

AI QUALITY DIGITAL COMMUNICATION TOWARD LOYALTY AND INTENTION TO SUBSCRIBE PREMIUM AI

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Abstrak

Penggunaan kecerdasan buatan (AI) di pendidikan tinggi semakin meningkat untuk mendukung pencarian informasi, persiapan tugas, pengembangan ide, dan produktivitas akademik. Penelitian ini bertujuan untuk menganalisis kualitas sistem AI dan pengalaman komunikasi digital dalam kaitannya dengan loyalitas pengguna serta niat untuk berlangganan layanan AI premium di pendidikan tinggi. Penelitian ini menggunakan pendekatan kuantitatif melalui survei daring terhadap 216 pengguna AI. Data dianalisis menggunakan statistik deskriptif, pengujian reliabilitas, dan Pemodelan Persamaan Struktural (SEM) dengan Jamovi. Temuan menunjukkan bahwa kualitas sistem AI memperoleh skor rata-rata tertinggi sebesar 4,35, diikuti oleh pengalaman komunikasi digital sebesar 4,16, loyalitas pengguna sebesar 3,95, dan niat berlangganan AI premium sebesar 3,74. Instrumen penelitian memiliki reliabilitas yang sangat baik, dengan Cronbach's Alpha keseluruhan sebesar 0,940 dan McDonald's Omega sebesar 0,944. Hasil SEM menunjukkan bahwa beberapa indeks kesesuaian model berada dalam kategori baik, seperti SRMR sebesar 0,069, CFI sebesar 0,992, dan TLI sebesar 0,990, meskipun RMSEA sebesar 0,099 mengindikasikan perlunya kehati-hatian dalam menafsirkan model. Hasil temuan menunjukkan bahwa penggunaan AI di lingkungan perguruan tinggi memberikan dampak dan mendapatkan nilai positif terhadap kualitas sistem AI dan kualitas pengalaman komunikasi digital yang baik sesuai harapan.

Kata Kunci: Kecerdasan buatan, komunikasi digital, kualitas sistem, loyalitas pengguna

Abstract

The use of artificial intelligence (AI) in higher education is increasing to support information seeking, assignment preparation, idea development, and academic productivity. This study aims to analyze AI system quality and digital communication experience toward user loyalty and the intention to subscribe to premium AI services in higher education. The study used a quantitative approach through an online survey of 216 AI users. The data were analyzed using descriptive statistics, reliability testing, and Structural Equation Modeling (SEM) with Jamovi. The findings show that AI system quality obtained the highest mean score of 4.35, followed by digital communication experience at 4.16, user loyalty at 3.95, and intention to subscribe to premium AI at 3.74. The research instrument had very good reliability, with an overall Cronbach's Alpha of 0.940 and McDonald's Omega of 0.944. The SEM results show that several model fit indices were in the good category, such as SRMR at 0.069, CFI at 0.992, and TLI at 0.990, although RMSEA at 0.099 indicates the need for caution in interpreting the model. These findings indicate that higher education users perceive AI as accessible, fast, and communicative, but their premium subscription intention remains lower than their usage loyalty. The findings indicate that the use of AI in higher education settings has a positive impact on the quality of AI systems and the quality of digital communication experiences meeting expectations.

Keywords: Artificial intelligence; digital communication; system quality; user loyalty

1. INTRODUCTION

AI system quality is one of the important factors in shaping user experience (Anita et al., 2025; Army et al., 2024) (Krishna et al., 2025). In this study, system quality includes ease of access, response speed, stability, and consistency of the AI platform. In information systems studies, system quality is an important dimension that influences the success of technology use (DeLone & McLean, 2003). Recent studies on AI adoption also show that system quality, information quality, and trust play a role in shaping AI acceptance and

continued use (DeLone & McLean, 2003; Mustofa et al., 2025; Nabila et al., 2026; Saihi et al., 2024).

In addition to system quality, digital communication experience (Rahma Pratiwi et al., 2025) is also important because generative AI operates through conversations based on instructions, questions, clarifications, and responses. Users do not merely use features; they communicate with the system. Clear, understandable responses that can adapt to additional instructions and do not cause confusion are part of communication

experience quality. (Shuhaiber et al., 2025) Show that conversational AI quality can influence user satisfaction and loyalty. In the Indonesian context, (Irena et al., 2026) also emphasize the importance of responsive, context-aware, and linguistically adaptive chatbots in shaping satisfaction and continued use (Irena et al., 2026; Shuhaiber et al., 2025).

