



# THE EFFECT OF TUITION FEES ON STUDENTS' DECISION TO CHOOSE A COLLEGE

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## Abstract :

*This study aims to analyze the influence of education costs on students' decisions in choosing higher education institutions, with a case study on Universitas Islam Indragiri students batch 2024. The research background is based on the challenges of higher education accessibility in Indonesia, particularly in Indragiri Hilir Regency, Riau Province, which are influenced by cost factors, economic disparities, and infrastructure limitations. The research method used is quantitative with a survey approach involving 93 randomly selected respondents from a population of 1,235 students. Data were collected through questionnaires and analyzed using simple linear regression, t-test, and coefficient of determination test. The results show that education costs have a significant influence on students' decisions in choosing higher education institutions, with a t-value (9.047) > t-table (1.662) and a significance level of 0.000 < 0.05. However, economic income does not have a significant influence (significance level 0.591 > 0.05). The most considered component of education costs is the funding source, with the highest average score (4.12). The majority of students rely on parental funding (52.7%), while 24.7% combine self-funding with family support. The implications of this study emphasize the importance of transparent and affordable education cost policies, as well as expanding scholarship access to increase higher education participation. This research also recommends the need for more equitable socialization of education funding programs to prospective students.*

**Keywords :** Education Costs, Student Decision, Higher Education Institution, Universitas Islam Indragiri.

## INTRODUCTION

The development of competitive human resources in the global era is largely determined by the quality of the education sector. Education is the main foundation in improving the quality of human resources so that they can compete in the midst of the competition of increasingly advanced and modern national life. Therefore, this field is one of the 17 Sustainable *Development Goals (SDGs)*, especially the 4th goal, which is to ensure inclusive and equitable quality education and increase lifelong learning opportunities for all (*The National Secretariat of SDGs: 2025*). Through education, it is hoped that it can improve human resources who are capable, adaptive, innovative, competent, and with integrity.

According to Islam, education is not only carried out within a certain time limit, but is carried out throughout the age. Islam motivates its adherents to always improve the quality of science and knowledge. The Qur'an has repeatedly explained the importance of knowledge. Without knowledge, human life will inevitably become miserable. Not only that, the Qur'an positions humans who have knowledge



at a high degree. In accordance with the words of Allah in Q.S Al-Mujis verse 11 which reads:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا قِيلَ لَكُمْ تَفَسَّحُوا فِي الْمَجَالِسِ فَافْسَحُوا يَفْسَحَ اللَّهُ لَكُمْ وَإِذَا قِيلَ انشُرُوا

فَانشُرُوا يَرْفَعِ اللَّهُ الَّذِينَ آمَنُوا مِنْكُمْ وَالَّذِينَ أُوتُوا الْعِلْمَ دَرَجَاتٍ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ  
Meaning: "O you who have believed, if it is said to you, 'Give space in the assemblies,' make it clear, surely Allah will give you space. When it is said, "Stand up," (you) stand up. Allah will certainly raise up the believers among you and those who are given knowledge of some degree. Allah is Careful about what you do."

According to Law Number 20 of 2003 concerning the National Education System, education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble morals, and skills needed by themselves, society, nation and state (Law Number 20 of: 2003).

In general, education is recognized as an investment in human resources. The economic value of education can be seen from the contribution to benefits to socio-economic development through increasing knowledge, skills, attitude skills, and productivity. For the community, education is the basis for strengthening the ability to utilize technology for social and economic progress (Sudarmono, 2021).

Education can be pursued through formal, informal, and non-formal education. In Law of the Republic of Indonesia Number 20 of 2003, it is stated that formal education is a structured and tiered educational path consisting of primary education, secondary education, and higher education (Ahmadi, 2015). According to Law Number 12 of 2012 concerning Higher Education, higher education is a level of education after secondary education which includes diploma programs, undergraduate programs, master's programs, doctoral programs, professional programs, and specialist programs organized by universities (Amalia, 2019).

However, in practice, access to higher education still faces various obstacles, especially related to the cost of education. The implementation of Government Regulation Number 4 of 2022 concerning Amendments to Government Regulation Number 57 of 2021 concerning National Education Standards is designed to improve the quality of education in Indonesia. In this regulation, the Government sets minimum standards that must be met by each level of education which has implications for the need to prepare financing standards that include standardization of education cost components which include operational costs, investment costs, personal costs, and transparency and accountability of educational institutions.

Based on data from the Indonesian Central Statistics Agency, the Gross Participation Rate (APK) for higher education in 2024 is 32.00%. This means that of the entire population of Indonesia, only 88 million people experience higher education. This is said to happen because of the inequality of access to education, the gap in the quality of higher education, and also the lack of university relevance which can be seen from the number of graduates who are not absorbed into jobs in accordance with the field of expertise or competence of the study program (Savitri, 2024).

In Riau Province, higher education APK reached 34.86% with a comparison of APK in urban areas of 47.45% and APK in rural areas of 25.62%. APKs in rural areas

are quite far behind compared to APKs in urban areas, not only because of the lack of infrastructure, but also because people in rural areas prefer to work rather than continue their education. To address these gaps, cross-sectoral efforts involving the government, educational institutions, local communities, and non-governmental organizations are needed to improve accessibility, improve the quality of education, and change cultural attitudes towards educators (Riau Provincial Education Statistics Compilation Team, 2025).

The presence of universities in the regions is an important key in realizing sustainable development. As one of the districts at the end of Riau Province, Indragiri Hilir Regency has a strategic geographical position as well as a challenge in realizing sustainable development. With the condition of the area mostly in the form of lowlands and rivers, it is a challenge in the equitable distribution of access to education, especially higher education.

However, this district has made efforts to provide universities spread across several regions to support the development of human resources. Some of these universities not only offer quality education, but also offer educational programs with various costs and various facilities, such as Indragiri Islamic University (UNISI), Husada Gemilang College of Health Sciences, Auliaurasyidin, Open University (UT) and Ar-Risalah Islamic Religious Institute.

