

SHOULD I STAY OR SHOULD I GO: APPLYING THE INVESTMENT MODEL TO COLLEGE COMMITMENT

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Abstract

The Investment Model of Commitment proposes that satisfaction, investment, and quality of alternatives influence commitment in romantic relationships. This framework has been recently applied to higher education but not utilizing experimental paradigms nor exploring whether these factors function differently for students from underrepresented backgrounds. In three studies, participants were randomly assigned to read a scenario that varied satisfaction, investment, and alternatives, and then evaluated their likelihood of transferring. Results showed that satisfaction consistently emerged as the strongest predictor of transfer likelihood. Investment also showed consistent effects, while alternatives yielded mixed results. Generation status further moderated these effects in Studies 1 and 2, indicating that first-generation and continuing-generation students differ in how they consider commitment factors.

Keywords: college commitment, persistence, transfer, college investment, college satisfaction

Introduction

According to recent estimates (Causey et al., 2023), nearly 40 million Americans have some college, but no credential (SCNC). In response, higher education leaders have become focused on identifying which student populations are most at risk for departure. For example, recent evidence shows that most students who leave do so within their first academic year, with approximately 22.3% of first-time undergraduates leaving between 2022 and 2023 (Hanson, 2025). Those who leave college often experience lower lifetime earnings, higher unemployment rates (5.5% among dropouts), and persistent student loan debt (Hanson, 2025). Furthermore, from a psychological standpoint, dropping out has been linked to heightened distress, including symptoms of depression and anxiety, often rooted in feelings of failure, shame, and a loss of social identity (Faas et al., 2018; Sosu & Pheunpha, 2019). These experiences may be particularly acute for first-generation students who carry family expectations and aspirations (Garriott & Nisle, 2018).

As the individual and societal consequences of college non-completion continue to mount, there is a growing need for research that identifies the underlying mechanisms driving students' decisions to stay or leave. While prior work has focused on academic preparedness and institutional support (Tinto, 1975), less attention has been given to how students weigh their investments, perceived alternatives, and satisfaction with the college experience, key components of commitment in other areas (Tran et al., 2019). Considering this gap, the present study draws on Rusbult's Investment Model of Commitment (1980) to examine the specific factors that shape students' commitment to college. Before highlighting the details of our study, we provide a brief review of previous research and relevant theoretical models that inform our work.

Student Transfer Decisions

Recent research on college transfer or departure primarily focuses on community college students with intentions of transferring to four-year institutions (Holland Zahner, 2023; Jabbar et al., 2021; Tobolowsky & Bers, 2019). This focus is important given that community colleges often serve as the primary entry point into higher education for many

students, particularly those from Black, Indigenous, and other people of color (BIPOC) communities, first-generation, and lower-income backgrounds (Jabbar et al., 2021). However, the challenges these students face, such as limited access to information, time constraints, and restricted opportunity networks, are not exclusive to community college settings. As the college-going decisions and trajectories model highlights, the ability to choose where to attend college is not solely a matter of personal preference but is often shaped by structural inequities (Iloh, 2018).

This model also emphasizes that information gaps during the college decision process reflect systemic rather than individual deficiencies. The lack of essential information, like instructions for completing financial aid or admission applications, can discourage students from transferring, with minoritized students facing disproportionate barriers (Jabbar et al., 2021). However, information overload can equally impede college commitment decisions. When students face too many options, they may experience choice avoidance (Neutuch, 2020). Similarly, when adequate information is available, misinterpretation or lack of guidance during the decision-making process can lead to suboptimal outcomes.

These findings suggest that the transfer decision-making process for college students follows a nonlinear trajectory shaped not merely by information availability, but by students' capacity to access, interpret, and effectively utilize information, abilities that are fundamentally influenced by their social and cultural backgrounds. Moreover, they point to deeper issues related to how students evaluate their investment in college, assess alternative options, and experience satisfaction with their educational journey. Given these complexities, continued research examining how social background and disparities in college information access affect commitment decisions remains important for understanding transfer pathways.

Investment Model of Commitment in Academic Contexts

Traditional frameworks, such as Tinto's Model of Student Persistence (1975), have long emphasized the importance of academic and social integration in promoting college retention. While this model has contributed meaningfully to our understanding of first-year persistence, it offers limited insight into the broader range of factors that shape students'

ongoing commitment to higher education, especially beyond the first year or among diverse student populations (Ashar & Skenes, 1993). Most notably, the model overlooks how different types of investments, as well as students' evaluations of external alternatives, influence their decisions to remain enrolled. For example, it does not acknowledge how students' financial investments, such as student loans or employment status, may factor in a student's decision to persist or depart.

