revealed that 2 relationships of variables found to be not significant with student loyalty. Trust was not significant at (β = .151, t = 1.576, p > .05). Meanwhile, Image was not significant at (β =- .077, t = -.606, p > .05). Therefore, we reject hypothesis 2 and hypothesis 4. However, service quality, commitment and satisfaction was positively significant with student loyalty. Service quality was significant with student loyalty at (β = .403, t = 3.900, p < .05). Commitment was significant with student loyalty at (β = .210, t = 2.350, p < .05) and Satisfaction was significant with student loyalty at (β = .277, t = 2.292, p < .05). Thus, hypothesis 1, hypothesis 3 and hypothesis 5 were accepted. With this finding, research objective 3 were achieved. Table 4.2 summarized the findings of multiple regression analysis.

Table 4.2: Summary of the Results of Hypotheses Testing

Hypothesis	Result
H1: There is a significant influence between service quality and student loyalty	Accept
H2: There is a significant influence between trust and student loyalty	Reject
H3: There is a significant influence between commitment and student loyalty	Accept
H4: There is a significant influence between image and student loyalty	Reject
H5: There is a significant influence between satisfaction and student loyalty	Accept

5. Discussions

Based on the data analysis above, service quality is significantly influenced by student loyalty. This finding is parallel with the previous study which is (Amegbe et al., 2019; Ismanova 2019). This indicates that service quality is an important variable in determining student loyalty among private universities in Kedah Malaysia. Private universities should focus more on service quality in order to improve student loyalty.

Furthermore, the second independent variable is trust. Trust is tested to significantly influence student loyalty. This finding is not parallel with the previous study which is (Hamzah, 2022; Ramasamy & Binati, 2018). This indicates that students who do not have trust will not be loyal to their university. Therefore, private universities must build trust among the students in order to improve student loyalty.

Our findings postulate commitment is significantly influenced toward student loyalty. This finding is parallel with a previous study which are (Snijders, Wijnia, Rikers, & Loyens, 2020; Ismanova, 2019; Gallegos, & Vasquez, 2019; Yousaf, Mishra, & Bashir, 2020; Cownie, 2019). This indicates that commitment is one of the important variables in determining student loyalty among private universities in Kedah Malaysia. The private universities must be committed to improve student loyalty.

In addition, the fourth independent variable is an image. Image testing is not significantly influenced with student loyalty. The finding is also not consistent with previous study which included (Hassan & Shamsudin, 2019; Hamzah et al., 2022; Azizah, & Wijoyo, 2020; Chandra et al., 2019; Gunawan & Wahyuni, 2018). This indicates that students will not evaluate university image in order for them to be loyal.

Last but not least, the fifth independent variable in this study is satisfaction. Satisfaction is also tested significant influenced with student loyalty. This finding is supported by previous study which included (Hassan & Shamsudin, 2019; Azizah & Wijoyo, 2020; Gunawan & Wahyuni, 2018; Qomariah et al., 2020; Teeroovengadum et al., 2019). This indicates that satisfaction is one of the important variables in determining student loyalty among private universities in Kedah Malaysia. Therefore, the private universities must satisfy their students as students are their customers in order to improve their loyalty to the private universities.

6. Conclusions and Recommendations

The purpose of this study is to determine what influences student loyalty at private universities in Kedah. We came to the conclusion that all five of the factors—service quality,

trust, commitment, image, and satisfaction were positively significant with student loyalty based on the results we discovered. This study's drawback is that it can only be conducted in Kedah, Malaysia, and it is conducted online. We advise future researchers to focus their studies on larger cities, such as Kuala Lumpur, Penang, and others, because they have a larger population and allow them to generalize their findings to the majority of Malaysians.

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