



Original Article

From Quality Management to Student Loyalty: A Path Analysis of Value, Trust, Satisfaction, and Commitment in a PACUCOA-Accredited Philippine College

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Abstract

This study examines how five quality-management indicators (instructor quality, curriculum quality, social environment quality, physical environment quality, and administration quality) relate to students' perceived value, institutional trust, satisfaction, commitment, and loyalty within a PACUCOA-accredited private higher education institution in Davao City, Philippines. A multivariate path analysis was conducted using responses from 531 students, estimating a structural model encompassing direct and indirect relationships among the constructs. Results revealed that curriculum quality and social environment quality significantly influenced perceived value, while physical environment quality and administration quality significantly predicted institutional trust. Perceived value and trust, in turn, significantly predicted student satisfaction; satisfaction and trust both significantly influenced commitment; and commitment, satisfaction, and perceived value significantly predicted loyalty—though trust's direct effect on loyalty was marginal. Indirect effects demonstrated that quality management indicators operate through value, trust, satisfaction, and commitment to shape loyalty. These findings suggest that in the Philippine accreditation context, targeted investments in curriculum and social environment, as well as infrastructure and administrative systems that foster trust, are critical levers for enhancing student loyalty. The study has practical implications for institutional strategic planning in young accredited colleges and contributes to filling the empirical gap regarding how accreditation-driven quality management translates into student-level loyalty outcomes.

Keywords

accreditation; quality management; perceived value; trust; student satisfaction; commitment; student loyalty



INTRODUCTION

Philippine higher education has expanded rapidly in the last decade, driven in part by the Universal Access to Quality Tertiary Education law, yet the system continues to grapple with serious issues of student persistence and completion. Recent reports from the Second Congressional Commission on Education (EDCOM II) and CHED show that national college dropout or attrition rates have hovered around 39 to 41% in recent cohorts, with some regions—particularly in Mindanao and BARMM—recording even higher rates (Chi, 2023; House of Representatives, 2025; EDCOM 2, 2025). These numbers suggest that many students enter higher education but do not sustain long-term engagement with their institutions, raising concerns about institutional effectiveness, value for public subsidies, and the quality of student experience. Commentaries in the Philippine press (e.g., Dipasupil, 2025; Gonzales, 2025) and policy briefs (i.e., Balanon, 2025) underscore that free tuition alone has not guaranteed retention, as students still disengage due to financial pressures, poor academic fit, and weak perceived benefits of staying enrolled. Empirical work on attrition behavior in private higher education further shows that dissatisfaction with institutional services and learning environments contributes to decisions to stop or shift programs (Bernardino et al., 2024). In this context, student loyalty—understood as the intention to remain, recommend, and deepen engagement with one’s institution—emerges as a core strategic concern rather than a purely marketing outcome. The high and persistent attrition rates make it imperative to interrogate which institutional quality management elements genuinely foster perceived value, satisfaction, commitment, and long-term loyalty among Filipino students.

To address these challenges, the Commission on Higher Education has institutionalized a national quality assurance (QA) framework anchored in outcomes-based education and typology-based QA, notably through CHED Memorandum Order (CMO) No. 46 (Commission on Higher Education, 2012) and subsequent updates such as CMO No. 6 series of 2023 (Commission on Higher Education, 2023). These policies encourage higher education institutions to align curricula, assessment, and support systems with explicit learning outcomes and to participate in both internal and external QA mechanisms. Recent analyses by Sinsay-Villanueva and colleagues (2025) highlight how Philippine QA systems rely on complex webs of indicators related to curriculum, faculty, research, resources, and outcomes, but also reveal gaps in incentives, misalignment across bodies, and uneven implementation across regions. Parallel works (e.g., Aquino, 2025; Chao, 2021) on high-performing Philippine HEIs show that institutions with strong QA cultures strategically use accreditation, internal review, and data-driven decision-making to sustain instructional excellence and student success. However, these studies largely describe governance and leadership practices, not the student-side perceptions of quality that anchor satisfaction and loyalty. The policy environment thus strongly promotes accreditation and continuous improvement, yet it still leaves open the critical question of whether these quality management arrangements are actually felt by students as improved value and commitment to their institution. This tension between system-level QA reforms and student-level outcomes provides an important backdrop for examining the causal pathways from quality indicators to loyalty.

Within this QA ecosystem, voluntary program accreditation by agencies such as the Philippine Association of Colleges and Universities Commission on Accreditation (PACUCOA) has become a key strategy among private institutions seeking to signal quality and competitiveness. PACUCOA defines accreditation as formal recognition that a program meets standards of excellence in areas such as teaching-learning, research productivity, community service, linkages, governance, and student services, and it confers multi-level statuses (Levels I-IV and institutional accreditation) with associated benefits. Flagship universities like the University of Santo Tomas (2020), Lyceum of the Philippines University-Batangas (2024), Misamis University



(2025), and the University of Baguio (2025) have publicly framed PACUCOA awards as proof of sustained quality and as a means of enhancing stakeholder trust. Recent work on the impact of accreditation in a private HEI suggests that PACUCOA processes can strengthen internal quality management, documentation, and outcomes monitoring, but this research typically centers on organizational perspectives and compliance rather than on students' lived perceptions (Cagape & Prado, 2025). In practice, quality management indicators used for accreditation—such as instructional quality, curricular relevance, learning environment, facilities, and administrative services—are assumed to translate into higher student satisfaction and loyalty, yet this assumption is seldom tested empirically in the Philippine context. For younger accredited institutions, including emerging private HEIs in Mindanao like Jose Maria College Foundation, Inc., accreditation is not only a badge of status but a strategic bet that investments in these quality dimensions will deepen students' attachment to the institution. The absence of rigorous evidence on whether and how PACUCOA-aligned quality indicators actually lead to perceived value, trust, satisfaction, commitment, and loyalty represents a critical gap in current QA discourse.

International and regional research provides strong clues that service quality and specific quality management dimensions can shape student satisfaction, perceived value, and loyalty, but these findings come mostly from non-Philippine settings. Studies in Vietnam, Nepal, and other Asian systems (i.e., Albornoz-Toyohama et al., 2025; Hai, 2022; Surya Bahadur et al., 2024) consistently show that academic quality, support services, and institutional responsiveness significantly predict student satisfaction, which in turn drives loyalty intentions such as recommending the institution and persisting in enrollment. Structural models based on higher education service quality (HESQUAL) (i.e., Teeroovengadum et al., 2019) and related frameworks (e.g., Rahman & Nasrin, 2024) highlight the importance of tangibles, reliability, assurance, empathy, and responsiveness as drivers of perceived value and commitment to the university brand. Meta-analytic works (e.g. Aquino, 2025; Sinsay-Villanueva et al., 2025) also suggest that quality and satisfaction effects are robust across diverse educational systems, although the magnitude of effects and the most salient dimensions differ by context and sector. These findings resonate with the idea that instructional quality, curriculum quality, social environment, physical environment, and administrative support function as interrelated quality management elements that can enhance or erode students' perceived value of their institution. Yet, cross-country studies often use broad service quality indicators and rarely mirror the specific quality management areas emphasized by Philippine accrediting bodies such as PACUCOA. The transferability of their conclusions to Philippine private HEIs, especially in non-metropolitan regions, therefore remains uncertain. This underscores the need to ground quality-loyalty models in local QA logics and accreditation standards.