To address these limitations, some researchers have turned to the Investment Model of Commitment (Rusbult, 1980), a framework originally developed to explain commitment in romantic relationships but adapted to other areas, such as education. According to this model, commitment is influenced by three interconnected factors: satisfaction (i.e., fulfillment from a relationship), investments (i.e., tangible and intangible resources put into a relationship), and perceived alternatives (i.e., other attractive options outside the current relationship). Evidence consistently shows that satisfaction and investment are positively linked to commitment, while the availability of attractive alternatives tends to weaken it (Tran et al., 2019).

When the model has been used to examine student persistence, early findings suggest that commitment strengthens when students report high satisfaction with their experience, few attractive alternatives, and recognize substantial personal investment in their education (Cini & Fritz, 1996; Hatcher et al., 1992). More recently, Savage et al. (2019) extended this line of research by applying the investment model to explore the relationship between students and their institutions. Results indicated that students with stronger intentions to graduate were more likely to persist at their institution. Furthermore, as students' commitment to their institution increased, their perceptions of the quality of alternative institutions decreased. Regarding institutional factors, findings revealed that as students' perceptions of their institution's satisfaction and investment increased, their commitment to graduating from that institution strengthened.

While Savage et al.'s (2019) findings may extend to four-year institutions, other research suggests that alternatives and satisfaction serve as strong predictors of students' intentions to persist, transfer, or drop out among community college populations (Okun et al., 1991) and first-year college students (Okun et al., 2009), who are especially vulnerable

to transfer and departure decisions. Specifically, Okun et al. (2009) found that as students' perceptions of alternative quality increased, their institutional commitment decreased. These patterns suggest that students with strong academic credentials or greater mobility may be susceptible to weakened institutional commitment when attractive alternatives are perceived. Together, these findings demonstrate the value of using the investment model to understand how satisfaction, investment, and alternatives interact to shape student persistence decisions, which is critically important as higher education institutions seek to address attrition across diverse student populations.

The Current Research

The primary goal of the current research was to explore how varying levels of satisfaction, alternatives, and investment impact college students' commitment to an institution. Furthermore, most prior research applying the investment model to academic contexts has been non-experimental (i.e., correlational and observational; Tran et al., 2019), limiting our understanding of causal relationships between investment model components and commitment outcomes. Therefore, our goal was to create an experimental paradigm to investigate causal relationships between model components and commitment decisions.

While previous studies have focused primarily on students at a single four-year university or on specific populations (e.g., first-year students, community college students), this research involved a diverse sample of students across three institutions. These populations often navigate available information differently, face unique financial pressures, and have access to different social support systems, which could influence how investment model factors shape their commitment decisions. Further, a recent meta-analysis revealed no prior investigations of how first-generation status influences commitment or interacts with model components in academic settings (Tran et al., 2019). Thus, another goal of the current studies was to examine how investment model components function across both traditionally served and underserved populations in higher education.

We hypothesized that investment size, satisfaction level, and availability of alternatives would all significantly influence how college students decide whether to stay or leave their current institution. Specifically, we predicted that participants presented with

scenarios featuring high satisfaction, high investments, and low-quality alternatives would indicate lower transfer intentions, as these factors are theoretically and empirically associated with stronger commitment. Conversely, we expected that scenarios with low satisfaction, low investments, and high-quality alternatives would result in greater transfer intentions. Lastly, we hypothesized that these three commitment factors would affect first generation students differently than continuing-generation students.

Study 1

Methods

Transparency and Openness

A priori power analyses were not conducted for each study due to limited monetary, sample, and time resources. Additionally, no study was pre-registered, and all data was analyzed with SPSS. The data that supports this research are available through this link: https://osf.io/ubja2/overview?view_only=ec35d24b90e0487d841bbd2cd801b5e4

Participants

Participants were recruited from a medium-sized public university in the Southeastern United States. All participants were recruited through SONA. The initial sample included 300 undergraduates, but 151 participants were excluded from data analysis due to failing two or more of the three attention checks, resulting in a final sample of 149 participants. For full demographic information of every sample, see Table 1.

Table 1

Demographic Characteristics of Participants for Study 1, Study 2, Study 3

Demographic Characteristic	Study 1		Study 2		Study 3	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
Gender						
Female	117	78.5	170	68.0	37	14.7
Male	27	18.1	65	26.0	211	83.7
Non-Binary	2	1.3	10	4.0	1	0.4
Transgender	1	0.7	4	1.6	1	0.4
Other	2	1.3	1	0.4	1	0.8
Race/Ethnicity						
White/European American						47.6

	64	43.0	105	42.0	120	
Black/African American	56	37.6	21	8.4	44	17.5
Latino/Hispanic	20	13.4	74	29.6	68	27.0
Asian/Asian American	6	4.0	11	4.4	3	1.2
Native American/Alaska Native	0	0	10	4.0	4	1.6
Native Hawaiian/Pacific Islander	0	0	1	0.4	1	0.4
Mixed	2	1.3	21	8.4	12	4.8
Other	1	0.7	7	2.8	0	0
Generation Status						
First-Generation	80	44.3	157	62.8	143	56.7
Continuing Generation	66	53.7	84	33.6	108	42.9
Unsure	3	2.0	9	3.6	1	0.4

Note. For Study 1, the average age of participants was 20 years ($SD = 5.14$). For Study 2, the average age of participants was 23 years ($SD = 7.54$). For Study 3, the average age of participants was 21 years ($SD = 4.53$).

