

## **Factors Affecting Student Loyalty On Student Recruitment Agencies In Malaysia: A Mediation Effect Of Student Engagement**

Yosra Al-Khaled, Valliappan Raju

### **Abstract**

This study aims to examine the various factors affecting customer loyalty through the mediating effect of customer engagement. The research methodology was carried out in a cross-sectional survey, and as a descriptive study, the survey method was adopted for data collection. For data collection purposes, a questionnaire on the 5-point Likert scale was adopted, and a sample size of 338 students have been distributed among Yemeni student recruitment agencies in Malaysia. The model was designed by utilizing SPSS analysis for testing the descriptive and preliminary analysis. Also hypothesis for both the measurement model and structural model investigated by (PLS-SEM) software. The results confirmed that customer engagement has a significant and positive partial mediating effect on customer satisfaction, commitment, communication and customer loyalty of Yemeni student recruitment agencies in Malaysia. The result also showed that customer engagement does not mediate the relationship between trust and customer loyalty. The findings also help student recruitments agencies' managers understand the factors that impact customer loyalty. The results would also enable managers to develop more effective strategies for increasing customer loyalty in student recruitment agencies in Malaysia. The study serves as a guide for a student recruitment agency in Malaysia and anyone involved in this industry. The conceptual framework provides a useful framework to evaluate the factors affecting student loyalty through student engagement and develop future strategies.

**Keywords:** *Satisfaction, Trust, Commitment, Communication, Customer Engagement, Customer Loyalty, International Students, Student Recruitment Agencies*

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## Introduction

Investigating customer loyalty is a continuing concern within the business industry. Recent pieces of evidence from literature demonstrated the relationship between several factors that influence customer loyalty. For example, the main factors that can be considered when it comes to customer loyalty are trust, customer satisfaction, and the companies' service quality (Liu, Guo, and Lee, 2011). Because of the competitive business environment, business owners are working hard to develop relationships with current and potential customers (Bojei and Alwie, 2010). Nowadays, the rivalry between firms in the business sector is highly competitive in globalization, which is considered a positive thing. Every company is driven to improve its quality through competition, and the one who avoids a competition loss (Fernandes and Solimun, 2018). Besides, building relationships with customers increases loyalty, good word of mouth, and purchases (Chetty and Phung, 2018). The quality of relationships in today's highly competitive environment is evolving strategic goals by companies to keep customers for long-term relationships (Motamedifar *et al.*, 2013). Researches showed that strong relationships are more profitable as customers shopping more regularly, spending more on the products they feel comfortable with (Chen, 2016). Increasing rivalry, customer loyalty becomes essential, and each company needs to concentrate on it as a primary goal (Gable, Fiorito, and Topol, 2008). This is expressed in a growing number of businesses that provide a commitment to the customer in their mission statements, advertising, and public relations. An increasing number of studies recognize the link between customer loyalty and customer engagement (Brodie *et al.*, 2011).

### 1.1. The current study

In the last 20 years, studying abroad got very popular among students, either undergraduate or postgraduate. According to the new statistic published by UNESCO (2019), more than five million students left their home countries in pursuit of higher education, finding that the number is increasing by about 12% each year. International education is defined as “intercultural and cross-cultural education that transcends the geographical and pedagogical boundaries of a particular nation” (Ryan and Slethaug, 2010; Slethaug and Manjula, 2014). The international students in Malaysia are more than 172,886 attended higher education institutions, private, international schools, and language centres in Malaysia as of 31 December 2016 (Datuk Seri Idris Jusoh, 2017). There are 132,710 international students in higher education alone. Most Malaysian students come from Southeast Asia, the Middle East, North Africa, Central Asia, and China (Mahmud *et al.*, 2010). Several studies demonstrated several challenges facing students while studying abroad, such as food, financial issues, languages, accommodation, and services availability near their campuses (Şenel Poyrazli, 2007). Therefore, Malaysia must promote further and build on its higher education strengths to encourage more international students to come and study in Malaysia. In the last decade, the Malaysian government supported internationalization for international students and victors and expatriates (Mahmud *et al.*, 2010). In this study, factors that influence students' decisions will not be investigated. Still, it will focus on the part of the service provided to those students by educational services agencies. The aim of this study is to explore the student engagement on the relationship between student satisfaction, student trust, commitment, communication and student loyalty (Raju, 2018). According to the previous

studies of the literature review, the researcher concluded its contribution by identifying the student engagement mediating between the selected variables (Raju, 2018). So, this can be done by developing a conceptual framework with four hypotheses. The hypotheses were examined by structural equation modeling (SEM)). In the end of this study, discussion, findings, implications, limitations and future research are discussed.