**Table 1.1**  
**Tuition Fees at Indragiri Islamic University**  
**Year 2024/2025**

<b>Courses</b>	<b>Semester 1</b>	<b>Semester 2</b>	<b>Semester 3-8</b>
<b>Knowledge of the Qur'an and Tafsir</b>	IDR 3,305,000	IDR 2,830,000	IDR 2,130,000
<b>Islamic Education Management</b>	IDR 3,305,000	IDR 2,830,000	IDR 2,130,000
<b>Sharia Economics</b>	IDR 3,305,000	IDR 2,830,000	IDR 2,130,000
<b>Agribusiness</b>	IDR 3,355,000	IDR 2,880,000	IDR 2,180,000
<b>Agrotechnology</b>	IDR 3,355,000	IDR 2,880,000	IDR 2,180,000
<b>Aquaculture</b>	IDR 3,355,000	IDR 2,880,000	IDR 2,180,000
<b>Industrial Engineering</b>	IDR 4,510,000	IDR 4,035,000	IDR 3,335,000
<b>Civil Engineering</b>	IDR 4,510,000	IDR 4,035,000	IDR 3,335,000
<b>Information Systems</b>	IDR 4,860,000	IDR 4,385,000	IDR 3,335,000
<b>English Language Education</b>	IDR 4,715,000	IDR 4,240,000	IDR 3,190,000
<b>Stuttgart</b>	IDR 5,015,000	IDR 4,540,000	IDR 3,390,000
<b>Legal Sciences</b>	IDR 5,165,000	IDR 4,690,000	IDR 3,190,000
<b>Accountancy</b>	IDR 4,930,000	IDR 4,455,000	IDR 3,205,000

<b>Management</b>	IDR 5,180,000	IDR 4,705,000	IDR 3,205,000
<b>Digital Business</b>	IDR 4,930,000	IDR 4,455,000	Rp.3.205.500
<b>Master of Laws</b>	Rp.7.700.000	IDR 7,000,000	IDR 7,000,000
<b>Master of Islamic Studies</b>	IDR 4,500,000	IDR 4,500,000	IDR 4,500,000

Source: new student admission brochure of Indragiri Islamic University in 2024/2025.

**Table 1.2**  
**Tuition Fees at the Islamic Religious College (STAI) Auliurasyidin Tembilahan Year 2024/2025**

<b>Courses</b>	<b>Semester 1</b>	<b>Semesters 2-8</b>
<b>Islamic Religious Education</b>	IDR 4,100,000	IDR 2,200,000
<b>Madrasah Ibtidaiyah Teacher Education</b>	IDR 4,300,000	IDR 2,500,000
<b>Early Childhood Islamic Education</b>	IDR 4,300,000	IDR 2,200,000
<b>Sharia Economics</b>	IDR 4,300,000	IDR 2,200,000

Source: new student admission brochure of STAI Auliurasyidin Tembilahan for 2024/2025.

**Table 1.3**  
**Tuition Fees at Husada Gemilang College of Health Sciences in 2024/2025**

<b>Courses</b>	<b>Tuition Per Semester</b>
<b>S1 Nutrition</b>	IDR 3,900,000
<b>D3 Midwifery</b>	IDR 4,200,000

Source: new student admission brochure of the Husada Gemilang College of Health Sciences in 2024/2025.

**Table 1.4**  
**Tuition Fees at the Institute of Islamic Religion Ar- Risalah in 2024/2025**

<b>Courses</b>	<b>Tuition Per Semester</b>
<b>Islamic Education Management</b>	IDR 2,700,000
<b>English Language Tutoring</b>	IDR 2,700,000
<b>Early Childhood Islamic Education</b>	IDR 2,700,000
<b>Courses</b>	<b>Tuition Per Semester</b>
<b>Sharia Banking</b>	IDR 2,700,000
<b>Sharia Business Management</b>	IDR 2,700,000
<b>Islamic Communication and Broadcasting</b>	IDR 2,700,000

Source: new student admission brochure of the Islamic Religious Institute Ar- Risalah for 2024/2025.

**Table 1.5**  
**Tuition Fees at Open Universities Year 2024/2025**

<b>Courses</b>	<b>Tuition</b>
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	<b>Per Semester</b>
<b>Archives (D4)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Taxation (D3 &amp; S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Indonesian Language and Literature Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>English Language Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Biology Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Physics Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Chemistry Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Mathematics Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Economics Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Pancasila and Citizenship Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Educational Technology (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Elementary School Teacher Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Early Childhood Education Teacher Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Islamic Religious Education (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Public Administration (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Imu Business Administration (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Government Science (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Communication Sciences (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Sociology (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>English Literature Translation (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Library Science (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Law (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Information Systems (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Statistics (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Mathematics (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Biology (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Food Technology (S1)</b>	IDR 1,800,000 – IDR 3,400,000

<b>Agribusiness (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Urban and Regional Planning (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Data Science (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Public Financial Accounting (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Sharia Economics (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Management (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Accounting (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Development Economics (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Tourism (S1)</b>	IDR 1,800,000 – IDR 3,400,000
<b>Environmental Studies (S2)</b>	IDR 8,500,000
<b>Public Administration (S2)</b>	IDR 8,500,000
<b>Management (S2)</b>	IDR 8,500,000
<b>Law (S2)</b>	IDR 8,500,000
<b>Fisheries Management (S2)</b>	IDR 8,500,000
<b>Mathematics Education (S2)</b>	IDR 8,500,000
<b>Basic Education (S2)</b>	IDR 8,500,000
<b>Early Childhood Education (S2)</b>	IDR 8,500,000
<b>English Language Education (S2)</b>	IDR 8,500,000
<b>Doctor of Public Administration</b>	IDR 12,500,000
<b>Doctor of Management Science</b>	IDR 12,500,000

Source: Open University tuition fee brochure

**The cost of education at various colleges in the region shows significant variation.** One of the universities with a variety of study programs is Indragiri Islamic University. **Interestingly, at this university, there are several certain study programs that are consistently more interested than other study programs.** On the other hand, the Gemilang Husada Midwifery Academy focuses on programs in the health sector. Meanwhile, the Auliaurasyidin College of Islamic Religious Sciences offers more specific Islamic-based education. The Open University comes with the flexibility of learning through a distance learning system and provides a variety of study programs from S1 to S3 levels. Although it is located some distance from the city center, the Ar-Risalah Islamic Religious Institute also has an advantage in the religious field.

Although the existence of these universities provides an alternative for the community, the decision to choose a particular university is often influenced by the cost of education. One of the challenges faced by the young generation in this region is the high cost of education, especially if they have to continue their higher education outside the region. Parents should consider the cost of transportation, housing, and other living necessities if their children choose to study in a big city like Pekanbaru or even outside Riau Province. This situation often causes the young generation in the region to choose not to pursue higher education, which ultimately has an impact on the lack of job opportunities and improved welfare in the future.

The presence of universities in Indragiri Hilir Regency can be a strategic solution to overcome this challenge. With the existence of universities in the region, the younger generation can get access to quality higher education without the need to bear large additional costs. This is in line with the concept of *maslahah* in sharia economics which states that higher education is part of human needs that must be considered as an effort to create community fame. Therefore, the sharia economy seeks to create a system that supports access to education with the principles of justice, efficiency, and sustainability.

When viewed from the perspective of *maslahah* (benefits) and *mafsadah* (losses). In terms of *maslahah*, higher education provides opportunities for students to gain more in-depth knowledge, relevant skills, and better career prospects in the future. This is in line with the purpose of *maqashid sharia*, which is to maintain and develop intellect (*hifz al-aql*) through education. By choosing a quality university, students have the potential to get economic and social benefits in the long run. Higher education also helps to improve living standards and strengthen their contribution to society. The application of *sharia maqashid* in higher education not only creates intellectually intelligent individuals, but also has moral, spiritual, and social integrity.

