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**DETERMINING THE FACTORS AFFECTING STUDENTS' LOYALTY AMONG  
STUDENTS OF LANGUAGE COURSES: A CASE OF UNIVERSITY OF THE  
PUNJAB**

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### **Abstract**

This study is conducted to find determinants of student loyalty to their university generally and University of the Punjab, specifically. The determinants of student loyalty have been studied before, but the majority of the studies have covered just main determinants of loyalty such as student satisfaction, service quality and university image, but ignored university switching cost as a factor of student loyalty, interrelationships of all these antecedents and their collective impact on student loyalty. Despite many studies on student loyalty, the literature still lacks the comprehensive definition of student loyalty. This study has been conducted to fill these knowledge gaps and propose a comprehensive model depicting elaborate relationships of all important antecedents of student loyalty. This study has covered perceived academic quality, perceived administrative quality, physical facilities, student satisfaction, university image, and university switching cost as determinants of student loyalty. The data is analyzed through Exploratory Factor Analysis and structural equation modeling (SEM) using AMOS. The results reveal the significant impact of student satisfaction and perceived university image on student loyalty. This study has important implications for academics to enhance student loyalty.

### **Introduction**

The role of higher education is very crucial for the progress and success of the nation (Annamdevula & Bellamkonda, 2016). Superior and excellent education and learning are ensured through higher education. At present, there has been faced many challenges by Higher Education Institutes (HEI's) for attracting and retaining the new pupils. So it is very significant that the policies are made by the policymakers for increasing the loyalty of the students towards HEI's (Austin & Pervaiz, 2017). The loyalty of students regarding the institute is not only limited during the period when the students are the regular students however it is persistent after they graduate from the university (Giner & Peralt

Rillo, 2016). The faithfulness of the student is helping to increase and expand the registration of students (Taecharunroj, 2014). Therefore, HEI's are attempting to follow the marketing plan which will help the institutes in attracting a lot of students in the universities which are affiliated with HEI's (Hemsley-Brown & Oplatka, 2010). The scholars are also taking up the expansion. In the research conducted by Andreasen and Kotler in (2008), they concluded that the trend of using different marketing policies and plans is increasing for the organizations which are based on nonprofit making concept like for example churches, education institutions as well as hospitals. In research, the 7 P's which is used for the marketing of not for profit companies are examined (Ivy, 2008). In the research article 8 P's of marketing was analyzed (Lau, 2016). Additionally, the 3 P's of marketing used by the service industry are studied. There are different strategies used by the education institution for keeping the students faithful to the institute. In a research study of Ogunnaike, Borishade, Sholarin, and Odubela (2014), the 7 P's of marketing was used by them for finding the impact of the marketing strategies on the fidelity of their students. Many attempts have been done by the universities for establishing a connection with their pupils which the university can make and sustain even the students are graduated just for the purpose to reap profits which is beneficial for students as well as for the university. So it is very significant that the management of the university is aware of the factors which are leading towards loyal and faithful students. The variables used for loyalty is guiding the administration for devising the strategies which will be aimed at retaining the students. The main variable relating to the faithfulness of the students is the "perceived service quality" (Douglas et.al, 2006), "student satisfaction" (Alves & Raposo, 2007a), and "university image" (Nguyen & LeBlanc, 2001). The factors which are relating to the experience of the university are very significant for the satisfaction of students as well as the degree of effect are the main determinants which are under investigation (Elsharnouby, 2015). Numerous research studies have been conducted which is relating to the variable that is determining the faithfulness of the students however there are some gaps identifies in the literature. The previous research conducted on the loyalty of the student was only focusing on one institute (Mohammad Hani Al-Kilani & Naseem Twaissi, 2017; Austin & Pervaiz, 2017) as well as in multiple financial institutions (Pradeep Kumar Nair, & Ragavan, 2016) on the other hand all the research articles were examining few variables which was related to the loyalty of the students excluding some of the research articles (Helgesen & Nettet, 2007; Hennig-Thurau et al., 2001), that has been capturing the general opinion of the faithfulness of the students and examined the effect of the different factors relating to the fidelity of the students at the same time. The current research study is going to be a contribution to the literature because it will be focusing on examining the relationship between various factors relating to the loyalty of the students. The switching cost is one of the most significant variables in the conception of the loyalty of students which is not studied in the educational intuitions context, all the same, this variable is used in previous research studies (Blut, Beatty, Evanschitzky, & Brock, 2014; Blut, Frennea, Mittal, & Mothersbaugh, 2015) such as the loyalty of the consumers of the business organization. Taking into account the context of Pakistan in the educational system as there is no unified system used for the grading to the students, there are various courses taught in all the educational institutions and the eligibility criteria is also different which is relating to admitting the results of the students and the switching cost of the philosophy of the students regarding moving their education