More recently, Philippine and Southeast Asian scholars have begun to examine student satisfaction and loyalty more directly, but they tend to focus on reputation, brand image, or individual aspects of the student experience rather than on a comprehensive set of quality management indicators. Lacap and Cortez (2023), for instance, demonstrate that institutional reputation, brand personality, and brand attachment significantly foster student loyalty across a private HEI, a state university, and a local college, emphasizing image-related drivers over internal quality systems. Research on institutional loyalty grounded in Astin's Theory of Student Involvement also stresses the role of involvement and engagement but pays less attention to how quality management practices and accreditation regimes shape those experiences (Banawan & Suan, 2025). In the digital sphere, Quiachon et al. (2025) shows that e-service quality in learning management systems significantly predicts student satisfaction and e-loyalty among Filipino learners, suggesting that quality perceptions in specific functional domains can indeed translate into loyalty behaviors. Albayda's (2025) work on private HEIs in Kabankalan



City further illustrates that SERVQUAL-based service quality dimensions help explain student retention, but the study is limited to a small component city and does not explicitly engage with formal accreditation indicators. Collectively, these studies affirm that quality and satisfaction matter for loyalty, yet they rarely integrate curriculum, instructional quality, social and physical environments, and administrative services into a single causal framework aligned with national QA expectations. Nor do they explicitly situate their analyses within the context of PACUCOA-accredited programs.

At the same time, Philippine evidence on attrition and student experience paints a sobering picture that reinforces the urgency of linking quality management to loyalty outcomes. Bernardino et al. (2024) documents attrition behavior in a private higher education institution, highlighting how academic difficulties, financial constraints, and perceived institutional shortcomings converge in students' decisions to withdraw. Other studies (e.g., Agustin & Genuba, 2025) on student satisfaction in the Philippine and broader Asian context show that teacher professional skills, perceived transactional distance, and readiness for online learning significantly shape satisfaction, especially in the wake of the COVID-19 pandemic's shift to remote modalities. Yet these models usually focus on teacher- or modality-related factors, leaving unexplored how broader quality management features—such as administrative support, campus environment, and institutional systems—contribute to satisfaction and subsequent loyalty. Commentaries on the free college law (e.g., BusinessMirror, 2025; Reganit, 2025) likewise argue that without strong institutional support structures and quality assurance mechanisms, expanded access may simply lead to “churn” as students enter but then quietly disappear from the system. In Mindanao, where socioeconomic vulnerabilities are more pronounced and public funding constraints are acute, the costs of losing students midstream are especially severe. These concerns point to a pressing need to understand how quality management elements can be harnessed not only to pass external accreditation but also to retain and cultivate loyal students in resource-constrained settings.

Young private institutions in Davao Region, such as Jose Maria College Foundation, Inc., now find themselves navigating this complex landscape of massified access, high attrition, and intensifying QA expectations while simultaneously seeking to build a distinct institutional identity and loyal student base. Existing QA and accreditation studies concentrate largely on long-established universities, particularly in Luzon, leaving Mindanao HEIs underrepresented in empirical discussions of how accreditation shapes student perceptions and behaviors (e.g., Lacap & Cortez, 2023; Pardiñan, Bondad & Mangubat, 2025; Prado, 2025; Robiños & Alcazaren, 2023). Moreover, recent Philippine work tends to treat service quality, reputation, or student engagement in isolation, rather than tracing how specific quality management indicators—from instructional and curriculum quality to social and physical environments and administrative services—cascade through perceived value, trust, satisfaction, and commitment to produce loyalty (Lacap & Cortez, 2023). This leaves a gap in understanding whether the very quality dimensions emphasized in PACUCOA surveys and self-study reports are those that students themselves perceive as valuable and loyalty-enhancing, particularly in younger accredited institutions outside Metro Manila.

Jose Maria College Foundation obtained its Level 1 Formal Status accreditation both for its six college (BEED, BSEd English, BSBA Financial Management, BS Social Work, BS Criminology, and BS Psychology) and two basic education programs (elementary and junior high school) in 2022. In order to understand whether accreditation as a means of quality assurance in the College has provided intended outcomes, an empirical study is needed to guide the management nuanced insights for decision-making. Hence, research in the Davao and Mindanao context can provide much-needed evidence for both institutional strategy and national QA policy by situating quality management indicators used in accreditation within a causal



framework that foregrounds perceived value, satisfaction, commitment, and loyalty. Such work can help clarify whether accreditation-driven improvements go beyond documentation to meaningfully transform students' experiences and long-term relationship with their institution, thereby addressing a critical blind spot in contemporary Philippine higher education research.

METHODOLOGY

Research Design. The study used a quantitative research design, employing a multivariate analytical approach known as path analysis. The approach is appropriate as the study not only seeks to assess the level of the constructs (quality management elements and students' perceived value, institutional trust, satisfaction, commitment, and loyalty) but also attempts to establish the causal dynamics of these constructs by means of determining direct and indirect effects.

Research Instruments. The study utilized ten (10) scales of Taecharungroj (2014), consisting of five scales on quality management indicators (instructor quality, curriculum quality, social environment quality, physical environment quality, and administration quality), perceived value, trust, satisfaction, commitment, and loyalty. The scales originally utilized Likert (1-7) scale but in the context of the study, a 1-5 scale was used ranging from "strongly disagree" to "strongly agree". The quality indicators have 18 items clustered in five dimensions, which include instructor quality (Cronbach's α of 0.813 and McDonald's ω of 0.817), administration quality (Cronbach's α of 0.885 and McDonald's ω of 0.886), physical environment quality (Cronbach's α of 0.695 and McDonald's ω of 0.705), social environment quality (Cronbach's α of 0.678 and McDonald's ω of 0.698) and curriculum quality (Cronbach's α of 0.824 and McDonald's ω of 0.830).

