



Point of View Research

## Point of View Research Management

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# Factors Affecting the Compliance Level of UKT (Tuition Fee) Payment among Undergraduate Students at STIE AMKOP Makassar

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	Abstract
<p><b>Keywords:</b> Compliance Level; Tuition Fees, Student Internal Factors; Single Tuition Fee; Payment.</p> <p><b>Conflict of Interest Statement:</b> The authors declare that there is no conflict of interest regarding the publication of this paper. All stages of the research, including data collection, analysis, and manuscript preparation, were conducted independently without any financial or personal relationships that could influence the results. This statement is made in accordance with the submission guidelines of the target journal.</p> <p>Copyright © 2023 POVREMA. All rights reserved.</p>	<p><b>Purpose:</b> this study aimed to identify the factors influencing student compliance in paying the single tuition fee (UKT).</p> <p><b>Research Design and Methodology:</b> a quantitative approach was employed using a structured questionnaire to measure compliance levels. Data were collected from sixth-semester undergraduate students of the 2022 intake, with a sample of 70 respondents representing all majors. A proportionate stratified random sampling technique was applied, dividing the population by major and randomly selecting 50% from each stratum.</p> <p><b>Findings and Discussion:</b> the results revealed that economic factors, social factors, and internal student factors significantly affected the level of compliance in tuition fee payments. These findings highlight the multidimensional nature of compliance, where financial capacity, peer influence, and personal responsibility collectively shape payment behavior.</p> <p><b>Implications:</b> this study underscores the importance of considering both external and internal determinants in designing policies to improve tuition fee compliance. Institutions may benefit from targeted interventions addressing financial support, social awareness, and student motivation. Future research could expand the scope by examining longitudinal data or exploring additional psychological and institutional variables.</p>

## Introduction

Education is a planned process that enables learners to actively develop their potential, skills, intelligence, and noble character. Beyond its role in personal development, education is also a crucial factor in improving one's quality of life and serves as a long-term investment, as certain types of employment require specific educational qualifications (Pelawi, 2021). According to Law No. 20 of 2003 on the National Education System, higher education institutions in Indonesia may take the form of academies, colleges, universities, or polytechnics.

Higher education institutions are among the primary choices for individuals seeking to enhance their knowledge and prepare for the labor market. The growing demand for quality careers in an increasingly competitive environment has led to the expansion of both public and private universities

across Indonesia. In this context, private universities operate similarly to business organizations, requiring strategic management to sustain their vision and mission while providing the best services to stakeholders. The availability of qualified human resources with mastery of science and technology is the ultimate product of higher education institutions. Since industries are selective in recruiting graduates, only those with strong competencies can compete effectively in the job market. Consequently, universities must continuously improve the quality of their graduates while also understanding the behavior of their primary consumers students.

One significant policy in Indonesian higher education is the implementation of the Single Tuition Fee (Uang Kuliah Tunggal/UKT) system. UKT is designed to standardize tuition costs and align fees with students' economic capacity, with the goal of making higher education more equitable and predictable (Anjeli et al., 2024; Rahmania & Sirozi, 2025). However, the design and implementation of this policy have produced mixed outcomes; some studies indicate that UKT can promote inclusivity, while others warn of potential inequities in fee categories that do not fully represent real financial conditions (Anjeli et al., 2024; Rahmania & Sirozi, 2025).

The UKT policy, applied in various institutions including STIE AMKOP Makassar and other Indonesian universities, aims to ease the financial burden on students through economic-based categorization. UKT provides predictability in tuition expenses and ensures that no hidden costs are imposed beyond a fixed semester tuition payment. However, empirical evidence also reveals persistent challenges related to the fairness and transparency of UKT implementation. For example, students have criticized the categorization process for not reflecting actual financial capacities and for the existence of additional costs outside UKT like books or other administrative fees (Suarga et al., 2024). Moreover, independent pathway students often argue that their financial circumstances are inadequately considered within the UKT system (Suarga et al., 2024).

Nevertheless, the implementation of UKT has faced criticism and challenges. First, the categorization of UKT groups is often perceived as not fully reflecting students' or families' financial capacity. Second, students admitted through independent pathways argue that the system does not adequately consider their financial circumstances. Third, some institutions have been reported to impose additional charges beyond UKT, such as books or administrative fees, leading to perceptions of hidden costs (Suarga et al., 2024). Finally, concerns remain regarding the transparency of financial management associated with UKT. These issues highlight that student compliance in paying tuition fees is influenced by economic, social, and internal institutional factors, making it essential to investigate further the dynamics of compliance within the UKT system (Rahmania & Sirozi, 2025).

## **Literature Review**

### ***Compliance Theory in the Context of Higher Education Theory***

Compliance refers to an individual's behavior in adhering to rules, policies, and regulations established by an organization. In the context of higher education, student compliance extends beyond academic obligations to include administrative responsibilities, particularly compliance with tuition payment policies such as the Single Tuition Fee (Uang Kuliah Tunggal/UKT). Student compliance is shaped by internal factors, such as economic capability and perceived benefits of education, as well as external factors, including perceptions of fairness, transparency, and institutional governance.