institutes. The determinant is more related to the increasing trend in the competition in various universities. The cost of changing the institution is pertinent in the context of Pakistan as well as all over the globe generally. There will be an addition in the existing literature of the faithfulness of the student. The definition which is defining the loyalty of the students is not used because it has some particular ideas and concepts. The current study will be using the definition which has many citations and it is given by Oliver in 1999. Additionally, according to the justification which has been identified in the research study, there has been seen some uniqueness in the context of the education system in Pakistan. As compared to the Western education system in which the students can get loans with soft education and they can pay the loan back when they start doing a job and have enough amount to repay the loan (Nedbalová, Greenacre, & Schulz, 2014). There are many educational institutions in Pakistan which is not providing loans to the students. If they are providing loan they are required to repay the loan soon.

Numerous universities claim that they are offering scholarships for the students but the percentage of students who are availing this opportunity is very small. When the students start earning meanwhile they are studying, then they are more likely to be a person who is more demanding because they are considering them as the customers of the university. In another point of view, it is also difficult for the administration of the education institution to retain the student by keeping a formal connection and link with the students who have graduated, and now they have been the alumni of the university. As compared to the system in the USA, the student automatically becomes the members of alumni (Hoffmann & Müller, 2008) and meanwhile, in Germany as well as in Russia the students are offered to be a part and member of the alumni (Iskhakova, Hilbert, & Hoffmann, 2016). In Pakistan, there has been seen a very low frequency of the education institution who are maintaining an enduring connection with the students. So there is a time to examine the degree of faithfulness and loyalty of the students that the students have regarding their university as a result the administration of the education institution might reevaluate the traditional trend to terminate the association with its students once they have done with their graduation and left the university. The main aim of the research study is to fill the existing gaps which are prevailing the previous research studies as well as in the body of knowledge and suggest an inclusive model which will be examining the major variables of the loyalty as well as analyze the relationship and association between the variables. The research is aimed at recommending proper measures to the administration of the educational institutions for optimizing the faithfulness of the students.

## **Literature Review**

### **Perceived Service Quality**

In the previous body of knowledge of the customer, there has been seen a discussion regarding the quality that is objective and perceived about objective quality and perceived quality (Zeithaml, 1988). The term objective quality is supposed to the preeminence and dependency of the technical aspect in the product which is relying on the particular criteria. On the other hand, the perceived quality is the judgment and decisions of the user of the product regarding the quality of the product. Determining the objective quality of the goods is challenging in a technical term. The stipulations regarding the goods can be discussed in form of objectivity and the criteria which are pre-decided about the product is always taken in the perceived form even it is considered by the customer or by the experts and specialist. It is taking into account the whole decision instead of just relying