Previous studies on AI in higher education have extensively discussed technology acceptance, usage intention, trust, benefits, and perceived risk. (Strzelecki, 2024) In higher education an extended unified theory of acceptance and use of technology examined students' acceptance of ChatGPT using the UTAUT2 model, while (Shahzad et al., 2025) highlighted the role of awareness, trust, acceptance, and adoption in the use of ChatGPT in higher education (Acosta-Enriquez et al., 2024) , through a systematic review, showed that performance expectancy, hedonic motivation, ease of use, and social influence are important factors in AI acceptance in the university context. (Al-Mamary et al., 2024) Also emphasized that task fit and technology characteristics influence students' intention to use ChatGPT (Al-Mamary et al., 2024; Strzelecki, 2024).

Although these studies have enriched understanding of AI adoption in higher education, several research gaps remain. First, previous research has focused more on initial usage intention or technology acceptance, while user loyalty toward AI and intention to subscribe to premium AI remain relatively limited. Second, studies on premium AI services, especially in the context of higher education users in Indonesia, have not widely connected system quality and digital communication experience with subscription intention. Third, the decision to use premium AI is not only related to technological benefits, but also to perceived value, cost, feature quality, and academic needs (Fajri et al., 2026; Strzelecki, 2024).

Based on this gap, this study aims to analyze AI system quality and digital communication experience toward user loyalty and the intention to subscribe to premium AI in higher education. This study is expected to contribute to digital communication and information systems studies, particularly in understanding how

human-AI interaction shapes loyalty and the tendency to pay for premium services. Practically, the findings can serve as input for AI developers and higher education institutions in designing AI services that are more responsive, relevant, and responsible for academic users.

2. METHOD

Research Framework

This study used a quantitative approach with a survey method. The quantitative approach was chosen because the study aims to measure respondents' response tendencies and analyze relationships among latent variables. The research population consists of AI users in higher education environments, including students, lecturers, education personnel, and other users related to academic activities.

Population and Sample

The research respondents totaled 216 people. Data collection was conducted online through Google Form from June 30, 2026, to July 6, 2026, using a broadcast system on social media. The data were then processed using the JAMOWI application with SEM-PLS analysis. Based on gender, female respondents totaled 139 people or 64.4%, while male respondents totaled 77 people or 35.6%. Based on age, the majority of respondents were in the 18-24 age range, totaling 133 people or 61.6%. The most frequently used AI platform was ChatGPT, used by 143 respondents or 66.2%, followed by Gemini AI with 48 respondents or 22.2%, Claude AI with 18 respondents or 8.3%, and other platforms with 7 respondents or 3.2%.

Link to respondent data results:

Table 1. Respondent Profile

Characteristic	Category	Frequency	Percentage
Gender	Male	77	35,6%
	Female	139	64,4%
Age	18-24 years	133	61,6%
	25-34 years	48	22,2%
	35-44 years	28	13,0%
	45-55 years	6	2,8%
	>55 years	1	0,5%
Highest Education	Senior High School	84	38,9%
	D3	6	2,8%
	S1	105	48,6%
	S2	16	7,4%
	S3	5	2,3%
Occupation	Student	144	66,7%

Characteristic	Category	Frequency	Percentage
	Lecturer	12	5,6%
	Education personnel	32	14,8%
	Others	28	13,0%
Platform AI	ChatGPT	143	66,2%
	Gemini AI	48	22,2%
	Claude AI	18	8,3%
	Others	7	3,2%

Source: Research data processing results, 2026

3. RESULTS AND DISCUSSION

Descriptive Statistics of Variables

The research variables consisted of AI system quality, digital communication experience, AI user loyalty, and intention to subscribe to premium AI. AI system quality was measured through indicators of accessibility, response speed, stability, and system consistency. Digital communication experience was measured through AI's ability to understand instructions, response clarity, ability to adjust answers, and interaction comfort. AI user loyalty was measured through continued use intention, main choice, recommendation, and repeated use. Intention to subscribe to premium AI was measured through interest in using premium services, willingness to pay, consideration of additional benefits, and suitability of premium features.

Data were analyzed using Jamovi. Jamovi is open-source statistical software based on the R language and can be used for descriptive analysis, reliability testing, and Structural Equation Modeling through additional modules. SEM analysis in this study used the Jamovi/SEMLj approach based on lavaan. SEM was used because the research variables are latent and measured through several indicators.

