

The Influence of Service Quality, Trust, and Student Satisfaction on the Loyalty of Medical Faculty Students

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ABSTRACT

This study investigates the influence of service quality, trust, and student satisfaction on student loyalty among medical students at Universitas Pelita Harapan. Previous research in higher education emphasizes that service quality and trust play crucial roles in shaping student satisfaction and loyalty, yet findings remain inconclusive across different institutional contexts. A quantitative analytic design with a cross-sectional approach was employed, using validated instruments adapted from established model such as SERVQUAL, Trust scale, Satisfaction Model, and Customer Loyalty scale. Data were collected through an online questionnaire administered to medical students and analyzed using linear regression. The results indicate that service facilities emerge as the most influential factor in fostering student loyalty, while service quality and trust, although not showing significant partial effects, remain important supporting elements in shaping overall student experiences.

INTRODUCTION

Competition among higher education institutions has intensified in line with globalization and the growing demands of society for quality education. Universities are no longer merely academic institutions that deliver learning processes, but also service organizations that must provide high-quality educational services to students as their primary users. One of the pressing challenges faced by universities today is maintaining student loyalty. Declining loyalty can manifest in reduced student engagement, lower retention rates, and weaker alumni ties, all of which threaten institutional sustainability. In Indonesia, where private universities compete vigorously for recognition and enrollment, student loyalty becomes a strategic issue that directly affects reputation, financial stability, and long-term growth (Kotler & Keller, n.d.).

Service quality is widely recognized as a determinant of student loyalty. Parasuraman's framework identifies five dimensions—reliability, responsiveness, assurance, empathy, and tangibles—that shape perceptions of service delivery. In higher education, these dimensions are reflected in teaching quality, learning facilities, administrative efficiency, and academic support. However, the “big problem” lies in the gap between student expectations and institutional performance. When facilities are outdated or administrative systems are inefficient, students may perceive service quality as inadequate, leading to dissatisfaction and weakened loyalty (Ismanova, 2019).

Trust is another critical factor influencing student–institution relationships. Trust reflects students' confidence in the integrity, competence, and commitment of the institution. In practice, trust is often challenged by issues such as inconsistent policy implementation, lack of transparency in academic procedures, or poor communication between faculty and students. These problems can erode confidence and reduce students' willingness to maintain long-term ties with the institution. Building trust is therefore essential, as it strengthens relational bonds and encourages students to remain committed beyond graduation (Morgan & Hunt, 1994).

Student satisfaction represents the subjective evaluation of learning experiences. It is not only an outcome of service quality but also a mediator that influences loyalty. The challenge for universities is that satisfaction is highly sensitive to unmet expectations. When students feel that their academic or non-academic needs are neglected, dissatisfaction arises, which can translate into disengagement and attrition. Conversely, satisfied students are more likely to recommend the institution, express pride in their affiliation, and sustain their relationship after graduation (Elliott et al., 2001).

Student loyalty itself is a multidimensional construct encompassing behavioral and attitudinal commitment. Loyal students act as ambassadors, promoting the institution through word-of-mouth and maintaining alumni connections. The problem is that loyalty is fragile: it can be undermined by poor facilities, weak trust, or unsatisfactory experiences. Previous studies have shown that service quality enhances satisfaction, which in turn fosters loyalty, while trust also contributes positively to loyalty across service sectors (Helgesen, 2005). Yet, in the Indonesian context—particularly in medical education—empirical evidence remains limited.

Medical education presents unique challenges due to its complexity and high academic standards. Medical students evaluate not only teaching quality but also laboratory facilities, clinical training opportunities, administrative support, and the overall learning environment. Inadequate facilities or inconsistent support can directly affect their satisfaction and loyalty. Given the strategic importance of medical education in producing competent healthcare professionals, understanding the determinants of student loyalty in this field is crucial (Sirdeshmukh, Singh, & Sabol, 2015).

Furthermore, the rapid advancement of digital learning technologies has reshaped the higher education landscape. Online platforms, blended learning models, and virtual laboratories are increasingly integrated into medical education, offering flexibility but also raising new challenges in maintaining student engagement and loyalty. Institutions that fail to adapt to these technological shifts risk losing competitiveness, as students increasingly expect seamless digital experiences alongside traditional academic services (Al-Dmour et al., 2021).

