

STUDENT LOYALTY IN PRIVATE SECONDARY EDUCATION: THE ROLES OF SERVICE QUALITY, SATISFACTION, AND COMPETITOR INTENSITY

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Abstract : Private secondary schools increasingly face competitive pressure as students and parents compare institutions based not only on academic provision but also on service quality, teacher competence, institutional value, and alternative school options. This study examines how educational staff services and teacher competence influence student loyalty through student satisfaction and whether competitor intensity strengthens the satisfaction–loyalty relationship. A quantitative explanatory survey was conducted with 315 students from private senior high schools in a highly competitive urban educational market. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that both educational staff services and teacher competence significantly enhance student satisfaction, with teacher competence showing the stronger effect. Student satisfaction significantly increases student loyalty and partially mediates the effects of both educational staff services and teacher competence on loyalty. Furthermore, Competitor Intensity significantly strengthens the relationship between student satisfaction and student loyalty, indicating that satisfaction becomes more consequential for loyalty when students perceive stronger school competition.

Keywords : Student Loyalty; Student Satisfaction; Teacher Competence; Competitor Intensity.

Abstrak : Sekolah menengah swasta semakin menghadapi tekanan kompetitif karena siswa dan orang tua membandingkan lembaga pendidikan tidak hanya berdasarkan penyelenggaraan akademik, tetapi juga kualitas layanan, kompetensi guru, nilai institusional, dan ketersediaan alternatif sekolah. Penelitian ini menguji bagaimana layanan tenaga kependidikan dan kompetensi guru memengaruhi loyalitas siswa melalui kepuasan siswa, dan apakah intensitas kompetitor memperkuat hubungan antara kepuasan siswa dan loyalitas siswa. Penelitian ini menggunakan survei kuantitatif eksplanatori terhadap 315 siswa dari sekolah menengah atas swasta dalam pasar pendidikan perkotaan yang sangat kompetitif. Data dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Temuan penelitian menunjukkan bahwa layanan tenaga kependidikan dan kompetensi guru secara signifikan meningkatkan kepuasan siswa, dengan kompetensi guru sebagai prediktor yang lebih kuat. Kepuasan siswa secara signifikan meningkatkan loyalitas siswa dan memediasi secara parsial pengaruh layanan tenaga kependidikan dan kompetensi guru terhadap loyalitas. Selain itu, intensitas kompetitor secara signifikan memperkuat hubungan antara kepuasan siswa dan loyalitas siswa, yang menunjukkan bahwa kepuasan menjadi lebih menentukan bagi loyalitas ketika siswa merasakan kompetisi sekolah yang lebih kuat.

Kata Kunci : Loyalitas Siswa; Kepuasan Siswa; Kompetensi Guru; Intensitas Persaingan.

INTRODUCTION

The landscape of private secondary education has increasingly shifted from a purely social and instructional domain into a competitive educational service sector. Private schools are no longer evaluated only by their ability to deliver curriculum content, but also by their capacity to provide reliable services, create satisfying student experiences, and sustain institutional attractiveness. In this context, students and parents compare schools based on service quality, teacher competence, facilities, reputation, program differentiation, religious or moral values, and perceived institutional value (Sunarti, 2022; Faiz et al., 2023; Firdausiyah, 2022). School choice and marketization have intensified competitive pressures among educational institutions, especially in densely populated urban areas where families have multiple school alternatives (Greaves et al., 2023; Porter, 2008; Wetzler et al., 2024). This condition requires private school leaders to understand both internal educational quality and external competitive dynamics that shape students' satisfaction and loyalty.

In educational service management, satisfaction reflects students' evaluation of their educational experiences, whereas loyalty refers to their willingness to remain enrolled, recommend the school, and maintain commitment to the institution. Previous studies have shown that service quality significantly affects student satisfaction and loyalty, either directly or through satisfaction as a mediating variable and through related institutional factors such as image, perceived value, and marketing strategy (Bulut & Aydoğan, 2021; Chandra et al., 2019; Luckyardi et al., 2022; Phawitpiriyakliti & Terason, 2024; Wijaya & Sumarwan, 2022). Therefore, identifying the antecedents of student satisfaction and loyalty is essential for private schools seeking to maintain competitiveness, public trust, and long-term survival. Despite their strategic importance, student satisfaction and loyalty remain challenging outcomes for many private schools because positive educational experiences do not always translate into long-term commitment, recommendation behavior, or institutional attachment. This condition raises an important question regarding which internal and external factors most effectively contribute to the development of student loyalty in competitive educational environments. This indicates that loyalty formation in private schools needs to be understood not only as a direct consequence of perceived service quality, but also as a process through which students interpret daily educational encounters, evaluate institutional value, and compare their school experience with available alternatives.