Table 3. Research Variables and Indicators

Variable	Indicator
AI System Quality	easy to access
	responses quickly
	Stable platform
	Consistent
Digital Communication Experience CM1,CM2,CM3,CM4	understanding
	clear and easy
	able to adjust

Variable	Indicator
	feels comfortable
AI User Loyalty LC1,	intend to continue
	main choice needs
	recommend AI to others
	use repeatedly
Intention to Subscribe to Premium AI	Users consider premium AI
	willing to pay for premium AI
	quality of answers is better
	to subscribe if premium features

Source: Research data processing results, 2026

The descriptive statistics results show that all variables had mean values above 3.70. The variable with the highest mean value was AI system quality at 4.35. This value indicates that respondents perceived AI platforms as easy to access, responsive, stable, and consistent in helping meet their needs. The digital communication experience variable obtained a mean score of 4.16, indicating that users' interactions with AI tended to be positive.

AI user loyalty obtained a mean score of 3.95. This means that respondents tended to continue using AI, make it one of their main choices, and recommend it to others. Meanwhile, intention to subscribe to premium AI obtained a mean score of 3.74. This score was lower than the other variables, so it can be understood that although users feel AI is useful and still want to use it, the decision to pay for premium services still requires additional consideration.

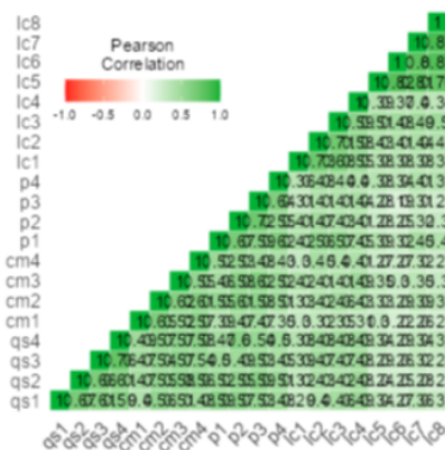
Table 4. Descriptive Statistics of Variables

Variable	N	Min	Max	Mean	Std Dev	Category
AI System Quality	216	1	5	4,35	0,67	Very High
Digital Communication Experience	216	1	5	4,16	0,67	High
AI User Loyalty	216	1	5	3,95	0,82	High
Intention to Subscribe to Premium AI	216	1	5	3,74	1,08	High

Source: Research data processing results, 2026

These results reveal an interesting pattern. Respondents gave the highest assessment to AI system quality, but gave a lower score to premium subscription intention. This shows that good system quality does not automatically make users willing to pay for premium services. In the higher education context, subscription decisions are likely influenced by academic needs, ability to pay, perceived benefits of premium features, and the availability of free AI alternatives.

Pearson Correlation Analysis



Graph 1. Pearson correlation analysis graph

The results of parametric statistical analysis measure the strength and direction of the linear relationship between two continuous variables (interval- or ratio-scale data). This analysis requires normally distributed data, with the following provisions:

$r > 0$ (positive correlation), meaning that the two variables move in the same direction (if variable X increases, variable Y also increases).

$r < 0$ (negative correlation), meaning that the two variables move in opposite directions (if variable X increases, variable Y decreases, or vice versa).

$r = 0$ No linear relationship exists between the two variables.

The Pearson correlation test results show $r > 0$, indicating that the two variables used move in the same direction and show good results. This indicates the linearity of the service quality and customer loyalty variables and good suitability, while the direction of the relationship shows a positive (+) value.

Reliability Test

Reliability testing was conducted to examine the internal consistency of the indicators. The data processing results show that the research instrument had very good reliability. Overall, the Cronbach's Alpha value was 0.940 and McDonald's Omega was 0.944. In addition, reliability calculations for the four main variables showed Cronbach's Alpha values above 0.80.

Table 5. Reliability Test Results

Variable	Number of Indicators	Cronbach's Alpha	Desc
AI System Quality	4	0,881	Very Reliable
Digital Communication Experience	4	0,850	Very Reliable
AI User Loyalty	4	0,877	Very Reliable
Intention to Subscribe to Premium AI	4	0,947	Very high reliability
Overall Instrument	16	0,926	Very high reliability

Source: Research data processing results, 2026

These reliability values show that the indicators used had strong internal consistency. Thus, the instrument can be used to describe AI system quality, digital communication experience, user loyalty, and intention to subscribe to premium AI. The highest reliability was found in the intention to subscribe to premium AI variable. This indicates that indicators LC5 to LC8 were sufficiently consistent in measuring respondents' tendency to consider paid AI services.