In terms of *mafsadah*, too high education costs can be a barrier for students from families with financial limitations. This limitation risks causing inequality in access to education, where only individuals from middle to upper economic backgrounds can continue their education to the university level. In addition, the financial stress caused by high tuition fees can result in significant mental burdens and educational debt for students and their families. In some cases, this can affect the welfare of students and their families, so that the expected educational benefits are not balanced with the losses faced. Therefore, it is important to consider the balance between *maslahah* and *mafsadah* in determining education cost policies, so that all groups can access higher education without sacrificing their economic welfare.

Therefore, the sharia economic approach can be a solution to create a more equitable and inclusive financing system. By applying the principles of fairness, balance, and equitable distribution of scholarship assistance, the cost of education is no longer a barrier for people to access higher education. This is in line with the vision of the sharia economy to realize sustainable social development and improve the welfare of the community equally.

As one of the higher education institutions in Indragiri Hilir Regency, Indragiri Islamic University is a reflection of the dynamics of student choice at the local level. Data on the number of new students in the class of 2024 shows that there is a significant disparity in interest in the study programs offered. This phenomenon is an interesting background to examine the extent to which education costs play a role in shaping these decision patterns.

In the 2024 academic year, Indragiri Islamic University has a total of 1,235 new students. The increase in the number of new students shows that Indragiri Islamic University is increasingly in demand, both because of its growing reputation, and the relevance of its study programs in accordance with the needs of the community. However, behind this enthusiasm, students and prospective students still consider the cost aspect as the main factor. They not only take into account tuition fees, but

also daily living expenses which include the cost of housing, transportation, and other necessities. The volatile economic situation and students' commitment to planning a stable future encourage them to choose universities that offer quality education at a balanced cost.

This research has important implications in policy-making related to education costs. By understanding the influence of tuition costs on students' interest in admission, universities can conduct periodic evaluations to meet student needs. In understanding the competing global challenges, colleges must ensure that they are able to provide an adequate environment, and meet student expectations by improving the quality of service, effective management of the cost of education.

Based on the above background, the author wants to conduct further research to ascertain and analyze the extent to which education costs affect students' decisions in choosing a university. Therefore, the researcher is interested in conducting research with the title *The Effect Of Education Costs On Students' Decisions To Choose A University (Case Study Of Students Of Indragiri Islamic University Class Of 2024)*.

## **RESEARCH METHOD**

The approach used in this study is a perspective or paradigm that is relevant to the title of the research (TEAM Compiler, 2019). This research uses a quantitative method, Quantitative research method can be interpreted as a research method based on the philosophy of positivism, used to research on a specific population or sample, data collection using research instruments, statistical quantitative data analysis, with the aim of testing the hypothesis that has been determined (Sugiono, 2020). This method is called the quantitative method because the research data is in the form of numbers and analysis using statistics. This type of research is *field research*, which is distributing questionnaires to respondents.

## **FINDINGS AND DISCUSSION**

### **A. General Description of Research Object**

#### **1. History of Indragiri Tembilihan Islamic University**

The presence of Indragiri Islamic University is proof of concern for education and improving the quality of Human Resources in Indragiri Hilir which has been shown by the founders of UNISI facilitated by the local government at that time. The presence of higher education institutions should indeed be in Indragiri Hilir in order to welcome the development of the Indragiri Hilir area which is increasingly in need of people who are knowledgeable and technological, thoughtful and have faith and devotion to Allah SWT to support the development of Indragiri Hilir Regency which is still lagging behind other regions in Indonesia, besides Indragiri Hilir is a strategic area and has the potential to developed and close to neighboring Singapore and Malaysia.

Indragiri Islamic University (UNISI) is a university that merges STIE Sri Gemilang Tembilihan with the Tembilihan Agricultural Polytechnic. UNISI was established by the Tasik Gemilang Foundation in 2008 which combined the Datuk Bandar Education Foundation and the Indragiri Peat Foundation which was intended as the realization of government programs to improve the quality

of human resources (HR). Currently, UNISI organizes 15 Study Programs under the auspices of 6 Faculties

Indragiri Islamic University has played an active role in the development of science in the fields of Agriculture, Engineering, Social and Humanities. In addition, it has also contributed to solving various problems of national development, especially Indragiri Hilir Regency. Various works of alumni and the academic community of Indragiri Islamic University in the form of Scientific Publications, Research, and construction design, have been produced and applied to overcome various problems at the regional and national levels.

Indragiri Islamic University is required to always improve the quality of the education, research and community service processes accompanied by efforts to increase its relevance in the context of global competition. In the future, Indragiri Islamic University is expected to be able to align itself with leading universities in Sumatra in terms of the quality of the learning process and graduates, research and community service, so that it can raise the dignity and dignity of the Indonesian nation, especially Indragiri Hilir Regency.

Nowadays, it is impossible for higher education to be held conventionally. Rather, universities must be oriented towards the formation of a Good University Governance, which sets its goal as a scientific center, cultural center, civilization center, and also an innovation center that always leads to the ability to anticipate rapid changes in the field of science and technology. That is why the relevance of the global era requires UNISI to redesign educational programs that are more oriented towards user satisfaction or *customer satisfaction*. In the context of UNISI as *rahmatan lil'alamin*, the value of customer satisfaction is at least guaranteed, at least in satisfaction of individual interests, collective interests as well as social and religious interests.

To realize its vision and mission, Indragiri Islamic University needs to develop a long-term program until 2030 in a Strategic Plan document. In accordance with the Strategic Plan of the Islamic University of Indragiri for 2020-2030, the preparation of the Strategic Plan begins with a self-evaluation to see strengths, weaknesses, opportunities, and threats which are then used in compiling strategic issues.

Based on the results of the self-evaluation analysis, and referring to the main issues faced by Indragiri Islamic University, there are five main issues that will be faced in the next ten years, namely (1) Improving the quality of inputs, processes and outputs (2) Organizational restructuring (3) Increasing competitiveness at the international level, (4) Resource management, and (5) Funding.