Design

A 2 (investment: high or low) x 2(satisfaction: high or low) x 2(alternatives: high or low) between-subjects design was used. Thus, the eight between-subjects conditions included: (1) high investment, high satisfaction, high alternatives; (2) low investment, high satisfaction, low alternatives; (3) high investment, low satisfaction, high alternatives; (4) low investment, low satisfaction, low alternatives; (5) low investment, high satisfaction, high alternatives; (6) high investment, low satisfaction, low alternatives; (7) low investment, high satisfaction, high alternatives; and (8) low investment, low satisfaction, high alternatives.

Materials

Investment Model Scenarios. Participants read one of eight scenarios situating them as a student at a fictional university, Billings University. The use of a fictitious institution was intended to prevent participants' real-world college experiences from influencing their responses. Each scenario manipulated the three dimensions of Rusbult's (1980) Commitment Model (investment, satisfaction, and alternatives), with each dimension independently described as either high or low using three defining characteristics.

Investment was defined as the amount of time, social integration, and personal involvement the student had at the university. In the high-investment condition, participants were described as students finishing their junior year, living in an on-campus apartment while working an on-campus job, and being actively involved in multiple student organizations, including holding a leadership position and forming close relationships. In the low-investment condition, participants were described as students finishing their freshman year, living off-campus with an off-campus job, and not yet involved in any campus organizations, resulting in a limited social network.

Satisfaction was defined by the quality of the student's academic and social experiences at Billings. In the high-satisfaction condition, participants were said to be having a positive experience at the university, with their personal and academic needs being met. They were described as enjoying their classes and perceiving the faculty and staff as kind, fair, and genuinely invested in student well-being. The university was also reported to have recently implemented policy changes that promote safety, inclusivity, and a sense of belonging. In contrast, the low-satisfaction conditions described participants as struggling to adjust and feeling uncertain about their decision to attend Billings. They were described as not enjoying their classes, finding their professors inaccessible, and feeling frustrated and not agreeing with recent institutional policy changes.

Alternatives were defined as the perceived quality and availability of other institutions nearby. In the high-alternatives conditions, participants read that several viable schools were available in familiar areas, offering similar resources and costs as Billings, with their credits transferring easily due to curricular alignment. In the low-alternatives condition, participants were told that only a couple of viable schools were available, and that the schools differed in cost and resources, with transferring likely requiring repeating coursework due to curriculum differences.

After reading their assigned scenario, participants were presented with the following prompt: "Something has come up in your personal life, unrelated to Billings, that has made you reconsider where you want to graduate. You could stay, or you could transfer to another local school. Based on what you know about Billings, would you be more likely to stay, or transfer somewhere else and try something new?"

Manipulation Checks Items. Participants rated three manipulation check items based on the content of their scenario (e.g., *“Based on the scenario, how would you rate your satisfaction at Billings University?”*). Responses for the satisfaction scale were on a 5-point Likert scale (1 = Extremely dissatisfied, 5 = Extremely satisfied), investment scale on a 4-point Likert scale (1 = Not invested at all, 4 = Extremely invested), and alternatives scale on a 5-point Likert scale (1 = Very low number of good alternatives, 5 = Very high number of good alternatives).

College Commitment Question. Participants responded to a single-item measure assessing their likelihood of staying at or transferring from Billings University. Responses were recorded on a 100-point Likert-type scale (1 = Definitely Staying, 100 = Definitely Transferring).

Procedure

Upon providing consent, participants were randomly assigned to one of the eight experimental conditions. After reading their assigned scenario, participants completed the three manipulation checks. Participants then responded to the college commitment question, indicating the extent to which they would prefer to stay at Billings University or transfer to another institution. Following this, participants completed a brief demographics questionnaire. Lastly, participants were debriefed, thanked for their participation, and given research credit.

Results

Manipulation Checks

To confirm that the manipulation was successful, a series of t-tests were conducted. First, participants in low satisfaction conditions reported significantly lower satisfaction ($M = 2.73$, $SD = 0.95$) than those in high satisfaction conditions ($M = 4.24$, $SD = 0.82$), $t(147) = -10.36$, $p < .001$. Second, participants in low investment conditions reported significantly lower investment ($M = 2.96$, $SD = 0.81$) than those in high investment conditions ($M = 3.36$, $SD = 0.80$), $t(147) = -3.06$, $p = .003$. Finally, participants in low alternatives conditions reported significantly fewer quality alternatives ($M = 2.63$, $SD = 0.79$) than those in high alternatives conditions ($M = 3.37$, $SD = 0.95$), $t(147) = -5.19$, $p < .001$.

