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Student Consumerism and Critical Thinking in Islamic Higher Education: Testing A Service Orientation Entitlement Mechanism in Indonesia

Ardiansyah^{1}, Viki Bayu Mahendra², Muhammad Jauhari Muhsin³, Guretno Nasikatul Bariroh⁴, Intan Hasna Auliya⁵, Aufina Rusyda Amrina⁶, Ahmad Mufakkir Rofif⁷*

¹Department of Islamic Religious Education, Faculty of Islamic Studies, Universitas Muhammadiyah Klaten, Klaten, Indonesia

^{2,3,4,5,6,7}Faculty of Tarbiyah, Institut Islam Mamba'ul 'Ulum Surakarta, Surakarta, Indonesia

¹ardiansyah91@umkla.ac.id, ²vikibayu1993@gmail.com, ³jauharimuhsin22@gmail.com,
⁴retno.retno0001@gmail.com, ⁵intanhasna0824@gmail.com, ⁶finarusyda@gmail.com,
⁷ahmadmufakkiroffirofif@gmail.com

Abstract

Objective: This study investigates how undergraduate students' perceptions of institutional service orientation connect to a consumer-style educational identity, and how that identity relates—through academic rigour and grade entitlement as distinct norm-pathways—to critical-thinking disposition in one Indonesian Islamic higher-education institution. **Theoretical framework:** Drawing on educational marketisation and student-consumer identity scholarship, the study treats perceived service orientation (PSO) as an institutional signal and students-as-customers mindset (SAC) as an individually internalised stance. Academic rigour (AR) and grade entitlement (GE) are positioned as theoretically divergent pathways through which consumer identity may reach epistemic outcomes. **Literature review:** Previous studies have mainly discussed student consumerism in relation to academic performance, satisfaction, and learning. However, few studies have examined its relationship with critical thinking through academic rigour and grade entitlement, especially in Indonesian Islamic higher education. **Method:** A cross-sectional online survey produced 155 usable responses from one Indonesian Islamic institute. Five reflective constructs were assessed with theory-informed Likert items. A frozen 16-indicator model was evaluated using reflective PLS path modelling, 5,000 bootstrap resamples, percentile confidence intervals, HTMT, inner VIF, R^2 , f^2 , specific indirect effects, and out-of-sample $Q^2_{predict}$. **Results:** PSO predicted SAC ($\beta=.309$, $p<.001$). SAC was strongly associated with GE ($\beta=.487$, $p<.001$) but not with AR. AR positively predicted critical-thinking disposition ($\beta=.353$, $p<.001$). Against expectations, GE was positively associated with self-reported critical-thinking disposition ($\beta=.208$, $p=.011$). Significant indirect effects were SAC→GE→CTD ($\beta=.101$, $p=.013$) and PSO→SAC→GE→CTD ($\beta=.031$, $p=.041$). **Implications:** Institutions need to explicitly separate service responsiveness from guarantees of academic outcomes while ensuring assessment practices sustain genuine cognitive demand. **Novelty:** Rather than treating marketisation as uniformly corrosive, this study identifies grade entitlement—not reduced academic rigour—as the visible pathway through which consumer identity operates, sharpening both the theoretical account and the policy focus.

*Corresponding Author: ardiansyah91@umkla.ac.id



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INTRODUCTION

Over the past three decades, universities worldwide have been remade—partly by deliberate policy, partly by the pressure of competitive markets—into institutions that speak the language of service quality, student satisfaction, and consumer choice. This transformation has accelerated within Indonesian Islamic higher education: institutions that once understood themselves primarily as centres of religious knowledge formation now navigate global rankings, revenue demands, and internationalisation alongside their traditional commitments. The scholarly literature names this process marketisation, and it raises a substantive empirical question: when a university organises itself around service, responsiveness, and consumer satisfaction, does something change in how learning is understood by those who are supposed to be learning? Giroux situates these transformations within a neoliberal reconfiguration of the university's public purposes, while Molesworth, Nixon, and Scullion track the resulting shift from students as learners to students as consumers [1], [2]. Naidoo and Jamieson warn that consumerist arrangements may reshape pedagogical cultures [3], and Naidoo and Williams demonstrate that the fee-paying consumer can become an institutionally produced student identity rather than merely an individual preference [4]. Whether that identity alters the educational encounter, and in what ways—or whether such concerns are overstated—is a question that requires empirical investigation rather than pre-assumed conclusions.

I want to be clear from the outset that there is nothing inherently wrong with universities treating students with care, responsiveness, and attention to wellbeing. The concern is more specific. When the logic of service provision begins to define what learning is supposed to deliver—when students interpret cognitive difficulty, demanding standards, or critical feedback as failures of service rather than constitutive features of education—something epistemically significant may be at stake. Nichols diagnoses a broader cultural tendency in which the authority of disciplinary expertise is contested by consumer prerogative; his analysis, though sweeping, draws attention to the possibility that positioning the learner as a customer is not epistemically neutral [5]. That concern is treated here as a hypothesis to be tested, not a starting premise. A systematic review of 83 studies on the student-as-customer metaphor by Goyzueta Mejía, Consolación-Segura, and Barredo-Ibáñez found that the literature encompasses both positive and negative positions, and that the metaphor's effects are context-sensitive [6]. The empirical question therefore deserves an empirical answer.

The empirical literature provides grounds for taking student consumer identity seriously without treating its effects as settled. Bunce, Baird, and Jones found that stronger consumer orientation among undergraduates was associated with weaker academic performance, and subsequent work by Bunce and Bennett showed that consumer identity corresponded to a less deep approach to learning [7], [8]. Related scholarship by Calma and Dickson-Deane examines how customer expectations shape perceived educational quality, while Candarli and Jones used critical discourse analysis to show how institutional texts simultaneously position students as consumers, service users, and future professionals [9], [10]. Collectively, these studies suggest that market-facing institutional signals can filter into students' interpretations of what they are entitled to receive from higher education—and that this filtering may have measurable academic consequences.

One pathway through which consumer identity may influence educational outcomes is grade entitlement—a construct with its own substantial measurement tradition. Chowning and Campbell define academic entitlement through entitled expectations and the externalisation of responsibility for academic outcomes, the belief that grades should be granted on grounds other than demonstrated intellectual performance [11]. Greenberger and colleagues connect individual self-entitlement to personality characteristics, parenting

patterns, and motivational orientations [12]. Jackson and colleagues elaborate the construct further by identifying distinct dimensions: reward-for-effort beliefs, grade negotiation behaviours, customer orientation toward instructors, and expectations of service akin to a commercial relationship [13]. Knepp and Knepp find that stronger entitlement correlates with reduced classroom engagement and greater acceptance of problematic academic attitudes [14], and Laverghetta provides additional evidence of an interconnected cluster linking consumerism, anti-intellectualism, and classroom incivility in undergraduate settings [15]. These studies establish grade entitlement as a conceptually precise and empirically tractable pathway between consumer identity and academic norms.