In an era that demands transformation, UNISI is oriented towards the implementation of Good University Governance, with a focus on the development of science, culture, civilization, and innovation. The University is also committed to meeting user satisfaction by considering individual, collective, social, and religious interests, in line with the principle of *rahmatan lil'alamin*. Currently, Indragiri Islamic University has 6 (six) Faculties, 2 (two) Master's Programs and 15 (Fifteen) Undergraduate Study Programs:

#### Table 4.1

**Faculties and Study Programs  
Indragiri Islamic University**

No.	Faculty	Courses
1.	Faculty of Islamic Religious Studies	1. Master's Program in Islamic Studies 2. Sharia Economics Study Program 3. Islamic Education Management Study Program 4. Qur'an and Tafsir Study Program
2.	Faculty of Law	1. Master of Law Program 2. Law Study Program
3.	Faculty of Agriculture	1. Agribusiness Study Program 2. Agro Technology Study Program
4.	Faculty of Teacher Training & Education	1. English Education Study Program 2. Physical Education, Health and Recreation Study Program
5.	Faculty of Engineering & Computer Science	1. Civil Engineering Study Program 2. Industrial Engineering Study Program 3. Information Systems Study Program
6.	Faculty of Economics & Business	1. Management Study Program 2. Accounting Study Program 3. Digital Business Study Program

Source : Indargiri Islamic University Tembilahan, 2025

The Faculty of Islamic Religious Sciences is in it as will be conducted research in this department. The Faculty of Islamic Religious Sciences was established on January 14, 2011 which is located at Jalan Province No 01 Tembilahan Hulu Indragiri Hilir. The Faculty of Islamic Religious Studies has a Vision, Mission and Purpose:

1. Vision

"BECOMING A SUPERIOR FACULTY IN THE FIELD OF RESEARCH IN RIAU BY 2030"

2. Mission

The mission of the Faculty of Islamic Religious Sciences, Indragiri Islamic University is:

- a. Organizing research-based education (*curriculum/outcome*)
- b. Developing innovative research based on local wisdom research
- c. Organizing community service based on scientific publications
- d. Improve the competence and professionalism of human resources

3. Purpose:

- a. Producing education with local, national, and international standard research outputs.
- b. Produce research based on local *wisdom of* local, national and international standards.
- c. To produce scientific publications in the field of community service of local, national, and international standards.
- d. Producing competent and professional Human Resources according to National Qualification Standards.
- e. Develop partnerships and communication with stakeholders to improve the quality of research.
- f. Improving lecturers' competencies for further studies (s3) and academic careers.

**B. Description of Research Results**

**1. Respondent Overview**

The data of this research uses a questionnaire that was distributed to all students of the Islamic University of Indragiri Hilir Class of 2024. For more details, details of the level of taking the questionnaire can be seen in the following table:

**a. Gender**

Based on the results of the research that has been conducted, it can be seen that the gender of the respondents in this study is as follows:

**Table 4.2**  
**Respondent Characteristics**  
**By Gender**

Yes	Gender	Respondents	
		Sum	Percentage
1.	Man	45	48,4%
2.	Woman	48	51,6%
	<b>Sum</b>	93	100%

*Source : Primary Data Processed, 2025*

Based on table 4.2, it shows that the gender of the most respondents to students at Indragiri Islamic University is female, namely 48 respondents or 51.6%, while for male respondents as many as 45 respondents or 48.4%. With a total of 93 respondents. Thus, the above characteristics show that the composition of respondents tends to be balanced between men and women, with a slightly higher percentage of women.

**b. Courses**

Based on the results of the research that has been conducted, it can be seen that the respondent study programs in this study are as follows:

**Table 4.3**  
**Respondent Characteristics**  
**Based on Study Program**

Yes	Courses	Respondents	
		Sum	Percentage

1.	Master of Islamic Studies	2	2,15%
2.	Sharia Economics	15	16,13%
3.	Knowledge of the Qur'an and Tafsir	21	22,58%
4.	Islamic Education Management	5	5,38%
5.	Agribusiness	1	1,08%
6.	Agro technology	1	1,08%
7.	Food Technology	-	-
8.	Aquaculture	1	1,08%
9.	Master of Laws	1	1,08%
10.	Legal Sciences	9	9,68%
11.	English Language Education	6	6,45%
12.	Physical Education, Health and Recreation	20	21,51%
13.	Civil Engineering	3	3,23%
14.	Industrial Engineering	-	0 %
<b>Yes</b>	<b>Courses</b>	<b>Respondents</b>	
		<b>Person</b>	<b>Percentage</b>
15.	Information Systems	1	1,08%
16.	Management	3	3,23%
17.	Accountancy	2	2,15%
18.	Digital Business	2	2,15%
	<b>Sum</b>	93	100%

Source : Primary Data Processed, 2025

Based on table 4.3 above, the data obtained from 93 respondents shows a fairly diverse distribution between study programs. Of the total 93 respondents, the **Qur'an and Tafsir study program** has the highest number of respondents, namely 21 respondents or (22.58%), followed by **Physical Education, Health and Recreation** with 20 respondents or (21.51%), and **Sharia Economics** with 15 respondents or (16.13%).

In addition, the Law study program had 9 respondents or (9.68%), English Education 6 respondents or (6.45%), Islamic Education Management 5 respondents or (5.38%), the Civil Engineering and Management study program had 3 respondents each or (3.23%), and the Master of Islamic Studies, Accounting and Digital Business study program each had 2 respondents or (2.15%).

There are several study programs that have very minimal representation, such as **Agro Technology, Aquaculture, Master of Law, and Information Systems**, each of which is only represented by 1 respondent

(1.08%). Even some study programs such as **Food Technology**, and **Industrial Engineering** have no respondents in this study at all.

### 1. Sources of Tuition Fees

**Table 4.4**  
**Respondent Characteristics**  
**Based on Tuition Fee Source**

Yes	Sources of Tuition Fees	Respondents	
		Person	Percentage
1.	Parents/Guardians	49	52,7%
2.	Parent + Independent	23	24,7%
3.	Self-sufficient	5	5,4%
4.	Scholarship	16	17,2%
<b>Sum</b>		93	100%

Source : Primary Data Processed, 2025

Based on Table 4.4 regarding the characteristics of respondents based on the source of education costs, this study reveals an interesting distribution of how students of the Indragiri Islamic University class of 2024 finance their studies. Data shows that as many as **52.7% of respondents or 49 students** rely on education financing entirely from parents/guardians. This figure confirms that in the context of this study, most students still rely on family financial support to pursue higher education.

Meanwhile, 24.7% of respondents (23 students) showed a mixed financing pattern, where the cost of education is borne jointly between parents and students' independent income. This indicates that almost some students have already started to contribute to the financing of their own education.