### *1.2. Study context: student recruitment agencies in Malaysia*

Today, Asia countries have implemented many policies that attract higher education seekers to study in their public and private universities. The universities are looking to vary their income, attracting more international students. One of the marketing that universities are implementing is improving their global relationship with different Student recruitment agencies. Student recruitment agencies play a critical role as a bridge between the students and universities, especially for students looking for opportunities overseas (Zhang and Serra Hagedorn, 2014). The agencies are taking action of following the application process on behalf of the students (Raimo, Humfrey, and Huang, 2014). The student recruitment agencies' role can be described in contacting the universities, giving information about the right university fit for the student, applying for the program, and completing the application visa. Many studies have explored the role of the agencies and student enrollment in universities. It was found that two-third of the Chinese student enroll in the USA by agents (Zhang and Serra Hagedorn, 2014). In Australia, around 57.6% of new international students are recruiting by student recruitment agencies. The student usually found difficulties in contacting the universities and get the right information, which leads them to choose recruitment agencies to provide them with the information and give them advice (Zhang and Serra Hagedorn, 2014). The agencies' selecting becomes more difficult because the students choose based on recommendations, and they look for a high quality of services (Zhang and Serra Hagedorn, 2014). The student recruitment agencies in Malaysia are presenting and producing more income for the country. The agencies are taking advantage of the government approach to increase the student number in Malaysia to 250,000. The approaches also include to ease the process for these companies to share the same goals that the government set in the last ten years (Raju, 2021). The increasing number of students makes the industry of student recruitment agencies more competitive. As there are several options available for student recruitment agencies, the expectations are getting higher and more diversified. Datuk Seri Idris addressed that for these businesses to achieve sustainable development by cost reduction and revenue generation (Raju, 2021). To ensure that more students are studying in Malaysian institutions with lower expenditures expended on marketing programs, they must all follow creative marketing strategies (Datuk Seri Idris Jusoh, 2017).

## **Literature review**

### *2.1 Factors influence customer loyalty*

#### *2.1.1 Satisfaction*

Based on Jiang & Zhang (2016), customer satisfaction is a critical success factor of competitive advantage and a significant intangible asset for any company. Customers' satisfaction includes characteristics or features that can satisfy customers' requirements or needs (Majid, Bagram, and Khan, 2012). (2006) proved that the main factors influencing

customer satisfaction are the customer's expectation and experience. According to C. & Marie (2004), customer satisfaction is categorized as an overall psychological attitude towards the company providing the service or product, or an emotional response to the distinction between the customer's expectations and the participation in a particular performance goal, desire or necessity. Broadly, Sousa & Voss (2009) also confirmed the link between customer satisfaction and the improvement of the customers' loyalty. Higher satisfaction results in greater customer loyalty, and decreased customer satisfaction contributes to less customer loyalty (Raju, 2021).

#### 2.1.2 Trust

Lasadika (2018) described trust as one of the most critical factors in several transactional activities. For instance, in the commitment-trust relationship marketing Literature by (Morgan and Hunt, 1994), it can assume that one party trusts another party if they have a confidential understanding of each other in terms of the reliability and honesty of the partnership (Morgan and Hunt, 1994). On the other hand, trust can be defined as measuring the user's ability to embrace based on its integrity, such as goodness, strength, and capacity (Yuan, 2010).

#### 2.1.3 Commitment

Commitment refers to a long-term customer orientation focused on emotional links to a business relationship (Geyskens *et al.*, 1996; Moorman *et al.*, 1992; Morgan and Hunt, 1994; Pierre *et al.*, 2010). Various researchers have described commitment in multiple ways. Consequently, commitment is also characterized as a continued desire to sustain a valued relationship (Moorman *et al.*, 1992; Ndubisi, 2007a; Zineldin and Jonsson, 2000)..

#### 2.1.4 Communication

According to Aswad (2016), communication is an aspect of companies' marketing mix to inform, convince and recall a specific product, its offerings, and create company reputation through advertising, sales promotion, public relations, direct marketing, and packaging. (Dhurup *et al.*, 2014; Percy and Rossiter, 1992) argued that advertising is just a method that firms initially use to make their customers aware of the brand. In this regard, ads and direct marketing raise brand awareness among customers, where sales forces and trade advertising can raise awareness among channel participants.

#### 2.1.5 Customer Engagement

Customer engagement is well-known and increasingly recognized within the marketing sector (Brodie *et al.*, 2011; Chathoth *et al.*, 2016). There is currently no consensus on customer engagement's widely accepted concept (So *et al.*, 2014, 2016). Brodie *et al.* (2011) found by the results of a systematic analysis of the concept that customer engagement (CE) is a psychological state of collaborative, co-creative customer contact with a focal agent/object (e.g., a brand) in focal service relationships.