On the other hand, reliability values for the student outcome variables are as follows: perceived value (Cronbach's α of 0.701 and McDonald's ω of 0.711), trust (Cronbach's α of 0.787 and McDonald's ω of 0.801), satisfaction (Cronbach's α of 0.756 and McDonald's ω of 0.776), commitment (Cronbach's α of 0.761 and McDonald's ω of 0.781), and student loyalty (Cronbach's α of 0.845 and McDonald's ω of 0.848). Like the quality management indicators, the scales for these variables were originally in Likert (1-7) scale but in the context of the study, a 1-5 scale was used ranging from "strongly disagree" to "strongly agree".

Data Collection. Upon approval from the Office of the President, the researchers disseminated the Google Forms link to all Google Classroom accounts of all major subjects of the six programs (BEED, BSEd English, BSBA Financial Management, BS Social Work, BS Criminology, and BS Psychology). The online survey lasted for three weeks in the month of October 2025, ensuring faster completion and immediate collation of survey responses.

Of the 531 respondents in the three-week survey period, 35% are BS Criminology students, 26% are BSBA Financial Management students, 14.7% were from BS Social Work, 11.5% are BS Psychology students, and 8.7 and 4.1% were from Secondary Education (English) and Elementary Education programs, respectively.

Data Analysis. In the data analysis, descriptive statistics were used: mean and standard deviation were utilized to determine the central tendency and variation of scale variables (i.e., continuous data). Zero-ordered Pearson product moment correlation analysis was performed



for the aggregate scores of the variables to establish the significant correlations prior to the path analysis. In path analysis, tests of direct and indirect (simple to serial mediation) effects were tested with 95% confidence interval. We used the highly-famous open source jamovi 2.4.8 software in all statistical analyses.

RESULTS AND DISCUSSION

The descriptive statistics in Table 1 indicate that students at Jose Maria College Foundation, Inc. (JMCFI) generally rated all quality-management dimensions positively, though with some variation. For example, the item *“Instructors of JMCFI are knowledgeable and competent”* yielded a mean of $\bar{x}=4.13$ (SD = 0.81), and the aggregate instructor quality construct averaged $\bar{x}=4.04$ (SD = 0.68), indicating that students tend to agree that faculty performance is above average. Administration quality showed even higher ratings, with the aggregate mean of $\bar{x}=4.12$ (SD = 0.72) and its highest individual item (*“Administrative staff go out of their way to help you”*) at $\bar{x}=4.22$ (SD = 0.86). In contrast, physical environment quality had a somewhat lower aggregate mean of $\bar{x}=3.88$ (SD = 0.78), reflecting that while facilities are rated favorably, one item (*“Computer rooms and library are functioning, organized and up to date”*) scored relatively lower ($\bar{x}=3.54$, SD = 1.13). Social environment quality was the lowest rated construct ($\bar{x}=3.60$, SD = 0.88), especially the item *“JMCFI is open for students to organize social activities”* ($M = 3.15$, SD = 1.29), suggesting that students perceive social and extracurricular opportunities to be less developed.

Perceived value averaged $\bar{x}=3.67$ (SD = 0.76), indicating moderate agreement with the notion that tuition, time investment, and outcome are worthwhile; however, the lower mean of $\bar{x}=3.49$ (SD = 1.02) on the item *“JMCFI offers the service that is worth the price you pay”* signals room for improvement. Institutional trust attained a favorable average of $\bar{x}=4.02$ (SD = 0.77), reinforcing that students generally trust the institution’s integrity, interest in students, and alignment with their best interests. Student satisfaction and commitment were lower still, with means of $\bar{x}=3.79$ (SD = 0.71) and $\bar{x}=3.47$ (SD = 0.88) respectively, indicating moderate levels of satisfaction and psychological attachment, and loyalty had a robust average of $\bar{x}=4.10$ (SD = 0.75), showing that despite variation in antecedents, students indicate strong intentions to remain and recommend JMCFI.

Table 1. *Descriptive statistics for items and constructs (N = 531)*

Item / Construct	Mean	SD
Instructors of JMCFI are knowledgeable and competent	4.13	0.812
Instructors of JMCFI have good preparation for classes	4.01	0.832
Instructors of JMCFI have integrity and fairness	3.84	0.846
Instructors of JMCFI empathise students	4.20	0.898
Aggregate Instructor Quality	4.04	0.678
Administrative staff could always solve your problems	3.96	0.903
Administrative staff demonstrate to be worried when solving your problems	4.09	0.852
Administrative staff go out of their way to help you	4.22	0.855
JMCFI has a reliable administrative system	4.12	0.893
JMCFI has a fast and efficient system	4.21	0.869
Aggregate Administration Quality	4.12	0.723



Item / Construct	Mean	SD
The facilities are functioning properly and dependably	4.03	0.886
Classrooms are comfortable and well equipped	4.08	0.927
Computer rooms and library are functioning, organized and up to date	3.54	1.128
Aggregate Physical Environment Quality	3.88	0.777
JMCFI is a good place to socialise	3.60	1.138
JMCFI is open for students to organize social activities	3.15	1.287
JMCFI often has enjoyable events and activities	4.05	0.947
Aggregate Social Environment Quality	3.60	0.883
This curriculum has appropriate content and courses	3.76	0.823
This curriculum has relevant content	3.81	0.795
This curriculum integrates into a meaningful whole	3.95	0.785
Aggregate Curriculum Quality	3.84	0.689
The tuition fee of JMCFI is acceptable	3.83	0.919
Studying in JMCFI is worth your time	3.68	0.934
JMCFI offers the service that is worth the price you pay	3.49	1.021
Aggregate Perceived Value	3.67	0.759
JMCFI always acts in students' best interest	3.71	0.956
JMCFI puts students' interest first	4.11	0.903
JMCFI has integrity	4.24	0.897
Aggregate Perceived Trust	4.02	0.770
You think that the experience you have with JMCFI exceeds your expectation	4.07	0.845
Your view towards JMCFI is favourable	3.91	0.850
You think you did the right thing when you attended JMCFI	3.38	1.139
Your choice to enrol in JMCFI was a wise one	3.81	0.876
Aggregate Satisfaction	3.79	0.711
You feel attached to JMCFI	3.20	1.310
You are proud to be able to study in JMCFI	3.21	1.379
You belong in JMCFI	4.05	1.111
JMCFI is important to you	3.77	1.074
JMCFI is meaningful to you	3.11	1.238
Aggregate Commitment	3.47	0.878
You would recommend JMCFI to someone who seeks advice	4.03	0.914
You would encourage friends and acquaintances to consider JMCFI	4.13	0.870
You often say positive things about JMCFI to other people	4.19	0.899
You would have selected JMCFI again if started anew	4.03	0.963
Aggregate Loyalty	4.10	0.753