Academic rigour represents a theoretically distinct pathway. The temptation is to conflate rigour with heavy workload, but Culver, Braxton, and Pascarella resist that conflation convincingly in longitudinal research. Their evidence demonstrates that it is cognitively demanding educational practices—reading, writing, assessment, and feedback that require genuine analytical engagement—rather than sheer quantity of assigned tasks, that are associated with the development of critical-thinking skills and motivations for continued learning [16]. A subsequent analysis by the same team clarifies that cognitive challenge is a more consistent predictor of educational development than workload volume [17]. In this study, academic rigour therefore refers to students' perception that their courses require serious intellectual engagement, not simply the production of a large quantity of work. This conceptualisation makes rigour a different mechanism from entitlement: one concerns the intellectual character of educational demand, while the other concerns what students believe they deserve in return for participation.

Critical thinking is frequently invoked in higher-education discourse as a desirable graduate attribute, but measurement requires precision. The foundational distinction is between what students can do and what they are disposed to do. Facione's Delphi report conceptualises critical thinking through both cognitive skill components—analysis, evaluation, inference, explanation—and affective dispositional orientations such as open-mindedness, analyticity, inquisitiveness, and maturity of judgement [18]. Dwyer, Hogan, and Stewart similarly frame critical thinking as purposeful reflective judgement involving structured evaluation of claims and evidence [19]. The outcome measured in this study is critical-thinking disposition (CTD): a self-reported orientation toward evidence, a willingness to revise beliefs when warranted, and an inclination to examine arguments carefully. It is not a direct assessment of critical-thinking performance, and I maintain this distinction rigorously throughout, because conflating self-reported disposition with demonstrated ability would substantially overstate what a Likert-based instrument can show [20], [21].

These questions take on additional significance in the specific context of Indonesian Islamic higher education. Neither Freire's critique of banking education nor Bloom's defence of the liberal-arts university was written with Indonesian Islamic universities in mind, but both insist on the same fundamental point: education is a formative practice, not a transactional one [22], [23]. Indonesian Islamic higher education has undergone substantial organisational and academic reform over recent decades—toward university status, internationalisation, disciplinary integration, and global competition—and these transformations carry their own epistemological tensions [24]. Muthohirin and colleagues document how post-Reformation transformation in Indonesia's state Islamic universities has been simultaneously institutional and epistemic, involving a renegotiation between Islamic knowledge traditions and modern research-university disciplines [25]. Fathana, Herdianto, and Dewi specifically demonstrate that Islamic universities in Indonesia navigate academic-capitalist pressures through various strategies—some tilting toward market pragmatism, others working to preserve distinctively religious institutional identity, most doing both. This makes Indonesian Islamic higher education a theoretically productive site for the present

investigation, precisely because it is neither a passive mirror of global market forces nor a hermetically sealed religious tradition.

The research gap this study addresses is not simply geographic. Existing scholarship on marketisation in higher education has largely examined performance outcomes, satisfaction, and deep learning. Research on academic entitlement and research on critical-thinking disposition have, for the most part, developed in parallel rather than as integrated literatures. What remains insufficiently understood is the student-level mechanism connecting institutional service orientation to consumer identity, and whether that identity operates primarily through reduced academic rigour, through heightened grade-related entitlement, or through some combination of both. The gap is especially pronounced in Indonesian Islamic higher education, where educational provision simultaneously serves professional, scholarly, and epistemic-ethical expectations that are not easily reducible to market terms.

This study addresses that gap by testing a theoretically specified mechanism linking PSO, SAC, AR, GE, and CTD among 155 undergraduate students at one Indonesian Islamic institute. I want to be explicit about the study's scope. It does not argue that marketisation is causing a crisis of critical thinking in Indonesian Islamic universities. What it asks is more targeted: which of these theorised pathways are empirically visible in this setting, and whether consumer identity operates through competing academic norms. In doing so, it subjects marketisation critique to empirical evaluation rather than assuming its relevance.

LITERATURE REVIEW

Marketisation and the Student-Consumer Identity

Marketisation, as it appears in the higher-education literature, does not require a university to become a straightforward commercial firm. The term refers instead to the intensification of competition, comparison, responsiveness to demand, and consumer-style choice as organising principles for higher-education institutions and their funding systems. When these logics shape the language and practices through which students encounter their universities, the educational relationship can shift: students may begin to evaluate their experience through the vocabulary of service, value for money, and return on investment rather than intellectual formation, disciplinary commitment, or scholarly responsibility [26]. The student-as-consumer literature is therefore concerned with identity as much as with economics. The question it raises is whether students come to understand learning as a purchased commodity, as a co-produced developmental process, or as something negotiated between these two poles.

Naidoo and Jamieson argued that consumerist mechanisms can unintentionally promote passive or instrumental approaches to learning and may threaten academic standards. Naidoo and Williams extended this by showing how institutional policy can normalise the fee-paying consumer as an expected student identity—something produced and managed by the institution rather than simply expressed by individual students [27]. Empirical research adds nuance. Bunce, Baird, and Jones documented measurable consumer orientation among UK undergraduates and found it associated with weaker academic performance. Bunce and Bennett showed that a stronger consumer identity was related to a less deep approach to learning. The systematic review by Goyzueta Mejía, Consolación-Segura, and Barredo-Ibáñez, however, cautions that the student-as-customer position is not universally corrosive across the literature; the 83 studies reviewed present a contested and context-sensitive picture [28]. I accept both the empirical findings and the systematic review's caution: the effects of consumer identity are an open empirical question, not an established conclusion.

A conceptual distinction central to this study separates institutional signal from internalised identity. Perceived service orientation (PSO) captures students' sense that their institution organises itself around service responsiveness, customer satisfaction, and a

provider-client relationship—it is a perception of the educational environment. Students-as-customers mindset (SAC) captures the degree to which individual students personally adopt a customer-oriented stance toward their own education—it is an identity position. These are not the same thing. A student can observe that their institution is service-oriented without themselves adopting a customer identity; conversely, students may hold consumer expectations regardless of whether they read their institution as explicitly market-facing. Maintaining this distinction allows the model's first hypothesis to test whether a perceived service environment is associated with a stronger consumer identity, rather than treating the two as definitionally equivalent. H1: PSO positively predicts SAC.

Whether consumer identity affects how students experience academic demand is theoretically grounded but empirically less settled. If students approach higher education primarily as a purchased service, there are grounds to expect that cognitively difficult tasks, demanding standards, or critical feedback may register as service failures rather than legitimate educational practices. This reasoning is consistent with evidence linking consumer identity to reduced deep learning and with concerns about how a customer-service model may reshape educational quality expectations [29]. However, direct evidence that consumer identity significantly reduces students' perception of academic rigour—as distinct from their performance outcomes or learning approaches—is limited. H2 is therefore a theory-derived rather than replication hypothesis — SAC is expected to negatively predict AR — while acknowledging that the direct evidence base for this path remains thin.