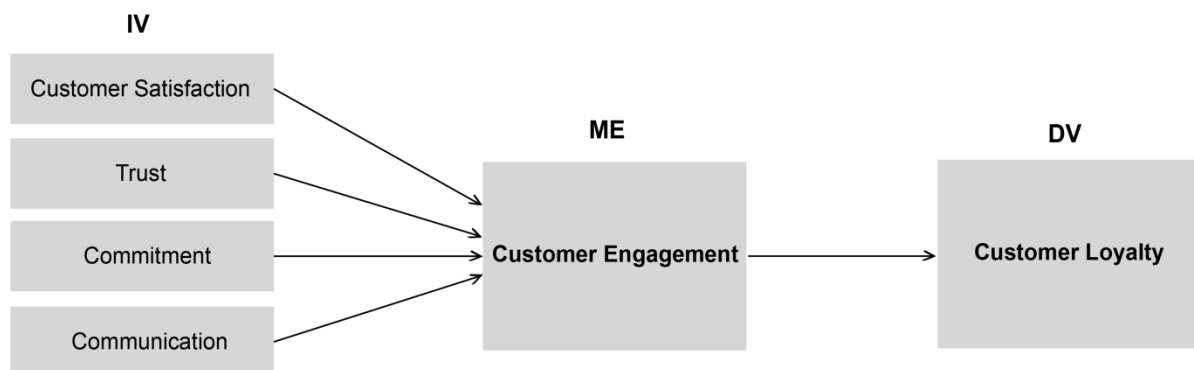
#### 2.1.6 Customer Loyalty

Singh & Khan (2012) noted that customer loyalty is the customer's ability to purchase products or services from a specific brand compared with other competing brands on the market. Customer loyalty's willingness does not only consist of desire but also behaviour. Customers' attitudes and behaviours to prefer one brand over other brands require customer loyalty (Magatef, 2015). Customer loyalty is an essential factor in the success of an organization.

## 2.2 Conceptual Framework

In this study, four independent variables were used to study the influence of these variables on the customers' loyalty via the mediating of customer engagement. These independent variables are customer satisfaction, trust, commitment and communication. In the dependent variables, customer loyalty was selected to be used in this study, determined by the customer's ability to exchange details, tell others good things, recommend them to friends, continue buying the service, buy additional services and try new services. Also, there is one mediating variable, which is customer engagement. Previous studies have investigated the direct relationship. Research by Hapsari, Clemes and Dean (2017b) revealed a relationship between customer satisfaction and customer engagement. Customer trust also affects customer engagement (Hapsari *et al.*, 2020). Rather & Parray (2018) investigate the relationship between commitment and customer engagement; the results indicate that customer engagement and commitment have a strong and meaningful correlation.

Meanwhile, Sugandini *et al.* (2017) proved that satisfaction has a significant positive effect on loyalty. Leninkumar (2017a) found the relationship between customer trust and customer loyalty is significantly positive in the commercial banks of Sri Lanka. Research by Bricci, Fragata, & Antunes (2016) investigated commitment and loyalty and found commitment is a significant antecedent of loyalty. The relationship also proved that the purchaser's communication factor is highly directly linked to loyalty (Lepojević and Đukić, 2018). Finally, research by (Hapsari *et al.*, 2017) revealed a relationship between customer engagement and customer loyalty. Based on the literature review, the following conceptual framework (Figure 1) for this study was developed



**Figure 1. Conceptual framework of the mediation effect of CE on the relationship between factors and CL**

The direct relationship between the variables has been established in several and various sectors by previous researchers. However, based on the literature review, there are limited previous studies on the indirect relationship through the mediating of customer engagement, so this study aimed to explore the mediating effect of customer engagement on the relationship between (student satisfaction, student trust, commitment, and communication) and student loyalty. This framework also serves as a guide to direct this study to analyze various variables' connection. Four hypotheses were addressed and developed:

Customer satisfaction has a significant impact on customer loyalty through the mediating role of customer engagement.

Customer trust has a significant impact on customer loyalty through the mediating role of customer engagement.

Commitment has a significant impact on customer loyalty through the mediating role of customer engagement.

Communication has a significant impact on customer loyalty through the mediating role of customer engagement.