### 2. Economic income

**Table 4.5**  
**Respondent Characteristics**  
**Based on Parent/Guardian/Personal Income per Month**

Yes	Parental Income/Month	Respondents	
		Person	Percentage
1.	Below Rp. 1,000,000/Month	25	26,9%
2.	Rp.1,000,000-Rp.3,000,000/Month	44	43,3%
3.	Rp.3,000,000-Rp.6,000,000/Month	20	21,5%
4.	Rp.6,000,000- Rp.20,000,000/Month	4	4,3%
<b>Sum</b>		93	100%

Source : Primary Data Processed, 2025

Based on Table 4.5 of respondents' characteristics based on parent/guardian/personal income levels per month, the data shows that most of the respondents come from lower-middle-income families. A total of **44 respondents (43.3%)** have parents/guardians with an income between IDR

**1,000,000 – IDR 3,000,000 per month**, making this group the category with the highest percentage.

Followed by **25 respondents (26.9%)** who came from families with an income **below Rp1,000,000 per month**, showing that almost a third of respondents were classified as low economic categories. Meanwhile, 20 respondents with upper-middle-income backgrounds (**IDR 3,000,000–IDR 6,000,000 per month**) numbered **20 people (21.5%)**, and only **4 respondents (4.3%)** had a family income of **IDR 6,000,000 – IDR 20,000,000 per month**, indicating that students from high economic backgrounds are a minority group.

Overall, this data reveals that the majority of students at Indragiri Islamic University come from families with lower middle economic conditions, which can influence their decision in choosing a study program, especially regarding the consideration of education costs.

## 2. Description of Respondent Responses

### 1. Tuition Fee (X)

**Table 4.6**  
**Variable Respondent Responses**  
**Tuition Fee (X)**

Yes	Statement	Weight of Answer					Fri Just	Average	Rang King
		SS (5)	S (4)	KS (3)	TS (2)	STS (1)			
1.	I compared the cost of education in several universities, and decided to choose Indragiri Islamic University as a college with affordable tuition fees	29	43	15	2	4	370	3,97	4
2.	The cost of purchasing books and teaching materials became a consideration for me in choosing a college	16	50	16	7	4	346	3,72	8
3.	Additional fees for laboratory/library facilities or other practical activities affect my decision in MMchoosing a college	9	51	18	9	6	327	3,51	10
4.	I consider other administrative fees (Registration fee/SBQ/KKN/ Internship/Graduation/ Extracurricular) in choosing a college	15	53	17	4	4	350	3,76	7
Yes	Statement	Weight of Answer					Fri Just	Average	Rang King
		SS (5)	S (4)	KS (3)	TS (2)	STS (1)			
5.	I chose Indragiri Islamic University because of the flexible tuition payment system per semester that makes it easier for me to manage my finances during college	25	53	10	3	2	375	4,03	2
6.	I chose a college that has an affordable and transparent policy of increasing the cost of Education.	31	45	8	4	5	372	4,00	3
7.	I consider the availability of housing (board/rent) around the college at an affordable cost	23	37	20	5	8	341	3,66	9
8.	I chose an affordable college to reduce transportation expenses	20	51	15	4	3	360	3,87	6
9.	I consider the estimated cost of living and daily necessities that must be incurred in choosing a college	22	53	10	5	3	365	3,92	5
10.	The main source in financing education at Indragiri Islamic University is my consideration	38	41	6	4	4	384	4,12	1
<b>Sum</b>							<b>3.590</b>	<b>38,60</b>	
<b>ΣAverage / 10 questions</b>							<b>359</b>	<b>3,86</b>	

*Source : Primary Data Processed, 2025*

Based on the table above, it can be seen that there are 10 statements from the variable Tuition Fee (X). It can be seen from the 10th statement that it ranks 1st with the highest average result of 4.12. Basically, the most respondents answered the statement by agreeing as many as 41 people. This shows that in the education cost component, the main source of education financing is the most dominant consideration for respondents in choosing Indragiri Islamic University. This indicates that the ease of access to funding such as scholarships, family support, or education loans greatly influences decisions in college selection.

The 2nd rank is in the 5th statement, namely the respondents who answered the statement the most agreed as many as 53 people with an average result of 4.03. This emphasizes that the flexible tuition payment system per semester at Indragiri Islamic University is considered to make it easier for respondents to manage finances. This flexibility is the main attraction, especially for students who need financial management during their studies.

The 3rd rank is in the 6th statement, namely the respondents who answered the statement the most agreed as many as 45 people with an average result of 4.00. This shows that most respondents tend to agree or strongly agree with statements regarding the affordability and transparency of education costs. These results indicate that the transparency of information about the cost of education and its affordability is an important consideration for prospective students in choosing a university.

The 4th rank is in the 1st statement, namely the respondents who answered the statement the most agreed as many as 37 people with an average result of 3.97. This shows that although the affordability factor is an important aspect, there are several other elements that are considered more decisive by respondents in evaluating this university. The data reveals that the education fee policy of Indragiri Islamic University in general has succeeded in forming the perception of affordability among the majority of students

The 5th rank is in the 9th statement, where the most respondents answered the statement agreed with 53 people with an average result of 3.92. This is because it affects the continuity of their daily studies. It is clear that the cost of accommodation, meals, transportation, and other basic needs is the main consideration. Students, who generally have a limited budget from parents, scholarships, or side income, must ensure that the cost of living at the College's location is affordable in order to meet their needs during the period of study.

The 6th rank is in the 8th statement, where the most respondents answered the statement agreed with 51 people with an average result of 3.87. These findings reinforce the importance of the location aspect as one of the components in academic decision-making, although not the most dominant.

The 7th rank is found in the 4th statement, where the respondents who answered the most statements agreed with 53 people with an average of 3.76. These results indicate that additional administrative fees for registration fees / SBQ / KKN / Internship / Graduation / **Extracurricular** are factors that are quite taken into account by prospective students, although not the most important one.

The 8th rank is found in the 2nd statement, where the respondents who answered the statement the most agreed as many as 50 people with an average of 3.72. This indicates that although it is not the main factor, the cost of lecture materials is still one of the components taken into account in educational financial planning. This is mainly related to the awareness of the total cost of education which includes not only tuition fees, but also various supporting needs such as textbooks and other teaching materials as additional components that influence decisions.

The 9th rank is in the 7th statement, namely the respondents who answered the statement the most agreed as many as 37 people with an average result of 3.66. Respondents who agreed generally considered cost-of-living efficiency and ease of access to campus as the main reasons. On the other hand, respondents who disagree may be caused by other alternatives such as living in a family home, or the location of a college that is close and reachable from where they live so that it does not require them to look for boarding houses around the university.

The 10th rank is in the 3rd statement with an average below 3.51 occupying the lowest position. Respondents disagreed that additional costs for laboratory facilities, libraries or other practical activities influenced the decision. This may indicate that even when considered, those factors are not the main determinants.

From the explanation above, it can be concluded that of the many respondents who answered strongly agree/agree with the statement above, there were several respondents who answered disagree/disagree because of the reflection of the **heterogeneity (diversity) of the students** themselves. Their answers, which differ from the majority, are strongly influenced by **personal financial conditions, living situations, individual priorities, and personal experiences** during interactions with the university. This shows that although the tuition fee policy at Indragiri Islamic University is generally considered very positive, there are always student segments with unique needs and perspectives.