on the performance of the product considering one value of the product. The quality of services that is perceived is always assessed through the services supplied (Parasuraman, Zeithaml, & Berry, 1988). The quality of the service is taken up as the attitude of the provider of goods and services regarding the specific product (Cronin & Taylor, 1992). The perceived quality is considered as the extensive or general valuation of the services which are given to the customer (Sultan & Yin Wong, 2012). This point of view is generated from the information which is used objectively as well as from the reputation of the product and it is not concerned with personal involvement (Letcher & Neves, 2010). In the current research study, educational institutions have been considered as a firm which is providing services so in this perceptible the education given by the universities is taken up as service. The main reason for taking up the education institutions as services organization is that the main aspects which are possessed by the service sector are that these are intangible, cannot be separable, variable in nature as well as perishable (Shank, Walker & Hayes, 1996). There are different magnitudes which are related to the service quality in the structure of the education institutions. In the research study of Douglas et al (2006), the study indicated the three main determinants of the quality of services which are the physical goods, unambiguous as well as implicit in nature. The component of physical goods is considering the facilities which are given to the students for expediting the learning and education that are the library, computer labs, the infrastructure of the institute, cafeteria, Wi-Fi services, etc. In the determinant of explicit services, the quality of the teaching provided to the students is dealt with. In implicit services, the way management and staff treat the students of the educational institution is considered. This is seen when the students are facing any issues and problems. Brown & Mazzarol (2009) used the terminology of human-ware for the purpose to connect the individuals as well as the procedures along with the hardware for connoting the corporal arrangement. According to the research of the Ndaaba, Harada, Romle, & Shamsudin (2016), they indicated that the services are divided into fundamental, improved, and physical layers. The aspect of core or fundamental includes the degree of achievement, certification as well as knowledge and experience. The augment layer is including the politeness of the professors as well as the workers regarding the students along with the honesty and approachability of them. The tangible level is pointing out the construction of education institutions' building, computer labs as well as libraries. Irrespective of the multipurpose characteristics of the quality of service, the significance that students have given to the various layers of the quality of service is not similar. Few of the levels are holding more importance as compared to others. According to the research study of Devinder & Datta, 2003 few aspects are crucial and some of the aspects are supportive. The teaching quality is the main aspect of the services given to the students (Hill, Lomas, & MacGregor, 2003), which is influencing the whole valuation of value (Bowen & Schneider, 1995). The results of the research of Douglas et. al (2006) showed that the students of the educational institutions were said to give ranking to the quality of the services according to the different dimensions keeping in view the significance of each dimension. The findings indicated that the ability of teaching, knowledge about the subject, persistence in the quality and the facilities of information and technology is more crucial and important while making its comparison with the area for parking, machines of vending, tutorial room's beautifications, the facilities, and layout of lectures, the rooms for the seminar and the quality of cafe.

### Service Quality Models

There have been seen various models which are representing the quality of services but the main two models which are used widely and extensively by the researchers on is SERVEQUAL and the other is SERVPERF. The model of SERVEQUAL was proposed by Parasuraman in 1988. This was used for measuring the quality of services using the variations in the anticipations as well as view which is known as the method of disconfirmation. This model is providing the 5 scopes of the quality of services that are used for measuring the service quality: "Reliability, Responsiveness, Empathy, Tangibles, and Assurance". After that, there were many criticisms on the model and on the various dimensions which were used for the measurement of service quality as well as on the power of the model (Brady & Cronin, 2001; Caruana, Ewing, & Ramaseshan, 2000; Choudhury, 2015). For addressing the critiques on the model one more model was proposed by Cronin & Taylor in 1992 named SERVPERF. The model was considering the point of dimensions for measuring the quality of services. In terms of reliability, the second model which was proposed was considered to be better as compare to SERVEQUAL. In terms of validity and convergent the SERVPERF was supposed to be more validate and explaining in-depth and detail the conception of service quality along with this the variances were explained on detail (Abdullah, 2006; Llusar & Zornoza, 2000). There have been explored some particular scales which are specifically related to the sector of education and these were recommended by Abdullah in 2006 and it was suggested by Kashif, Ramayah, and Sarifuddin in 2016. These were based on the model of SERVPERF and the model of SERVQUAL respectively. When the models which are used in the education sector for measuring the service quality more than ten models were based on the idea of SERVEQUAL (Jiewanto, Laurens, & Nelloh, 2012) as well as the model of SERVPERF (Alves & Raposo, 2007a; Brown & Mazzarol, 2006) in numerous research studies. A research study which was conducted by Carrillat, Jaramillo, and Mulki in 2007, the findings of the research study highlighted that the importance and significance of both the model used for measuring the service quality are kinds of the same. The usability of the model in the research precisely determined by the particular intents and aims of the study which is being conducted. So for that reason, many research scholars suggested that if the main purpose of the research is to predict the quality of the service or it is based on gauging the main determining factor then the model of SERVPERF will be used for measuring the variable (Sultan & Yin Wong, 2012). The current research will be also using the model of SERVPERF. This will help the researcher to examine the opinion of the students regarding measuring the quality of service. The quality of the service will be examined in the study using the main scopes of the quality of service known as the "perceived academic quality, perceived administrative quality, and perceived physical facilities". This idea related to the quality was used by the Sultan & Yin-Wong in 2013 because it is resembling with the structure of the education system and institutions operating in the context of Pakistan. The elements which are considering the education and teaching is related to the quality of services like academia (Sultan & Yin Wong, 2013). The understanding along with the proficiency of the teacher when he/she is conveying the lecture to the students and the reaction of the teacher regarding the queries and questions of the students is related to the academic value. There are various facilities through which the activities of academia is completed. It includes the management and administration of the educational institutions as well as the staff of the institution which is