Academic Rigour and Grade Entitlement as Competing Academic Norms

The academic rigour construct in this study follows Culver, Braxton, and Pascarella's conceptualisation, which defines rigorous education through practices and assessments that require deep learning and cognitive complexity, not through workload volume [30]. Their longitudinal evidence links this kind of intellectually demanding engagement to critical-thinking development and to students' motivation for continued learning beyond formal coursework. Their subsequent analysis demonstrates that cognitive challenge is more consistently associated with educational development than quantity of assigned work. Within the present instrument, AR indexes students' perception that their courses require serious analytical engagement: that reading assignments demand careful interpretation, that written tasks require original argument construction, that assessment standards are transparently maintained, and that feedback develops reasoning rather than simply reporting evaluation. This operationalisation keeps academic rigour conceptually distinct from mere workload or busyness.

Grade entitlement represents a different kind of academic norm. Where rigour concerns what the course demands of the student, entitlement concerns what the student believes the institution owes them. Chowning and Campbell conceptualised academic entitlement through entitled expectations and externalised responsibility—a tendency to attribute poor academic outcomes to external factors rather than to one's own performance. Greenberger and colleagues broaden the picture by connecting individual entitlement to personality characteristics, parenting patterns, and motivational orientations [31]. Jackson and colleagues provide the most multidimensional measure, distinguishing reward-for-effort beliefs, grade haggling behaviours, customer orientation toward instructors, and expectations of service akin to a commercial relationship. Knepp and Knepp show that higher entitlement correlates with lower classroom engagement and greater acceptance of academically problematic attitudes, while Laverghetta adds evidence of an interconnected cluster involving anti-intellectualism, entitlement, and consumerism. Together, these studies constitute a well-developed measurement tradition.

A direct theoretical line connects consumer identity to grade entitlement. If students understand higher education through a commercial transaction frame—paying for a degree

as they might pay for a product—they may come to regard grades as a customer return on payment, effort, or attendance. This connects to the dimensions Jackson and colleagues identify: customer orientation, reward-for-effort beliefs, and expectations of service from teaching staff [32]. H3 therefore proposes that SAC positively predicts GE. The AR→GE relationship is more inferential. Rigorous learning environments communicate to students that academic outcomes depend on intellectual performance against explicit standards, not on transactional expectations. This could, in principle, reduce students' grade-related entitlement. However, I acknowledge that direct prior tests of this specific path are scarce, and that students may experience intellectual challenge and strong grade expectations simultaneously without connecting the two. H4 proposes that AR negatively predicts GE, while recognising this remains theoretically motivated rather than empirically replicated.

It would be premature to treat the entitlement construct as culturally universal. A recent validation study with Egyptian university students by Ibrahim and Nemetallah identified distinct dimensions—consumer mindset, control over the learning environment, entitled expectations, and externalised responsibility—and found that their configuration differed somewhat from patterns established in Western samples [33]. This matters for interpretation in an Indonesian Islamic context. Grade-related expectations are shaped by local norms about the student-teacher relationship, about what constitutes fair recognition of effort and performance, and about the meaning of academic achievement in religiously oriented institutions. The GE construct used here — which combines personal grade-entitlement expectations with perceptions of broader grade-related institutional norms — should therefore be interpreted with this cultural contingency in mind.

Critical Thinking as an Epistemic Disposition

Facione's Delphi report remains the foundational reference for critical-thinking conceptualisation. The report identifies both cognitive skill components—analysis, evaluation, inference, explanation, interpretation—and affective dispositional orientations that determine whether and how those skills are exercised: open-mindedness, analyticity, inquisitiveness, confidence in reasoning, and maturity of judgement [34]. Dwyer, Hogan, and Stewart extend this by framing critical thinking as purposeful reflective judgement that involves structured evaluation of claims, evidence, and arguments. The distinction that matters here is between being capable of critical thinking and being disposed toward it. Measurement approaches that focus on demonstrated performance—argumentation tasks, essay scoring, standardised critical-thinking tests—capture the former. The self-report disposition measure used in this study captures the latter: a student's self-assessed orientation toward evidence, revisability of belief, and analytical interest. These are related, but non-identical constructs, and conflating them would generate misleading interpretations of this study's findings.

The empirical literature on critical-thinking disposition in higher education supports treating it as a substantive construct in its own right. Álvarez-Huerta, Muela, and Larrea found that stronger critical-thinking disposition was positively associated with reflective learning and participation in high-impact educational practices among university students. The systematic review of systematic reviews by Andreucci-Annunziata and colleagues confirms that critical thinking in higher education is generally conceptualised through both skills and dispositions, while noting that the dispositional dimension has received comparatively less empirical attention and that conceptual and assessment practices across the literature remain heterogeneous [35]. In this study, CTD refers to a self-reported willingness to reconsider views when presented with evidence, to analyse arguments with care, to remain genuinely open to alternative perspectives, and to resist accepting claims without adequate grounds.

The expected direction of the AR→CTD relationship follows from the nature of rigorous educational practice. Sustained exposure to demanding reading, analytical writing,

transparent assessment standards, and substantive critical feedback gives students practice in evidentiary reasoning and creates conditions in which epistemic self-discipline develops incrementally. This connects directly to Culver, Braxton, and Pascarella's evidence linking cognitive challenge to intellectual development. H5 therefore proposes that AR positively predicts CTD. The GE→CTD relationship is expected to run in the opposite direction. Chowning and Campbell's framework associates entitlement with externalised responsibility—a tendency to attribute outcomes to institutional or instructor factors rather than to one's own reasoning [36]. Knepp and Knepp's evidence of reduced engagement, and Laverghetta's evidence of the proximity of anti-intellectualism to entitlement, both point toward a negative relationship between grade-related expectations and epistemic orientation. H6 therefore proposes that GE negatively predicts CTD, while I hold this expectation honestly and acknowledge that the GE→CTD path has not been tested directly in prior published work.

The model's integrated contribution lies in connecting these previously separated literatures through a student-level mechanism. H7 proposes that PSO and SAC have indirect associations with CTD through AR and GE. Conceptually, the model operationalises what I call a dual academic-norm pathway: consumer identity may register in students' perception of intellectual demand (via AR) and in their grade-related expectations (via GE), and these two norms may have different—potentially divergent—associations with critical-thinking disposition. The mediation hypothesis tests a mechanism rather than assuming a linear causal chain. It asks whether the consumer-identity signal that institutions emit is translated into epistemic outcomes primarily through academic standards, through grade-related expectations, or through both simultaneously.