Main Effects

To evaluate our hypotheses, we ran a 2 (investment: high, low) x 2 (satisfaction: high, low) x 2 (alternatives: high, low) x 2 (first-generation: yes, no) mixed-measures analysis of variance (ANOVA). We found a significant main effect for a participant's level of investment, $F(1, 146) = 5.097$, $p = .026$, $\eta^2 = .038$, where participants provided lower transfer likelihood ratings when investment was high ($M = 41.36$, $SE = 3.93$) than low ($M = 53.50$, $SE = 3.68$). There was also a significant main effect for level of satisfaction, $F(1, 146) = 12.645$, $p < .001$, $\eta^2 = .089$, where participants provided lower transfer likelihood ratings when satisfaction was high ($M = 37.87$, $SE = 3.89$) than low ($M = 56.99$, $SE = 3.71$). However, we did not find a significant main effect of alternatives, $F(1, 146) = 2.506$, $p = .116$. We also did not find a main effect of first-generation status, $F(1, 146) = .924$, $p = .338$.

Interactions

We observed a significant interaction between a participant's level of investment and their available alternatives, $F(1,146) = 4.748$, $p = .031$, $\eta^2 = .035$. Least significant differences (LSD) simple effects analyses indicated when investment was low, participants showed a higher transfer likelihood when alternatives were high ($M = 63.62$, $SE = 5.65$) than when alternatives were low ($M = 43.39$, $SE = 4.67$), $F(1, 146) = 7.574$, $p = .007$, $\eta^2 = .055$. Conversely, when investment was high, transfer likelihood did not differ significantly between high ($M = 39.76$, $SE = 5.25$) and low ($M = 42.97$, $SE = 5.84$) alternative conditions, $F(1, 146) = .167$, $p = .684$ (Figure 1).

Second, we observed a significant interaction between alternatives and first-generation status, $F(1, 146) = 12.15$, $p < .001$, $\eta^2 = .085$. LSD simple effects analyses showed that when alternatives were low, continuing-generation students reported significantly higher transfer likelihood ($M = 55.13$, $SE = 5.78$) than first-generation students ($M = 31.22$, $SE = 4.76$), $F(1, 146) = 10.185$, $p = .002$, $\eta^2 = .073$. However, when alternatives were high, first-generation participants ($M = 58.48$, $SE = 5.29$) did not differ significantly from continuing-generation participants ($M = 44.90$, $SE = 5.62$) in their transfer likelihood ratings, $F(1, 146) = 3.096$, $p = .081$ (Figure 2).

A sensitivity power analysis (alpha = 0.05, power = .80, sample size = 149, numerator df = 1, number of groups = 16) using G*Power revealed that we were sufficiently powered to detect a medium effect size ($f = .23$). This analysis suggests that all of our effects

were sufficiently powered besides our interaction effect between investment and alternatives and main effect of investment. Post-hoc power analyses suggested that these effects ($\eta^2 = .035; .038$) were approximately 64% and 67% powered, respectively.

Figure 1

Study 1: Interaction between Investment and Alternatives.

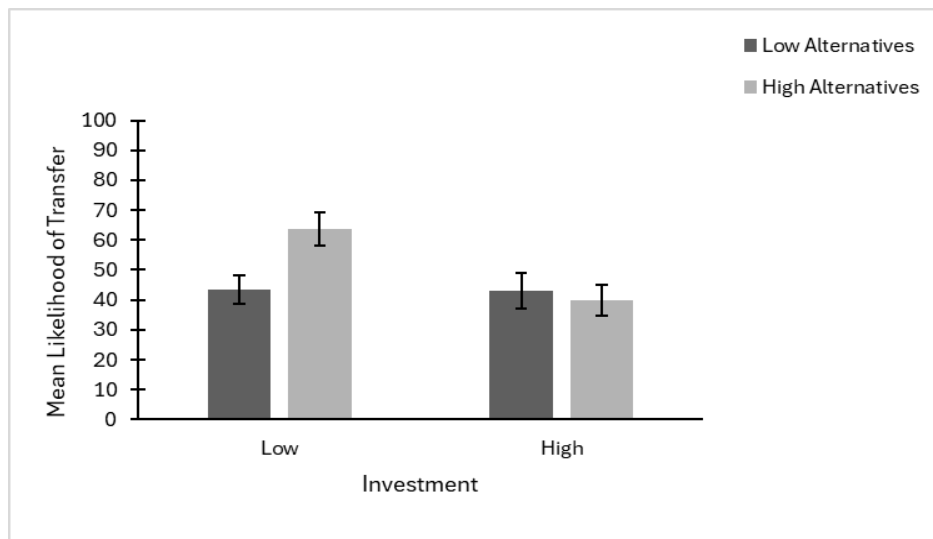
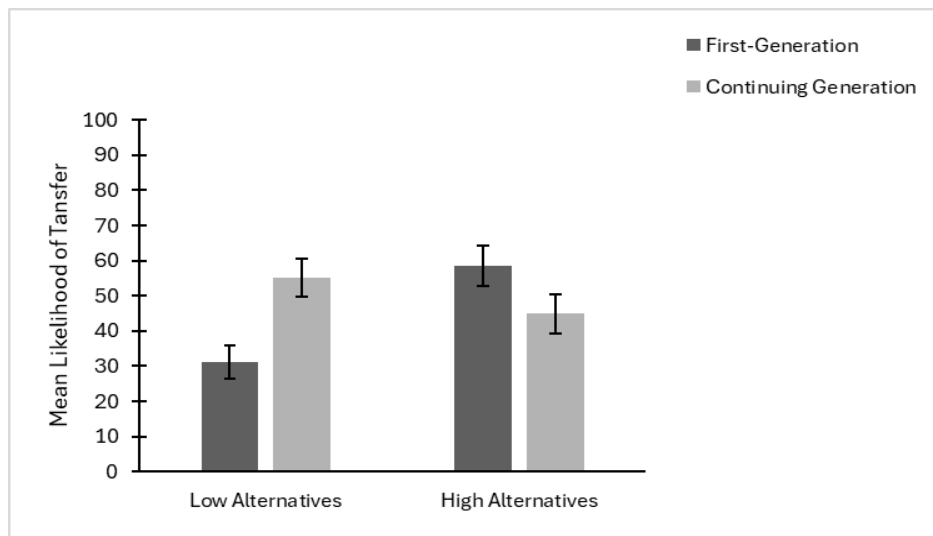