Table 2 presents the bivariate Pearson correlations among five quality-management indicators and the five student-outcome constructs (value, trust, satisfaction, commitment, loyalty). All correlations reported in the table are positive and statistically significant at the $p < .001$ level, indicating that higher perceptions of each quality dimension tend to be associated with higher student outcomes. For example, *instructor quality* correlates with *perceived value* ($r=0.422$, $p<.001$), with *satisfaction* ($r=0.408$, $p<.001$), and with *loyalty* ($r=0.430$, $p<.001$), all



moderate indicating effect sizes. *Administration quality* shows slightly stronger associations, with *loyalty* ($r=0.444, p<.001$), *value* ($r=0.405, p<.001$), and *commitment* ($r=0.490, p<.001$) among the highest values. *Physical environment quality* ($r=0.429, p<.001$ with value; $r=0.451, p<.001$ with loyalty) and *social environment quality* ($r=0.489, p<.001$ with value; $r=0.377, p<.001$ with loyalty) similarly demonstrate meaningful links to student outcomes. *Curriculum quality* correlates with value ($r=0.489, p<.001$) and satisfaction ($r=0.464, p<.001$), highlighting its relevance for the value-satisfaction pathway. The results indicate that institutional quality-management dimensions are meaningfully associated with students' perceived value, trust, satisfaction, commitment and loyalty, thereby providing credible empirical justification for the structural (path) model tested subsequently.

Table 2. *Bivariate correlations between quality indicators and student outcomes (N = 531)*

Quality Indicator	Trust (TRUST)	Satisfaction (SATISFAC)	Commitment (COMMIT)	Perceived Value (VALUE)	Loyalty (LOYALTY)
Instructor Quality (INSTQUAL)	0.324 ***	0.408 ***	0.396 ***	0.422 ***	0.430 ***
Administration Quality (ADMINQUAL)	0.353 ***	0.394 ***	0.490 ***	0.405 ***	0.444 ***
Physical Environment Quality (PHYSQUAL)	0.336 ***	0.393 ***	0.439 ***	0.429 ***	0.451 ***
Social Environment Quality (SOCENVQUAL)	0.274 ***	0.392 ***	0.453 ***	0.451 ***	0.377 ***
Curriculum Quality (CURQUAL)	0.313 ***	0.464 ***	0.326 ***	0.489 ***	0.424 ***

Note. *** $p < .001$ (all correlations are positive and statistically significant at the $p < .001$ level).

Table 3 presents the coefficients of determination (R^2) for the five endogenous constructs in the model along with their confidence intervals and Wald tests.

Table 3. *Coefficients of Determination for Endogenous Variables*

Variable	R^2	95% CI Lower	95% CI Upper	Wald χ^2	df	p
VALUE	0.338	0.273	0.404	271.70	5	< .001
TRUST	0.149	0.097	0.208	93.20	3	< .001
SATISFAC	0.468	0.404	0.528	466.70	7	< .001
COMMIT	0.108	0.063	0.162	64.20	2	< .001
LOYALTY	0.269	0.206	0.334	195.30	4	< .001

Note. VALUE = perceived value; TRUST = trust in university; SATISFAC = satisfaction; COMMIT = commitment; LOYALTY = loyalty. CI = confidence interval.

Perceived value of JMCFI as a PACUCOA-accredited institution was moderately explained by the set of quality indicators. Specifically, VALUE had an R^2 of .338, 95% CI [.273, .404], Wald $\chi^2(5) = 271.70, p < .001$. This indicates that approximately 34% of the variance in perceived value is accounted for by instructor quality, curriculum quality, social environment quality, physical environment quality, and administration quality. In the context of quality



management, this suggests that students' value perceptions are meaningfully, but not fully, driven by these PACUCOA-related dimensions.

Trust in the institution (TRUST) was more modestly explained, with $R^2 = .149$, 95% CI [.097, .208], Wald $\chi^2(3) = 93.20$, $p < .001$. Thus, only about 15% of the variance in trust is captured by the exogenous quality variables (instructor, physical environment, and administration quality). This implies that other unmodeled factors (e.g., reputation, prior experiences, external communication, peer influence) may be important in shaping students' trust in JMCFI beyond internal quality indicators.

Student satisfaction (SATISFAC) exhibited the highest explained variance among the endogenous variables. The R^2 for satisfaction was .468, 95% CI [.404, .528], Wald $\chi^2(7) = 466.70$, $p < .001$, indicating that almost half (47%) of the variance in satisfaction is accounted for jointly by trust, the five quality indicators, and perceived value. This aligns well with the notion that satisfaction is a central outcome of quality management initiatives in PACUCOA-accredited programs and is strongly driven by both academic quality (e.g., curriculum quality) and relational/experience-based constructs (e.g., perceived value and trust).

Commitment to the institution had an R^2 of .108, 95% CI [.063, .162], Wald $\chi^2(2) = 64.20$, $p < .001$, implying that about 11% of the variance in commitment is captured by satisfaction and trust. Although statistically significant, this relatively low R^2 suggests that commitment is influenced by additional factors not included in the current model (e.g., long-term career alignment, community engagement, financial considerations, or external opportunities).

Finally, student loyalty (LOYALTY), the ultimate outcome in the path model, was explained at $R^2 = .269$, 95% CI [.206, .334], Wald $\chi^2(4) = 195.30$, $p < .001$. Thus, almost 27% of the variance in loyalty is accounted for by trust, commitment, satisfaction, and perceived value. For a complex behavioral construct like loyalty, this is a meaningful yet moderate level of explanation, underscoring the importance of these psychological and experiential mediators while also indicating that other variables (e.g., competitive alternatives, financial constraints, family influence) likely contribute to students' long-term loyalty intentions.

Meanwhile, the analysis in Table 4 shows that among the five quality-management indicators, curriculum quality (CURQUAL) and social environment quality (SOCENVQUAL) significantly predict students' perceived value of the institution—CURQUAL ($B = 0.36$, $SE = 0.05$, $B = .33$, $z = 8.06$, $p < .001$) and SOCENVQUAL ($B = 0.19$, $SE = 0.04$, $B = .23$, $z = 4.35$, $p < .001$). This finding aligns with existing research which indicates that curriculum relevance and coherence are central to students' judgments of value in higher education (Iskandar, 2024) and that peer socially-engaging environments help constitute value perceptions through experiential aspects of the student journey (Amado et al., 2023). In contrast, instructor quality, physical environment quality, and administration quality did not display statistically significant direct effects on perceived value when all predictors were included ($\beta_s = .07, .04, .07$; $ps > .17$). This result suggests that although teaching, facilities, and administrative services remain important, their effect on value may operate indirectly (via other constructs) rather than via a direct pathway. The literature on value creation in higher education reports that value is often the result of the integrated experience rather than single service dimensions (Gunarto & Hurriyati, 2020). Therefore, the present model reinforces the notion that students interpret value primarily through meaningful curriculum design and social context, rather than isolated service elements.