supportive and resolving all the issues and problems of the students is shaping the quality of services provided by the administration (Sultan & Yin Wong, 2013). It is dealing the matters of the educational institutions as well as the students in terms of registration and dropping the student from the particular subject, the procedure involved in arranging any specific event in the institution, and any process in which the reference letter is made and applied. The satisfaction of students regarding the supportive services provided by the administration and management to the students is determined using the feedback as well as complaints (Yeo & Li, 2014). The tangible services which are provided by the education institutions are in form of café, areas for parking, classrooms, labs, library, sports areas and different kinds of co-curriculum activities (Douglas et.al, 2006). The students presume that the building of the educational institutions will be well decorated and attractive visually (Winter & Chapleo, 2017). When the students are provided an ample place in form of educational institutions for learning and studying, using the computer labs for doing work and the library area of study which is eye-appealing it is adding more to the quality of services (Yeo & Li, 2014).

### **Student Satisfaction**

When the consumer and user of the product or service are showing an optimistic approach he/she is satisfied with the consumption of the product and service (Fornell, Johnson, Anderson, Cha, & Bryant, 1996). The satisfaction of the customer is referred to as to the likeliness of the customer regarding the purchase and usage of the product and the experience they gained through evaluating the usage of the product considering the different outcomes (Hunt, 1977). The idea relating to the satisfaction of the consumer is evolved from the point when the customer evaluates the delivery of the services with the expectation they have made about the services before its purchase (Neset & Helgesen, 2009). The satisfaction of the consumer is referred to as to the expectation of the customer before purchasing and the performance of the product and service after purchasing (Anderson, Fornell, & Lehmann, 1994). When the customer is contented, he/she is likely to make the purchase again and gives priority to purchasing from the same company. They also refer to the product or service to others to purchase from the same company (Cheng, 2011). Same is the case with the students while they are selecting the university, the students have many expectations from the education institution. These expectations arise because of the review of the other people and the public regarding the image of the university or it is a result of the promises which the educational institution has made that they will be delivering such kind of services. When the expectations are high it is setting a low level of patience in the students regarding the low quality of services (Yeo & Li, 2014). When the students get a chance to study in the education institution for a few periods, they are likely to come over numerous chances and opportunities for evaluating the quality of services. The services and their quality can affect the satisfaction level of the student. It consists of the skills and abilities of the students, courses offered by the university, the environment of learning, and the facilities given in the classrooms. In the research study which was conducted by Mazirah Yusoff, Fraser McLeay, & Burton (2015), the research showed twelve different determinants relating to the satisfaction of the student and these were the specialized relaxed situation, pupil calculation and knowledge practices, quality of service, quality of the university, quality of management, tangible services, teaching space setting, lecture, and class expediting belongings, course book and fees, student facilities, procedures of the

university, connection with professors, well-informed and receptive faculty, advantageousness of staff, response, and size of a classroom.