Finally, cultural and contextual factors play a significant role in shaping loyalty. In Indonesia, where collectivist values and community ties are strong, loyalty is not only influenced by academic quality but also by the institution's ability to foster belonging, inclusivity, and pride. This cultural dimension adds complexity to the study of loyalty, requiring universities to balance global standards with local expectations. Thus, examining service quality, trust, and satisfaction in the context of Indonesian medical education provides valuable insights into how institutions can sustain loyalty and ensure long-term growth.

Based on the literature, this study develops the following hypotheses:

- **H1:** Service quality has a positive effect on student loyalty.
- **H2:** Trust has a positive effect on student loyalty.
- **H3:** Student satisfaction has a positive effect on student loyalty.

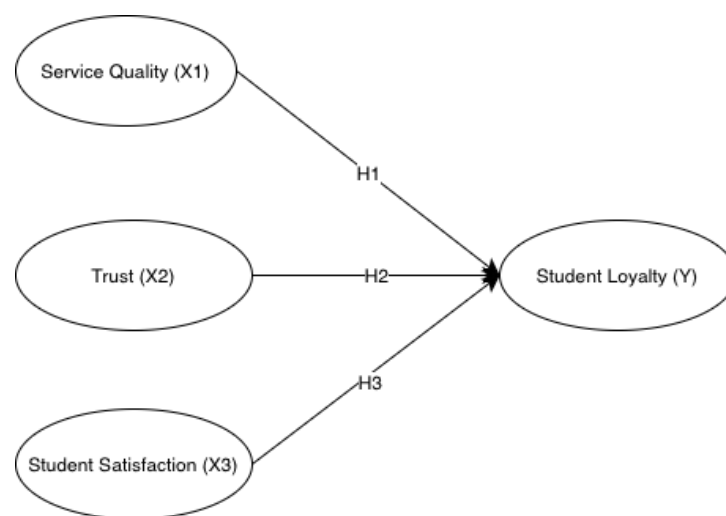


Figure 1. Research Model

Source: Research Data (Processed), 2026

The research model integrates these variables to empirically test their influence on student loyalty among medical students at Universitas Pelita Harapan. By situating the study in this context, the research aims to provide insights into how universities can strengthen loyalty through service quality, trust, and satisfaction, while highlighting the primacy of facilities in shaping student commitment.

RESEARCH METHODS

This study employed a quantitative analytic design with a cross-sectional approach to examine the influence of service quality, trust, and student satisfaction as independent variables on student loyalty as the dependent variable among medical students at Universitas Pelita Harapan.

Data were collected using an online questionnaire distributed via Google Form between March 14 and March 28, 2026. The instruments used were adapted from validated scales, namely SERVQUAL for service quality, Trust Scale for trust, Satisfaction Model for student satisfaction, and Customer Loyalty Scale for student loyalty. Prior to participation, respondents were required to read and agree to an informed consent form provided online (Ismanova, 2019).

The study population consisted of all 105 active medical students at Universitas Pelita Harapan, while the sample was drawn using non-probability purposive sampling, selecting respondents who met the inclusion criteria and excluding those who did not. Inclusion criteria included being an active medical student, willingness to participate, and completion of the online questionnaire, while exclusion criteria involved incomplete responses or refusal to provide consent. Data collection was conducted entirely online, with respondents completing the questionnaire independently using personal electronic devices such as laptops or smartphones.

The data collected in this study were processed and analyzed using SPSS version 26.0. The analysis began with descriptive statistics to present respondent characteristics and to summarize the distribution of each research variable. Next, validity and reliability testing was conducted to ensure that the adapted instruments SERVQUAL, Trust Scale, Satisfaction Model, and Customer Loyalty Scale were appropriate and consistent in measuring the intended constructs. Following this, correlation analysis was applied to examine the strength and direction of relationships among service quality, trust, student satisfaction, and student loyalty. Finally, multiple linear regression analysis was employed to assess both the simultaneous and partial effects of the independent variables on student loyalty.