Table 4. *Structural path estimates for the student loyalty model*

Dependent Variable	Predictor	B	SE	95% CI Lower	95% CI Upper	B	z	p
VALUE	Instructor Quality (INSTQUAL)	0.0736	0.0608	-0.0456	0.1927	0.0658	1.210	.226
VALUE	Curriculum Quality (CURQUAL)	0.3623	0.0450	0.2742	0.4504	0.3292	8.059	< .001
VALUE	Social Environment Quality (SOCENVQUAL)	0.1935	0.0445	0.1064	0.2806	0.2253	4.353	< .001
VALUE	Physical Environment Quality (PHYSQUAL)	0.0438	0.0570	-0.0680	0.1556	0.0448	0.768	.442
VALUE	Administration Quality (ADMINQUAL)	0.0751	0.0546	-0.0320	0.1822	0.0716	1.374	.170
TRUST	Instructor Quality (INSTQUAL)	0.1030	0.0677	-0.0297	0.2357	0.0908	1.522	.128
TRUST	Physical Environment Quality (PHYSQUAL)	0.1523	0.0561	0.0423	0.2623	0.1537	2.714	.007
TRUST	Administration Quality (ADMINQUAL)	0.2057	0.0616	0.0850	0.3264	0.1934	3.339	< .001
SATISFAC	TRUST	0.3606	0.0307	0.3005	0.4207	0.4037	11.761	< .001
SATISFAC	Administration Quality (ADMINQUAL)	0.0147	0.0449	-0.0733	0.1028	0.0155	0.328	.743
SATISFAC	Curriculum Quality (CURQUAL)	0.1666	0.0387	0.0908	0.2425	0.1671	4.304	< .001
SATISFAC	Social Environment Quality (SOCENVQUAL)	0.0736	0.0368	0.0016	0.1457	0.0946	2.002	.045
SATISFAC	Physical Environment Quality (PHYSQUAL)	-0.0214	0.0466	-0.1128	0.0699	-0.0242	-0.459	.646
SATISFAC	Instructor Quality (INSTQUAL)	0.0554	0.0496	-0.0418	0.1525	0.0546	1.117	.264
SATISFAC	VALUE	0.2398	0.0353	0.1707	0.3089	0.2647	6.799	< .001
COMMIT	SATISFAC	0.3154	0.0611	0.1956	0.4353	0.2481	5.158	< .001
COMMIT	TRUST	0.1379	0.0546	0.0309	0.2450	0.1214	2.525	.012
LOYALTY	TRUST	0.0739	0.0421	-0.0086	0.1564	0.0772	1.756	.079
LOYALTY	COMMIT	0.2417	0.0331	0.1769	0.3066	0.2869	7.304	< .001
LOYALTY	SATISFAC	0.2033	0.0536	0.0983	0.3083	0.1899	3.796	< .001
LOYALTY	VALUE	0.1733	0.0413	0.0924	0.2542	0.1786	4.199	< .001

Note. B = unstandardized coefficient; SE = standard error; B = standardized coefficient. INSTQUAL = instructor quality; CURQUAL = curriculum quality; SOCENVQUAL = social environment quality; PHYSQUAL = physical environment quality; ADMINQUAL = administration quality; VALUE = perceived value; TRUST = trust in university; SATISFAC = satisfaction; COMMIT = commitment; LOYALTY = loyalty. Significant paths at $p < .05$ are italicized for substantive interpretation.

In the model predicting trust, both physical environment quality ($B = 0.15$, $SE = 0.06$, $B = .15$, $z = 2.71$, $p = .007$) and administration quality ($B = 0.21$, $SE = 0.06$, $B = .19$, $z = 3.34$, $p < .001$) emerged as significant predictors, while instructor quality did not ($B = .09$, $p = .128$). This



aligns with studies which show that students' institutional trust is more heavily influenced by institutional reliability and administrative fairness than by direct instructional interactions (Rizos et al., 2022). In other words, when students perceive the institution as having well-managed physical resources and responsive administrative systems, their trust in its ability to deliver on promises increases—a mechanism consistent with relational quality frameworks (Amado et al., 2023). The absence of a significant direct instructor-trust path suggests that trust may hinge less on individual educators and more on institutional systems and structures. This supports the argument that in accreditation-oriented HE settings, institutional assurances and infrastructure matter more for building trust than teaching quality alone.

Regarding student satisfaction, the results show that trust ($B = 0.36$, $SE = 0.03$, $\beta = .40$, $z = 11.76$, $p < .001$) and perceived value ($B = 0.24$, $SE = 0.04$, $\beta = .26$, $z = 6.80$, $p < .001$) are strong predictors, with curriculum quality ($B = 0.17$, $SE = 0.04$, $\beta = .17$, $z = 4.30$, $p < .001$) and social environment quality ($B = 0.07$, $SE = 0.04$, $\beta = .09$, $z = 2.00$, $p = .045$) also contributing modestly. The direct influence of instructor, physical, and administration quality on satisfaction were non-significant (all $ps > .26$). These patterns resonate with prior research which identifies perceived value and trust as critical antecedents of satisfaction in higher education (Iskandar et al., 2024; Amado et al., 2023). The weaker direct paths from service quality dimensions to satisfaction corroborate meta-analytic work showing that quality often influences satisfaction indirectly through value and trust rather than through direct effects alone (Stankovska, Ziberi & Dimitrovski, 2024). Thus, in this institutional context, student satisfaction is best understood as emerging from their holistic evaluation of value and trustworthiness rather than discrete service features.

For commitment, satisfaction had a larger effect ($B = 0.32$, $SE = 0.06$, $\beta = .25$, $z = 5.16$, $p < .001$) compared to trust ($B = 0.14$, $SE = 0.05$, $\beta = .12$, $z = 2.53$, $p = .012$). This aligns with literature on the relational lifecycle in higher education, where satisfaction precedes commitment and trust serves as a supplementary influence (Osman et al., 2024). The stronger satisfaction-commitment link underscores that students' emotional and cognitive contentment with their experience is more pivotal for their intention to stay or engage further than trust alone. Accordingly, institutions should ensure that value delivery and positive experiences drive satisfaction, which in turn fosters commitment.

