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-RESEARCH ARTICLE-

THE IMPACT OF UNIVERSITY WEBSITE QUALITY ON BRAND TRUST AND BRAND LOYALTY: THE MODERATING ROLE OF PERSONAL MOTIVATION

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─Abstract─

This research seeks to investigate how the quality of a university's website affects brand trust and loyalty, while also considering the moderating role of individual motivation. A quantitative methodology was employed, with data collected through a self-administered survey. This article provides several significant contributions to the existing body of knowledge by illustrating how enhancements in website quality can

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bolster brand trust and loyalty, with personal motivation serving as a critical moderating factor. Over 390 online surveys were distributed and subsequently collected. A structural model employing regression and correlation analyses was utilised to test the hypotheses. The study sample comprised international students from Africa, the Middle East, and various regions of Europe, all of whom visited the websites of universities in North Cyprus. The findings revealed that the quality of a university's website has a direct effect on brand trust, which in turn directly influences brand loyalty. However, brand trust was identified as only a partial mediator between website quality and brand loyalty. Additionally, personal motivation was not found to moderate the relationship between the moderator and the criterion variable. Despite the significant implications for university management, policymakers, researchers, and students, the relationships among website quality, brand trust, brand loyalty, and personal motivation are not without limitations. Recommendations for future research are also provided.

Keywords: Website Quality, Brand Trust, Brand Loyalty, Personal Motivation, International Students, North Cyprus

INTRODUCTION

Since the advent of the internet, it has emerged as a pervasive communication channel for organisations (Daim et al., 2010). Presently, securing travel and tourism-related bookings represents the most significant business activity conducted online (Leong ChoonChiang, 2003). The revenue generated by web-based travel businesses in the United States rose to $54 billion in 2004, compared to $46 billion in 2003. McGann (2004) projected that this figure would increase to $91 billion by 2009, accounting for one-third of all travel-related sales. This transformation has provided substantial opportunities for both customers and service providers in various industries through the capabilities afforded by the internet (Amaro & Duarte, 2015). In response to these developments, many universities have begun to develop effective websites to facilitate vital communication and transactions with prospective and current students. Consequently, it is essential to assess the quality of these websites and implement ongoing improvements through established methods (Parasuraman, 2000).

Previous research highlights that satisfaction and usability are critical for evaluating the performance of a university website (Alotaibi, 2013; Bairamzadeh & Bolhari, 2010; Hasan, 2012). Bairamzadeh and Bolhari (2010) define "usability" as the extent to which a design allows users to perform their tasks efficiently and accurately according to their needs. Various criteria can be employed to evaluate the usability of university websites, including data entry methods, accuracy of information, search functionality, privacy and security, feedback mechanisms, navigation, composition, user-friendliness, content and layout, graphics, and tolerance for error (Alotaibi, 2013; Hasan, 2012). Kim and Niehm (2009) examined the impact of website quality on the perceived quality of

information, content, and loyalty intentions. They concluded that measures of website quality such as interactive functionality, ease of use, online completeness, and entertainment significantly influence the perceived quality of the information provided. High-quality website services have been shown to foster customer loyalty, as evidenced by customer retention, positive word-of-mouth, and repeat purchases (Verhoef et al., 2001).

Brand trust is recognised as a crucial factor in influencing customer loyalty towards a brand (Hafizah, 2012). Pappu and Quester (2016) assert that brand trust and loyalty are vital metrics for evaluating a brand's value, often considered among the most significant intangible assets of an organisation. Indeed, after customers, brands are acknowledged as the second most valuable asset for firms (Doyle, 2001). As Ibrahim (2011) points out, brand loyalty is a fundamental element of marketing strategy. Oliver (1999) describes brand loyalty as a strong commitment to consistently repurchase a brand's products or services, driven by customer preference, regardless of marketing pressures or other influences that may alter customer behaviour. Schiffman and Kanuk (2004) define brand loyalty as a consumer's tendency to consistently purchase products or services from the same vendor. Sung and Kim (2010) describe brand trust as “the consumer's willingness to rely on a brand's ability to deliver on its promises”. Numerous studies have sought to understand the relationships between customer brand loyalty, motivation, and satisfaction (Yoon & Uysal, 2005). However, there remains limited insight into the mechanisms by which loyalty is cultivated. Within the framework of traditional communications, personal motivations have been shown to influence customer attitudes towards specific brands and to shape purchasing behaviour (Dawood et al., 2023; Ko et al., 2005). Burmann (2010) notes that personal motivation, which drives students to engage with various brand-related social media platforms and university websites, has been inadequately explored.