## 2. Students' Decision to Choose a College

**Table 4.7**  
**Respondents' Responses to Decision Variables**  
**Students Choose College (Y)**

Yes	Statement	Weight of Answer					Fri Just	Average	Rang King
		SS (5)	S (4)	KS (3)	TS (2)	STS (1)			
1.	I chose Indragiri Islamic University after considering the suitability of my planned educational needs and academic goals	32	44	9	4	4	390	4,19	1

2.	I feel that the benefits of the education I received at Indragiri Islamic University are worth the costs I incurred during my studies	12	44	27	6	4	351	3,77	10
3.	I did research and looked for various information about several universities before deciding to choose Indragiri Islamic University	23	46	17	3	4	363	3,90	7
4	I considered the accreditation levels of various universities before deciding that Indragiri Islamic University has good credibility in the administration of education	37	44	7	3	2	375	4,03	2
<b>Yes</b>	<b>Statement</b>	<b>Weight of Answer</b>					<b>Fri Just</b>	<b>Average</b>	<b>Rang King</b>
		<b>SS (5)</b>	<b>S (4)</b>	<b>KS (3)</b>	<b>TS (2)</b>	<b>STS (1)</b>			
5	I chose Indragiri Islamic University because of its strategic location and easy access from my place of residence or work	23	49	15	2	4	364	3,91	6
6.	The economic condition of my family is one of my considerations in choosing a university	27	47	6	5	8	359	3,86	9
7.	I compared the study programs at various universities before deciding that the study program at Indragiri Islamic University best suited my interests and abilities	30	44	14	2	3	372	4,00	4
8.	After comparing the administrative systems in several universities, and I decided that Indragiri Islamic University has the most accessible registration procedures and lecture system	25	50	14	1	3	375	4,03	3
9.	I consider the added value (reputation of the university, accreditation of study programs, competence of graduates) as a determining factor for the suitability of tuition fees before deciding to choose Indragiri Islamic University	23	44	13	8	5	372	4,00	5
<b>Yes</b>	<b>Statement</b>	<b>Weight of Answer</b>							

		SS (5)	S (4)	KS (3)	TS (2)	STS (1)	Fri Just	Average	Rang King
10.	I compared several colleges before deciding on Indragiri Islamic University as the best choice	26	50	11	3	3	360	3,87	8
11	I feel very satisfied with the education I received at Indragiri Islamic University and would recommend it to others	18	58	11	2	4	333	3,58	11
<b>Sum</b>							<b>4.014</b>	<b>43,16</b>	
<b>ΣAverage / 11 questions</b>							<b>364,90</b>	<b>3,92</b>	

Source : Primary Data Processed, 2025

Based on the table above, it can be seen that there are 11 statements from the variable of Student Decision to Choose a Higher Education (Y). It can be seen from the 1st statement that it has a 1st rank with the highest average result of 4.19. The suitability of educational needs and academic goals was the main determining factor, with 82% of respondents (76 people) stating that they agree/strongly agree. This shows that students are very attentive to the relevance between the study program and their academic and career plans, indicating an awareness of the importance of targeted education.

The 2nd rank is in the 4th statement, namely the respondents answered the statement the most Strongly agreed and agreed as many as 81 people with an average result of 4.03. This statement indicates that students consider the level of university accreditation. This accreditation will have an impact on the quality of education, facilities, and curriculum provided by universities.

The 3rd rank is in the 8th statement, namely the respondents who answered the statement the most strongly agreed and agreed as many as 75 people with an average result of 4.03. Students consider that they highly consider colleges that offer a straightforward administrative process. This shows that the efficiency and ease of the system are a significant plus.

The 4th rank is in the 7th statement, namely the respondents who answered the statement the most strongly agreed and agreed as many as 74 people with an average result of 4.00. This shows that students make careful consideration of the major to be taken, ensuring that their choice at Indragiri Islamic University is in line with their interests and academic potential.

The 5th rank is found in the 9th statement, namely the respondents who answered the statement the most strongly agreed and agreed as many as 67 people with an average result of 4.00. This statement indicates consideration of added value such as reputation, accreditation, and graduate competence as determining factors adjusted to education costs. This shows that there is a rational consideration between the quality offered by the university and the costs that must be incurred.

The 6th rank is found in the 5th statement, namely the respondents who answered the statement the most strongly agreed and agreed as many as 72 people with an average result of 3.91. This signifies that the ease of geographical reach is a very important factor, given that most students are from the surrounding area or consider the ease of accessibility in their daily lives.

The 7th rank is in the 3rd statement, namely the respondents who answered the statement the most agreed as many as 46 people with an average result of 3.90. This shows that they conducted research and sought information first before finally choosing Indragiri Islamic University. This indicates that the decision taken is not an impulsive decision, but the result of an active information search process.

The 8th rank is in the 10th statement, where the respondents who answered

the most statements agreed with 50 people with an average result of 3.87. This indicates the statement that students specifically compare Indragiri Islamic University with several other universities before making a final decision. This confirms that Indragiri Islamic University has managed to excel in direct competition with other universities in student perception.

The 9th rank is in the 6th statement, namely the respondents who answered the statement the most Strongly Agree and agree as many as 74 people with an average result of 3.86. . This shows that students in choosing Indragiri Islamic University consider the suitability of the cost of education with their family's financial capabilities.

The 10th rank is in the 2nd statement, where the respondents who answered the statement the most agreed as many as 44 people with an average result of 3.77. This is a perception that the educational benefits received at Indragiri Islamic University are proportional to the costs incurred during the study period. This is a rational evaluation of the value of the education investment they undergo.

The 11th rank is found in the 11th statement, the statement regarding the willingness to recommend Indragiri Islamic University to others **ranked last with** an average score **of 3.58**, indicating a relatively lower approval rate compared to other factors. This lower score may reflect a **disunity of** satisfaction among students from different courses of study. A lower score on this statement indicates that **the level of student satisfaction is not fully optimal** thus reducing the desire to recommend the campus to others.

From the explanation above, it can be concluded that the decision to choose a university is a complex process that involves various multidimensional considerations. Academic factors such as the suitability of the study program with educational objectives and institutional accreditation emerged as the main considerations, showing that prospective students are increasingly rational in prioritizing the quality and relevance of education. However, **practical factors** such as ease of administration and strategic location still play an important role, reflecting the need for convenience and efficiency in the learning process. An interesting pattern can be seen in **the variation in satisfaction levels**, where although most respondents (82%) agree with the university's various advantages, the willingness to recommend the campus to others (score 3.58) ranks last. This indicates a **gap between expectations and realization of the learning experience**, or perhaps a variation in the quality of service between study programs.

### **C. Data Analysis and Interpretation**

#### **1. Test Research Instruments**

##### **a. Validity Test**

The validity test is used to find out whether or not a research questionnaire is valid. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that the questionnaire will measure. The validity test is carried out by comparing the calculated  $r$  value with the  $r$ -value of the table. With the validity test test criteria are as follows:

1. If  $r$  is calculated  $\geq r$  table then the instrument or question items are significantly correlated to the total score (declared valid).