Two internal factors that directly shape students' daily educational experience are educational staff services and teacher competence. Educational staff services encompass administrative support, responsiveness, reliability, assurance, empathy, and other non-teaching services that shape students' perceptions of institutional quality, consistent with the SERVQUAL framework (Parasuraman et al., 1988; Zeithaml et al., 2018). Studies on

educational service quality show that support services and education personnel play an important role in shaping students' perceptions of institutional quality and satisfaction (Bulut & Aydoğan, 2021; Mawardi et al., 2023; Raja et al., 2023). However, in many educational service studies, non-teaching services are often absorbed into a broad service quality construct. This makes it difficult to identify the specific contribution of educational staff services to student satisfaction and loyalty, particularly in secondary schools where administrative support, responsiveness, and student-facing services form part of students' daily institutional experience.

Teacher competence is another major determinant of student satisfaction. Teachers are the primary service providers because they directly shape students' learning experiences through professional, pedagogical, social, and personal competencies. Students' perceptions of educator competence influence satisfaction and loyalty and are closely associated with school effectiveness and student learning experiences (Alzoraiki et al., 2024; Bush, 2020; Latip et al., 2020; Zainuddin & Muhammad, 2025). In private secondary education, teacher competence also functions as a strategic source of perceived educational value because students evaluate institutional quality largely through classroom interaction, academic guidance, fairness, communication, and teacher support. Thus, teacher competence is not merely an instructional variable but a strategic factor in strengthening students' attachment to the school.

Although the relationships among service quality, satisfaction, and loyalty have been widely discussed in service marketing literature, their application in private secondary education still requires more focused empirical investigation. Much of the existing literature has examined higher education, general service industries, or isolated aspects of educational quality. Previous studies confirm the importance of service quality, teacher competence, student satisfaction, and loyalty in educational settings (Kosasih et al., 2024; Subandi & Hamid, 2021), while studies on education personnel and teacher competence also demonstrate their contribution to student satisfaction (Mawardi et al., 2023; Pratiwi et al., 2024; Zainuddin & Muhammad, 2025). However, the knowledge produced by these studies still leaves three unresolved issues. First, many studies have treated educational service quality as a general construct, without clearly differentiating teaching-related quality from non-teaching educational services. This distinction is theoretically important because educational staff services and teacher competence represent different forms of educational encounters: educational staff services shape students' perceptions of institutional reliability, accessibility, responsiveness, and administrative support, whereas teacher competence shapes students' learning experience, academic trust, and perceived instructional value. Second, previous studies have generally examined service quality, teacher competence, satisfaction, and loyalty as separate or partially connected relationships. Consequently, the

literature has not adequately explained how Educational Staff Services and Teacher Competence operate simultaneously within a comprehensive student loyalty model at the private secondary school level. Third, most existing student loyalty models remain internally oriented by emphasizing service quality, competence, satisfaction, perceived value, or reputation, while the role of external competitive conditions in shaping the satisfaction-loyalty relationship remains underexplored. This gap limits current understanding of how internal educational quality and external competitive pressure jointly shape student loyalty in private secondary education.

In addition to internal service quality, private schools are affected by external market conditions. Competitor intensity is important because students and parents may have multiple alternative school options. From the perspective of competitive strategy, institutional loyalty may be influenced by substitutes, consumer bargaining power, and rivalry among institutions offering similar services (Porter, 2008; Subrahmanyam, 2017; Annamdevula & Bellamkonda, 2016). In highly dense educational spaces, school choice and marketization create strategic pressure for schools to differentiate themselves and retain students through superior educational experiences (Greaves et al., 2023; Wetzler et al., 2024). Therefore, the relationship between student satisfaction and student loyalty may not be uniform across all contexts. Most educational loyalty studies assume that the satisfaction-loyalty relationship is relatively stable, whereas competitive strategy theory suggests that loyalty formation may vary according to market rivalry, institutional differentiation, and the availability of alternatives (Porter, 2008; Singh et al., 2023). In highly competitive educational markets, satisfaction may become a stronger determinant of loyalty because students face more alternatives and lower switching barriers, making satisfaction an important retention mechanism. Conversely, in less competitive environments, loyalty may also be influenced by factors other than satisfaction, such as distance, tradition, social ties, or limited school alternatives. Therefore, the role of Competitor Intensity requires empirical examination, not merely as an external background condition, but as a contextual factor that may alter the strength of the relationship between Student Satisfaction and Student Loyalty.

These unresolved issues show that student loyalty in private secondary education cannot be fully explained by internally oriented service quality models alone. A more comprehensive explanation is needed, one that connects internal educational quality, students' evaluative responses, and external competitive pressure within a single analytical framework. Accordingly, this study advances previous research by integrating Educational Staff Services and Teacher Competence as distinct internal antecedents, Student Satisfaction as a mediating mechanism, and Competitor Intensity as a contextual moderator of the Student Satisfaction-Student Loyalty relationship. This integration allows the study to explain not only whether internal educational quality affects loyalty, but also how

satisfaction transmits these effects and under what competitive conditions satisfaction becomes more consequential for loyalty.