### **Switching Cost**

The customers can be retained by the company when the satisfaction of the customer is improved and increased along with increasing the perception of the customer about the cost of switching (Ranaweera & Prabhu, 2003). The cost of switching is stated as the cost which the customer has to pay when he/she is switching from using one product and service to another product or service which is offered by the other company to the customers (Porter, 1980). The customer has to pay the cost while he/she switch the use of any product and service. The cost of switching might be a loss which the users have to pay when they are moving from one company's product and services to another company's product and services (ElManstrly, 2016). It is not considered to cost in the monetary term but it can also consist of the physical as well as emotional cost (Jackson, 1985). The concept of the cost of switching is generally used in the sector where the users have many different options and choices available in the market and they are in the position to witch from one to another product. When the cost of switching from one product to another product or service is high then the customer is more likely to retain the product and services they are using already (Blut et.al, 2015; Keaveney & Parthasarathy, 2001). This concept is suggested in the theories which are relating to the behavioral faithfulness (Jacoby & Kyner, 1973). The cost which can be incurred to the student while they are switching from one education institution to another education institution can be the cost which is can be in term of monetary cost, the cost for searching the alternative education institution, the cost relating to the time spent on searching the alternative and it also includes the emotional cost in form of stress to the student (Mohamad & Awang, 2009a). There is a cost that might be paid by the students who will be paying a huge amount of fee for the tuition services or they will be paying the fee for taking up any extra and additional subject and class. The cost of switching for the student can include the effort and time spent by the student in contacting many education institutions just for the purpose to get some information from them. There can be an emotional cost that the student has to pay thinking about the admission in the other educational institution or uncertainty regarding the completion of the courses as well as his/her acceptance in the university. The researcher has not given importance to the conception relating to the cost of switching in terms of its effect on the loyalty of the students. As there are many other choices and options available to the student for switching from one university to another. In the current research, the concept of cost of switching has been taken up as a determinant of the loyalty of students.

### **Methodology**

This study is related to the education sector of Pakistan. The population of the study is the students who are studying different language courses (English, Arabic, Persian etc.) at the University of the Punjab, Lahore, Pakistan. Data in this survey-based quantitative research will be gathered through questionnaires consisting of close-ended questions. 534 questionnaires were distributed among the students to achieve the minimum sample of 341 as suggested by Krejcie and Morgan (1970). The number of returned questioners was 391, but all the questionnaires were not fulfilled correctly. 301 questionnaires were used in this study because these questionnaires were full filled by the respondents. Convenience sampling was used to collect the data. This study is cross-sectional because

of the data collection at one point in time. It is the best method for data collection because respondent's attitudes may be changed with time but in this method, respondents have no opportunity to change their behavior an attitude (Firer, 2003; Bontis and Cabrira,2008; Shabarati et al. 2010). It means that the collected data reflect the respondent's attitude. SPSS software is used for descriptive analysis, reliability analysis, and correlation matrix. Further analysis has done on AMOS software. The structural equation modeling technique is used, which is run on AMOS, to check the hypothesis testing.

**Results**

**Descriptive statistics**

The mean of gender is 1.31 and others also have 1.62, 3.17, and 3.03 mean. Normally, the standard deviation is one-fourth of the mean and the table given below can see that standard deviation is one-fourth of the mean. The standard deviation of the gender is .464 which is approximately the one-fourth of the mean of gender. The standard deviation of the marital status is 1.62 which is approximately the one-fourth of the mean of marital status. The standard deviation of the age is 1.098 which is approximately the one-fourth of the mean of age. The standard deviation of the working experience is .988 which is approximately the one-fourth of the mean of working experience. The value of skewness and kurtosis must be lie between 1 to 3. As can be seen that the values of skewness of gender, marital status, age, working experience are .814, -.502, -.168, -.290 respectively. The value of kurtosis lies between the standard which has already discussed. The gender has kurtosis value -1.346, marital status -1.759, age .315, and working experience -.454.

Table 1. *Descriptive statistics*

	Mean	Std. Deviation	skewness	kurtosis
Gender	1.31	.464	.814	-1.346
Marital status	1.62	.486	-.502	-1.759
Age	3.17	1.098	.168	.315
Working exp	3.03	.988	-.290	-.454

**Reliability analysis**

The reliability analysis tells about whether the respondents are consistent are not in the answers. The value of Cronbach alpha is greater than .70 it considers that the respondent is consistent in the answer (Pallant, 2011). Reliability analysis tells about the internal consistency of respondents. As can be seen in the given table below that all the variables have more than .70 reliabilities which means that the respondents are consistent in the answers.