This research aims to investigate the influence of university website quality on brand trust and to examine how this predictor variable affects the mediator (brand trust). Additionally, it assesses the impact of the mediator on the criterion variable (brand loyalty) and evaluates whether students' personal motivations moderate the relationship between the mediator and criterion variable. In contrast to many studies that primarily address the functionality and commercial aspects of website quality, this article offers a unique contribution to the existing literature by elucidating how the quality of university websites can enhance brand trust and loyalty, with personal motivation acting as a moderating factor. The university, as a brand, facilitates interaction among stakeholders, as well as between stakeholders and the institution itself, which serves as the brand administrator (McAlexander et al., 2005). In certain instances, students may even become acquainted with one another or identify shared interests. Alkhas (2011) observed that information from university websites and social media can serve as a significant tool in reinforcing brand trust and loyalty. (Brunner & Boyer, 2008) noted

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that such information can distinguish a university from its competitors by shaping public perception of the institution.

LITERATURE REVIEW

University Website Quality and Brand Trust

Currently, academic websites represent the most commonly used category of websites (Suwawi et al., 2015). University websites are perceived as initiatives designed to showcase institutions, attract students, and provide a range of educational services (Vultur & Marincas, 2007). These websites serve multiple functions, including supporting academic research, facilitating e-learning, acting as communication platforms, promoting academic programmes, advertising job openings, and delivering academic services and opportunities (Astani & Elhindi, 2008). A high-quality university website should be user-friendly, featuring a functional, accessible, adaptable, and well-organised design that includes a structured layout, current content, and reliable information (Qi et al., 2010). Moreover, it should facilitate quick, straightforward, and efficient interactions, regardless of the user's experience, knowledge, or background (Tadic et al., 2015). Judson et al. (2008) observed that universities convey intangible and complex activities designed to aid students in their decision-making processes regarding university selection. Thus, the university's brand should effectively communicate its values and offerings, utilising persuasive information to enable prospective and current students to appreciate that value. As Lindstrom (2001) asserts, "trust" is essential for any brand to achieve dominance and distinction in an online environment. Several scholars (Munuera-Aleman et al., 2003) have defined brand trust as the willingness to continue trusting a brand based on expectations, regardless of potential changes to the brand's products or services. Hamid Hawass (2013) further suggested that customer trust in a brand signifies reliability and a commitment to adequately addressing customer interests. Brand trust comprises rational assumptions Munuera-Aleman et al. (2003) and is accompanied by emotional evaluations related to a specific brand. The dissemination of information through university websites and social media can help reduce uncertainty and mitigate inconsistent information, leading to increased certainty and, consequently, greater brand trust (Laroche et al., 2013; Li et al., 2022). Based on the existing literature, we propose the following hypothesis:

H1: *University Website Quality relates to University Brand Trust*

Brand Trust and Loyalty to Brand

Brand trust is recognised as a crucial factor in fostering brand loyalty (Bilgihan, 2016). The direct relationship between brand trust and loyalty has been emphasised in various studies (Khan & Rahman, 2016; Lee & Jee, 2016). Huang (2017) argued that for organisations to maintain a loyal relationship with customers, brand trust must serve as