Evaluation of the Jamovi SEM Model

SEM analysis was conducted using Jamovi with the DWLS estimation method. This method was used because the questionnaire data were ordinal in the form of a Likert scale. The Jamovi output showed a total of 216 observations and that the model successfully reached convergence. In the first model, the classical SRMR value was 0.069 and the robust value was 0.060. The classical CFI value was 0.992 and the classical TLI value was 0.990. These values indicate that several model fit indices were in the good category. However, the classical RMSEA value of 0.099 and scaled

RMSEA value of 0.131 indicate that the model was not yet fully ideal.

Table 6. Summary of SEM Model Fit

Model Index	Value	Interpretation Standard	Desc
N	216	-	Number of respondents
Estimation Method	DWLS	-	Suitable for ordinal data
SRMR Classical	0,069	< 0,08	Good
SRMR Robust	0,060	< 0,08	Good
RM	aled	0,131	> 0,10 Poor
CFI Classical	0,992	≥ 0,95	Very good
TLI Classical	0,990	≥ 0,95	Very good
Model Converged	TRUE	TRUE	The model was successfully runSEA Classical Fair / marginal

Source: Research data processing results, 2026

Based on the table, the model had reasonably good fit on SRMR, CFI, and TLI. However, the RMSEA value, which remained high, indicates the need for caution in drawing conclusions. Therefore, the SEM results can be used as an initial description of relationships among variables, but further testing with clearer construct separation is still needed so that the model results become stronger.

SEM analysis was conducted using the DWLS estimation method because the questionnaire data used an ordinal scale. The Jamovi output showed that the model successfully reached convergence. In the first model, the classical SRMR value was 0.069 and the robust SRMR value was 0.060. The classical CFI value of 0.992 and classical TLI value of 0.990 indicated good model fit. However, the classical RMSEA value of 0.099 indicated that the model was not yet fully ideal. Therefore, the model can be used as an initial description, but the interpretation of relationships among variables still needs to be conducted cautiously.

Table 7 Summary of Jamovi SEM Model Fit

Model Index	Value	Interpretation
N	216	Number of observations
Estimation Method	DWLS	Suitable for ordinal/Likert data
SRMR Classical	0,069	Good/fairly good
SRMR Robust	0,060	Good
RMSEA Classical	0,099	Not yet ideal
RMSEA Scaled	0,131	Not yet ideal
CFI Classical	0,992	Good
TLI Classical	0,990	Good
Model Converged	TRUE	The model successfully converged

Source: Research data processing results, 2026

The overall reliability analysis demonstrated excellent internal consistency. Cronbach's Alpha reached 0.940, while McDonald's Omega was slightly higher at 0.944. Both coefficients substantially exceeded the commonly accepted reliability threshold, indicating that the questionnaire items consistently measured the constructs included in the study. The similarity between Alpha and Omega also provides additional evidence that the instrument has stable internal reliability and is appropriate for subsequent SEM analysis.

Factor Loadings and Relationships among Variables

The factor loading results show that most indicators had values above 0.70. Digital communication experience indicators had absolute loadings in the range of 0.749 to 0.878. AI system quality indicators were in the range of 0.764 to 0.824. AI user loyalty indicators were in the range of 0.707 to 0.794, while premium AI subscription intention indicators had the highest loadings, in the range of 0.891 to 0.919. These results show that the indicators used were sufficiently strong in representing the research constructs.

In general, the findings show that higher education users have positive acceptance of AI.

High system quality indicates that AI platforms are perceived as easy to access and able to provide fast responses. This finding is consistent with (Mustofa et al., 2025; Saihi et al., 2024), who emphasize the importance of system quality and trust in AI acceptance. The findings also support the study by (DeLone & McLean, 2003), which states that system quality plays a role in information system success.

Digital communication experience also received a high assessment. This indicates that users perceive AI not only as a technological tool but also as a medium of digital interaction. AI that can understand instructions, explain answers, and adjust responses can strengthen user experience. This finding is relevant to (Irena et al., 2026; Shuhaiber et al., 2025), who show that conversational AI quality can shape satisfaction, loyalty, and continued use.