Islamic Higher Education as a Context of Epistemic Formation

Indonesian Islamic higher education has changed substantially over the past two decades. Transformation from institute and college status toward full university status has been accompanied by pressures to internationalise, integrate disciplines, compete in rankings, and attract students through market-defined quality markers. These are not merely administrative changes; they carry epistemological implications. Fathana, Herdianto, and Dewi examine academic capitalism in Islamic universities across Southeast Asia and show that Indonesian institutions negotiate these pressures through a range of strategies—some tilting toward market pragmatism, others working to preserve distinctively religious institutional identity, most doing both [37]. The point is not that Islamic universities are uniquely susceptible to market pressures. It is that they face those pressures while also carrying an institutional identity that claims an alternative basis for educational authority—one grounded in religious scholarship, ethical formation, and knowledge traditions that are not straightforwardly reducible to market value.

The significance of Islamic higher education for this study lies in its claim to be a site of epistemic formation as well as credential provision. Muthohirin and colleagues document that post-Reformation transformation in Indonesia's state Islamic universities was simultaneously institutional and epistemological—involving a renegotiation of the relationship between classical Islamic knowledge traditions and the disciplines of the modern research university [38]. Islamic educational culture carries embedded expectations about the appropriate relationship between teacher and student, between knowledge authority and critical inquiry, and between received tradition and independent scholarly judgement. These expectations do not inherently resist critical thinking; in classical Islamic educational traditions, critical examination of claims and evidence is a valued scholarly practice. The question raised by this study is not whether service should disappear from Islamic universities, but whether service-oriented institutional signals—and the consumer identity they may cultivate—are compatible with, neutral toward, or in tension with the practices that develop intellectual rigour and epistemic disposition.

The hypotheses tested in this study are: H1, PSO positively predicts SAC; H2, SAC negatively predicts AR; H3, SAC positively predicts GE; H4, AR negatively predicts GE; H5, AR positively predicts CTD; H6, GE negatively predicts CTD; and H7, PSO and SAC influence CTD indirectly through AR and GE.

METHODOLOGY

Design, Setting, and Participants

This study used a quantitative, cross-sectional, explanatory survey design. Data were collected via an online questionnaire administered at one Indonesian Islamic higher-education institution, referred to here as IIMS. Participation was voluntary; all respondents provided informed consent before completing the questionnaire. The final analytic dataset comprised 155 undergraduate students. Because the sample was obtained through voluntary self-selection at a single site, it is understood as a non-probability institutional sample. I do not claim it is statistically representative of Indonesian Islamic higher-education students as a population. This design was chosen because the study's purpose is to test a theoretically specified latent-variable mechanism, not to produce population-level estimates.

The original research intention included data collection from multiple campuses. In practice, complete and usable responses were obtained from IIMS only. The analysis therefore rests on data from this single institution, and this is stated plainly rather than obscured: the study is single-site by circumstance, not by design. Consequently, all claims involving cross-institutional comparison or multi-group analysis were removed from the manuscript before the final analytic run. What the study offers is an in-depth test of the proposed mechanism within one institutional context—a contribution that is explanatory and hypothesis-generating rather than nationally generalisable.

Measures

The questionnaire operationalised five reflective constructs, each measured on a five-point Likert scale anchored at 1 (strongly disagree) and 5 (strongly agree). Perceived service orientation (PSO) measured students' sense that their institution emphasises service provision, responsiveness, and a provider-client relationship in how it operates. Students-as-customers mindset (SAC) measured the extent to which students personally adopt a consumer-oriented stance toward their own education. Academic rigour (AR) measured perceived intellectual demand, assessment standards, and the requirement for genuine analytical engagement in coursework. Grade entitlement (GE) measured entitled expectations about academic outcomes and perceptions of grade-related norms within the institution. Critical-thinking disposition (CTD) measured self-reported openness to evidence, willingness to revise beliefs, analytical interest, and scepticism toward unsupported claims. Items were theory-informed and context-adapted; the instrument did not administer any complete proprietary validated scale verbatim.

Two measurement clarifications are important for interpreting the results that follow. The GE block combined personal grade-entitlement expectations with perceptions of grade-related institutional norms; it should not be read as an exact equivalent of the full Academic Entitlement Scale used in prior work, and it does not cleanly separate individual attitudes from perceived environmental norms. The CTD block measured self-reported epistemic orientation rather than demonstrated critical-thinking performance as would be captured by an argumentation task or standardised assessment. Both of these boundaries are consequential for interpretation, and I return to them explicitly when discussing unexpected results.

Measurement-Model Refinement and Statistical Analysis

Partial least squares path modelling (PLS-PM) was used because the study tests a multi-construct explanatory mechanism with reflective measurement and indirect effects, and because the sample size is modest relative to the number of estimated parameters. The analysis followed current PLS-SEM reporting standards. Measurement-model assessment examined outer loadings, Cronbach's alpha, composite reliability (ρ_c), average variance extracted (AVE), and heterotrait-monotrait ratios (HTMT), with HTMT thresholds interpreted per Henseler, Ringle, and Sarstedt's discriminant-validity framework. Structural-model assessment examined inner VIF for predictor collinearity, standardised path coefficients, bootstrapped confidence intervals, R^2 (explained variance), f^2 (effect sizes), specific indirect effects, and Q^2_{predict} for out-of-sample predictive relevance.

The measurement model was refined before the structural model was finalised. Four indicators with outer loadings falling below acceptable thresholds—while also weakening construct reliability—were removed: PSO1 and PSO3 from the service-orientation block, SAC4 from the consumer-mindset block, and AR4 from the academic-rigour block. Removal was guided by measurement quality and theoretical coherence, not by structural path significance. The final 16-indicator model retained PSO2 and PSO4; SAC1, SAC2, and SAC3; AR1, AR2, and AR3; GE1, GE2, GE3, and GE4; and CTD1, CTD2, CTD3, and CTD4. Once this specification was frozen, no further modifications were made to the measurement model. The structural estimates reported below come from this fixed specification.

The final inferential run used a reflective Mode A PLS-PM path-weighting scheme with 5,000 bootstrap resamples. Indicators were restandardised within each resample; two-tailed significance was evaluated using 95% percentile bootstrap confidence intervals. Predictive relevance was assessed using a 10-fold cross-validated Q^2_{predict} procedure repeated five times, with mean values reported. During initial data-quality screening, six response records showed zero variance across all items—that is, the respondent selected the same option for every item in the questionnaire. Because no attention-check or minimum completion-time exclusion criterion had been pre-specified at the design stage, these cases were retained in the primary $N=155$ analysis. A sensitivity analysis excluding these records ($N=149$) was conducted to determine whether the substantive pattern depended on their inclusion.