Finally, the loyalty model indicated that commitment ($B = 0.24$, $SE = 0.03$, $\beta = .29$, $z = 7.30$, $p < .001$), satisfaction ($B = 0.20$, $SE = 0.05$, $\beta = .19$, $z = 3.80$, $p < .001$) and perceived value ($B = 0.17$, $SE = 0.04$, $\beta = .18$, $z = 4.20$, $p < .001$) all significantly predicted loyalty, whereas the direct effect of trust on loyalty did not reach conventional significance ($B = 0.07$, $SE = 0.04$, $\beta = .08$, $z = 1.76$, $p = .079$). This result aligns with prior studies which show that while trust is foundational, it is commitment and satisfaction that more directly translate into loyalty intentions such as recommending or remaining with the institution (Amado et al., 2023). The significance of perceived value further emphasizes that when students deem their education worthwhile, they are more likely to stay loyal—consistent with recent work linking value to loyalty (Iskandar et al., 2024; Susilawati, Khaira & Pratama, 2021). Taken together, the findings uphold the sequential model: quality dimensions influence value and trust, these shape satisfaction and commitment, and ultimately, they drive loyalty. These findings provide empirical validation of the path from quality management to loyalty in higher-education accreditation contexts and highlight where institutional emphasis should be placed—namely, curriculum design, social environment, administration, and physical infrastructure—to bolster



student loyalty. The findings above support a sequential chain in which specific quality dimensions (curriculum and social environment) shape perceived value, while physical and administration quality influence trust; in turn, value and trust contribute to satisfaction, which alongside trust conditions commitment, and ultimately commitment, satisfaction and value drive loyalty toward the institution.

Table 5 reports a series of specific indirect (mediated) effects that show how the institution’s quality-management indicators ultimately shape student loyalty through perceived value, trust, satisfaction, and commitment. Consistent with contemporary mediation theory, these indirect effects can be interpreted as the products of the relevant structural coefficients along each path (Gunzler et al., 2013). Across the model, the most consistent and substantively meaningful mediated pathways involve curriculum quality, physical environment quality, administration quality, perceived value, and satisfaction-commitment chains, which mirrors recent higher-education service-quality research internalize multi-step causal sequences rather than simple direct links (Iskandar, 2024; Amado et al., 2023).

Table 5. *Indirect Effects (Defined Parameters) in the Student Loyalty Model*

Label	Indirect Effect Description	B	SE	95% CI Lower	95% CI Upper	B	z	p
IE1	INSTQUAL → VALUE → SATISFAC → COMMIT → LOYALTY	0.001	0.001	-0.001	0.004	0.001	1.146	.252
IE2	INSTQUAL → VALUE → SATISFAC → LOYALTY	0.004	0.003	-0.003	0.010	0.003	1.137	.256
IE3	INSTQUAL → VALUE → LOYALTY	0.013	0.011	-0.009	0.034	0.012	1.163	.245
IE4	INSTQUAL → TRUST → SATISFAC → COMMIT → LOYALTY	0.003	0.002	-0.001	0.007	0.003	1.421	.155
IE5	INSTQUAL → TRUST → SATISFAC → LOYALTY	0.008	0.005	-0.003	0.018	0.007	1.402	.161
IE6	INSTQUAL → TRUST → COMMIT → LOYALTY	0.003	0.003	-0.002	0.009	0.003	1.283	.199
IE7	INSTQUAL → TRUST → LOYALTY	0.008	0.007	-0.005	0.021	0.007	1.150	.250
IE8	INSTQUAL → SATISFAC → COMMIT → LOYALTY	0.004	0.004	-0.003	0.012	0.004	1.080	.280
IE9	INSTQUAL → SATISFAC → LOYALTY	0.011	0.011	-0.009	0.032	0.010	1.072	.284
IE10	CURQUAL → VALUE → SATISFAC → COMMIT → LOYALTY	0.007	0.002	0.003	0.011	0.006	3.273	.001
IE11	CURQUAL → VALUE → SATISFAC → LOYALTY	0.018	0.006	0.006	0.029	0.017	3.065	.002
IE12	CURQUAL → VALUE → LOYALTY	0.063	0.017	0.030	0.096	0.059	3.724	< .001
IE13	CURQUAL → SATISFAC → COMMIT → LOYALTY	0.013	0.004	0.004	0.021	0.012	3.011	.003
IE14	CURQUAL → SATISFAC → LOYALTY	0.034	0.012	0.011	0.057	0.032	2.847	.004
IE15	PHYSQUAL → TRUST → SATISFAC → COMMIT → LOYALTY	0.004	0.001	0.001	0.006	0.004	2.766	.006
IE16	PHYSQUAL → TRUST → SATISFAC → LOYALTY	0.009	0.004	0.002	0.016	0.011	2.637	.008
IE17	PHYSQUAL → TRUST → COMMIT → LOYALTY	0.034	0.011	0.012	0.055	0.040	3.022	.003



Label	Indirect Effect Description	B	SE	95% CI Lower	95% CI Upper	B	z	p
IE18	PHYSQUAL → TRUST → LOYALTY	0.006	0.003	-0.000	0.012	0.007	1.808	.071
IE19	PHYSQUAL → SATISFAC → COMMIT → LOYALTY	0.015	0.008	-0.002	0.032	0.018	1.771	.077
IE20	PHYSQUAL → SATISFAC → LOYALTY	0.001	0.001	-0.001	0.003	0.001	0.751	.453
IE21	ADMINQUAL → TRUST → SATISFAC → COMMIT → LOYALTY	0.002	0.003	-0.003	0.008	0.002	0.748	.454
IE22	ADMINQUAL → TRUST → SATISFAC → LOYALTY	0.008	0.010	-0.012	0.027	0.008	0.755	.450
IE23	ADMINQUAL → TRUST → COMMIT → LOYALTY	0.004	0.002	0.001	0.008	0.004	2.240	.025
IE24	ADMINQUAL → TRUST → LOYALTY	0.011	0.005	0.001	0.021	0.012	2.170	.030
IE25	ADMINQUAL → SATISFAC → COMMIT → LOYALTY	0.005	0.003	-0.000	0.011	0.005	1.792	.073
IE26	ADMINQUAL → SATISFAC → LOYALTY	0.011	0.008	-0.004	0.026	0.012	1.474	.140
IE27	TRUST → SATISFAC → COMMIT → LOYALTY	-0.002	0.004	-0.009	0.005	-0.002	-0.457	.648
IE28	TRUST → SATISFAC → LOYALTY	-0.004	0.010	-0.023	0.014	-0.005	-0.456	.648
IE29	TRUST → COMMIT → LOYALTY	0.001	0.001	-0.001	0.003	0.001	1.283	.200
IE30	SOCENVQUAL → SATISFAC → COMMIT → LOYALTY	0.004	0.003	-0.002	0.009	0.004	1.269	.204
IE31	SOCENVQUAL → SATISFAC → LOYALTY	0.013	0.010	-0.007	0.033	0.013	1.306	.192
IE32	VALUE → SATISFAC → COMMIT → LOYALTY	0.006	0.002	0.001	0.010	0.006	2.555	.011
IE33	VALUE → SATISFAC → LOYALTY	0.015	0.006	0.003	0.027	0.015	2.452	.014
IE34	SATISFAC → COMMIT → LOYALTY	0.007	0.004	-0.000	0.014	0.007	1.942	.052
IE35	VALUE → SATISFAC → COMMIT → LOYALTY	0.015	0.010	-0.004	0.034	0.015	1.554	.120
IE36	VALUE → SATISFAC → LOYALTY	0.001	0.003	-0.006	0.008	0.001	0.327	.744
IE37	SATISFAC → COMMIT → LOYALTY	0.003	0.009	-0.015	0.021	0.003	0.327	.744
IE38	VALUE → SATISFAC → COMMIT → LOYALTY	0.027	0.007	0.014	0.041	0.029	3.967	< .001
IE39	VALUE → SATISFAC → LOYALTY	0.073	0.020	0.034	0.113	0.077	3.612	< .001
IE40	SATISFAC → COMMIT → LOYALTY	0.033	0.014	0.006	0.061	0.035	2.386	.017
IE41	VALUE → SATISFAC → COMMIT → LOYALTY	0.018	0.005	0.008	0.028	0.019	3.581	< .001
IE42	VALUE → SATISFAC → LOYALTY	0.049	0.015	0.020	0.078	0.050	3.314	< .001
IE43	SATISFAC → COMMIT → LOYALTY	0.076	0.018	0.041	0.112	0.071	4.213	< .001