a vital catalyst. Recent research has acknowledged brand trust as an influential element that positively affects brand loyalty over time (Matzler et al., 2008; Ming et al., 2011; Sung et al., 2009). Customer compliance in trusting a brand's promises is a necessary precursor to brand loyalty. Thus, while brand trust is linked to anticipated quality, satisfaction, and value in fostering loyalty (Thompson et al., 2014), brand loyalty measures the degree of attachment between the customer and the brand. Pappu and Quester (2016) noted that this attachment drives customers to demonstrate consistent purchasing behaviour towards the brand (Coelho et al., 2018; Rubio et al., 2017). University brand trust, established through direct brand experience, university websites, and observation, has been found to influence students' loyalty towards the university brand. Brand trust plays a crucial role in enhancing loyalty by encouraging customers to maintain ongoing connections with the brand, rooted in the confidence built through their interactions (Nguyen et al., 2011). Consequently, we propose the following hypotheses:

H2: *University Brand Trust relates to University Brand Loyalty*
H3: *University Brand Trust mediates the relationship between University Website Quality and University Brand Loyalty*

The Moderating Effect of Personal Motivation

Brands are viewed as connections that link customers to organisations, fostering relationships and generating genuine interest among customers (Nuryanah et al., 2024; Pappu & Quester, 2016). Attitudinal loyalty and attachment to brands arise from the satisfaction, quality, value, and affection perceived by customers (Grisaffe & Nguyen, 2011). Previous research has indicated that customers' perceived satisfaction with a brand acts as a motivational factor in establishing both brand trust and loyalty (Coelho et al., 2018; Lien et al., 2015). Furthermore, when customers are motivated to purchase a brand for specific reasons, they are likely to experience a sense of satisfaction that fosters trust and loyalty towards that brand (Atulkar & Kesari, 2018; Salouhi & Al-Bakri, 2022). The connection between customers and brands generates personal motivation and strong emotional attachments. Thompson et al. (2014) described brand sentimental attachment as a bond between an individual and a brand, characterised by an internal desire that drives commitment to the brand through repurchase behaviour (Atulkar & Kesari, 2018; Zhou & Chen, 2024). Atulkar and Kesari (2018) further argued that repurchase behaviour results from emotional attachment to the brand, and when combined with personal motivation, leads to brand loyalty (Lee & Jee, 2016; Rubio et al., 2017). Therefore, we propose the following hypothesis:

H4: *Personal Motivation moderates the relationship between University Brand Trust and University Brand Loyalty*

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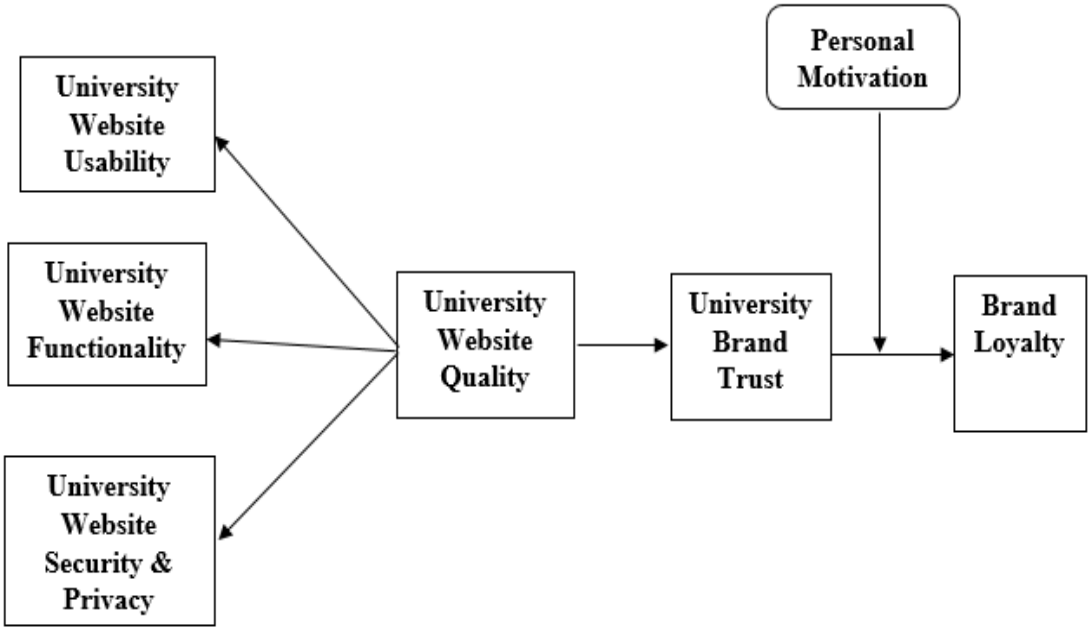