### **Method**

A descriptive research design was used to improve the research design by adopting quantitative research where a formal survey questionnaire was used as a research instrument. The questionnaire had four sections designed in this study, namely Section A, Section B, Section C, and Section D. Section A consists of 5 questions related to demographic profile such as gender, age, nationality, highest qualification, and Yemeni recruitment agency. The objective of this section is to collect brief information about respondents. Nominal, ordinal and Likert scales are used to measure distinct categories. In Section B, there are a total of 15 questions that aim to study the relationship between variables importance of each factor (customer satisfaction, customer trust, commitment and communication). In Section C, there are a total of 6 questions in relation to the mediator variables (Customer engagement) as well as there are 8 questions regarding the dependent variable (Customer Loyalty) to remain loyal to the Yemeni students' recruitments agencies in section D. These sections of the study are developed based on past literature. Each of the statements was scaled in a five-point scale where; 1 indicates "Strongly Disagree"; 2 indicates "Disagree"; 3 indicates "Neutral"; 4 indicates "Agree," and five indicates "Strongly Agree" (Lin and Wang, 2006). Data collection used structured and semi-structured questionnaires. The structured questions were in the form of Likert scales, while the semi-structured questions included close-ended questions seeking to elicit in-depth and more understandings on issues (Cotet, Balgiu, and Zaleschi, 2017).

#### *3.1 Location and participants*

This study targets the international students who deal with the 6 Yemeni student recruitment agencies in Malaysia, so Table 1 shows how many students (respondents) through each agency have been registered. The highest level is My one Fattah Sdn. Bhd. with 28.9% (91 respondents), the second level is Salaysia education Sdn. Bhd with 25.4% (80 respondents), followed by the Help forstudy Sdn. Bhd with 13.7% (43 respondents), Dimond education service Sdn. Bhd. with 12.7% (40 respondents), Goaxia Sdn. Bhd. with 10.5% (33 respondents) and the lowest level is Quadrat Sdn. Bhd. with 8.9% (28 respondents). Results show that most respondents are male respondents compared to female respondents in which 65.4% of respondents are male (206 respondents), and female comprises 34.6% of respondents (109 respondents). The majority of respondents who are aged from 21 to 30 with 40.3% (127 respondents), followed by the respondents who are aged between 19 to 20 with 30.8% (97 respondents), respondents who are aged 18 is 17.1% (54 respondents), 11.4% of respondents (36 respondents) are represented by those whose age of 31 to 40, finally the respondents of 0.3% (1 respondent) who are aged by other. The majority of the nationality respondents are from Yemeni nationality, with 41.3 % (130 respondents), followed by both

nationalities Saudi Arabia and Iraqi with 8.6 % (Saudi Arabia 27 respondents and Iraqi 27 respondents), Kuwaiti with 8.3% (26 respondents). Besides, Libyan and Omani with 5.1% (Libyan 16 respondents and Omani 16 respondents), both Syrian and Palestinian with 4.8% (Syrian 15 respondents and Palestinian 15 respondents), Egyptian with 4.4% (14 respondents), Sudanese with 3.2% (10 respondents), Algerian with 2.5 % (8 respondents), Jordanian with 1.9 % (6 respondents) and finally Pakistani with 1.6% (5 respondents). The degree holder was the highest number of participants with 38.4 percent in the study (121 respondents), the second-highest are Master students with 21.0% (66 respondents), followed by Language student's holder with 17.1% (54 respondents), Diploma students' holder with 12.7% (40 respondents). In comparison, PhD students reflect the lowest number of respondents in this study, with 10.8% (34 respondents) (Refer to Table 1 for the profile respondents).

Table 1: *Profile of Respondents*

Respondent Characteristics	Sub-Profile	Frequency	Percent
Gender	Male	206	65.4
	Female	109	34.6
Age	18 years old	54	17.1
	19 - 20 years	97	30.8
	21 - 30 years	127	40.3
	31 - 40 years	36	11.4
	Other	1	0.3
	Nationality	Yemeni	130
	Saudi arabia	27	8.6
	Iraqi	27	8.6
	Kuwaiti	26	8.3
	Libyan	16	5.1
	Pakistani	5	1.6
	Egyptian	14	4.4
	Syrian	15	4.8
	Omani	16	5.1
	Palestinian	15	4.8
	Sudanese	10	3.2
	Jordanian	6	1.9
	Algerian	8	2.5
Highest qualification	Language	54	17.1
	Diploma	40	12.7
	Degree	121	38.4
	Master	66	21.0
	PhD	34	10.8
Yemeni student's recruitment agencies in Malaysia	Salaysia Education Services	80	25.4
	Help for Study	43	13.7