Figure 2

Study 1: Interaction between Generation Status and Alternatives.



Study 2

Method

Participants

Participants were recruited from a large public university located in the western region of the United States. All participants were recruited via SONA. The initial sample consisted of 384 undergraduate participants; however, 134 participants were removed because they failed two or more of the three attention checks, which resulted in a final sample of 250 participants. Similar to Study 1, the sample was racially diverse, with approximately 58% of participants identifying as BIPOC, and 63% identified as first-generation college students (Table 1).

Design

The same design employed in Study 1 was utilized for Study 2.

Materials

Investment Model Scenarios. Participants experienced one of the same model scenarios detailed in Study 1.

Manipulation Check Items. Participants rated the same scales and manipulation checks detailed in Study 1.

Procedure

Participants completed the same procedures from Study 1.

Results

Manipulation Checks

Similar to Study 1, participants in low satisfaction conditions reported significantly lower satisfaction ($M = 2.26$, $SD = 0.21$) than those in high satisfaction conditions ($M = 4.64$, $SD = 0.16$), $t(248) = -25.89$, $p < .001$. Second, participants in low investment conditions reported significantly lower investment ($M = 2.41$, $SD = 0.90$) than those in high investment conditions ($M = 3.64$, $SD = 0.49$), $t(248) = -25.89$, $p < .001$. Finally, participants in low alternatives conditions reported significantly fewer quality alternatives ($M = 2.13$, $SD = 0.45$) than those in high alternatives conditions ($M = 3.62$, $SD = 0.62$), $t(248) = -15.61$, $p < .001$.

Main Effects

Our hypotheses again received mixed support, where similarities and differences to Study 1 emerged. Participants provided lower transfer likelihood ratings when investment was high ($M = 39.35$, $SE = 2.24$) than low ($M = 47.26$, $SE = 2.74$), $F(1, 241) = 5.006$, $p = .026$,

$\eta^2 = .022$. Participants also provided lower transfer likelihood ratings when satisfaction was high ($M = 27.66$, $SE = 2.50$) than low ($M = 58.95$, $SE = 2.50$), $F(1, 241) = 78.279$, $p < .001$, $\eta^2 = .258$. Unlike Study 1, there was a significant main effect for level of available alternatives, $F(1, 241) = 28.262$, $p < .001$, $\eta^2 = .112$. Participants reported lower transfer likelihood when quality alternatives were low ($M = 33.91$, $SE = 2.53$) than high ($M = 52.71$, $SE = 2.47$). Generation status showed no significant main effect, $F(1, 241) = 1.313$, $p = .253$, consistent with Study 1.