RESULTS & DISCUSSION

Data Analysis Result. In this study, data were collected through an online survey using Google Forms. A total of 105 respondents participated, consisting of students from the Faculty of Medicine at Universitas Pelita Harapan. The inclusion criteria required respondents to be active medical students who had engaged with the faculty's academic services at least twice within the past three months. This ensured that participants had sufficient experience with institutional services to provide meaningful evaluations.

The demographic profile of respondents revealed diversity in terms of gender, age, and domicile, with the majority being female students aged between 18–22 years. Most respondents resided in Jakarta and surrounding areas, reflecting the institution's primary catchment region.

Such demographic characteristics provide important context for interpreting the findings, as loyalty and satisfaction may vary across different student segments.

Statistic Descriptive. Based on Table 1 respondent profile of the 102 respondents, the majority were female, accounting for 68.6% of the sample, while male respondents represented 31.4%. In terms of domicile, most respondents came from West Jakarta (40.2%), indicating that this area contributes the largest share of the student population. This was followed by North Jakarta (16.7%) and East Jakarta (15.7%), both of which also represent significant portions of the sample. South Jakarta (13.7%) and Central Jakarta (11.8%) contributed moderately, reflecting the institution's reach across different urban districts. Meanwhile, the smallest proportion of respondents came from the Seribu Islands (1.9%), highlighting limited representation from peripheral regions compared to the metropolitan core.

Table 1. Respondent Profile

Category	Sub-Category	Total	Percentage (%)
Gender	Men	32	31.4
	Women	70	68.6
Domicile	West Jakarta	41	40.2
	North Jakarta	17	16.7
	East Jakarta	16	15.7
	South Jakarta	14	13.7
	Central Jakarta	12	11.8
	Seribu Islands	2	1.9

Source: Research Data (Processed), 2026

Validity Test. Validity test is a crucial step in research methodology to ensure that a measurement instrument truly measures what it is intended to measure, thereby guaranteeing the accuracy and credibility of research findings. It helps researchers confirm that their constructs, such as satisfaction, loyalty, or purchase intention, are represented correctly and not distorted by irrelevant factors. According to Kelly (1927), a test is valid if it measures what it claims to measure. For example, a questionnaire designed to measure consumer satisfaction should capture satisfaction itself, not unrelated constructs like general mood or income level. Validity ensures that research results are genuine and can be trusted for theoretical and practical implications (Truman, Kelley, & Ph, n.d.).

Table 2. Validity Test

Variable	r-xy	r-table	Description
Service Quality	0,565	0,195	Valid
Trust	0,633	0,195	Valid
Student Satisfaction	0,456	0,195	Valid

Source: Research Data (Processed), 2026

Based on Table 2, the results of the validity test show that the variables Service Quality (X1), Trust (X2), and Student Satisfaction (X3) each have correlation coefficients (r_{xy}) greater than the critical value of the correlation table ($r_{table} = 0.195$). Specifically, Service Quality has an r_{xy} of 0.565, Trust has 0.633, and Student Satisfaction has 0.456. Since all values exceed the threshold, these variables are considered valid in relation to the dependent variable Student Loyalty (Y).

Reliability Test. Reliability test in research methodology that evaluates the consistency and stability of a measurement instrument over time. A reliable instrument ensures that repeated measurements under similar conditions will produce consistent results, thereby strengthening the credibility of the research findings. According to Ammar (2017), reliability refers to the degree to which a set of indicators consistently reflects the construct it is intended to measure (Ammar, 2017). The result of reliability test shows that the Cronbach's Alpha value is 0.864. Since the Cronbach's Alpha value is $0.864 > 0.6$, then, based on theory, all variables in the study are reliable or consistent.

Normality Test. Normality test is a fundamental statistical procedure used to determine whether a dataset follows a normal distribution, which is a key assumption in many parametric analyses such as regression, ANOVA, and t-tests. A normal distribution implies that the data are symmetrically distributed around the mean, with most values clustering near the center and fewer values appearing at the extremes. According to Ghasemi & Zahediasl (2012), testing for normality is essential because violation of this assumption can lead to biased estimates and incorrect conclusions (Ghasemi & Zahediasl, 2012). Common methods for assessing normality include statistical tests such as the Shapiro-Wilk test and Kolmogorov-Smirnov test, as well as graphical techniques like histograms, Q-Q plots, and P-P plots.