Note. B = unstandardized indirect effect; SE = standard error; B = standardized indirect effect. INSTQUAL = instructor quality; CURQUAL = curriculum quality; SOCENVQUAL = social environment quality; PHYSQUAL = physical environment quality; ADMINQUAL = administration quality; VALUE = perceived value; TRUST = trust in university; SATISFAC = satisfaction; COMMIT = commitment; LOYALTY = loyalty. Indirect paths are defined in the JAMOV1 model syntax via products of corresponding structural coefficients.



First, curriculum quality (CURQUAL) demonstrates a robust pattern of indirect effects on loyalty. Significant paths include CURQUAL → VALUE → SATISFAC → COMMIT → LOYALTY (IE10; B = 0.007, SE = 0.002, p = .001), CURQUAL → VALUE → SATISFAC → LOYALTY (IE11; B = 0.018, SE = 0.006, p = .002), CURQUAL → VALUE → LOYALTY (IE12; B = 0.063, SE = 0.017, p < .001), CURQUAL → SATISFAC → COMMIT → LOYALTY (IE13; B = 0.013, SE = 0.004, p = .003), and CURQUAL → SATISFAC → LOYALTY (IE14; B = 0.034, SE = 0.012, p = .004). These pathways indicate that students who perceive the curriculum as relevant, coherent, and well-structured tend to see greater value in the institution, become more satisfied, and then more committed and loyal. This pattern is consistent with recent evidence showing that curriculum relevance and program alignment with student goals enhance perceived value and satisfaction, which in turn drive loyalty outcomes in higher education (Iskandar, 2024; Zhao et al., 2023). It also echoes studies in service marketing which argue that “core service” design is a primary upstream driver of value and loyalty, with satisfaction acting as a key mediator (Stankovska et al., 2024).

Second, physical environment quality (PHYSQUAL) exhibits several meaningful indirect routes to loyalty via trust. Significant chains such as PHYSQUAL → TRUST → SATISFAC → COMMIT → LOYALTY (IE15; B = 0.004, SE = 0.001, p = .006), PHYSQUAL → TRUST → SATISFAC → LOYALTY (IE16; B = 0.009, SE = 0.004, p = .008), and PHYSQUAL → TRUST → COMMIT → LOYALTY (IE17; B = 0.034, SE = 0.011, p = .003) suggest that well-maintained, supportive facilities build trust in the institution, which then enhances satisfaction and commitment and, ultimately, loyalty. This finding aligns with higher-education service-quality frameworks (e.g., HESQUAL), where tangible aspects such as classrooms, laboratories, and common spaces contribute to perceptions of institutional reliability and trustworthiness, which then shape satisfaction and loyalty intentions (Qiu et al., 2024; Isilebo, Afangideh & Oluwuo, 2024). In the accreditation context, these results reinforce the idea that investments in physical infrastructure pay off not only in compliance terms but also by cultivating trust-based loyalty.

Third, administration quality (ADMINQUAL) also exerts significant indirect effects on loyalty through trust. Notable paths include ADMINQUAL → TRUST → COMMIT → LOYALTY (IE23; B = 0.004, SE = 0.002, p = .025) and ADMINQUAL → TRUST → LOYALTY (IE24; B = 0.011, SE = 0.005, p = .030). These results indicate that when students perceive administrative processes as responsive, fair, and efficient, they are more likely to trust the institution, which then fosters commitment and loyalty. Recent studies in Philippine and Asian higher education similarly report that administrative support and service recovery quality enhance institutional trust, which subsequently predicts favourable word-of-mouth and continuation intentions (Tessema et al., 2025; Albayda, 2025). Thus, administrative quality functions as a relational signal: students may not always explicitly link administrative experiences to loyalty, but they organize these as evidence that the institution is trustworthy and worth supporting over time.

Fourth, perceived value (VALUE) emerges as a central mediating mechanism connecting quality antecedents to loyalty. Several indirect paths through satisfaction and commitment are significant, including VALUE → SATISFAC → COMMIT → LOYALTY (IE32; B = 0.006, SE = 0.002, p = .011), VALUE → SATISFAC → LOYALTY (IE33; B = 0.015, SE = 0.006, p = .014), VALUE → SATISFAC → COMMIT → LOYALTY (IE38; B = 0.027, SE = 0.007, p < .001), VALUE → SATISFAC → LOYALTY (IE39; B = 0.073, SE = 0.020, p < .001), VALUE → SATISFAC → COMMIT → LOYALTY (IE41; B = 0.018, SE = 0.005, p < .001), and VALUE → SATISFAC → LOYALTY (IE42; B = 0.049, SE = 0.015, p < .001). These findings are consistent with contemporary models in higher education



and services research that position perceived value as a key mediator between service quality and loyalty, with satisfaction and commitment as subsequent steps in the chain (Iskandar et al., 2024; Gunarto & Hurriyati, 2020; Devi & Yasa, 2021). In the present context, when students judge that studying in the PACUCOA-accredited institution is worth the time, effort, and cost, they become more satisfied and committed, which substantially increases their propensity to remain loyal and recommend the institution to others.