Based on this argument, this study aims to: 1) examine the effect of Educational Staff Services on Student Satisfaction and Student Loyalty; 2) analyze the effect of Teacher Competence on Student Satisfaction and Student Loyalty; 3) investigate the mediating role of Student Satisfaction in the relationships between Educational Staff Services, Teacher Competence, and Student Loyalty; and 4) examine the moderating role of Competitor Intensity in the relationship between Student Satisfaction and Student Loyalty. Focusing on private secondary schools in highly competitive urban environments, this study is expected to contribute to educational service management by developing a moderated mediation model that explains student loyalty as the outcome of interactions between internal educational quality, student satisfaction, and external competitive intensity.

Based on the proposed relationships among the variables, the conceptual framework of this study is presented in Figure 1.

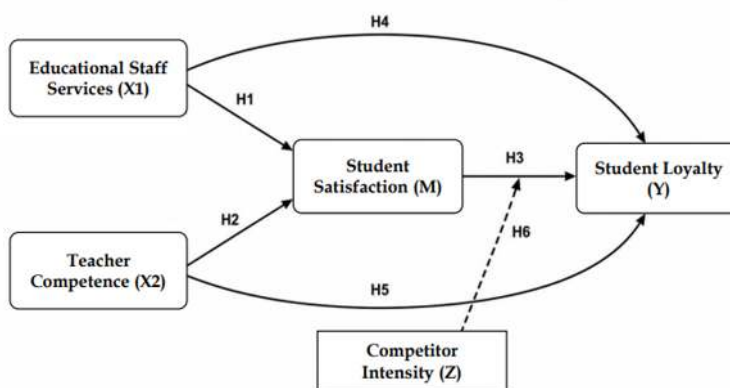


Figure 1: Conceptual Framework of the Study

The conceptual framework as figure 1, highlights the proposed direct, mediating, and moderating relationships examined in this study. Specifically, Educational Staff Services and Teacher Competence are positioned as key internal quality factors influencing Student Satisfaction and Student Loyalty. Furthermore, Student Satisfaction is expected to function as a mechanism that explains how educational quality translates into loyalty, while Competitor Intensity represents an external environmental factor that may strengthen or weaken this relationship.

METHOD

This study employed a quantitative explanatory survey design to examine the causal relationships, mediating effect, and moderating effect among the hypothesized variables.

This design was appropriate for testing how Educational Staff Services and Teacher Competence influence Student Satisfaction and Student Loyalty, and how Competitor Intensity moderates the relationship between Student Satisfaction and Student Loyalty. Quantitative survey research is suitable for testing theoretically derived relationships among latent variables using numerical data from a relatively large group of respondents (Creswell & Creswell, 2023).

The population consisted of all active 11th- and 12th-grade students enrolled in private senior high schools (SMA) located in an urban area with a high density of educational institutions. The research involved students from several private senior high schools that shared comparable institutional characteristics, namely privately managed schools operating in the same urban educational market, offering formal senior secondary education, and facing relatively similar competitive pressure from nearby schools. These schools were selected because they represented private secondary institutions exposed to school choice, program differentiation, and competition for student enrollment. The number of participating schools and their proportional student representation were determined during the sampling stage to ensure that no single school dominated the sample. These students were selected because they had experienced school services and classroom learning for at least one academic year, enabling them to provide informed perceptions of the studied variables. Stratified random sampling combined with proportional sampling was used to ensure that each school was represented according to its student population.

The sample size was determined based on SEM-PLS guidelines. Since the instrument consisted of 28 manifest indicators, the minimum sample size was calculated using the rule of five to ten times the number of indicators, resulting in a target of 280 respondents. The study obtained 315 fully completed and valid responses, exceeding the minimum requirement for SEM-PLS analysis involving mediation and moderation effects (Hair et al., 2022a; Sarstedt et al., 2021). The final sample size exceeded the minimum recommendation for PLS-SEM and was considered sufficient for estimating a model involving multiple latent constructs, mediation, and moderation effects (Hair et al., 2022b; Sarstedt et al., 2021).

Primary data were collected through a digitally distributed closed-ended questionnaire using a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree. Before main data collection, the questionnaire underwent face validity assessment by an educational management expert and a pilot test with 30 students outside the main sample to ensure clarity, contextual suitability, readability, and reduced ambiguity. Feedback was used to refine item wording without changing the conceptual structure.

Several procedural measures were implemented to minimize respondent bias. Participation was voluntary, responses were anonymous, and students were informed that the data would be used solely for research purposes. A pilot test indicated that all items were understandable and contextually relevant. Feedback from participants and expert reviewers was used to improve wording clarity while preserving the conceptual meaning of each construct. Because all variables were measured using a self-reported questionnaire at a single point in time, several procedures were applied to reduce the potential risk of common method bias. The questionnaire assured anonymity, used neutral wording, avoided leading statements, separated items representing different constructs, and emphasized that there were no right or wrong answers. In addition, the measurement model was evaluated to ensure construct validity and discriminant validity, while collinearity diagnostics were considered during structural model assessment to identify possible inflation among constructs. These procedural and statistical precautions were intended to increase confidence that the observed relationships were not primarily caused by the measurement method.