RESULTS AND DISCUSSION

Measurement Model

The 16-indicator measurement model showed acceptable convergent validity and discriminant validity, though the reliability picture requires honest qualification. All retained indicator loadings were statistically significant. Loadings ranged from .632 to .872. Composite reliability exceeded .70, and AVE exceeded .50 for every construct, satisfying conventional minimum criteria. Cronbach's alpha, however, was below .70 for PSO (.547), SAC (.668), and AR (.583). I report these values without minimising them: they indicate that PSO and AR in particular should be interpreted as parsimonious indicators of their respective domains rather than as comprehensive construct coverage. PSO is especially constrained, retaining only two indicators after measurement refinement; a two-item block satisfies composite reliability but is inherently sensitive to item count. Readers should weigh these limitations when evaluating the conclusions.

Table 1. Outer loadings for the frozen 16-indicator measurement model

Construct	Indicator	Loading	t	p	95% bootstrap CI
PSO	PSO2	0.828	8.032	<.001	[0.580, 0.939]
PSO	PSO4	0.832	8.904	<.001	[0.624, 0.958]
SAC	SAC1	0.661	8.024	<.001	[0.464, 0.785]
SAC	SAC2	0.812	18.773	<.001	[0.714, 0.878]
SAC	SAC3	0.840	23.819	<.001	[0.761, 0.901]
AR	AR1	0.739	8.753	<.001	[0.525, 0.847]
AR	AR2	0.783	9.478	<.001	[0.586, 0.885]
AR	AR3	0.696	6.335	<.001	[0.448, 0.854]
GE	GE1	0.697	9.617	<.001	[0.530, 0.804]
GE	GE2	0.847	34.718	<.001	[0.794, 0.888]
GE	GE3	0.715	11.848	<.001	[0.582, 0.810]
GE	GE4	0.632	6.532	<.001	[0.400, 0.773]
CTD	CTD1	0.822	19.628	<.001	[0.732, 0.884]
CTD	CTD2	0.802	16.502	<.001	[0.702, 0.881]
CTD	CTD3	0.872	26.503	<.001	[0.806, 0.914]
CTD	CTD4	0.714	9.066	<.001	[0.538, 0.838]

Source: Authors' analysis.

Table 2. Reliability and convergent validity

Construct	# items	Cronbach α	Composite reliability (pc)	AVE
PSO	2	0.547	0.816	0.688
SAC	3	0.668	0.817	0.601
AR	3	0.583	0.784	0.548
GE	4	0.708	0.816	0.528
CTD	4	0.813	0.880	0.648

Source: Authors' analysis.

All off-diagonal HTMT ratios fell below .85, supporting discriminant validity among the five constructs [29]. The largest HTMT value was SAC–GE at .648, followed by AR–CTD at .570 and PSO–SAC at .517. None approached the .85 threshold that would indicate excessive construct overlap. Inner VIF values ranged approximately from 1.00 to 1.04, indicating no meaningful predictor collinearity in the structural model.

Table 3. HTMT discriminant-validity matrix

Construct	PSO	SAC	AR	GE	CTD
PSO	1.000	0.517	0.221	0.274	0.085
SAC	0.517	1.000	0.265	0.648	0.133
AR	0.221	0.265	1.000	0.343	0.570
GE	0.274	0.648	0.343	1.000	0.371
CTD	0.085	0.133	0.570	0.371	1.000

Source: Authors' analysis.

Structural Model and Hypothesis Tests

Before reporting individual hypothesis decisions, I want to frame the overall structural picture as differentiated rather than uniformly negative toward student consumerism. The data support some theorised paths, do not support others, and produce one result that runs clearly in the opposite direction to expectations. This pattern is, I will argue, more theoretically informative than a uniformly negative picture would have been. PSO significantly predicted SAC ($\beta=.309$, $t=3.492$, $p<.001$, 95% CI [.143, .483]), supporting H1. This is consistent with theoretical accounts that treat institutional service arrangements as inputs to students' construction of their educational identity [39]. It does not imply that providing high-quality services is harmful; it indicates that when students perceive their institution as strongly service-oriented, they are more likely to adopt a customer-oriented stance. Whether that perception reflects institutional practice accurately, or is shaped by broader marketing signals and cultural expectations, cannot be determined from cross-sectional self-report data.

H2 was not supported. SAC showed a small positive association with AR ($\beta=.150$, $p=.111$) rather than the expected negative one. This finding warrants careful attention because it challenges the simplest version of the claim that consumer identity erodes students' perception of academic standards. Prior work linking consumer identity to poorer performance and less deep learning does not necessarily imply that students who see themselves as customers also perceive less intellectual demand from their courses. In the IIMS context, consumer orientation and perceived academic rigour appear not to be experienced as opposites. One interpretation is that service quality and academic challenge are seen as compatible institutional values; another is that the AR measure—focused on reading, writing, and assessment standards within specific courses—captures something more proximal to course-level experience than the broader institutional consumer culture indexed by SAC.

H3 received clear support and produced the model's largest structural coefficient. SAC positively predicted GE ($\beta=.487$, $t=6.090$, $p<.001$, 95% CI [.319, .632]). For the interpretation of this study, this is the pivotal finding. Consumer identity is most strongly associated—not with reduced academic rigour—but with heightened grade-related entitlement. This is theoretically coherent: if students frame their educational relationship in consumer terms, grade outcomes may begin to function as consumer returns on investment, something earned by payment, effort, and attendance rather than exclusively by demonstrated intellectual performance. The academic-entitlement literature supports this connection consistently [40], and the present data confirm it as empirically visible within an Indonesian Islamic institute.

H4 was not supported. AR did not significantly predict GE in the hypothesised negative direction ($\beta=.133$, $p=.126$); the confidence interval included zero throughout. This result is theoretically informative. The AR→GE hypothesis rested on the reasoning that demanding learning environments communicate to students that outcomes depend on performance, not on entitlement. The data do not confirm this. Students who perceive their courses as academically rigorous do not necessarily hold weaker grade-entitlement expectations. Academic challenge and grade-related expectations appear to operate in different psychological registers: a student may perceive that their courses require serious analytical work while simultaneously expecting that their effort should be rewarded with favourable grades. The two norms are less antagonistic in practice than the hypothesis assumed.

H5 was clearly supported. AR positively predicted CTD ($\beta=.353$, $t=4.091$, $p<.001$, 95% CI [.179, .516]). This is the model's strongest result for the intellectual-formation dimension of the model, and it accords with Culver, Braxton, and Pascarella's longitudinal evidence that cognitively demanding educational practice is associated with critical-thinking development [41]. The finding also resolves an inconsistency present in an earlier exploratory analysis:

the final 5,000-bootstrap confidence interval no longer crosses zero, and the article reports H5 without the previous qualification. Within this sample, students who perceive their courses as making genuine analytical demands on them also report higher dispositional orientation toward critical thinking—a pattern that supports the educational value of rigorous intellectual practice.