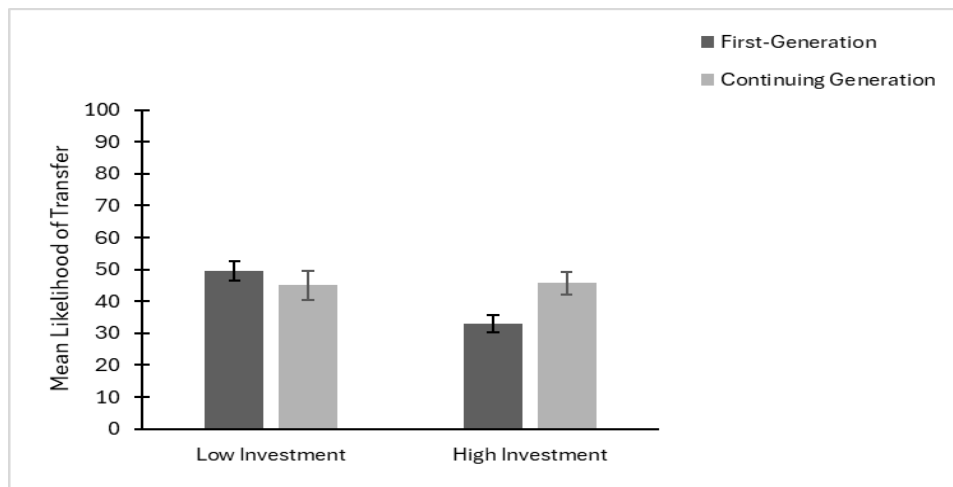
Interactions

Unlike Study 1, we observed a significant interaction only between investment and generation status, $F(1, 241) = 5.925$, $p = .016$, $\eta^2 = .026$. LSD simple effects analyses indicated when investment was high, first-generation participants reported a significantly lower transfer likelihood ($M = 33.02$, $SE = 2.72$) than continuing-generation students ($M = 45.68$, $SE = 3.56$), $F(1, 241) = 7.992$, $p = .005$, $\eta^2 = .034$. Conversely, when investment was low, there was no significant difference in transfer likelihood ratings between first-generation students ($M = 49.54$, $SE = 3.11$) and continuing-generation students ($M = 44.98$, $SE = 4.51$), $F(1, 241) = .693$, $p = .406$ (Figure 3).

The same sensitivity power analysis from Study 1 was conducted. Results revealed that we were sufficiently powered to detect a small to medium effect size ($f = .178$). Post-hoc power analyses suggested that our main effect of investment and interaction effect between investment and first-generation status ($\eta^2 = .022$; $\eta^2 = .026$) were approximately 66% and 73% powered, respectively.

Figure 3

Study 2: Interaction between Generation Status and Investment

**Study 3**

Method

Participants

Participants were recruited from a large public university located in the Southwestern region of the United States. Participants were recruited via SONA. The initial sample consisted of 431 undergraduate participants; however, 179 participants were excluded from data analyses because they failed two or more of the three attention checks, resulting in a final sample of 252 participants. Like the previous two studies, the sample was racially diverse, where approximately 52% of participants identified as BIPOC and 57% identified as first-generation college students (Table 1).

Design

The same design employed in Study 1 was utilized for Study 2.

Materials

Investment Model Scenarios. Participants experienced one of the same model scenarios detailed in Study 1.

Manipulation Check Items. Participants rated the same scales and manipulation checks detailed in Study 1.

Procedure

Participants completed the same procedures from Study 1.

Results

Manipulation Checks

Similar to Study 1 and Study 2, participants in low satisfaction conditions reported significantly lower satisfaction ($M = 2.23$, $SD = 0.67$) than those in high satisfaction conditions ($M = 4.42$, $SD = 0.57$) $t(250) = -20.92$, $p < .001$. Second, participants in low investment conditions reported significantly lower investments ($M = 2.30$, $SD = 0.67$) than those in high investment conditions ($M = 3.57$, $SD = 0.62$), $t(250) = -14.83$, $p < .001$. Finally, participants in low alternatives conditions reported significantly fewer quality alternatives ($M = 2.07$, $SD = 0.83$) than those in high alternatives conditions ($M = 3.54$, $SD = 0.93$), $t(250) = -14.59$, $p < .001$.

Main Effects

Our hypotheses again received mixed support, with a pattern of main effects consistent with Study 2. We found a significant main effect for investment, $F(1, 251) = 11.362$, $p < .001$, $\eta^2 = .046$. Participants had higher transfer likelihood ratings when investment was low ($M = 50.31$, $SE = 2.81$) compared to high ($M = 37.85$, $SE = 2.40$). There was also a significant main effect for satisfaction, $F(1, 251) = 85.04$, $p < .001$, $\eta^2 = .266$. Participants reported higher transfer likelihood when satisfaction was low ($M = 61.13$, $SE = 2.63$) than high ($M = 27.04$, $SE = 2.60$). Furthermore, participants reported higher transfer likelihood when alternatives were high ($M = 53.87$, $SE = 2.72$) than low ($M = 34.29$, $SE = 2.51$), $F(1, 251) = 28.05$, $p < .001$, $\eta^2 = .107$. Generation status showed no significant main effect, $F(1, 251) = 1.268$, $p = .261$, consistent with Studies 1 and 2.