The operational definitions and indicators of the latent constructs were developed from theoretical frameworks and empirical studies on educational service quality, teacher competence, student satisfaction, student loyalty, and school competition. To make the instrument description more efficient, the operationalization of each variable is summarized according to its conceptual definition and main indicators. Educational Staff Services (X1) refers to students' perceptions of the quality of non-teaching services provided by administrative staff and support personnel. This construct was adapted from SERVQUAL, covering tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988; Zeithaml et al., 2018). In the school context, these dimensions reflect administrative facilities, staff reliability, responsiveness, assurance, and empathy toward students' needs and are consistent with studies linking educational services to student satisfaction and loyalty (Bulut & Aydogan, 2021; Mawardi et al., 2023; Wijaya & Sumarwan, 2022).

Teacher Competence (X2) refers to students' perceptions of teachers' capability to provide effective and supportive learning experiences. This construct includes professional, pedagogical, personality, and social competencies reflected in instructional mastery, classroom management, communication, fairness, and constructive teacher-student interaction. These dimensions are supported by studies showing that perceived educator competence influences student satisfaction and institutional loyalty (Alzoraiki et al., 2024; Bush, 2020; Latip et al., 2020; Zainuddin & Muhammad, 2025).

Student Satisfaction (M) was defined as students' overall evaluation of their educational experience, measured through fulfillment of academic expectations, satisfaction

with the learning environment, social interaction, and pride in the institution. It was positioned as a mediating variable because previous studies show that satisfaction links perceived service quality and educator competence to student loyalty (Bulut & Aydogan, 2021; Latip et al., 2020; Phawitpiriyakliti & Terason, 2024; Wijaya & Sumarwan, 2022).

Student Loyalty (Y) refers to students' commitment to remain enrolled, maintain a positive attitude, recommend the school to others, and uphold the institution's reputation. Indicators included intention to remain, recommendation behavior, reluctance to transfer, and positive word-of-mouth. These indicators align with educational service studies that conceptualize loyalty through intention to stay, recommendation behavior, positive word-of-mouth, and institutional commitment (Latip et al., 2020; Subandi & Hamid, 2021; Wijaya & Sumarwan, 2022).

Competitor Intensity (Z) was defined as students' perception of the level of competition among private schools in the surrounding educational market. This construct was measured through the number of competing schools, competitors' promotional aggressiveness, flagship programs, and perceived competition for prospective students. Its inclusion was grounded in competitive strategy theory, which explains that organizational sustainability and customer loyalty are affected by rivalry, substitute options, and consumer bargaining power (Porter, 2008). In education, marketization and school choice intensify competitive pressure and may shape the satisfaction-loyalty relationship (Porter, 2008). In educational contexts, marketization and school choice intensify competitive pressure and may shape the satisfaction-loyalty relationship (Greaves et al., 2023; Wetzler et al., 2024).

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 4.0. PLS-SEM was selected because it supports prediction-oriented analysis, accommodates complex models involving mediation and moderation, does not require strict multivariate normality assumptions, and is appropriate for theory extension rather than theory confirmation (Hair et al., 2022a; Sarstedt et al., 2021). The analysis consisted of measurement model and structural model evaluations.

The measurement model was assessed through convergent validity, discriminant validity, and construct reliability. Convergent validity was evaluated using outer loading values and Average Variance Extracted (AVE), with thresholds of outer loading ≥ 0.70 and $AVE > 0.50$. Construct reliability was assessed using Cronbach's Alpha and Composite Reliability (CR), with values above 0.70 indicating acceptable reliability. Discriminant validity was examined using the Fornell-Larcker criterion and Heterotrait-Monotrait Ratio (HTMT), with HTMT values expected below 0.85 (Hair et al., 2022a; Henseler et al., 2015; Sarstedt et al., 2021).

The structural model was evaluated through path coefficients, t-statistics, p-values, coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). The significance of direct, indirect, and moderating effects was tested using bootstrapping with 5,000 subsamples. The moderating effect of Competitor Intensity on the relationship between Student Satisfaction and Student Loyalty was tested using the orthogonalizing approach to minimize multicollinearity among the predictor, moderator, and interaction term (Hair et al., 2022a; Sarstedt et al., 2021).

RESULT AND DISCUSSION

1. Results

a) Measurement Model Evaluation

Before testing the structural hypotheses, the measurement model was evaluated to ensure that all latent constructs were measured by valid and reliable indicators. The estimation results showed that all manifest indicators for Educational Staff Services (X1), Teacher Competence (X2), Student Satisfaction (M), Student Loyalty (Y), and Competitor Intensity (Z) had outer loading values ranging from 0.712 to 0.894. These values exceeded the minimum recommended threshold of 0.70, indicating that all indicators had adequate convergent validity. This means that each indicator was sufficiently able to represent its intended latent construct, and no indicator needed to be eliminated from the model. The relatively high loading range also suggests that students responded consistently to the items measuring educational staff services, teacher competence, satisfaction, loyalty, and competitor intensity.