Finally, satisfaction and commitment themselves play a decisive mediating role near the end of the sequence. The significant paths $SATISFAC \rightarrow COMMIT \rightarrow LOYALTY$ (IE40; $B = 0.033$, $SE = 0.014$, $p = .017$) and $SATISFAC \rightarrow COMMIT \rightarrow LOYALTY$ (IE43; $B = 0.076$, $SE = 0.018$, $p < .001$) confirm that satisfaction operates as a precursor to commitment, which in turn is the more proximal predictor of loyalty. This pattern concurs with relational-marketing models and higher-education loyalty studies, which consistently show that while satisfaction is necessary, loyalty internalizes most strongly when satisfaction evolves into a deeper psychological bond or commitment (Amado et al., 2023; Osman et al., 2024).

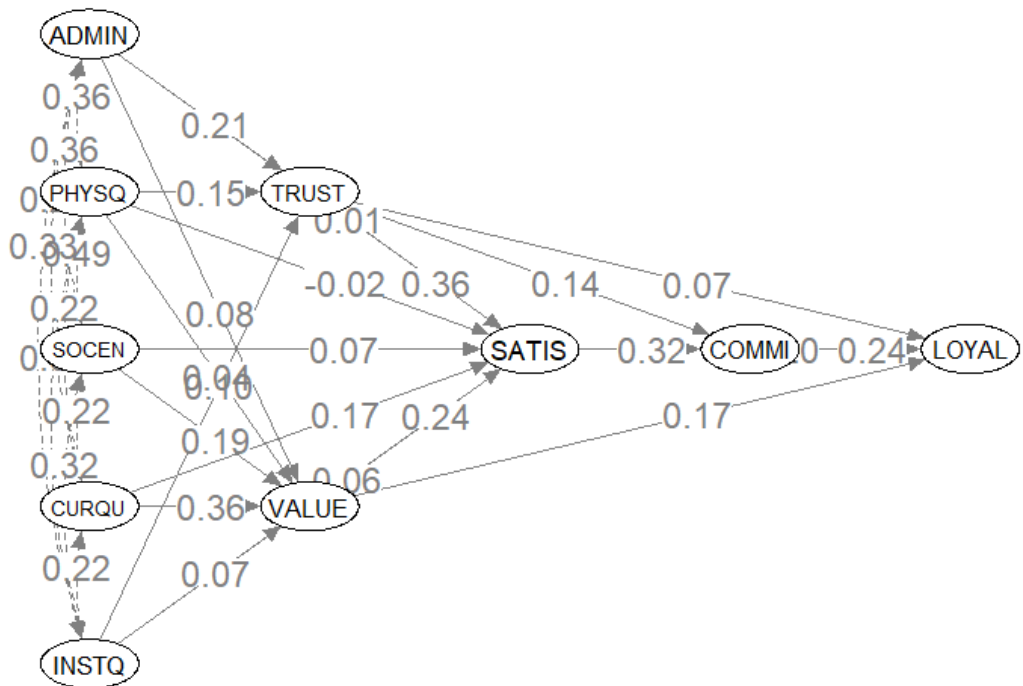


Figure 1. Final path model showing the direct effect of the variables on student loyalty.

CONCLUSION

This study clarified how five accreditation-aligned quality-management indicators (instructor quality, curriculum quality, social environment quality, physical environment quality, and administration quality) relate to the five student outcomes of perceived value, trust, satisfaction, commitment, and loyalty in a young, PACUCOA-accredited private HEI. In



bivariate terms, all five quality indicators were positively associated with every student outcome. In the multivariate path model, their influence concentrated through two proximal appraisals (value and trust) which then flowed to satisfaction, onward to commitment, and ultimately to loyalty. Overall, the model supports a sequential process represented in a pathway:

quality → value/trust → satisfaction → commitment → loyalty

indicating that accreditation-driven quality practices reach loyalty chiefly through cognitive, affective, and relational mediators.

Regarding which indicators directly predict perceived value and trust, the findings were differentiated. Curriculum quality and social environment quality were the only quality indicators that directly and positively predicted perceived value, underscoring that students judge institutional worth foremost by the relevance, coherence, and integration of the program they experience and by the vibrancy and supportiveness of the campus social climate. By contrast, physical environment quality and administration quality directly and positively predicted trust, highlighting that reliable facilities and efficient, fair administrative systems serve as institutional signals of dependability and integrity. Instructor quality did not show a unique direct effect on either value or trust once the other quality indicators were considered concurrently, suggesting that its influence is absorbed into the broader curriculum and experience when all dimensions operate together.

Concerning how perceived value and trust influence satisfaction, both constructs made substantial, distinct contributions, with trust exerting the stronger direct effect and value providing an additional, meaningful lift. This pattern indicates that students feel satisfied when they believe the institution delivers worthwhile benefits relative to costs and when they feel confident the institution acts in their best interest and will keep its promises. Beyond these two proximal appraisals, curriculum quality and social environment quality still contributed modest, direct effects to satisfaction, consistent with the notion that students' day-to-day academic and social experiences color their global evaluations. Taken together, almost half of the variance in satisfaction was explained, positioning satisfaction as the model's most well-accounted-for outcome.

As to how satisfaction and trust influence commitment, both pathways were significant, with satisfaction demonstrating the stronger effect. This implies that students' psychological attachment to the institution is anchored first in positive evaluations of their experience, and then reinforced by confidence in the institution's reliability. Although the variance explained in commitment was modest, the pattern is theoretically consistent: commitment reflects a deepening bond that follows (rather than precedes) feeling well-served and well-treated. Practically, this underscores the importance of continuously converting value and trust into satisfying experiences that, over time, harden into commitment.

Finally, the model identified loyalty as a downstream outcome most directly driven by commitment, followed by satisfaction and perceived value. The direct path from trust to loyalty did not reach conventional significance; however, trust meaningfully influenced loyalty indirectly, chiefly by strengthening satisfaction and commitment. The indirect-effects analysis further supported the full cascade: curriculum quality fed loyalty through value and satisfaction (with and without commitment in the chain), whereas physical environment and



administration quality translated to loyalty primarily through trust and then satisfaction/commitment. In managerial terms, the results point to four levers for a PACUCOA-accredited HEI seeking to boost loyalty: (a) elevate curriculum design and coherence to amplify perceived value; (b) enrich the social environment to complement academic value with belonging; (c) sustain visible facility reliability to build trust; and (d) deliver fair, responsive administrative services to consolidate that trust. When these upstream levers are aligned and communicated, they propagate through value and trust to raise satisfaction, convert satisfaction into commitment, and—most crucially—translate commitment into sustained, loyalty-rich behaviors such as recommending the institution and choosing it again.

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