Figure 1: Research Model

RESEARCH METHODOLOGY

Sample and procedures

This research was conducted at universities in North Cyprus, targeting international students to participate in a survey aimed at testing the proposed hypotheses. This population was chosen because the study hypothesises that website quality influences brand trust and loyalty among students. The investigation focuses on how website quality at specific universities impacts student trust and loyalty, with particular attention to the role of personal motivation as a moderating factor. The author approached the international offices of universities in North Cyprus to establish partnerships for data collection. Of the universities contacted, only three responded positively, agreeing to provide the email addresses of their international students. Using convenience sampling, the questionnaire was sent to 984 international students with valid email addresses. A total of 391 responses were received and included in the statistical analysis. Participants were assured of confidentiality and anonymity. The demographic breakdown of respondents revealed that approximately 59% were male, while 41% were female. A significant majority (85%) identified as single. Among the respondents, about 50% were pursuing undergraduate degrees, 34% were master's students, while the remainder were enrolled in two-year associate programmes or PhD programmes. Additionally, around 70% of the students were from Africa, 25% from the Middle East, and the rest from other regions.

Measurement

All research measures were assessed using a five-point Likert scale. International students were asked to provide feedback on website quality, brand trust, and brand loyalty. All measurement items were originally crafted in English, thus negating the need for back translation, as the international students at North Cyprus universities are proficient in the English language. The online questionnaire served as the sole instrument for data collection, comprising items adapted from previous studies by (Ali, 2016; Atulkar & Kesari, 2018) and (MyungHee & Jeong MiYoung, 2017; Zahra et al., 2013). The questions were tailored to align with the diverse research questions outlined in the introduction section. The questionnaire was organised into two main sections: Section A covered respondents' demographic profiles (including marital status, age, gender, and education), while Section B assessed their opinions regarding the concepts investigated in the research. Five items derived from Ali (2016) were employed to evaluate website quality, with modifications made to ensure relevance. The measurement items included statements such as: "The information on the website is very well organised", "Accessing required information is easier through the university website", "Different sections of the website are easily accessible", "I can find all required educational information via this website", and "Overall, I believe the website is well organised." Brand trust was measured using items from (Andalib & Danaee, 2013) and (Kim & Niehm, 2009). Five items were used, including: "I trust the university brand", "I am confident that there will be no difficulty in using the website", "I feel secure transacting through this website", "I trust that the website will protect my personal data", and "I trust that the website managers will not misuse my personal data." To assess brand loyalty, items from Atulkar and Kesari (2018) and Kim and Niehm (2009) were utilised, which included: "I consider myself loyal to the university", "If given the choice, I would repeatedly choose this university", "I would speak positively about this website to others", "I would recommend the university website to those seeking my advice", and "I demonstrate loyalty to a brand when I receive the desired value."

RESULTS

Demographics and Measurements

The demographic profile of the sample is presented in Table 1. Males accounted for 58.8% of respondents, while females made up 41.2%. Nearly 75% of respondents were aged between 21 and 28. In terms of educational background, more than 50% were pursuing undergraduate degrees, while 34% were engaged in master's programmes. Regarding marital status, 84.9% were single, 13.8% were married, and the remaining respondents were divorced. Exploratory factor analysis was performed on all items using principal component analysis (PCA) with varimax rotation.