The Average Variance Extracted (AVE) values for all constructs were also above 0.50, ranging from 0.587 to 0.674. These results indicate that each construct was able to explain more than half of the variance of its indicators, confirming the fulfillment of convergent validity criteria. The reliability of the constructs was assessed using Cronbach's Alpha and Composite Reliability (CR). As shown in Table 1, all Cronbach's Alpha values ranged from 0.812 to 0.890, while CR values ranged from 0.867 to 0.923. Since all values exceeded the recommended threshold of 0.70, the constructs were considered reliable (Hair et al., 2022; Sarstedt et al., 2021). Among the constructs, Student Loyalty showed the highest reliability value, indicating that the items measuring students' intention to stay, recommend the school, and maintain positive commitment were particularly consistent. Overall, these results confirm that the measurement model was sufficiently robust for testing the hypothesized structural relationships.

Table 1: Results of Convergent Validity and Construct Reliability

Latent Construct	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)	Status
Educational Staff Services (X1)	0.845	0.889	0.612	Reliable & Valid
Teacher Competence (X2)	0.876	0.912	0.643	Reliable & Valid
Student Satisfaction (M)	0.812	0.867	0.587	Reliable & Valid
Student Loyalty (Y)	0.890	0.923	0.674	Reliable & Valid
Competitor Intensity (Z)	0.834	0.881	0.601	Reliable & Valid

Discriminant validity was evaluated using the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT). The results indicated that each construct was empirically distinct from the other constructs in the model. The square root of AVE for each construct was greater than its correlations with other constructs, and the HTMT values were below the recommended threshold. Therefore, the measurement model met the criteria for discriminant validity. This finding indicates that Educational Staff Services, Teacher Competence, Student Satisfaction, Student Loyalty, and Competitor Intensity measured different conceptual domains. In practical terms, students were able to distinguish between their perceptions of administrative services, teacher capability, satisfaction, loyalty, and competitive pressure. This reduces concerns that the constructs overlapped excessively or measured the same phenomenon.

b) Structural Model Evaluation and Hypothesis Testing

After confirming the validity and reliability of the measurement model, the structural model was evaluated to examine the hypothesized relationships among the variables. Structural model testing was conducted by assessing path coefficients, t-statistics, and p-values through the bootstrapping procedure. The results of the direct, indirect, and moderating effects are presented in Table 2. The interpretation of the structural model focuses not only on statistical significance, but also on the relative strength and substantive meaning of each relationship.

Table 2: Results of Structural Path Hypothesis Testing

Structural Path Relationships	Path Coefficient (β)	t-Statistics	p-Values	Conclusion
Direct Effects				
Educational Staff Services (X1) → Student Satisfaction (M)	0.387	5.432	0.000	Significant
Teacher Competence (X2) → Student Satisfaction (M)	0.452	6.891	0.000	Significant
Student Satisfaction (M) → Student Loyalty (Y)	0.512	7.124	0.000	Significant

Structural Path Relationships	Path Coefficient (β)	t-Statistics	p-Values	Conclusion
Educational Staff Services (X1) → Student Loyalty (Y)	0.189	2.412	0.016	Significant
Teacher Competence (X2) → Student Loyalty (Y)	0.221	2.984	0.003	Significant
Mediation Effects				
Educational Staff Services (X1) → Student Satisfaction (M) → Student Loyalty (Y)	0.198	4.115	0.000	Significant Mediation
Teacher Competence (X2) → Student Satisfaction (M) → Student Loyalty (Y)	0.231	4.892	0.000	Significant Mediation
Moderating Effect				
Student Satisfaction (M) × Competitor Intensity (Z) → Student Loyalty (Y)	0.165	3.114	0.002	Moderation Strengthens

The results show that Educational Staff Services had a positive and significant effect on Student Satisfaction ($\beta = 0.387$; $t = 5.432$; $p = 0.000$). Teacher Competence also had a positive and significant effect on Student Satisfaction ($\beta = 0.452$; $t = 6.891$; $p = 0.000$). These findings indicate that both non-teaching service quality and teacher competence contribute significantly to students' satisfaction. However, Teacher Competence demonstrated a stronger effect than Educational Staff Services, indicating that students' satisfaction is influenced more strongly by the quality of teaching and classroom experiences than by administrative and support services. This pattern suggests that although administrative responsiveness and support services matter, students' daily interaction with teachers remains the most influential source of satisfaction in private secondary education.