Table 2. *Reliability analysis*

Variable	No of items	Cronbach alpha
SWCOST	4	.735
STUSAT	4	.715
PAC	5	.771
PHYFAC	6	.713
PADQ	4	.808
STULOY	6	.784
ACDINT	5	.762
SOCINT	5	.745

**Correlation matrix**



The value of the correlation lies between -1 to +1. All the variables have correlated with each other not more than +1 or nor -1. The high correlation value among the variables may create the problem of multicollinearity, but normally this problem creates when two variables are highly correlated with each other. This table suggests that all the variables have correlated with each other. Switching cost is positively correlating with each other with the value of .352 , .218, .385,.272, .182, .188, .365 and at 1% significance level. . Student satisfaction is positively correlating with each other with the value of .263,.310,.234,.285 and at 1% significance level and two reaming variables namely student loyalty and academic integration are positively correlating with student satisfaction with the value .135,.117 respectively and at 5% significance level.

Table 3. *Correlation matrix*

	1	2	3	4	5	6	7	8
SWCOST	1							
STUSAT	.352**	1						
PAC	.218**	.263**	1					
PHYFAC	.385**	.310**	.314**	1				
PADQ	.272**	.234**	.396**	.389**	1			
STULOY	.182**	.135*	.381**	.346**	.445**	1		
ACDINT	.188**	.117*	.339**	.352**	.431**	.973**	1	
SOCINT	.365**	.285**	.204**	.834**	.320**	.260**	.254**	1

**Structural equation modeling (SEM):**

Statistical data used in structural equation modeling (SEM), as it is a statistical technique, to test and find the causal relationship (Wright, 1921; Haavelmo, 1943; Simon, 1953 and Judea, 2000). Structural equation modeling uses for theory testing and theory building as well, because it used in both analyses namely, confirmatory factor analysis, and exploratory factor analysis. To reach a general conclusion and to estimate the value of parameter SEM can be used by specifying a corresponding model. SEM also can measure latent variables; latent variables are those variables that are not measured directly but estimated in the form of several measured variables each of which is predicted to “tap into” the latent variables.

The direct relationship between academic integration and student loyalty is significant (B=0.510), P < 0.0001. It means that academic integration effect student loyalty. The direct relationship between perceived academic quality and student loyalty is significant (B=0.480), P < 0.0001. It means that perceived academic quality affects student loyalty. The direct relationship between perceived administration quality and student loyalty is significant (B=0.291), P < 0.0001. It means that the perceived administration quality affects student loyalty. The direct relationship between the physical facility and student loyalty is significant (B=0.563), P < 0.0001. It means that the physical facility effect student loyalty. The direct relationship between social integration and student loyalty is significant (B=0.363), P < 0.0001. It means that the social integration effect student loyalty.

The direct relationship between switching cost and student loyalty is significant (B=0.169), P < 0.0001. It means that the switching cost effect student loyalty.

Table 4. *Structural equation modeling (SEM)*

Hypothesis	Estimate	Critical ratio	P value
ACT → STULOY	1.017	71.471	***

PAC	→	STULOY	.480	6.335	***
PADQ	→	STULOY	.291	8.009	***
PHYSF	→	STULOY	.563	4.887	***
SCINT	→	STULOY	.363	4.880	***
SWCOS	→	STULOY	.169	4.250	***

**Mediation analysis:**

Four conditions must be fulfilling for the mediation. First, the independent variable must be correlated with the dependent variable. Second, the independent variable and mediator variable must be correlated. Third, the mediator variable correlates with the dependent variable and the fourth and last one is the independent variable and the dependent variable relationship must be changed when the mediator variable intervenes between them.