Interactions

Unlike Studies 1 and 2, Study 3 showed no significant interactions between commitment factors or between commitment factors and generation status (all $p > .05$). The same sensitivity power from Study 1 and Study 2 was conducted. Results revealed that we were sufficiently powered to detect a small to medium effect size ($f = .177$). Post-hoc power analyses suggested that all of our effects were sufficiently powered.

General Discussion

Across three independent studies, we examined how commitment factors influence students' responses to hypothetical transfer scenarios to provide theoretical insights into

the applicability of the investment model within an educational setting. Using an experimental approach, we varied investment, satisfaction, and the availability of alternatives to evaluate their effects on students' reported likelihood of transferring, as well as potential differences between first-generation and continuing-generation students. This research addressed a limitation of previous work, which has primarily relied on correlational or observational designs that limit causal inference (e.g., Barry & Okun, 2011; Okun et al., 1991; Savage et al., 2019). Additionally, by including diverse student populations, such as BIPOC and first-generation students, the study expanded on college commitment and investment model literature by showing how non-traditional undergraduates navigate college commitment decisions. For example, our findings demonstrate potential interactions between investment model components for first-generation and continuing-generation students in academic settings.

Our findings also reveal patterns of both consistent and context-dependent effects that have important implications for theory, research, and practice. First, satisfaction consistently emerged as the strongest and most reliable predictor of transfer likelihood. In every study, there was a significant main effect of satisfaction, with transfer ratings being lower when satisfaction was described as being high in the scenario. This finding highlights the importance of affective evaluations in shaping students' perceptions of fit and persistence decisions and aligns with meta-analytic evidence showing that satisfaction is the strongest predictor of relationship commitment (Le & Agnew, 2003; Tran et al., 2019) and a major predictor of breakups among dating couples (Le et al., 2010). Our results build on this literature by suggesting that satisfaction may play a similar role in academic decision-making (Schreiner & Nelson, 2013)

Second, our results showed that investment consistently predicted transfer likelihood, with lower transfer ratings when investment was low. In fact, investment had significant main effects across all three studies, indicating that the psychological and material ties students form with their institutions may act as reliable barriers to considering transfer. This pattern matches previous research showing that the amount of investment is often positively linked to persistence in various areas. For example, Le and Agnew's (2003) meta-analysis found that investment size reliably predicted commitment in

sports, clubs, and academics. Similarly, Hatcher et al. (1992) identified investment as a key predictor of institutional commitment. However, other studies have noted weaker or more context-dependent effects. For instance, Okun et al. (1991) reported that investment size did not distinguish between community college students who intended to transfer, stop out, or stay. Overall, these findings suggest that the predictive power of investment may depend on both the types of investments made (such as credit hours completed or social networks formed) and the stage of students' educational paths.

It is also important to understand how investment was conceptualized in our research. Our operationalization emphasized both tangible (e.g., housing, employment) and intangible (e.g., organizational involvement, close relationships) forms of investment, which may help explain the consistency of our findings compared to the more mixed results reported in earlier studies. Goodfriend and Agnew (2008) distinguished between tangible and intangible resources, demonstrating that intangible investments, such as time, self-disclosure, and personal sacrifices, are particularly strong predictors of commitment and stay-leave behavior. In contrast, tangible resources (e.g., money, property) were less reliable predictors, especially when they represented past rather than planned contributions. Taken together, these perspectives suggest that the predictive value of investment may depend not only on students' tenure at an institution but also on whether the investments reflect ongoing, emotionally meaningful commitments versus purely material ones. Future researchers may therefore benefit from examining both tangible and intangible elements of investment to better capture their influence on persistence and transfer decisions.

Contrary to our hypothesis, alternatives did not consistently affect transfer likelihood across studies. While Study 1 showed no effect, Studies 2 and 3 both found higher transfer ratings when viable, high-quality alternatives were available. This inconsistency suggests that simply knowing better options exist may not be enough to motivate transfer behavior among college students. Prior research similarly highlights the influence of alternatives but often does not consider interactions with other commitment factors. For example, Okun et al. (2009) found that as the quality of alternatives increased, first-year students' institutional commitment decreased, especially among those who had

not ranked their university among their top three choices. Cabrera et al. (2005) also observed that highly prepared students, likely with more access to alternatives, transferred between four-year institutions nearly four times more often than their less-prepared peers. Overall, these studies indicate that perceived availability of alternatives can reduce commitment, particularly for students with more options.

However, the significant interaction between investment and alternatives (observed in Study 1) indicates a more nuanced pattern. Specifically, alternatives seem most influential when other commitment factors are weak. Consistent with commitment theory (Rusbult et al., 1998), students in low-investment conditions were more vulnerable to the appeal of attractive alternatives, whereas those with high-investment appeared protected from their influence. This conditional effect helps explain why alternatives did not consistently predict transfer likelihood across all studies. In this study, perhaps, the impact of alternatives was more susceptible to students' perceptions of alternatives within their geographic area, making it harder for them to situate themselves within the hypothetical scenario. Nevertheless, from a practical perspective, these findings suggest that fostering student investment is important for retention, especially for students already aware of appealing alternative institutions.