Qudarat	28	8.9
My one Fattah	91	28.9
GOAXIA	33	10.5
Dimond Student	40	12.7

### Data Analyses

Two statistical techniques have been adopted to analyze the data. The first statistical technique is the Statistical Package for the Social Sciences (SPSS), which was used to analyze the descriptive analyses. The descriptive analysis was used for both demographic and the variables of this study, such as means and standard deviations. The second statistical technique is the Structural Equation Modeling (SEM using SmartPLS03) was also used to test the evaluation of the measurement test, such as the reliability and validity test, including (convergent and discriminant validity). The structural test assessment, including the collinearity assessment (VIF) and the hypothesis test (Hair Jr *et al.*, 2017). Data distribution, potential issues and statistic assumptions of parameters were analyzed through Descriptive Analysis. Descriptive statistics of student satisfaction (SS) dimension was measured with four items, as suggested by (Brodie, Whittome, & Brush, 2009; C.-F. Chen, 2008; Cronin, Brady, & Hult, 2000; Mccollough et al., 1982; R. D. V. Hapsari, 2015). In this part, the highest score of SS represents the best student satisfaction. CS2 and CS3 were items with the highest score, which indicated “student satisfaction will have sufficient in different geographic areas”. CS2 with (Mean = 3.98 and Std. Deviation = .705) and CS3 with (Mean = 3.98 and Std. Deviation = .688). Whereas SS1 with “Yemeni student recruitment agency services always meet my expectations” was the item that had the lowest score” (Mean = 3.90 and Std. Deviation = .672). Trust dimension was measured by five items (from TRUS1 to TRUS5), attributed to (Churchill & Surprenant, 1982; Ndubisi, 2007; D Cannière, De Pelsmacker, & Geuens, 2009). The highest score of trust defines the highest trust level of the service provider. The average score of trust collected from respondents was 3.99, and the total score was 19.98. The highest score appointed by students was “Yemeni student recruitment agency in Malaysia is consistent in providing quality service” (Mean=4.04 and Std. Deviation=.724). The lowest score was for “Yemeni student recruitment agency in Malaysia fulfills its obligations to students” (Mean=3.95 and Std. Deviation =.719). Commitment dimension consists of three questions recommended by (Dhasan, Kowathanakul, & Theingi, 2017; De Cannière et al., 2009). The total score calculated by student commitment item was 11.72. The average score obtained by students was 3.90. The last question (COMMIT2) was “I am willing to pay extra processing fees to the Yemeni student recruitment agency to help me to complete my admission to universities” which got the highest score (Mean = 3.94 and St. Deviation = .691). Student communication (COMMUNI) dimension was measured with three items, as suggested by (Morgan & Hunt, 1994; Ndubisi, 2007). In this part, COMMUNI's highest score represents the best student communication. COMMUNI2 was the item that had the highest score, which indicated “student communication would have sufficient in different geographic areas”. COMMUNI2 with (Mean = 3.97 and Std. Deviation = .702). Whereas CCOMUNI3 with “The Yemeni student recruitment agency makes and fulfills promises, and the information provided by them is always accurate” was the item that had the lowest score”



(Mean = 3.94 and Std. Deviation = .684). Student engagement dimension was measured by six items (from CE1 to CE6), attributed to (Hapsari *et al.*, 2017; So *et al.*, 2014). The highest score of engagement defines the highest engagement level of the service provider. The average score of engagement collected from respondents was 4.23, and the total score was 25.42. The highest score appointed by students was “When interacting with the Yemeni student recruitment agency, it is difficult to detach myself” (Mean=4.26 and Std. Deviation=.663). The lowest score was for “I am proud of the Yemeni student recruitment agency’s success” (Mean=4.19 and Std. Deviation =.613). Student loyalty dimension was stated by eight items (from CL1 to CL8) as suggested by (Zeithaml, Berry and Parasuraman, 1996; Mols, 1998; Caruana, 2002; Chen, 2008; Nadiri *et al.*, 2008; Brodie, Whittome and Brush, 2009; Hu, Kandampully and Juwaheer, 2009; So, King and Sparks, 2014; Hapsari, M. D. Clemes and Dean, 2017a; Sarder *et al.*, 2017). The highest score of student loyalty expresses the highest loyalty level by students. The highest score appointed by students was 4.36. The average score of student loyalty was 4.33, and the total score was 34.71 (Refer to Table II for descriptive statistics for each variable).

Table 2: *Descriptive statistics*

Factors	Mean	SD
Customer Satisfaction	3.98	.705
Customer Trust	4.04	.724
Commitment	3.94	.691
Communication	3.97	.702
Customer Engagement	4.26	.663
Customer Loyalty	4.36	.645

#### 4.1 Structural Equation Modelling Approach

Structural Equation Modeling (SEM) technique has been used in this study by the software of Smart Pls3 to analyze both measurement and structural model (Ringle, Wende & Will 2005). The measurement model in SEM refers to the connection between the latent variables and their manifest, whereas the structural model represent the hypothesized causal relationships between the research constructs (Chin and Newsted, 1999). Smart PLS has emerged as an effective method for investigating causal models containing diverse constructs and several indicators (Chinomona and Dubihlela, 2014). Because the current study sample size is relatively large (338), Smart PLS was determined to be more adequate for the purpose of the current study. In order to test the statistical significance of the relationship, the bootstrapping resampling method was used. This procedure generated randomly selected 300 sub-samples of cases from the original data with substitution.