Student satisfaction mediates the relationship between academic integration and student loyalty. As can be seen in the given table below, direct beta without mediation is significant with the value 1.068. direct beta with mediation is also significant with the value .969. but, the indirect effect is insignificant so, there is no mediation. Student satisfaction mediates the relationship between perceived academic quality and student loyalty. As can be seen in the given table below, direct beta without mediation is significant with the value .470. direct beta with mediation is also significant with the value .336. but, the indirect effect is insignificant so, there is no mediation. Student satisfaction mediates the relationship between perceived administration quality and student loyalty. As can be seen in the given table below, direct beta without mediation is significant with the value .288. direct beta with mediation is also significant with the value .420. but, the indirect effect is insignificant so, there is no mediation. Student satisfaction mediates the relationship between the physical facility and student loyalty. As can be seen in the given table below, direct beta without mediation is significant with the value .542. direct beta with mediation is also significant with the value .261. but, the indirect effect is insignificant so, there is no mediation. Student satisfaction mediates the relationship between social integration and student loyalty. As can be seen in the given table below, direct beta without mediation is significant with the value .351. direct beta with mediation is also significant with the value .263. but, the indirect effect is insignificant so, there is no mediation. Student satisfaction mediates the relationship between switching costs and student loyalty. As can be seen in the given table below, direct beta without mediation is significant with the value .161. direct beta with mediation is also significant with the value .227. but, the indirect effect is insignificant so, there is no mediation.

Table 5. Mediation analysis

Hypothesis	Direct B w/o mediation	Direct B with mediation	Indirect effect	Mediation type
ACDINT → STUSAT → STULOY	1.068***	.969***	.003 <sup>(NS)</sup>	No mediation
PAC → STUSAT → STULOY	.470***	.336***	.007 <sup>(NS)</sup>	No mediation
PADQ → STUSAT → STULOY	.288***	.420***	.004 <sup>(NS)</sup>	No mediation
PHYFAC → STUSAT → STULOY	.542***	.261***	.701 <sup>(NS)</sup>	No mediation

SOCIINT STULOY	→	STUSAT	→	.351***	.263***	.009 <sup>(NS)</sup>	No mediation
SWCOST STULOY	→	STUSAT	→	.161***	.227***	.011 <sup>(NS)</sup>	No mediation

**Discussion**

The purpose of this research to find out the determinants of student loyalty. Many gaps find in the literature regarding the determinants of student loyalty. Many studies have been conducted on the determinants of student’s loyalty but scare studies who find and make a complex model for searching the other factor which could be but not explored yet. Most of the studies conducted on the main determinants, they did not search what could be the other main possible factor that can affect student loyalty. Most of the studies have covered the factors like student satisfaction, service quality, and physical facility, but no one study yet those, who find out the other factor like social integration and switching cost as well. Switching cost is the main determinant of student loyalty. It has been checked in many studies but not for the determinants of student loyalty, it checked as a customer loyalty determinant.

The effect of academic integration, perceived academic quality, perceived administration quality, physical facility, social integration and switching cost had an insignificant impact on student loyalty. Our study proved that these are the factor that effect student loyalty, it might be another factors or determinants but this study is limited to this. The effect of university switching cost on student loyalty was of prime interest of this study because of the absence of its application in education sector despite its relevance. The impact of different types of switching cost on student loyalty came out as positive and significant. It shows that the higher the monetary, financial and time cost to make a switch from one university to another, the more the chances the students will continue education in the same university. Moreover, in this study, student satisfaction checked as a mediator which leads toward student loyalty, but the results did not get as expected.

**Limitations & future study:**

Only quantitative research was conducted due to which research might not develop a deep understanding concerning the topic under study. A small sample size was taken due to which the result might restrict the generalize ability of its result to a larger population. Only the educational sector is selected for investigation which may restrict the results to be generalized to other industries or sectors. This study has tried switching costs as a new antecedent of student loyalty. The dimensions of switching costs are very specific to Pakistan. It is highly recommended to use this construct in other developing and developed countries considering their specific switching costs of moving from one university to another. This study finds the six determinants of student loyalty it might be another’s factor that can affect student loyalty but did not include in this study. Moreover, student satisfaction checked as a mediator but it does not play a mediation role, it might be checked as an independent variable that could affect student loyalty and became the determinant of student loyalty.

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