2. If  $r$  is calculated  $\leq r$  table, then the instrument or question items are not significantly correlated to the total score (declared invalid).  
The validity test in this study can be seen in the table as follows:

**Table 4.8**  
**Results of the Validity Test of Education Fees (X)**  
**and the Students' Choice**  
**College (Y)**

Variable	Statement Items	Compute r coefficient	Coefficient r Table $\alpha=5\%$	Information
<b>Tuition Fee (X)</b>	P1	0,639	0,204	Valid
	P2	0,695	0,204	Valid
	P3	0,689	0,204	Valid
	P4	0,664	0,204	Valid
	P5	0,758	0,204	Valid
	P6	0,657	0,204	Valid
	P7	0,612	0,204	Valid
	P8	0,621	0,204	Valid
	P9	0,698	0,204	Valid
	P10	0,524	0,204	Valid
<b>Student Decision to Choose a College (Y)</b>	P1	0,672	0,204	Valid
	P2	0,659	0,204	Valid
	P3	0,733	0,204	Valid
	P4	0,687	0,204	Valid
	P5	0,739	0,204	Valid
	P6	0,687	0,204	Valid
	P7	0,577	0,204	Valid
	P8	0,792	0,204	Valid
	P9	0,746	0,204	Valid
	P10	0,622	0,204	Valid
	P11	0,815	0,204	Valid

Source :SPSS 22 Data Processing

The results of the validity test presented in Table 4.8 show that all statement items for the variables of Tuition Fees (X) and Student Decision to Choose Higher Education (Y) are declared valid. The validity of the item is determined by comparing the calculated r-coefficient value of each statement with the table r-coefficient value of 0.204 at a significance level of 5%. For the Tuition Fee variable (X), all items (P1 to P10) had a calculated r-coefficient value greater than 0.204 with the lowest value of 0.524 (P10) and the highest value of 0.758 (P5). Similarly, for the variable Student Decision to Choose a College (Y), all items (P1 to P11) also showed a calculated r coefficient that exceeded the table r value, ranging from 0.577 (P7) to 0.815 (P11). Overall, these results indicate that the questionnaire instruments used in this study are highly relevant and accurate in measuring both variables, ensuring that the data collected is of good quality and reliable for further analysis.

#### b. Reliability Test

A reliability test is an index that shows the extent to which a measuring device is reliable or reliable. So that the reliability test can be used to determine the consistency of the measuring instrument, whether the measuring instrument remains consistent if the measurement is repeated. A

measuring instrument is said to be reliable if it produces the same result even though measurements are taken many times.

**Table 4.9**  
**Reliability Test Results**

Yes	Variable	Cronbach's Alpha	Information
1.	Tuition Fee (X)	0,849	Reliable
2.	Student Decision to Choose a College (Y)	0,895	Reliable

Source: SPSS 22 Data Processing

Table 4.9 presents the results of the reliability test of the research instrument for the variables of Tuition Fee (X) and Student Decision to Choose a Higher Education (Y) using the Cronbach's Alpha method. This reliability test aims to measure the internal consistency of the instrument, which is how consistent the respondent's answers are if the question is asked repeatedly. For the variable Tuition Fee (X), the Cronbach's Alpha value is 0.849, while for the variable Student Decision to Choose College (Y), the Cronbach's Alpha value is 0.895. These two values, which are 0.849 and 0.895, are above the general threshold that indicates good reliability (usually 0.6 or 0.7). Thus, it can be concluded that the instruments used to measure these two variables are reliable or consistent, which means that the data collected is reliable and stable.

## 2. Hypothesis Test

### a. Simple Linear Regression Test

This simple regression analysis was carried out to test the hypothesis of how much the cost of education affects students' decision to choose a university using SPSS version 22, the following data were obtained:

**Table 4.10**  
**Test Results Simple linear regression**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.423	3.444		3.608	.001
	Biaya Pendidikan	.796	.088	.688	9.047	.000

a. Dependent Variable: Keputusan Mahasiswa Memilih Perguruan Tinggi

Source : SPSS 22 Data Processing

Based on the value of the coefficient above, it can be described in the following simple regression equation formula:

$$Y = a + bX$$

$$Y = 12.423 + 0.796$$

From the simple regression line equation, it can be interpreted that:

#### 1. Constant

The value of the positive Constant is 12,423. This shows that if the Tuition Fee (X) is zero or non-existent, then the student's decision to choose a university (Y) will be constant or remain large at 12,423 units.

2. Tuition cost factor coefficient (0.796)

A positive value of 0.796 indicates that the education cost factor has a positive effect on the student's decision to choose a university. This means that every 1 unit increase in the tuition fee factor will increase the consideration of students' decision to choose a university by 0.796 units assuming other variables remain constant.

3. T test (Partial)

The t-test is used to determine the partial influence of the free variable on the bound variable. The results of the analysis of the t-test or t-value are calculated with a significant level of  $\alpha = 5\%$ . With the help of the SPSS program, the following results were obtained:

**Table 4.11**  
**Results of the t-test (partial)**

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	12.423	3.444		3.608	.001	5.583	19.264
Biaya Pendidikan	.796	.088	.688	9.047	.000	.621	.971

a. Dependent Variable: Keputusan Mahasiswa Memilih Perguruan Tinggi

Source : SPSS 22 Data Processing

Based on the table above, it can be concluded that the *results* of the research output of the t-test of the variable education cost have a calculation of  $9,047 > 1,661$  *t* of the table, which is with a significant value of 0.000 less than the probability of 0.05, which means that there is a significant influence of the variable of Tuition Fees on the student's decision to choose a university. So it was stated that H1 was accepted and H01 was rejected.

4. Test Coefficient of determination (R2)

The determination coefficient is carried out to measure how much the ability of the independent variable of tuition fees (X) affects the variable of students' decision to choose a college (Y). With the help of the SPSS program, the following results were obtained:

**Table 4.12**  
**Determination Coefficient Test Results**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.688 <sup>a</sup>	.474	.468	5.409

a. Predictors: (Constant), Biaya Pendidikan

Source : SPSS 22 Data Processing

Based on the results of the determination coefficient test in Table 4.12, an **R Square value of 0.474** was obtained, which means that the variable of education cost affected the student's decision to choose a university by **47.4% and the remaining 52.6% was influenced** by other variables that were not included in this study variable. This means that while Tuition Fees have a significant influence, there are still many other factors that need to be considered to fully understand student decision considerations.

### 5. Dummy Variable Test

Dummy variables are variables used to quantify variables that are qualitative (e.g., gender, race, religion, etc.). This variable is used to distinguish or classify individuals or objects in research based on specific attributes.