Student Satisfaction had a positive and significant effect on Student Loyalty ($\beta = 0.512$; $t = 7.124$; $p = 0.000$). In addition, Educational Staff Services had a direct positive and significant effect on Student Loyalty ($\beta = 0.189$; $t = 2.412$; $p = 0.016$), while Teacher Competence also had a direct positive and significant effect on Student Loyalty ($\beta = 0.221$; $t = 2.984$; $p = 0.003$). These results indicate that both educational staff services and teacher competence influence loyalty directly and indirectly through satisfaction. Among all direct structural relationships, the effect of Student Satisfaction on Student Loyalty was the strongest, suggesting that students' positive evaluations of their educational experiences play a central role in fostering long-term attachment to the school. By contrast, the weakest direct effect was found in the relationship between Educational Staff Services and Student Loyalty. This indicates that non-teaching services may not automatically produce loyalty unless they contribute to students' overall satisfaction with the institution.

The mediation test showed that Student Satisfaction significantly mediated the relationship between Educational Staff Services and Student Loyalty ($\beta = 0.198$; $t = 4.115$; $p = 0.000$). Student Satisfaction also significantly mediated the relationship between Teacher Competence and Student Loyalty ($\beta = 0.231$; $t = 4.892$; $p = 0.000$). Since the direct effects of Educational Staff Services and Teacher Competence on Student Loyalty remained significant, the mediation type can be categorized as partial mediation. This finding indicates that Educational Staff Services and Teacher Competence contribute to loyalty not only directly but also by enhancing students' satisfaction, which subsequently strengthens their commitment to the institution. The stronger indirect effect of Teacher Competence through Student Satisfaction indicates that teacher-related experiences are more effectively transformed into loyalty when students feel satisfied with their learning process and school experience. In other words, satisfaction functions as a bridge that converts perceived service and teaching quality into students' willingness to remain, recommend, and maintain a positive attitude toward the school.

The moderating effect test showed that the interaction between Student Satisfaction and Competitor Intensity had a positive and significant effect on Student Loyalty ($\beta = 0.165$; $t = 3.114$; $p = 0.002$). This result indicates that Competitor Intensity strengthens the relationship between Student Satisfaction and Student Loyalty. In other words, the effect of student satisfaction on loyalty becomes stronger when students perceive the school market environment as highly competitive. Although the moderating effect was smaller than the main structural effects, its statistical significance suggests that external competitive conditions contribute to shaping how satisfaction is translated into loyalty. This means that satisfied students become more likely to remain loyal when they are aware of competing schools and alternative educational options. In a competitive environment, satisfaction becomes more strategically important because students and parents can compare their current school with other institutions.

The coefficient of determination (R^2) for Student Satisfaction was 0.542, indicating that 54.2% of the variance in Student Satisfaction was explained by Educational Staff Services and Teacher Competence. Meanwhile, the R^2 value for Student Loyalty was 0.618, meaning that 61.8% of the variance in Student Loyalty was explained by Educational Staff Services, Teacher Competence, Student Satisfaction, Competitor Intensity, and the moderating interaction. These values indicate that the structural model has moderate to substantial explanatory power. The higher R^2 value for Student Loyalty further indicates that the integrated model was able to explain a considerable proportion of students' loyalty behavior, highlighting the combined

importance of internal educational quality and external competitive conditions. Substantively, these values show that the proposed model explains student loyalty more strongly than student satisfaction, suggesting that loyalty is shaped by a broader set of factors, including satisfaction, direct experiences with services and teachers, and perceived market competition.

The results of research reveal five main findings. *First*, all constructs met the required validity and reliability criteria, indicating that the measurement model was acceptable. *Second*, both Educational Staff Services and Teacher Competence significantly increased Student Satisfaction, with Teacher Competence showing the stronger effect. *Third*, Student Satisfaction was the strongest direct predictor of Student Loyalty. *Fourth*, Student Satisfaction partially mediated the effects of both Educational Staff Services and Teacher Competence on Student Loyalty, indicating that satisfaction served as an important explanatory mechanism. *Fifth*, Competitor Intensity significantly strengthened the relationship between Student Satisfaction and Student Loyalty. These findings show that student loyalty in private secondary education is formed through the interaction between internal educational quality, students' satisfaction, and external competitive pressure.

2. Discussion

The findings of this study confirm that Educational Staff Services have a positive and significant effect on Student Satisfaction. This result indicates that students' satisfaction is not shaped only by classroom learning but also by the quality of non-teaching services they experience in daily school life. This finding is consistent with the SERVQUAL framework, which emphasizes tangibles, reliability, responsiveness, assurance, and empathy as essential dimensions of perceived service quality (Parasuraman et al., 1988; Zeithaml et al., 2018; Lee & Yoo, 2000). It also supports studies showing that educational staff services, school service quality, and education personnel competence contribute to student satisfaction and loyalty in educational institutions (Bulut & Aydogan, 2021; Mawardi et al., 2023; Pratiwi et al., 2024; Raja et al., 2023; Wijaya & Sumarwan, 2022). The finding extends this literature by demonstrating that non-teaching educational services remain relevant contributors to student satisfaction even when teacher competence is simultaneously considered within the same model. This reinforces the argument that student satisfaction in private secondary schools is produced through multiple service encounters, not solely through instructional activities.