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Table 1: Demographics Breakdown (n =391)

	Frequency	Percentage
Age		
17-20	18	4.6
21-24	154	37.1
25-28	144	36.8
29-32	61	15.6
Above	23	5.9
Total	391	100.0
Gender		
Male	260	58.8
Female	131	41.2
Total	391	100.0
Education		
2 years Associate Degree	45	11.5
Bachelors	196	50.1
Masters	134	34.3
PhD	16	4.1
Total	391	100.0
Marital Status		
Single	332	84.9
Married	54	13.8
Divorced	5	1.3
Total	391	100.0

As displayed in Table 2, all factors proved significant, with factor loadings ranging from 0.61 to 0.923, and Eigenvalues exceeding 1. The analysis identified seven factors that accounted for 69.76% of the total variance. To assess common method bias, Harman's single-factor test was applied, forcing all items onto a single factor. The result was approximately 41.37%, indicating that common method bias was not present, as this value is below the 50% threshold (McFarlin & Sweeney, 1992). Consequently, the scales are deemed reliable. Additionally, Table 2 demonstrates evidence of internal consistency, along with convergent and discriminant validity of the scales, with all alpha values surpassing the 0.70 benchmark (Nunnally, 1978).

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Table 2: Scale Items, Reliability and Exploratory Factor Analysis Results

Scale item	Factor Loadings	Eigen Value	% of Variance	α
Website Quality		2.168	54.194	.867
"The information of the website has"…	.714			
"The access to required information"…	.666			
"It is easy to access different parts"…	.710			
"I can reach to all required ed"..	.726			
"Overall, I believe the websi"	.714			
Website Usability		.826	20.661	.942
"The university website has"...	.846			
"Easy to understand the"....	.887			
"The website is user friendly"..	.849			
"The website graphics matched".	.876			
"Simple website navigation"..	.852			
Website Functionality		.573	14.313	.972
"The website provides"..	.871			
"The website provides relevant"..	.892			
"The website provides updated"..	.890			
"The website provides timely info".	.858			
"The information on the website"..	.885			
"I can find what I need on the"..	.862			
Security and Privacy		.433	10.832	.926
"The website provides secure info"	.906			
"The website does not disclose my"	.904			
"The website doesn't give my profile".	.744			
"There's Privacy policy relating to".	.610			
"Information of secured online"..	.907			
Brand Trust		.609	15.224	.985
"I trust the university brand".	.885			
"I am sure there will be no problem"..	.893			
"I feel safe in my transactions with"..	.864			
"I trust the website to keep my personal	.896			
"I trust that the website admin will not"..	.871			
Brand Loyalty		.477	11.926	.988
"I consider myself to be loyal to the"..	.846			
"If I have to do this over again, I would"..	.873			
"I would say positive things about this"..	.860			
"I would recommend the university web"..	.878			
"I'm always loyal towards a brand when"	.887			
Personal Motivation		.433	10.818	.992
"I will recommend this university brand"..	.919			
"I will tell my relatives and friends"..	.923			
"I am willing to join the activities of"..	.923			
"It is likely that I will transact more with"..	.920			

Note: *Each of the item being measured on a five-point scale. R are reverse-scored items. KMO Measure of Sampling Adequacy = .855; Bartletts' Test of Sphericity = 24381.168, df = 595, p < .001. The total variance explained by all factors is 69.76%.*
** α denotes alpha coefficient.*

Table 3: Means, Standard Deviations, and Variables' Correlations

Variable	Mean	SD	1	2	3	4
1. University website	4.02	.368	-			
2. Trust		3.97	.53	.526**	-	
3. Loyalty	3.87	.585	.553**	.536**	-	
4. Motivation		3.90	.518	.422**	.425**	.492

Note: *Each variable's composite score was calculated by averaging the item scores. Standard deviation is abbreviated as SD.*
***At the level of .01, correlations are significant.*