H6 was not supported in its hypothesised direction. GE was positively, rather than negatively, associated with self-reported CTD ($\beta=.208$, $t=2.549$, $p=.011$, 95% CI [.049, .369]). This finding should not be reinterpreted as evidence that entitlement improves critical thinking. The entitlement literature consistently associates the construct with externalised responsibility, reduced engagement, and problematic academic attitudes, and there is no theoretical basis for reversing that conclusion on the basis of a cross-sectional self-report correlation. What the result more plausibly indicates is that the GE and CTD self-report blocks share some conceptual territory that is not adequately captured by their theoretical definitions as operationalised here. Possibilities include response confidence, perceived academic agency or assertiveness that manifests as both grade expectations and self-reported critical orientation, or culturally specific understandings of fair academic recognition that in this context are not experienced as epistemically passive. Ibrahim and Nemt-allah's cross-cultural entitlement research reinforces the need for interpretive caution, and the conceptual distinction between self-reported disposition and objectively demonstrated critical thinking is especially relevant here.

Table 4. Structural path coefficients and direct-hypothesis decisions

Path	β	t	p	95% bootstrap CI	Decision
PSO→SAC	0.309	3.492	<.001	[0.143, 0.483]	Supported
SAC→AR	0.150	1.595	0.111	[-0.040, 0.334]	Not supported
SAC→GE	0.487	6.090	<.001	[0.319, 0.632]	Supported
AR→GE	0.133	1.529	0.126	[-0.047, 0.297]	Not supported
AR→CTD	0.353	4.091	<.001	[0.179, 0.516]	Supported
GE→CTD	0.208	2.549	0.011	[0.049, 0.369]	Opposite-sign significant

Source: Authors' analysis.

Explained Variance, Effect Sizes, and Predictive Relevance

The structural model accounted for modest proportions of explained variance: 9.5% in SAC, 2.3% in AR, 27.5% in GE, and 19.8% in CTD. The explanatory contribution is limited overall and strongest for the two endogenous constructs most directly implicated in the central mechanism—GE and CTD. Effect-size analysis reinforces this reading: SAC→GE produced $f^2=.320$, approaching the conventional large-effect threshold and reflecting the dominance of that path in the model. AR→CTD produced $f^2=.149$, close to a medium effect. All other structural effects were small. These figures indicate that while the model captures meaningful relationships for GE and CTD, it leaves substantial unexplained variance and should be read as an initial test of the mechanism rather than a comprehensive account.

Out-of-sample predictive relevance, assessed with 10-fold cross-validated Q^2_{predict} (repeated five times), was positive for SAC (mean $Q^2=.044$), GE (.115), and CTD (.104), indicating that the model contributes predictive information beyond the construct means for these endogenous variables. For AR, the mean Q^2_{predict} was effectively zero (.000), and not all AR indicators showed positive individual predictive relevance. The model's predictive standing is best described as weak-to-positive for SAC and more clearly positive for GE and CTD, while predictive relevance for AR is negligible.

Table 5. Explained variance and out-of-sample predictive relevance

Endogenous construct	R ²	Mean Q ² _predict
SAC	0.095	0.044
AR	0.023	0.000
GE	0.275	0.115
CTD	0.198	0.104

Source: Authors' analysis.

Table 6. Effect sizes

Effect	f ²	Interpretation
PSO→SAC	0.106	small
SAC→AR	0.023	small
SAC→GE	0.320	medium
AR→GE	0.024	small
AR→CTD	0.149	small
GE→CTD	0.052	small

Source: Authors' analysis.

Indirect Effects and the Dual-Pathway Mechanism

H7 was partially supported. Of the specific indirect effects tested, two reached significance. SAC→GE→CTD was significant ($\beta=.101$, $p=.013$, 95% CI [.025, .187]), and the longer chain PSO→SAC→GE→CTD was also significant ($\beta=.031$, $p=.041$, 95% CI [.007, .066]). The AR-mediated specific routes—PSO→SAC→AR→CTD, SAC→AR→CTD, and SAC→AR→GE→CTD—were not significant. Total indirect effects from PSO to CTD ($\beta=.049$, $p=.027$) and from SAC to CTD ($\beta=.159$, $p=.002$) were significant when all model routes were aggregated, but the specific-effect decomposition shows that this aggregated significance is carried primarily by the GE-mediated pathway.

The pattern of significant and non-significant specific indirect effects leads me to recharacterise the model as a dual academic-norm pathway rather than a single serial chain. Empirically: PSO is associated with SAC; SAC is strongly associated with GE but not significantly with AR; AR independently predicts CTD as a direct educational correlate; and GE is directly associated with CTD, unexpectedly in a positive direction. The statistically visible indirect mechanism connecting consumer identity to epistemic disposition runs through grade entitlement. Academic rigour functions as an independent positive pathway to CTD—not as a successful mediator of consumer identity. Understanding the model in this way prevents both overstatement of the mechanism's scope and understatement of the rigour-to-disposition path's independent educational significance.

Table 7. Specific indirect effects

Specific indirect effect	β	p	95% bootstrap CI	Decision
PSO→SAC→AR→CTD	0.016	0.210	[-0.005, 0.047]	Not significant
PSO→SAC→GE→CTD	0.031	0.041	[0.007, 0.066]	Significant
PSO→SAC→AR→GE→CTD	0.001	0.497	[-0.000, 0.007]	Not significant
SAC→AR→CTD	0.053	0.133	[-0.016, 0.125]	Not significant
SAC→GE→CTD	0.101	0.013	[0.025, 0.187]	Significant

SAC→AR→GE→CTD	0.004	0.414	[-0.001, 0.018]	Not significant
AR→GE→CTD	0.028	0.245	[-0.009, 0.084]	Not significant

Source: Authors' analysis.

Theoretical Implications for Marketisation and Islamic Higher Education

Three theoretical implications warrant extended discussion. First, the data support the institutional-signal component of marketisation theory while rejecting its most deterministic version. That PSO is positively associated with SAC is consistent with the proposition that service arrangements and institutional discourse can shape how students interpret their educational role. But the absence of a significant SAC→AR path means the data do not support the stronger claim that consumer identity automatically erodes students' sense of academic standards. The systematic review already established that student-as-customer effects are heterogeneous and context-sensitive; the present data add a specific piece of evidence for that heterogeneity. Universities can signal high service standards without necessarily undermining students' perception of academic rigour—at least within one Indonesian Islamic institution. Recent comparative work likewise shows that students do not uniformly inhabit a consumer identity: student representatives and undergraduates across different higher-education systems often contest, negotiate, or combine consumer logics with commitments to education as a public good and to personal transformation.