##### 2.2.1 Evaluation of measurement test

Reliability Test: Based on the reliability Table 3 results, Cronbach’s alpha of student satisfaction, student trust, commitment, communication, student engagement and student loyalty were between (0.851 and 0.956) as shown on table III. This indicated that all the instruments that have been used in this study accurate and reliable. (Chang *et al.*, 2012; Nunnally, 1978) proposed the standard value of 0.70 and above, indicates acceptable reliability.

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Table 3: *Reliability Test*

Factors	Items	Cronbach's Alpha
Customer Satisfaction	4	0.885
Customer Trust	5	0.897
Commitment	3	0.859
Communication	3	0.851
Customer Engagement	6	0.925
Customer Loyalty	8	0.956
Total	29	

The SmartPLS version3 was used to evaluate the validity of the instruments. The validity of the instruments includes convergent and discriminant validity. *Convergent validity* is the evaluation to measure the level of correlation of several indicators of the same construct in agreement (Hair *et al.*, 2019). The indicator's factor loading, average variance extracted (AVE), and composite reliability (CR) must all be considered when determining convergent validity (Byrne *et al.*, 2016) suggested that the loading factor of more than 0,50 is deemed sufficient for the reliability of the indicator, average variance extracted (AVE) should be more than 0.70 and >0.5 as proposed by (Hair *et al.*, 2019), and composite reliability (CR) should be >0.7, as suggested by Fornell & Lacker (1981).

Table 4: *Convergent Validity*

Factors	Items	Factor Loading	Items were deleted	AVE	CR
Customer satisfaction	CS1	0.859		0.743	0.920
	CS2	0.878	0		
	CS3	0.855			
	CS4	0.856			
Customer Trust	TRUS1	0.763		0.672	0.891
	TRUS2	0.770	1		
	TRUS3	0.874			
	TRUS4	0.835			
Commitment	COMT1	0.890		0.788	0.914
	COMT2	0.884	0		
	COMT3	0.875			
Communication	COMUNI1	0.964		0.918	0.971
	COMUNI2	0.956	0		
	COMUNI3	0.954			
Customer Engagement	CE1	0.800		0.728	0.941
	CE2	0.851			
	CE3	0.846	0		
	CE4	0.877			
	CE5	0.869			
	CE6	0.875			
Customer Loyalty	CL1	0.874		0.736	0.925
	CL2	0.851	0		

CL3	0.851
CL4	0.859
CL5	0.860
CL6	0.849
CL7	0.857
CL8	0.861

Based on factor loading and TRUS criteria, only one item failed to meet the acceptance level from student trust items, which calls TRUS5. As shown on Table 4, establishing convergent validity meets all the recommended value criteria. The final model demonstrated that all of the criteria for factor loading, AVE, and CR were met. As a result, all items satisfy convergence validity. *Discriminant validity* means the extent to which the construct differs from one another empirically. It also assesses the degree to which the overlapping constructs differ. Cross-loading of indicator, Fornell & Larcker criterion and Heterotrait-monotrait (HTMT) ratio of correlation can all be used to assess discriminant validity.

Table 5. *Result of Discriminant Validity Variable Correlation (Square Root of AVE Using)*

Factors	1	2	3	4	5	6
1 Customer Satisfaction	<b>0.862</b>	0	0.712	0.742	0.413	0.744
2 Customer Trust	0.163	<b>0.819</b>	0.194	0.238	0.072	0.269
3 Commitment	0	0	<b>0.883</b>	0	0.416	0.819
4 Communication	0	0	0.836	<b>0.958</b>	0	0.504
5 Customer Engagement	0	0	0	0	<b>0.853</b>	0
6 Customer Loyalty	0	0	0	0	0.541	<b>0.858</b>

In this study, the discriminant was tested by Fornell & Lacker (1981) criterion is the second approach to specifying discriminant validity. The criteria for Fornell & Lacker (1981) is a discriminant validity test that contrasts the square root of the AVE of each construct with its association with all other constructs in the model. The outer loading values often exceed the cross-loading values, as seen on Table 5, suggesting that discriminant validity has been defined between all the model constructs. The results indicated the measurement model has a sufficient discriminant validity level. It is proven from the bold values of the square root of all AVE values for each construct that exceeded all the inter-factor correlations between that and each other construct for each construct. It can be concluded that all items have sufficient validity, and it refers that there is no discriminant validity issue.

### 2.2.2 Evaluation of structural test

This includes investigating the model's predictive ability as well as the relationships between the constructs. This type of assessment must look for collinearity in the structural model and test the hypotheses (Sugawara and Nikaido, 2014).