Table 3 presents the means, standard deviations, research constructs, and correlations among the variables. The findings indicate that all constructs are significantly and positively related. To conduct the full mediation analysis, the four-step process outlined by (Baron & Kenny, 1986) was utilised as a framework. The first condition stipulates a significant relationship between the independent variable and the mediator. In Table 3, the university website is positively correlated with trust ($r = .526$, $p < .01$), a finding corroborated by Table 4, thereby satisfying this condition. The second condition requires a significant link between the independent variable and the dependent variable. Table 3 shows a positive correlation between the university website and loyalty ($r = .553$, $p < .01$), a result further supported by Table 4, thus fulfilling the second condition. The third condition necessitates a significant relationship between the mediator and the dependent variable. As shown in Table 3, there is a strong correlation between trust and loyalty ($r = .536$, $p < .01$), which is again confirmed by the regression analysis in Table 4, fulfilling the third condition. The fourth condition tests for full mediation, requiring that the relationship between the independent and dependent variables becomes insignificant when the mediator is included. However, Table 4 demonstrates that even with the mediator accounted for, the relationship between the independent and dependent variables remains significant. Consequently, brand trust only partially mediates the relationship between university website quality and loyalty. The results of the hierarchical regression analysis presented in Table 4 affirm support for Hypothesis 1 ($\beta = .18$, $t = 12.19$), indicating that the quality of a university's website significantly and positively impacts trust. Furthermore, website quality also exerts a strong and positive effect on loyalty ($\beta = .209$, $t = 13.09$), thereby supporting Hypothesis 2. Regarding Hypothesis 3, which examines the mediating role of brand trust, the findings in Table 4 provide empirical support for this relationship ($\beta = .142$, $t = 8.03$). The Sobel test also confirms its significance ($\beta = 0.0$, $p < .05$). Finally, concerning Hypothesis 4, which explored the moderating role of personal motivation on the relationship between brand trust and brand loyalty, the statistical analysis as appears in table 5 revealed that

personal motivation does not significantly influence this connection (β = -.010, t = -.865). Therefore, Hypothesis 4 was rejected.

Table 4: Regression Analysis: Direct and Mediating Effects

Dependent variables and standardized regression weights							
	Trust		Loyalty				
	Step 1						
Variables	*β*	t	Variables	*β*	t	*β*	t
University webs	.180	12.19**	University webs	.209	13.09**	.142	8.03**
			Trust	-	-	.374	7.28**
F-statistics	148.524**						
R^2 at each step	.276						
ΔR^2	.083						
Sobel test for							
University website →Trust→Loyalty			0.0				

Note: *There are no issues of multicollinearity in the results.* ** *p < .05*

Table 5: Regression for moderation test

Mediator variable model (dependent variable brand loyalty)				
Predictor	*β*	SE	t	p
Constant	15.251	6.13	2.49	.013
Brand trust(BT)	.756	.272	2.78	.006
Pers. Mot. (PM)	.909	.582	1.56	.119
BT x PM	-.010	.026	-.865	.13

DISCUSSION

In the current study, we identified a strong positive correlation between the three dimensions of website quality and brand trust, which in turn demonstrated a significant connection with brand loyalty. However, personal motivation was found not to moderate the relationship between the mediator (brand trust) and brand loyalty. Nevertheless, students may develop a strong, unwavering attachment to a particular university brand as a result of the website's quality. Consequently, it is crucial for university administrators to enhance the directional layout of their websites to improve usability, thereby aiding students in making informed decisions. Website functionality emerged as a critical aspect of website quality. These qualities are particularly vital in the context of online inquiries, where students rely solely on the clarity and detail of the information provided by university websites to make informed conclusions. To increase user engagement, university administrators should allocate more resources towards offering comprehensive, reliable, and up-to-date information on their accredited

websites.

Furthermore, the importance of privacy and security as essential features of university website quality was corroborated by this study. This aligns with contemporary literature on website development, where Wang et al. (2015) argued that websites have evolved beyond mere communication tools to platforms for data capture and real-time transactions. Thus, it is imperative for university administrators to reinforce the privacy and security components of their websites. The study contributes to the existing body of literature by introducing useful assessment scales that can be employed in future research to further explore how high-quality websites can foster brand trust and loyalty across diverse university contexts. Additionally, the proposed theoretical model effectively generated empirical data illustrating how the quality of university websites enhances brand trust, subsequently leading to increased brand loyalty, with personal motivation serving as a moderating factor.