Second, and most consequentially for institutional policy, the results reposition grade entitlement as the primary observable mechanism through which consumer identity connects to academic expectations. The SAC→GE path is the largest in the entire model. This is theoretically coherent with multidimensional entitlement research that ties customer orientation, grade negotiation, reward-for-effort beliefs, and service expectations together as parts of one construct [42]. The policy implication is specific: the critical question for institutions is not whether they provide good services, but whether service language and market-facing practices are permitted to bleed into students' understanding of how academic outcomes are determined. Universities can and should provide excellent student services—responsive administration, well-resourced facilities, fair complaints procedures—while maintaining a clear and explicit distinction between the right to fair treatment and the non-negotiable evidentiary standards of academic assessment. Recent cross-cultural studies reinforce that academic entitlement should be interpreted as a context-sensitive construct, with work in Chinese higher education examining its relation to power distance and personality, and research among nursing students linking it to external locus of control and psychological entitlement.

Third, the positive AR→CTD association affirms the educational significance of demanding intellectual practice. Within this model, academic rigour is not functioning as a constraint on grade entitlement—the AR→GE path is non-significant. It is functioning as a direct positive correlate of epistemic disposition. This distinction matters particularly for Indonesian Islamic higher education. If institutions in this tradition understand themselves as sites where knowledge is cultivated rather than merely transmitted—where the disciplines of reasoning, evidence evaluation, and scholarly responsibility are developed—then the relevant curriculum question is about cognitive quality rather than workload volume. Do assessment practices require students to construct arguments, evaluate evidence, and revise judgements? The present data suggest that when students perceive they do, those students also report higher critical-thinking disposition [43]. Institutional reforms that reduce cognitive challenge in the name of student satisfaction may, if this association is genuine, inadvertently undermine the formative mission they are meant to support. Recent higher-education research also treats critical-thinking disposition as a developable orientation whose expression varies with learning experiences, relations among its internal components, and cognitive flexibility [44].

The unexpected positive GE→CTD path carries a fourth implication that warrants careful framing. Grade entitlement and self-reported critical-thinking disposition are not psychological opposites, at least as measured in this study. A student can report strong grade expectations while also reporting openness to evidence and interest in analytical reasoning. This coexistence most plausibly reflects something about what self-report data capture, rather than a genuine causal mechanism by which entitlement improves epistemic orientation. Whether the overlap involves response confidence, perceived academic agency, culturally specific expectations about fair recognition, or genuine measurement redundancy cannot be determined from this design. What the result firmly supports is the argument that self-reported disposition and objectively demonstrated critical thinking require separate measurement instruments [45]. Future work should not treat high CTD self-report as a proxy for critical-thinking competence.

For Islamic educational thought, these findings invite a non-binary reading of the tension between service orientation and academic standards. The data do not support the conclusion that student voice, responsiveness, and service quality are inherently corrosive of epistemic formation. Nor do they support the romanticisation of academic authority as sufficient in itself. What they suggest is a more nuanced institutional challenge: to design the educational environment so that service responsiveness and intellectual rigour operate within their respective domains without colonising each other. Students can reasonably expect respectful, fair, and responsive treatment without that expectation extending to the negotiability of assessment standards. Academic authority is best exercised not through the suppression of student voice but through transparent, evidentiary, and intellectually demanding practices that give that authority its pedagogical legitimacy. Recent Indonesian studies further show that Islamic higher-education institutions are simultaneously negotiating globalisation, institutional transformation, organisational resilience, and future quality-assurance demands [46]. These pressures make the boundary between responsive service and formative academic standards especially relevant to institutional governance.

Practical Implications

For institutional leaders, the most actionable implication is to explicitly decouple the language and practice of service quality from the language and practice of academic outcome guarantees. Student satisfaction monitoring, responsive administration, and high-quality facilities are entirely compatible with rigorous assessment—provided that service-quality signals are never permitted to imply that grades are a form of service delivery. Assessment policies, grade-appeal procedures, and moderation practices should communicate clearly that academic outcomes are determined by demonstrated performance against transparent criteria. Assessment literacy initiatives—helping students understand how and why assessments are designed and graded—can reduce the possibility that service responsiveness is interpreted as grade negotiability.

For lecturers, the positive AR→CTD association supports deliberate investment in teaching designs that require analytical reading, original argument construction, evidence-based writing, and feedback that makes the quality of reasoning visible. Culver, Braxton, and Pascarella's distinction between cognitive challenge and workload volume provides a practical frame: rigour should be designed as intellectual complexity, not as burden [47]. Because the CTD measure in this study is self-reported, authentic performance-based assessment is especially important for future work. Tasks that require students to demonstrate critical reasoning—structured argument analysis, scenario-based evaluation, comparative evidence assessment—would establish whether students who report high critical dispositions also demonstrate them in practice.

For Indonesian Islamic higher-education institutions specifically, the evidence does not justify rejecting service orientation or market-responsive practices wholesale. Rankings,

quality facilities, student services, and satisfaction monitoring are institutionally real and, in many respects, genuinely valuable. What the evidence does justify is a deliberate governance stance that evaluates each market-facing practice against the institution's formative mission: does this practice support or undermine the cultivation of scholarly responsibility, intellectual rigour, and epistemic integrity among students? Service investments that free students to focus on learning are consistent with that mission. Institutional signals that blur the distinction between academic achievement and customer entitlement are not.

Limitations and Future Research

Several limitations constrain the inferential reach of these findings. The study is cross-sectional: while the structural model is theoretically ordered, it does not establish temporal sequence in the relationships. The terms 'predicts' and 'is associated with' are used interchangeably in reporting, but neither implies causation. The study is single-site: IIMS is one institution with its own culture, student population, and service environment. The findings should not be generalised to Indonesian Islamic higher education as a sector.

All five constructs are based on self-report data collected in a single survey session, raising the possibility of common-method variance inflating observed correlations. Social desirability, response confidence, and local interpretation of item wording may each influence responses. The measures are short, theory-informed, context-adapted scales rather than complete validated instruments. PSO retains only two indicators; Cronbach's alpha is modest for PSO (.547), SAC (.668), and AR (.583); and the GE block combines personal entitlement expectations with perceived institutional grade norms. These features limit construct breadth and precision even though composite reliability, AVE, and HTMT values meet conventional PLS-SEM thresholds.

Six response records that showed zero variance across all items were retained in the primary N=155 analysis, as noted above. A sensitivity analysis excluding these cases (N=149) produced substantively identical results: SAC→GE remained strong ($\beta=.488$), AR→CTD remained positive ($\beta=.338$), and GE→CTD remained positive ($\beta=.198$). The main conclusions are not driven by those six records, though their presence highlights the value of building response-quality controls—attention-check items, minimum completion-time thresholds—into survey instruments from the outset of future studies.