Teacher Competence was found to have the strongest direct effect on Student Satisfaction. This result indicates that teacher quality remains the core determinant of

students' educational experience. The stronger effect of Teacher Competence compared with Educational Staff Services suggests that students place greater value on instructional quality than on administrative support when evaluating their school experience. This finding supports previous research showing that students' perceptions of educator competence influence satisfaction and institutional loyalty (Latip et al., 2020; Zainuddin & Muhammad, 2025). It is also in line with educational management literature emphasizing that teacher quality, teaching performance, pedagogical competence, and academic guidance competence are central to school effectiveness and students' learning experience (Alzoraiki et al., 2024; Bush, 2020; Parveen et al., 2024; Tuan Abu Bakar & Quah, 2023). Similar findings have been reported in studies showing that teacher competence, teaching strategy, and pedagogical capability are associated with students' satisfaction and learning outcomes across different educational settings (Akmal & Harianto, 2024; Basas et al., 2020; Lauermaann & ten Hagen, 2021; Noor & Siraji, 2024; Wang et al., 2025). This pattern suggests that classroom interaction remains the most influential source of perceived educational value because it represents students' most intensive contact with the institution. Therefore, teacher competence should be viewed not only as a pedagogical requirement but also as a strategic element of educational service quality in private secondary schools.

The results also show that Student Satisfaction has a positive and significant effect on Student Loyalty. This finding indicates that satisfied students are more likely to remain at the school, recommend the institution to others, express positive word-of-mouth, and maintain commitment to the school's reputation. This finding suggests that loyalty is not formed automatically through service provision alone, but through students' positive interpretation of their educational experiences. This result supports previous findings that student satisfaction plays a key role in strengthening loyalty in educational service settings (Bulut & Aydogan, 2021; Phawitpiriyakliti & Terason, 2024; Subandi & Hamid, 2021; Wijaya & Sumarwan, 2022). It is also consistent with broader studies in private educational institutions showing that service quality, institutional image, student engagement, perceived value, marketing strategy, and satisfaction are important antecedents of student loyalty (Amin et al., 2020; Chandra et al., 2019; Santos et al., 2020; Kajenthiran, 2025; Luckyardi et al., 2022). Satisfaction therefore functions as a psychological bridge that transforms students' positive evaluation of school services and learning experiences into long-term attachment to the institution (Islamiyah & Hasyim, 2024). This finding further supports the proposition that satisfaction represents a strategic retention mechanism within private education markets.

The mediation findings further reveal that Student Satisfaction partially mediates the relationships between Educational Staff Services and Student Loyalty, and between

Teacher Competence and Student Loyalty. This means that educational staff services and teacher competence can directly influence student loyalty, but their influence becomes stronger when students first experience satisfaction. The partial mediation pattern is particularly important because it demonstrates that student satisfaction does not replace the influence of Educational Staff Services and Teacher Competence; rather, it strengthens and channels their effects toward loyalty. This finding strengthens the argument that satisfaction is a central mechanism in educational service management. It also supports prior studies indicating that student satisfaction mediates the relationship between service quality, educator competence, perceived value, and institutional loyalty (Eliyana et al., 2019; Hassan et al., 2020; Elistia et al., 2022; Latip et al., 2020; Devi & Yasa, 2025; Wijaya & Sumarwan, 2022). As a result, one of the theoretical contributions of this study is the identification of student satisfaction as a key explanatory mechanism linking internal educational quality to student loyalty in private secondary schools. This finding is important because it clarifies that loyalty is not merely a direct behavioral response to service quality, but the result of students' evaluative process after experiencing both administrative and instructional services.

The most distinctive finding of this study is the significant moderating role of Competitor Intensity in the relationship between Student Satisfaction and Student Loyalty. The positive interaction coefficient indicates that competitor intensity strengthens the effect of satisfaction on loyalty. In highly competitive environments, satisfied students are more likely to remain loyal because they perceive greater value than available alternatives. Conversely, dissatisfaction in a competitive environment may increase the risk of switching because students have more alternative schools to consider. This finding represents the primary novelty of the study because most student loyalty models focus predominantly on internal institutional factors while assuming that the satisfaction-loyalty relationship remains stable across contexts. Thus, the present study demonstrates that satisfaction does not operate in isolation; its effect on loyalty becomes stronger when students are situated in an educational market characterized by visible alternatives and institutional rivalry.