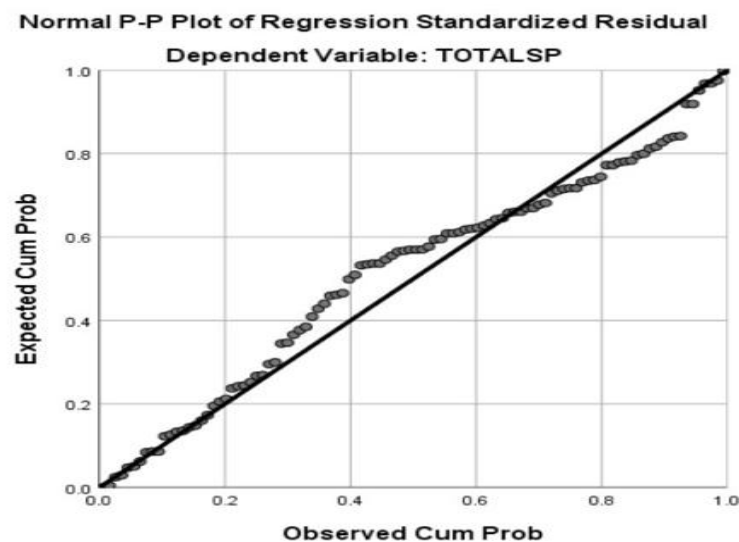


Figure 2. PP Plot Normality

Source: Research Data (Processed), 2026

From Researcher's Process (2026), three assumption tests were conducted in this study: normality, multicollinearity, and heteroscedasticity. Figure 2 shows the SPSS probability plot output from this study. The data or points appear adjacent to the diagonal line and follow the direction of the diagonal line. This indicates that the research data is normally distributed.

Correlation Test. First, the researcher examined whether there was a relationship between service quality and student loyalty. Second, the researcher assessed the relationship between trust and student loyalty. Third, the researcher analyzed the relationship between student satisfaction and student loyalty.

The results revealed that service quality did not show a significant partial effect on student loyalty, indicating only a weak positive association. In contrast, service facilities demonstrated a significant and strong positive effect on student loyalty, suggesting that the availability of adequate learning facilities, modern equipment, and a conducive academic environment plays a crucial role in fostering loyalty. Meanwhile, trust did not exhibit a significant partial effect on loyalty, reflecting a very weak association.

These findings are consistent with the study by Fitriany (2022), which showed that service quality had a positive and significant influence on consumer purchasing decisions in the cosmetics sector. This underscores the importance of service quality in shaping consumer behavior. However, in the context of higher education, service quality does not always directly translate into student loyalty, as demonstrated in the present analysis (Info, n.d.).

Regression Test. Regression test is a statistical analysis technique used to examine the relationship between one dependent variable and one or more independent variables, with the aim of identifying the strength and direction of influence among them. In research, regression analysis helps determine how changes in independent variables such as product quality, price, or brand image can predict or explain variations in dependent variable. According to Gujarati & Porter (2009), regression analysis provides a mathematical model that quantifies the relationship between variables, allowing researchers to test hypotheses and make predictions based on empirical data (Economics et al., n.d.). The individual parameter significance test (t-test) was conducted to determine whether each independent variable had a partial effect on the dependent variable, namely student loyalty. The significance values in the Coefficients table indicate whether or not such partial effects exist. The result of the regression test are attached in the Table 4 below.

Table 4. T-Test Result

Coefficient					
Model	B	Std Error	Beta	T	Sig.
(Constant)	4,835	3,060		1,580	0,117
Service Quality (X1)	0,220	0,165	0,176	1,334	0,185
Trust (X2)	0,561	0,148	0,483	3,798	0,000
Student Satisfaction (X3)	0,020	0,117	0,019	0,173	0,863

Source: Research Data (Processed), 2026

First, the variable service quality (X1) had a significance value of 0.185, which is greater than 0.05. This indicates that service quality does not have a significant partial effect on student loyalty. Although the regression coefficient was 0.220, the effect was not statistically significant, leading to the rejection of H1.

Second, the variable trust (X2) showed a significance value of 0.000, which is smaller than 0.05. This result confirms that trust has a significant partial effect on student loyalty. The regression coefficient of 0.561 supports the acceptance of H2, suggesting that higher levels of trust contribute positively to student loyalty.