**Table 4.13**  
**Dummy Variable Test**  
**Based on Economic Income**

Source : SPSS 22 Data Processing

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.234	3.770		3.511	.001
	Biaya Pendidikan	.795	.088	.687	8.998	.000
	Pendapatan Ekonomi	-.376	.697	-.041	-.540	.591

a. Dependent Variable: Keputusan Mahasiswa Memilih Perguruan Tinggi

Based on the results of the dummy variable regression test in the table above, it can be seen that the synnification value is greater than  $\alpha$  ( $0.591 > 0.05$ ). Or the result of t is smaller than that of the t table ( $-0.540 < 1.661$ ). This means that economic income does not affect students' decision to choose a university. So it was stated that H2 was rejected and H02 was accepted.

### 6. Data Interpretation

Based on the formulation of the problem, it is known whether the cost of education has a partial effect on the decision to choose a university for students of the Indragiri Islamic University class of 2024. It is known that Ha is suspected that the cost of Education (X) has an influence on the student's decision to choose a university (Y). Based on the results of the test analyst, namely the t test, it can be seen that t is calculated by 9.047 greater than t table with a 5% tester or 0.05, then t table is obtained as 1.661. So t calculates  $9.047 > t$  table with a value of 1.661 and a significant level of  $0.000 < 0.05$ . Therefore, it can be concluded that

the variable of education costs affects the decision to choose a university. So that H1 is accepted, namely the cost of education has a significant effect on the decision to choose a university. And H01 was rejected, namely that the cost of education does not have a significant effect on the decision to choose higher education.

Then the results of the regression test analysis on the economic income variable can be found to have a greater significance value ( $0.591 > 0.05$ ). Or the result of  $t$  is smaller than that of the  $t$  table ( $-0.540 < 1.661$ ). This means that economic income does not affect students' decision to choose a university. So that H2 is rejected, namely there is a significant influence in the decision to choose a university based on economic income. And H02 was accepted, namely there was no significant influence in the decision to choose a university based on economic income.

Regarding the components of education costs that students consider in deciding to choose a university, based on respondent data and several analyses described by the researcher above, it can be concluded that students of Universitas Islam Indragiri Class of 2024 most consider the source of education costs. This can be seen from the highest score of the questionnaire answer related to education costs with a total score of 384 or with the highest average score of 4.12. This shows that out of a total of 93 respondents, 79 respondents or 84.9% agreed that the main source of financing education at Indragiri Islamic University is an important consideration for students.

Based on the pattern of education financing at Indragiri Islamic University, there are four main sources of education costs, namely full financing by parents/guardians, combination financing between parents and independents, independent financing and those supported by scholarships. These four models reflect the socio-economic realities of Indonesian society while showing the challenges faced in accessing higher education.

Full financing by parents/guardians is still the dominant pattern at Indragiri Islamic University. Based on the data processed, 49 respondents out of the total existing respondents or around 52.7% of these students still rely on their parents as the main source of financing. This pattern reflects the Indonesian family culture that places education as a collective investment. On the other hand, this pattern often causes psychological pressure on students who feel burdened with family expectations.

A combined education financing model, where parents and students jointly bear the cost of study. This pattern combines financial support from parents with the active contribution of students through part-time employment, entrepreneurship, or scholarships, thus creating a more balanced division of responsibilities. Parents usually bear basic expenses such as tuition and tuition, while students finance additional needs such as books, accommodation, or transportation through independent income. This approach not only reduces the economic burden on families, but also trains students' independence in managing finances. With good communication between parents and students, this combined financing model can be an effective solution to ensure a smooth study while preparing students for future financial responsibilities.

Then the financing of education independently by students has become a phenomenon that is growing in the Indonesian university environment, including at the Islamic University of Indragiri. This financing pattern reflects a paradigm shift in the higher education system, where students are not only passive recipients of financial aid, but also active subjects responsible for funding their own studies. Self-financing among students of Indragiri Islamic University can be classified through part-time jobs outside the campus, such as becoming private tutors, or freelancers in various industrial sectors, through entrepreneurial activities, both online such as dropshipping and content creators, and offline such as culinary businesses and photography services.

In an increasingly competitive economic context, students' ability to finance themselves is an important indicator of independence and readiness to enter the professional world. The main advantages of this self-financing system are significant. From the aspect of *personal development*, students who self-finance their education tend to develop better time management skills, ability to adapt to pressure, and more mature financial intelligence. From a professional perspective, work experience during the study period provides substantial added value when entering the world of work after graduation.

Nevertheless, the complexity of the challenges faced is quite significant. **First**, income instability and double burden between work and studies often come at the expense of academic achievement, as seen from the decline in GPA and the risk of dropping out. **Second**, mental and physical health impacts, such as stress, fatigue, and lack of sleep are serious threats to the sustainability of student education.

The fourth source of education financing that students can access is through scholarships. There are several scholarship options at Indragiri Islamic University such as KIP lecture scholarships, foundation scholarships, local government scholarships, LLDIKTI scholarships, and tahfiz scholarships that can be accessed by students. These scholarships are generally intended for students with academic achievement or who come from underprivileged families. The advantage of this financing model lies in its ability to reduce students' dependence on their parents while motivating them to achieve higher academic achievements. However, the scholarship system is also inseparable from various challenges. Unfair competition often arises in the selection process, while the pressure to maintain a high GPA can take a psychological toll on students. In addition, non-transparency in the distribution of scholarships has the potential to cause injustice, where the distribution of aid is not always on target.

These issues show that although scholarships are an important solution in financing education, a fairer selection mechanism, a strict monitoring system, and mentoring for scholarship recipients are needed to ensure optimal benefits both academically and non-academically.

## CONCLUSION

Based on the results of the research, analysis and discussion that have been described, the following conclusions can be drawn:

1. Based on the results of the test analyst, namely the t test, it can be seen that  $t_{is}$  calculated by 9.047 greater than t table with a 5% tester or 0.05, then t

- table is obtained as 1.661. So  $t$  calculates  $9.047 > t$  table with a value of 1.661 and a significant level of  $0.000 < 0.05$ . Therefore, it can be concluded that the variable of education costs affects the decision to choose a university.
2. The results of the regression test analysis on the economic income variable can be found to have a greater significance value ( $0.591 > 0.05$ ). Or the result of  $t$  is smaller than the  $t$  table ( $-0.540 < 1.661$ ). Therefore, it can be concluded that economic income does not affect students' decision to choose a university.
  3. The component of Tuition fees that is most considered in deciding to choose a college based on respondents' responses, is the source of Tuition fees. based on respondent data related to the highest Tuition fees with a total score of 384 or with the highest average score of 4.12. This shows that out of a total of 93 respondents, 79 respondents or 84.9% agreed that the main source of financing education at Indragiri Islamic University is an important consideration for students.

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