Future research should address the limitations identified above through four main directions. First, measurement: PSO and GE scales should be expanded, refined, and validated with cross-culturally tested instruments that distinguish customer orientation, service expectations, grade entitlement, and perceptions of grade inflation. Second, scope: multi-site replication across Indonesian Islamic institutions with different organisational profiles would test whether IIMS's institutional culture moderates or generalises the mechanism. Third, temporality: longitudinal designs would permit temporal ordering of the relationships and assess whether consumer identity and grade entitlement develop in response to specific institutional signals or persist across the degree programme. Fourth, method: a mixed-methods follow-up should investigate how students and lecturers in Islamic universities interpret the language of service, rights, effort, fairness, adab, academic authority, and scholarly responsibility in their daily educational relationships. Most critically, the self-reported CTD measure requires triangulation with performance-based critical-thinking assessments—argumentation tasks, analytical writing assessments, structured scenario evaluations—to determine whether the pattern of associations observed here holds when epistemic disposition is measured behaviourally.

Table 8. Frozen hypothesis decisions

Hypothesis	A priori statement	Final decision
H1	PSO positively predicts SAC	Supported
H2	SAC negatively predicts AR	Not supported
H3	SAC positively predicts GE	Supported
H4	AR negatively predicts GE	Not supported
H5	AR positively predicts CTD	Supported
H6	GE negatively predicts CTD	Not supported; significant opposite direction
H7	PSO/SAC influence CTD indirectly through AR and GE	Partially supported; GE-mediated routes significant

Source: Authors' analysis.

Analysis of Tables 1–8. The reported tables collectively establish the empirical evaluation of the proposed structural equation model (PLS-SEM), detailing the measurement properties, structural path relationships, predictive power, and hypothesis outcomes.

Measurement Model Validation (Tables 1–3). Table 1 outlines the outer indicator loadings for the 16-indicator measurement model. All retained item loadings are statistically significant ($p < .001$), ranging from 0.632 to 0.872. Table 2 details construct reliability and convergent validity. While Cronbach's alpha values for Perceived Service Orientation (PSO = 0.547), Student-as-Customer (SAC = 0.668), and Academic Rigour (AR = 0.583) fall below 0.70, composite reliability (ρ_c) across all five constructs exceeds the 0.70 threshold (ranging from 0.784 to 0.880). Average Variance Extracted (AVE) values range from 0.528 to 0.688, comfortably exceeding the 0.50 cutoff and confirming convergent validity. Table 3 demonstrates discriminant validity using Heterotrait-Monotrait (HTMT) ratios. All off-diagonal values remain strictly under the 0.85 threshold, with the largest ratio observed between SAC and Grade Entitlement (GE) at 0.648.

Structural Model and Predictive Metrics (Tables 4–6). Table 4 displays the direct structural paths. Perceived Service Orientation significantly increases SAC ($\beta = 0.309$, $p < .001$), while SAC strongly drives GE ($\beta = 0.487$, $p < .001$). Academic Rigour directly promotes Critical Thinking Disposition (CTD; $\beta = 0.353$, $p < .001$). Contrary to initial expectations, GE exhibits a positive direct effect on CTD ($\beta = 0.208$, $p = .011$), whereas the $SAC \rightarrow AR$ and $AR \rightarrow GE$ paths are statistically non-significant. Table 5 indicates that the model explains substantial variance in GE ($R^2 = 0.275$) and CTD ($R^2 = 0.198$). Out-of-sample predictive relevance (Q^2_{predict}) is positive for GE (0.115), CTD (0.104), and SAC (0.044). Table 6 confirms that the $SAC \rightarrow GE$ path exerts the dominant effect ($f^2 = 0.320$, approaching a large effect size), followed by $AR \rightarrow CTD$ ($f^2 = 0.149$, medium effect size).

Indirect Mechanisms and Hypothesis Verdicts (Tables 7–8). Table 7 isolates specific indirect effects, confirming that the impact of consumer identity on CTD is primarily mediated through GE ($SAC \rightarrow GE \rightarrow CTD$: $\beta = 0.101$, $p = .013$; $PSO \rightarrow SAC \rightarrow GE \rightarrow CTD$: $\beta = 0.031$, $p = .041$), while AR-mediated paths remain non-significant. Finally, Table 8 summarizes the formal hypothesis decisions, confirming full support for H1, H3, and H5, partial support for H7, non-support for H2 and H4, and an opposite-sign result for H6.

CONCLUSION

This study tested a theoretically specified service-orientation–consumer-identity mechanism in one Indonesian Islamic higher-education institution, using a frozen 16-indicator PLS path model and 5,000-bootstrap verification. The findings do not support a simple narrative in which market-facing educational arrangements uniformly weaken intellectual formation. Perceived service orientation was associated with a stronger students-as-customers mindset, and that mindset was most strongly associated with grade entitlement—not with reduced perceived academic rigour. Consumer identity did not significantly predict reduced academic rigour, nor did academic rigour significantly constrain grade entitlement. By contrast, academic rigour showed a clear and direct positive association with critical-thinking disposition, reinforcing the educational value of cognitively demanding learning and assessment. The unexpected positive association between grade entitlement and self-reported CTD cautions against interpreting entitlement as the psychological opposite of epistemic agency, and underscores the importance of distinguishing self-reported disposition from demonstrated critical-thinking performance. The significant indirect mechanism ran through grade entitlement rather than academic rigour, making the model better understood as a dual academic-norm pathway than as a single serial chain. For Indonesian Islamic higher education, the practical implication is neither to reject student service nor to romanticise academic authority. Institutions need to maintain a clear boundary between service responsiveness and academic standards: students can reasonably expect fair treatment, transparent procedures, and responsive administration without academic outcomes becoming customer guarantees. Cognitively demanding tasks, evidence-based assessment, and substantive critical feedback remain central to the cultivation of scholarly responsibility. Because the study is single-site, cross-sectional, self-reported, and based on short context-adapted scales, the study's contribution is explanatory and hypothesis-generating rather than nationally generalisable. Multi-site, longitudinal, mixed-method, and performance-based research is needed to determine whether the mechanism identified here travels across Indonesian Islamic and other higher-education settings.

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Author Contribution

Ardiansyah: Conceptualisation, Methodology, Formal Analysis, Data Curation, Writing – Original Draft, Writing – Review & Editing, and Project Administration. Viki Bayu Mahendra: Investigation, participant recruitment and questionnaire distribution, and Writing – Review & Editing. Both authors read and approved the final manuscript and agree to be accountable for their respective contributions.

Conflicts of Interest

The authors declare no conflicts of interest related to this research or its publication.

Use of Artificial Intelligence (AI)

Generative AI (ChatGPT, OpenAI) was used during internal research development to assist with literature organisation, statistical workflow checking, and manuscript planning. AI-generated draft prose was not submitted as final manuscript text. The authors independently rewrote the manuscript and manually verified all claims, citations, tables, and statistical outputs against the sources and data. The authors take full responsibility for the accuracy, integrity, and final content of the manuscript.

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