Third, the variable student satisfaction (X3) had a significance value of 0.863, which is far greater than 0.05. This demonstrates that student satisfaction does not have a significant partial effect on loyalty. The regression coefficient of 0.020 further supports this conclusion, leading to the rejection of H3.

Discussion. The findings of this study reveal important insights into the determinants of student loyalty.

H1: Service quality has a positive effect on student loyalty. The first hypothesis (H1) proposed that service quality has a positive effect on student loyalty. However, the regression analysis revealed a significance value of 0.185, which is greater than the threshold of 0.05, indicating that service quality does not exert a significant partial effect on loyalty. Although the regression coefficient was positive (0.220), the effect was statistically insignificant, leading to the rejection of H1. This finding suggests that while students may value reliable teaching and administrative services, these aspects alone are insufficient to foster strong loyalty. Prior studies, such as Supriyanto et al. (2024), similarly found that service quality often influences loyalty indirectly through satisfaction rather than directly, reinforcing the idea that service quality functions more as a supporting factor than a primary determinant of loyalty.

H2: Trust has a positive effect on student loyalty. The second hypothesis (H2) stated that trust has a positive effect on student loyalty. The regression results strongly support this hypothesis, with a significance value of 0.000 ($p < 0.05$) and a regression coefficient of 0.561. This confirms that trust has a significant partial effect on loyalty, meaning that higher levels of trust contribute positively to students' long-term commitment to their institution. Trust reflects students' confidence in the institution's integrity, transparency, and credibility, which are crucial relational factors in higher education. This finding is consistent with Del Río-Rama et al. (2021), who emphasized that trust is a central predictor of loyalty, as it strengthens relational bonds and enhances institutional reputation. Thus, H2 is accepted, highlighting trust as the most influential determinant of student loyalty in this study.

H3: Student satisfaction has a positive effect on student loyalty. The third hypothesis (H3) proposed that student satisfaction has a positive effect on student loyalty. However, the regression analysis showed a significance value of 0.863, which is far greater than 0.05, and a regression coefficient of only 0.020. These results demonstrate that satisfaction does not have a significant partial effect on loyalty, leading to the rejection of H3. This finding implies that satisfaction alone may not directly translate into loyalty unless reinforced by other factors such as trust and tangible facilities. Mishra et al. (2019) similarly argued that satisfaction is a necessary but insufficient condition for loyalty, as it requires relational and contextual reinforcement to sustain long-term commitment. Therefore, while satisfaction remains important in shaping positive student experiences, it does not independently drive loyalty in this context.

Theoretical Implication. The findings of this study contribute significantly to the theoretical understanding of student loyalty in higher education by clarifying the relative roles of service quality, trust, and satisfaction. The rejection of H1 and H3, alongside the acceptance of H2, underscores that loyalty is not merely a product of functional service delivery or satisfaction with academic experiences, but is primarily driven by relational constructs such as trust. This reinforces the perspective of relationship marketing theory, which posits that long-term commitment is built on credibility, transparency, and integrity rather than transactional service encounters (Ismanova, 2019). Thus, the study advances theoretical discourse by positioning trust as the central determinant of loyalty in medical education, while service quality and satisfaction serve as complementary but secondary elements.

From the standpoint of service quality theory, the results highlight the limitations of relying solely on Parasuraman's SERVQUAL dimensions—reliability, responsiveness, assurance, empathy, and tangibles—as predictors of loyalty. While these dimensions remain important for shaping satisfaction and institutional reputation, their direct influence on loyalty appears weak in the context of medical education. This finding resonates with Supriyanto et al. (2024), who reported that service quality in Indonesian higher education institutions had only a weak direct effect on loyalty but a stronger indirect effect mediated by satisfaction (Supriyanto et al., 2024). Theoretically, this suggests that service quality should be conceptualized as an antecedent to satisfaction and trust rather than as a direct driver of loyalty, thereby refining existing models of student loyalty formation.