Although user loyalty was in the high category, intention to subscribe to premium AI was lower than the other variables. This shows that usage loyalty does not automatically turn into willingness to pay, (Strzelecki, 2024) (2024) emphasizes that price value is an important consideration in the use of paid technology services, (Nabila et al., 2026) also found that price fairness and perceived usefulness are important factors in the intention to continue using ChatGPT Premium among Indonesian students. Therefore, premium AI services need to offer clear additional benefits that match users' academic needs.

The measurement model results show that several indicators had strong loadings. In the second model, digital communication indicators had absolute loadings above 0.70, namely CM1 at 0.749, CM2 at 0.878, CM3 at 0.843, and CM4 at 0.823. AI system quality indicators also showed strong loadings, namely QS1 at 0.793, QS2 at 0.764, QS3 at 0.789, and QS4 at 0.824. AI user loyalty indicators were in the range of 0.707 to 0.794, while premium AI subscription intention indicators were in the range of 0.891 to 0.919.

Table 8. Indicator Factor Loadings

Construct	Indicator	Loading	Category
Digital Communication Experience	CM1	0,749	Very good

Construct	Indicator	Loading	Category
	CM2	0,878	Very good
	CM3	0,843	Very good
	CM4	0,823	Very good
AI System Quality	QS1	0,793	Very good
	QS2	0,764	Very good
	QS3	0,789	Very good
	QS4	0,824	Very good
AI User Loyalty	LC1	0,757	Very good
	LC2	0,794	Very good
	LC3	0,783	Very good
	LC4	0,707	Very good
Intention to Subscribe to Premium AI	LC5	0,891	Very good
	LC6	0,907	Very good
	LC7	0,919	Very good
	LC8	0,910	Very good

Source: Research data processing results, 2026

These loading values show that the indicators used were able to represent the research constructs. Premium AI subscription intention indicators had the highest loadings, meaning that respondents were fairly consistent in assessing willingness to pay, premium benefits, quality of paid answers, and the suitability of additional features to their needs. On the other hand, loyalty indicators still had adequate loadings, although their values were lower than subscription intention. This shows that AI user loyalty still needs to be developed through stronger and more relevant user experiences.

The Jamovi output also showed a significant relationship between exogenous and endogenous constructs, with a standardized coefficient value of 0.735 and significance at $p < 0.001$. This result indicates that digital communication experience had a strong relationship with the endogenous construct, which includes system quality, user loyalty, and intention to subscribe to premium AI. However,

because the Jamovi model used in this study still combines several indicators into one endogenous construct, this result needs to be interpreted as a general relationship, not as separate hypothesis testing between QS and LC, CM and LC, QS and subscription intention, and LC and subscription intention.

Substantively, the findings show that AI system quality and digital communication experience are important factors in shaping user acceptance. AI that is easy to access, responsive, stable, and able to provide clear answers will strengthen user experience. This experience can then support loyalty, especially in the form of intention to continue using AI and recommend it to others. However, intention to subscribe to premium AI remains at a lower level, so AI service developers need to provide clearer added value so that users are willing to pay for premium services.

This finding is consistent with (DeLone & McLean, 2003), who position system quality as one of the important factors in information system success. This finding also supports (Anita et al., 2025; Oliver, 1999) view that loyalty is related to users' commitment to continue using a product or service. In the AI context, loyalty is not only determined by technical experience but also by the quality of digital communication that makes users feel the system can understand and help meet their needs.

4. CONCLUSION

This study shows that AI users in higher education give positive assessments of AI system quality and digital communication experience. AI system quality obtained the highest mean score, indicating that users perceived AI as easy to access, fast, stable, and consistent in assisting academic and work needs. User loyalty was in a fairly high category, but intention to subscribe to premium AI had a lower score than the other variables. This shows that users can feel assisted by AI and remain loyal to using it, but the decision to pay for premium services is still influenced by considerations of additional benefits, cost, feature quality, and academic needs. Practically, AI developers need to strengthen premium features that are truly relevant to higher education users' needs, while higher

education institutions need to promote AI literacy so that the use of this technology remains critical, ethical, and productive.

This study has limitations because the SEM model generated from Jamovi still indicates that construct separation needs to be strengthened. Future research is recommended to retest the model with four clearer constructs, namely AI system quality, digital communication experience, AI user loyalty, and intention to subscribe to premium AI. Future studies may also add the variables of trust, price perception, AI literacy, privacy risk, and comparisons between free AI users and premium AI users.

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