This research highlighted several key issues concerning website quality and its influence on students' perceptions and behaviours. It was found that university website quality is a multifaceted concept, comprising three main dimensions: usability, functionality, and security & privacy. These findings resonate with the work of (Bai et al., 2008; Wang et al., 2015), who identified system quality, information quality, and security & privacy as critical factors influencing consumer perceptions and behaviours. Thus, this research confirms that usability, functionality, and security & privacy are key factors in establishing brand trust in the context of university websites, leading to the acceptance of Hypothesis 1 (H1). Hypothesis 2 (H2) was also supported, as a significant relationship between brand trust and loyalty was established. This corroborates findings by Bennur and Jin (2017) and Khan and Rahman (2016), who concluded that higher levels of brand trust lead to increased brand loyalty. Similarly, Sharma and Jain (2019) observed a consistent positive connection between these two variables.

The mediating role of brand trust between university website quality and loyalty suggested that the high loyalty levels of students attending well-recognised universities stem from the trust they develop through positive website usability experiences. This indicates that universities must discover strategies to enhance trust levels, including transparency regarding their promises and the outcomes they can realistically deliver. Prior research on international students in Northern Cyprus revealed that, while none expressed dissatisfaction, many indicated that they would consider transferring to another university abroad if given the opportunity (Mehtap-Smadi & Hashemipour, 2011). The research model confirmed that loyalty is influenced by trust, which can be bolstered by improving website quality to better engage users, thereby supporting the acceptance of Hypothesis 3 (H3). In contrast, the fourth hypothesis, which examined the moderating role of personal motivation on the relationship between brand trust and loyalty, was rejected. Statistical analysis indicated that personal motivation does not

significantly moderate this relationship (β = -.010, t = -.865), leading to the rejection of Hypothesis 4 (H4). The study aimed to provide practical recommendations for enhancing the website quality of universities in Northern Cyprus to build brand trust, thereby promoting brand loyalty through personal motivation. By implementing these recommendations, universities can improve their website services, fostering trust and strengthening relationships with both current and prospective students, ultimately supporting long-term brand loyalty.

CONCLUSION, LIMITATIONS AND RECOMMENDATION FOR FUTURE RESEARCH

Websites have transformed into essential communication tools that students rely on for information and to engage with current activities (Amaro & Duarte, 2015). While previous research has explored university websites, there remains a notable gap in evaluating their service quality characteristics and their influence on student decision-making. This study aims to fill that gap by examining how the quality of university websites affects brand trust and loyalty, with a particular focus on the moderating role of personal motivation. The primary goal of this article is to investigate the impact of website quality at select universities in Northern Cyprus on brand trust and loyalty, considering personal motivation as a moderating factor. The results aligned with existing literature, supporting Hypotheses H1 to H3. However, we found partial mediation for H3, as not all conditions for full mediation, as outlined by (Baron & Kenny, 1986), were met. Additionally, statistical analysis indicated that Hypothesis H4 was rejected. Our evaluation focused on three aspects usability, functionality, and security & privacy. However, literature identifies other critical dimensions, such as information quality, system quality, and service quality, which could enhance future investigations into university websites. This study did not account for other important elements like brand satisfaction, brand awareness, brand experience, brand engagement, and brand involvement, all of which may impact brand loyalty. Future research should incorporate these emotional and cognitive factors to provide a more comprehensive understanding. The use of a cross-sectional approach may not fully capture the dynamics of how loyalty develops over time in student behaviour. A longitudinal study design could be more effective in tracking changes in loyalty, and we recommend exploring this method in future research. The convenience sampling method employed may lead to under- or over-representation of certain populations, raising questions about the generalizability of the findings. Future studies could adopt alternative sampling techniques to validate the results. We suggest that future research replicate this study using the same variables in different countries to further examine the findings and assess their applicability across diverse contexts. By addressing these limitations, future research can provide deeper insights into the relationship between university website quality, brand trust, and loyalty, enhancing the understanding of these critical factors in higher education.

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