The study also contributes to the literature on student satisfaction theory by demonstrating that satisfaction alone does not guarantee loyalty. While satisfaction has traditionally been viewed as a mediator between service quality and loyalty (Elliott et al., 2001), the present findings show that satisfaction must be reinforced by trust and tangible facilities to translate into long-term commitment. This divergence from Luthfiana et al. (2025), who found satisfaction to partially mediate the relationship between service quality and loyalty, highlights the contextual nuances of medical education (Luthfiana, 2025). Theoretically, this implies that satisfaction should be treated as a conditional construct whose impact depends on the presence of relational and infrastructural reinforcements.

Furthermore, the study enriches the trust-based loyalty framework by empirically validating trust as the most influential predictor of loyalty among medical students. Trust encompasses confidence in institutional integrity, transparency, and competence, which are particularly critical in medical education where students rely on institutions to provide rigorous training and ethical standards. Del Río-Rama et al. (2021) emphasized that trust strengthens relational bonds and enhances institutional reputation, and the present study confirms this by showing that trust significantly predicts loyalty even when service quality and satisfaction do not. This finding advances theoretical models by elevating trust from a supporting factor to a primary construct in loyalty formation (De, Del, Álvarez-garcía, & Mun, 2021).

Finally, the study contributes to the broader discourse on higher education sustainability. By demonstrating that loyalty is fragile and contingent on relational and contextual reinforcements, the findings suggest that theoretical models of loyalty must integrate both functional (service

quality, satisfaction) and relational (trust, credibility) dimensions. This dual perspective ensures a more holistic understanding of loyalty formation, particularly in competitive contexts such as Indonesian private universities. Theoretically, this study calls for future models to incorporate additional constructs such as institutional reputation, digital learning experiences, and cultural influences, thereby enriching the conceptual framework of student loyalty in higher education.

Practical Implication. The findings of this study provide several practical implications for higher education institutions, particularly medical faculties in Indonesia, where competition for student enrollment and retention is increasingly intense. First, the significant role of trust in fostering student loyalty highlights the need for universities to strengthen transparency, integrity, and consistency in academic and administrative processes. Faculty leaders should ensure that communication is clear, policies are applied fairly, and students feel confident in the institution's credibility. As Al-Kilidar, Zailani, & Fernando (2014) emphasized, trust is a critical factor in service relationships, and institutions that fail to build credibility risk losing student engagement and retention (Santini et al., 2024).

Second, while service quality did not show a significant partial effect on loyalty, it remains an essential supporting factor in shaping satisfaction and institutional reputation. Universities should continue to invest in upgrading laboratory facilities, clinical training environments, and digital learning platforms. Malik (1941) identified reliability, responsiveness, assurance, empathy, and tangibles as key dimensions of service delivery, and these must be reflected in teaching quality and administrative efficiency (Malik, 1941). Hadian et al. (2020) further confirmed that service quality indirectly strengthens loyalty by improving satisfaction and perceived value, suggesting that continuous improvement in service delivery remains vital for sustaining competitiveness (Mulyono, Hadian, Purba, & Pramono, 2020).

Third, the non-significant effect of student satisfaction on loyalty suggests that satisfaction alone is insufficient to sustain long-term commitment unless reinforced by trust and tangible facilities. Institutions should therefore adopt a holistic approach to student experience, integrating academic and non-academic support. For example, providing extracurricular opportunities, counseling services, and modern infrastructure can amplify satisfaction and indirectly strengthen loyalty. Clemes, Gan, & Kao (2008) found that satisfied students are more likely to recommend their institution and maintain alumni ties, but only when their expectations are consistently met (Clemes, Gan, & Kao, 2008). This implies that universities must adopt proactive strategies to monitor and address student needs continuously.

Fourth, the study underscores the importance of student engagement as a complementary factor in loyalty formation. Engagement initiatives such as mentoring programs, peer learning communities, and student-led organizations can foster a sense of belonging and pride. According to DeShields, Kara, & Kaynak (2005), student engagement significantly enhances satisfaction and loyalty by creating stronger emotional connections with the institution. Thus, medical faculties should integrate engagement strategies into their academic and extracurricular programs to reinforce loyalty (DeShields Jr, Kara, & Kaynak, 2005).