Table 6. *Collinearity Assessment*

Actors	Collinearity Statistics	
	Tolerance	VIF
Customer Satisfaction	.273	3.664
Customer Trust	.235	3.255
Commitment	.244	3.100
Communication	.282	3.551
Customer Engagement	.463	2.158
Customer Loyalty	.583	1.714

*Collinearity Assessment:* According to the collinearity statistics addressed on Table 6, all independent variables have a tolerance value greater than 0.1: student satisfaction (.273), student trust (.235), commitment (.244), and communication (.282). Tolerance values that are more than 0.1 indicate that the variable has a high tolerance level; thus, the predictors are not redundant (Bruin,2006). However, no multicollinearity issue is presented in all independent because all variance inflation factors values (VIF) are not more than 10 (Robert, 2007). The VIF values for these variables are student satisfaction (3.664), student trust (3.255), commitment (3.100), and communication (3.551). There is no multicollinearity symptom in student satisfaction, student trust, commitment, and communication. Mediating and dependent variables also have been tested, and it found that there is no multicollinearity problem as tolerance of student engagement is (.463), VIF (2.158) and tolerance of student loyalty is (.583) and VIF (1.714).

*Hypotheses (Mediation test):* This study focused on exploring student engagement's mediation effect on the relationship between factors and student loyalty. So, this mediation was established using the bootstrapping approach (Preacher and Hayes, 2008). This kind of approach was achieved under two conditions: bootstrap; the indirect effect (total effect) should be significant, and the confidence interval of upper and lower levels should not exist zero between them (Preacher and Hayes, 2008). All of the T-value and P-value should meet the criteria as recommended by (Hair Jr *et al.*, 2017) that T-value should be  $\geq 1.96$  and P-value should be  $\leq 0.05$  as suggested by (Henseler and Sarstedt, 2013) . The t-values (2.529) and p-values (0.000) for H1, t-values (2.638) and p-values (0.000) for H3, t-values (2.778) and p-values (0.000) for H4 showed significance but only H2 showed insignificance because t-value is less than the required value (0.684) and p-value is more than 0.5 (0.233).

The next step was measuring the mediation level by looking at figure 2 of the relationship between the IV and DV and Figure 3 the relationship between the IV and DV through the mediating effect. So, when the indirect effect of the relationship reduces the direct effect, it means the mediation level is partially mediation (Raju, 2018). In contrast, when there is no relationship between direct effect through the mediating effect, it can be confirmed the relationship is full mediation. It showed that the level of mediation is partially mediation. As shown on Figures 2 and 3, the relationship between CS and CL was (0.745) and after the introduction of the mediator was (0.628). The same process was followed in the other variables, and the result showed that the relationship between COMIT and CL was (0.820) and after the existence of the mediator effect of SE was (0.720). The relationship between COMMUNI and CL was (0.942) and when the mediator accrued was (0.897). Since the

relationship through the mediating of student engagement reduces, it can be concluded that the level of the mediation was partially mediation.