This finding extends the application of competitive strategy theory into private secondary education. Competitive strategy theory explains that organizations are affected by rivalry among competitors, the availability of substitutes, and the bargaining power of consumers (Porter, 2008). Studies on school choice and educational marketization show that competition encourages schools to strengthen positioning, improve service quality, and communicate distinctive institutional value (Greaves et al., 2023; Wetzler et al., 2024). Therefore, in densely competitive urban school markets,

satisfaction becomes a critical retention mechanism. By incorporating Competitor Intensity as a moderator, this study extends existing educational service models beyond internal quality dimensions and demonstrates that loyalty formation is partly contingent upon external competitive conditions. This provides a theoretical bridge between educational service management and competitive strategy by showing that loyalty in private schools is formed through the interaction between students' internal service experiences and their perception of external school alternatives.

The strengthening effect of competitor intensity also provides an important theoretical insight. Student loyalty in private secondary schools is not formed solely by internal school quality; it is also shaped by the external market environment. When competitor intensity is high, satisfaction becomes more consequential because students and parents are more aware of alternative institutions. For this reason, private schools cannot rely only on students' passive attachment to the institution. They must continuously improve educational staff services, teacher competence, student support, and institutional differentiation to ensure that students remain satisfied and committed to the institution. This finding contributes to educational service management theory by highlighting that student loyalty should be understood as the outcome of interactions between internal educational experiences and external market pressures rather than as a product of internal quality alone.

From a managerial perspective, the findings suggest that private secondary schools should develop a student-satisfaction-based quality improvement strategy. *First*, school leaders should regularly evaluate teacher competence through student feedback and classroom observation. Since teacher competence is the strongest predictor of student satisfaction, teacher development programs should focus on innovative, student-centered, and technology-supported teaching practices. Such efforts are essential for strengthening educational quality and student experience (Alzoraiki et al., 2024; Bush, 2020; Kandemir, 2024; Latip et al., 2020; Leithwood et al., 2020; Zainuddin & Muhammad, 2025).

Second, private schools should standardize educational staff services. Administrative staff need service excellence training emphasizing responsiveness, reliability, empathy, and complaint handling. Schools should also improve integrated digital administrative services to strengthen students' perceptions of service quality and reduce administrative barriers. In Islamic and madrasah-based educational contexts, the professional management of educational personnel is also important for improving service quality, institutional trust, and graduate quality (Bulut & Aydogan, 2021; Grönroos, 2015; Mawardi et al., 2023; Novita, 2022; Novita & Solihin, 2020; Zeithaml et al., 2018).

Third, schools operating in highly competitive areas must design clear differentiation strategies. Rather than competing primarily through tuition discounts, schools should build distinctive educational value through service quality, student well-being, innovation, religious-moral values, and institutional reputation. Such differentiation is essential because students and parents evaluate schools based on perceived value and long-term educational benefits. This implication is aligned with competitive strategy, service management, and school marketization perspectives, which emphasize the need for institutions to position themselves strategically in environments characterized by rivalry, school choice, service differentiation, and perceived institutional value (Greaves et al., 2023; Grönroos, 2015; Porter, 2008; Wetzer et al., 2024).

Thus, this study demonstrates that student loyalty is shaped by the interaction between internal educational quality and external competitive pressure. Educational staff services and teacher competence enhance student satisfaction, satisfaction strengthens loyalty, and competitor intensity increases the strategic importance of satisfaction in retaining students. Consequently, sustaining student loyalty requires schools to simultaneously improve educational experiences and respond strategically to competitive market conditions.

CONCLUSION

This study demonstrates that student loyalty in private secondary schools is shaped by the interaction between internal educational quality and external competitive conditions. Educational staff services and teacher competence significantly enhance student satisfaction, with teacher competence emerging as the strongest predictor. Student Satisfaction functions as a central mechanism through which positive educational experiences are transformed into long-term commitment, positive word-of-mouth, and willingness to remain enrolled. These findings suggest that student loyalty develops not merely from service provision but from students' positive evaluation of their overall educational experience.

This study contributes to educational service management theory in two ways. *First*, it identifies student satisfaction as a key explanatory mechanism linking internal educational quality to student loyalty. This contribution clarifies that loyalty is not produced automatically by service quality or teacher competence, but is strengthened when students interpret these experiences as satisfying and valuable. *Second*, it demonstrates that the satisfaction-loyalty relationship is contingent upon external market conditions. The significant moderating role of competitor intensity indicates that loyalty formation should be understood through the combined influence of internal service quality and external

competitive pressure. Thus, the main contribution of this study lies in extending student loyalty models from an internally oriented service quality perspective toward a more contextual model that integrates satisfaction and competitive intensity in private secondary education. Practically, private school leaders should prioritize teacher competence development, strengthen educational staff service quality, and establish clear institutional differentiation strategies to sustain student loyalty in competitive educational markets.

This study is limited to private senior high schools in a specific urban context and relies on cross-sectional data based on students' perceptions. Future studies may examine additional contextual factors, such as school brand image, perceived value, digital promotion, school reputation, student well-being, and educational policy environments. Longitudinal designs involving parents, teachers, and school leaders are also recommended to provide a more comprehensive understanding of student loyalty development across educational contexts.

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