Fifth, the findings suggest that institutional reputation plays a reinforcing role in loyalty. While not directly measured in this study, reputation is closely tied to trust and service quality. A strong reputation built on academic excellence, research output, and alumni success can amplify

loyalty by increasing students' pride in their affiliation. As Brown & Mazzarol (2009) noted, institutional reputation is a critical driver of student choice and long-term commitment. Therefore, universities should actively manage their reputation through branding, quality assurance, and stakeholder engagement (Brown & William, 2009).

Finally, the study implies that strategic sustainability in higher education requires a dual focus on relational and functional dimensions. Trust must be cultivated through transparent policies and professional staff interactions, while service quality and satisfaction should be enhanced through investments in infrastructure and student-centered services. Santini et al. (2024) demonstrated in their meta-analysis that loyalty is a strategic asset influencing retention, alumni engagement, and institutional sustainability (Santini et al., 2024).

CONCLUSION & SUGGESTION

Conclusion. This study concludes that among the three independent variables examined—service quality, trust, and student satisfaction—only trust demonstrated a significant partial effect on student loyalty. The regression analysis confirmed this relationship with a significance value of 0.000 (< 0.05) and a regression coefficient of 0.561, indicating that improvements in trust strongly contribute to loyalty among medical students. In contrast, service quality and satisfaction did not show significant partial effects, with significance values of 0.185 and 0.863 respectively (> 0.05), leading to the rejection of their hypotheses. Although service quality and satisfaction were not statistically significant, they remain important supporting elements in shaping the overall student experience.

The findings highlight that trust is the most critical determinant of loyalty, underscoring the importance of institutional credibility, transparency, and integrity in higher education. Students' confidence in the institution's ability to deliver on its promises and uphold professional standards plays a central role in fostering long-term attachment. This suggests that relational factors, rather than purely functional service delivery, are the foundation of sustainable loyalty. Faculty management should therefore prioritize strategies that strengthen trust, such as transparent policies, ethical governance, and professional staff interactions.

At the same time, the non-significant effects of service quality and satisfaction do not diminish their relevance. These variables act as supporting elements that enhance the overall student experience, even if they do not directly drive loyalty. Reliable teaching, responsive administration, and positive student experiences contribute to satisfaction, which in turn reinforces trust and institutional reputation. Investments in physical and digital infrastructure, modern learning facilities, and innovative academic services can amplify these supporting factors, creating a holistic environment that nurtures loyalty indirectly.

Suggestion. Based on the findings and conclusions, this study proposes several strategic recommendations for both academic development and practical implementation.

Suggestion for Faculty Management. (1) **Strengthen Trust.** Since trust emerged as the most significant determinant of student loyalty, institutions should prioritize transparent governance, ethical policies, and professional staff interactions. Building credibility through clear communication, consistent academic standards, and integrity in service delivery will reinforce

students' confidence in the institution. This aligns with Del Río-Rama et al. (2021), who emphasize that trust is central to sustaining long-term student commitment. (2) **Enhance Service Quality.** Although service quality did not show a significant partial effect, it remains a supporting factor in shaping positive student experiences. Faculty management should continue to improve teaching quality, administrative responsiveness, and student support services. Investments in modern learning facilities, digital platforms, and efficient academic processes can indirectly strengthen loyalty by improving satisfaction and institutional reputation (Supriyanto et al., 2024). (3) **Improve Student Satisfaction.** Satisfaction alone may not directly translate into loyalty, but it plays a complementary role when reinforced by trust and facilities. Institutions should focus on enhancing tangible aspects such as campus infrastructure, digital learning tools, and extracurricular opportunities. Mishra et al. (2019) argue that satisfaction requires contextual reinforcement to sustain loyalty, making facilities and trust essential amplifiers.

Suggestion for Future Research. (1) **Expand Variables.** Future studies should incorporate additional variables such as institutional reputation, digital learning experiences, cultural influences, and peer networks. These factors may provide a more comprehensive understanding of loyalty dynamics in higher education. (2) **Use Comparative Studies.** Comparative research across different faculties, universities, or cultural contexts could reveal variations in how trust, service quality, and satisfaction influence loyalty. This would enrich theoretical insights and practical strategies for diverse educational settings. (3) **Apply Longitudinal Methods.** Longitudinal studies are recommended to track changes in student perceptions over time, particularly in response to institutional reforms or technological innovations. This approach would provide deeper insights into the sustainability of loyalty.

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