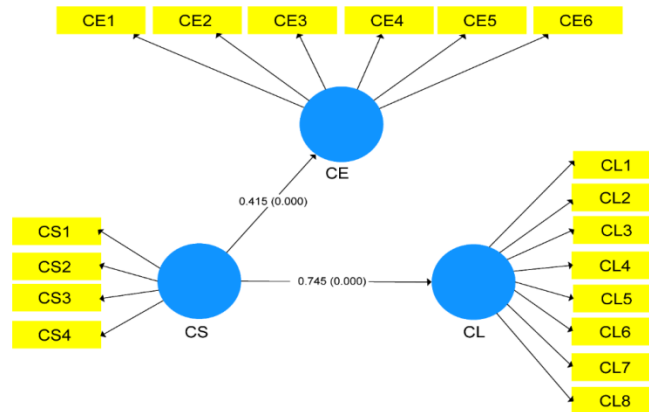


Figure 2. Direct Relationship between CS and CL

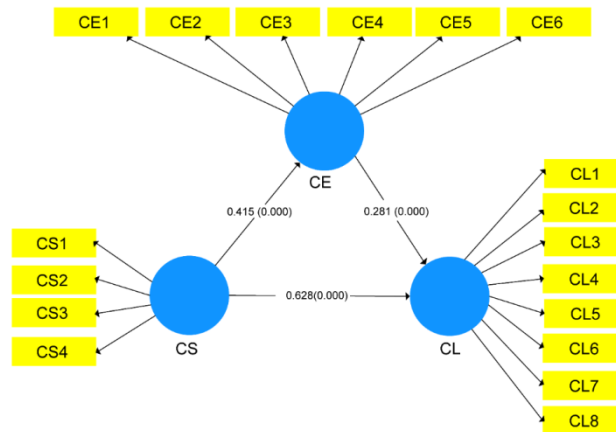


Figure 1. Indirect relationship between CS and CL through the mediating of CE

## Conclusion

### 5.1 Discussion

This study aimed to explore the mediating effect of student engagement on the relationship between student satisfaction, student trust, commitment, communication and student loyalty. Based on the measurement model, all constructs were confirmed as reliable and valid. Meanwhile, the results of the structural model indicated that there was a direct and indirect significant relationship between the factors. Student satisfaction had a significant relationship with student loyalty through the mediating of student engagement. This result is consistent with previous researches by Monferrer, Moliner, & Estrada (2019) in the retail banking industry. Meanwhile, trust had no significant relationship with student loyalty through the mediating of student engagement. However, in some studies that the literature shows, they approved the link between customer trust and loyalty via customer engagement such as Van Doorn et al., 2010; Agyei et al., (2020b). The commitment had an indirect relationship and significant through the mediating of student engagement on student loyalty (Raju, 2021). This finding is consistent with Dhasan, Kowathanakul, and Theingi, (2017). This study also

revealed that communication had a significant relationship with student loyalty through the mediating effect of student engagement, consistent with an earlier finding by (Agyei *et al.*, 2020; Alawni *et al.*, 2015; Hapsari, 2015; Pickton, 2001).

### *5.2 Implications*

This study provides many managerial and theoretical implications. Focusing on the essential factors that influence student loyalty will improve service quality, leading to the student's satisfaction. First, this study suggests that Yemeni student recruiting agencies can encourage student engagement by concentrating on student-based perspectives by adopting policies that ensure student satisfaction, promote student commitment, to guarantee student satisfaction. Second, Yemeni student recruiting agencies should meet and exceed student requirements. Yemeni student recruiting agencies should promote a sense of belonging for their students and their commitment to the agency. Yemeni student recruitment agencies should investigate what students need and want. Third, Yemeni recruiting agencies should allow students to identify with and become excited to engage their students. Yemeni student recruiting agencies are requested to make the student pay attention to and engage with the service they offer. To do this, Yemeni recruiting firms will modify their marketing messages and initiate innovative marketing strategies to engage the student with the agency. Fourth, Yemeni student recruitment agency employees should pay attention to customer engagement. Engage students by Yemeni student recruitment agencies not only revisit and little probability to find an alternative. Also, the word of mouth recommendation is essential, which means that engaged students are unconditionally loyal to Yemeni students' recruitment agencies, which will help new market development.

This study's test result demonstrates that student satisfaction, commitment, and communication resulted in a positive relationship with customer loyalty through the mediating of student engagement. Thus, Yemeni student recruitment agency employees should concentrate more on these three positive factors to improve customer loyalty more effectively (Chetty and Phung, 2018). Yemeni student recruiting agencies in Malaysia should develop a strong relationship with the students, maintain student relationships, and engage them. Agencies may also increase their programs and maximize their ability to connect with the students, such as loyalty incentives and easy communication.

### *5.3 Limitations and suggestions for future research*

There are many limitations to this study. One of these research limitations is regarding to the measurement of relationship quality. Many factors represent the overall strength of customer loyalty, and in this study, the researcher primarily emphasises four factors: satisfaction, trust, commitment and communication. The second limitation, there are different mediating variables, but this study focused on only one mediating variable, which is customer engagement. The third limitation, this study is implementing a quantitative approach (questionnaire tools), while it was better to use both quantitative (questionnaire) and qualitative (interview). The fourth limitation, this study is only limited to the student perceptions, and ignoring the service provides perception. It is essential to understand the difficulties that the agencies face, especially here in Malaysia. The fifth limitation, the international student policies, is changing all the time here in Malaysia, which will need a very effective way of marking to make the student engage with the updated data. This study's

last limitation was the uncertain time that the world is facing today, the Covid-19 and lockdown. This study's data was collected during the lockdown, making it difficult for the researcher to meet the students and distribute the questionnaires. The researcher chooses to use the google form, and the respondents were very slow. Some of the respondents did not turn up the questionnaires at the scheduled time. This was a barrier to the speedy data collection; therefore, additional time was allocated by the researcher to collect all the questionnaires personally.

Future researchers should extend the scope to cover other regions and districts' agencies to have a good mix of countries' views. Future studies will be conducted in different service settings with the same research objectives, such as universities both private and public, for easy comparison and investigating whether there is any difference between the result obtained from private universities and public universities. Researchers should also consider expanding future studies to include students applying not only by student recruitment agencies but also by the embassy scholarship students. Further research could be to study different factors of customer loyalty. Additional independent variables will be added into the conceptual study framework to test other relevant variables that constitute a direct and indirect relationship with customer loyalty, which is beneficial for Yemeni student recruitment agencies' employees to enhance the relationship quality with its customers. A future study could be to test other mediating variables. Qualitative methods such as focus groups and personal interviews should be used in future research to gain further insights into the association between the factors and customer loyalty.

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