Finally, our investigation of first-generation versus continuing-generation students revealed perhaps the most complex pattern of results. While no study showed a main effect of generation status, each of the first two studies revealed significant but different interactions involving this variable. Study 1 showed that first-generation students were particularly sensitive to the availability of alternatives, while Study 2 demonstrated that they were more strongly influenced by investment levels. Study 3, however, showed no significant interactions at all.

Despite these differing specific patterns, the findings across Studies 1 and 2 converge on a consistent theoretical theme: first-generation and continuing-generation students may navigate educational decisions using different cognitive and social frameworks, even in hypothetical scenarios. Study 1's pattern suggests that first-generation students are less likely to consider transfer when options are limited or unclear but become equally willing to pursue better opportunities when attractive alternatives are highlighted.

This aligns with prior work on cultural capital and educational navigation, which suggests that first-generation students often lack access to informal knowledge networks that help identify viable academic pathways (Ishitani & Kamer, 2024; Phillips et al., 2020). At the same time, when first-generation students do recognize high-quality alternatives, their commitment may shift accordingly, consistent with Stephens et al. (2015), who found that first-generation students often feel a strong sense of responsibility to secure educational success for themselves and their families. Such pressure to graduate may heighten the perceived importance of finding the “best” path forward, whether through persistence or transfer.

The Study 2 pattern indicates a complementary mechanism, suggesting that once institutional investments are in place, first-generation students tend to value them more than their continuing-generation peers. Under conditions of high investment, first-generation students showed lower transfer ratings, implying a strong commitment to their current institution, which may reflect their understanding that persistence signifies tangible progress toward graduation. This aligns with research showing that first-generation students often adopt a practical approach to completing their degree, focusing on strategies that reliably move them closer to their goal, even when facing challenges (Stephens et al., 2015). Finally, the lack of interactions in Study 3 complicates this view, implying that the effect of generation status may depend on the context itself. The varying impacts of commitment factors may only appear under certain institutional, regional, or demographic conditions, emphasizing the importance of considering the broader environments influencing first-generation students' decisions.

Limitations and Future Directions

While the current study contributes to the existing literature on college commitment in several important ways, it also has limitations. First, we must recognize the hypothetical nature of the task. Although experimental vignettes provide strong internal control, real-world decisions to transfer are often influenced by emotional, financial, and logistical factors that are difficult to fully capture in a scenario. Second, each study's sample was relatively small, causing four effects to not be sufficiently powered. Additionally, removing several participants across all three studies for not passing the manipulation checks raises

internal validity issues. For example, it is unclear whether participants removed from data analyses indicated inattentiveness or our manipulation being ineffective. However, Oppenheimer et al. (2009) found that participants who passed instructional manipulation checks (i.e., attention checks presented as manipulation checks) were impacted by the manipulation, suggesting that removing inattentive participants eliminates those who might not have been successfully manipulated and helps ensure sufficient statistical power.

Furthermore, each scenario manipulated all three dimensions with three descriptors per dimension, making it hard to identify which specific elements were most influential. For instance, the satisfaction variable included references to classroom experience, institutional support, and inclusive policies. Prior research, such as Guzmán Rincón et al. (2024), has shown that instructor satisfaction alone can significantly impact overall institutional commitment. While instructor quality was part of our satisfaction manipulation, we cannot determine whether this component had more or less influence than others in participants' decision-making processes. Future studies could benefit from isolating each descriptor to better understand its unique role in commitment outcomes.

Moreover, the option of securing full-time employment was not included in our model scenarios, but students could pursue employment to earn money in the short term and advance in their chosen career field (Savage et al., 2019). Similarly, especially after the COVID-19 pandemic, employment can be achieved virtually in many industries (Pabilonia & Redmond, 2024). Through remote work or social media, online employment has become a new opportunity for many young adults, such as becoming an influencer, content creator, or working from home. Additionally, the social and financial rewards from growing a social media presence could motivate students to delay college or leave college to pursue full-time content creation. Therefore, future studies should explore how the option of full-time employment, particularly online work, influences college commitment.

Conclusion

Through three independent studies, we found support for the importance of satisfaction and investment in educational commitment, while also revealing meaningful contextual differences in how alternatives function and how generation status may influence these relationships. These findings provide further evidence that applying the

Investment Model of Commitment (Rusbult, 1980) to education requires a nuanced, context-sensitive approach rather than a one-size-fits-all solution. Practical implications suggest that although retention strategies aimed at increasing satisfaction and investment are likely to benefit all students, effective interventions must also be customized to the specific characteristics of the local context and student population. The patterns observed across studies highlight both the complexity of students' decision-making processes and the need for evidence-based, adaptable strategies to support persistence in higher education.

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