Research by Surga et al. (2025) demonstrates that students' perceptions of fairness and transparency in the determination of UKT levels significantly influence their acceptance of and compliance with tuition policies. Students are more likely to comply when institutional decisions regarding tuition fees are perceived as objective and reflective of their actual socio-economic conditions. Similarly, Wardani et al. (2025) found that dissatisfaction with UKT categorization often stems from perceptions of procedural injustice, which may weaken students' willingness to comply with payment obligations. These findings suggest that student compliance is not driven solely by enforcement mechanisms, but also by trust in institutional fairness and governance

### ***The Single Tuition Fee (Uang Kuliah Tunggal/UKT)***

The Single Tuition Fee (Uang Kuliah Tunggal/UKT) policy represents a major reform in Indonesia's higher education financing system, aiming to promote equity, transparency, and affordability. UKT is determined based on students' economic capacity while considering institutional operational costs, with the intention of reducing tuition disparities and improving access to higher education. According to Rahmania and Sirozi (2025), UKT functions as a cross-subsidy mechanism intended to ensure that students from higher-income families contribute more to support institutional sustainability and access for economically disadvantaged students. However, several studies highlight persistent challenges in its implementation. Maryani and Yulianti (2023) reported that inaccuracies in assessing students' economic conditions often lead to dissatisfaction and perceptions of unfairness. Furthermore, Wardani et al. (2025) emphasized that limited transparency in the UKT determination process contributes to negative student perceptions, potentially undermining policy effectiveness.

#### ***Student Compliance in UKT Payments***

Compliance with UKT payment obligations is essential for the financial sustainability of public universities, as tuition fees constitute a major component of institutional revenue. Student compliance in UKT payments is influenced by multiple factors, including family economic conditions, perceived fairness of the tuition system, and satisfaction with educational services. Empirical findings by Suarga et al. (2025) indicate that students whose UKT levels are perceived as disproportionate to their family income are more likely to experience payment delays or request tuition relief. Supporting this, Rahmania and Sirozi (2025) found that increases in UKT without adequate justification or socialization can negatively affect students' ability and willingness to comply with payment schedules. Additionally, Usulu et al. (2025) showed that policies such as payment relaxation and installment schemes can improve compliance by reducing short-term financial pressure on students.

#### ***Financial Management and Student Satisfaction in Higher Education***

Effective and accountable financial management plays a crucial role in maintaining service quality and student trust in higher education institutions. Transparent financial practices contribute to positive student perceptions of institutional credibility, which in turn influence satisfaction and compliance with tuition payment policies.

Maryani and Yulianti (2023) demonstrated that student satisfaction with academic services is closely linked to perceptions of how tuition funds are managed and allocated. When students believe that UKT payments are utilized effectively to improve facilities and learning services, their satisfaction increases. This view is reinforced by Wardani et al. (2025), who found that transparency in UKT management positively affects student acceptance of tuition policies. Higher satisfaction and trust ultimately foster stronger compliance with administrative and financial obligations.

Based on the reviewed literature, student compliance with UKT payments is influenced by the interaction of perceived policy fairness, socio-economic conditions, satisfaction with academic services, and the quality of financial management in higher education institutions. A UKT policy that is perceived as fair and transparent, supported by accountable financial management and responsive payment mechanisms, enhances student trust and satisfaction, thereby encouraging higher levels of compliance with tuition payment obligations.

## **Research Design and Methodology**

### ***Research design***

This study employs a quantitative research design, as the primary objective is to measure and analyze the level of student compliance in tuition payments. Compliance is operationalized as a measurable variable, such as the percentage of students paying tuition on time. A quantitative approach is appropriate because it enables systematic measurement, statistical testing, and generalization of findings across the student population. The design ensures that the research questions can be answered with precision and replicability, using numerical data collected through standardized instruments.

**Research Methodology**

The population of this study consists of all undergraduate students (class of 2022) enrolled in the Accounting, Management, Entrepreneurship, and Digital Business programs at STIE AMKOP Makassar. From this population, a sample of 70 respondents was selected using proportionate stratified random sampling. Students were grouped according to their majors (strata), and 50% of each group was randomly chosen to ensure proportional representation. This sampling technique was considered appropriate to capture the diversity of the student body while maintaining fairness in representation.

Data were collected using a structured questionnaire designed to measure compliance in tuition payments. The instrument employed a Likert scale, allowing respondents to indicate their level of agreement or frequency of behavior related to compliance indicators. The questionnaire was developed to capture both behavioral and perceptual aspects of compliance, ensuring that the data collected reflects the multidimensional nature of the concept.

For data analysis, several statistical techniques were applied to validate the instrument and test the hypotheses. These included validity and reliability testing, linear regression analysis, F-test, T-test, coefficient of determination (R<sup>2</sup>), and classical assumption testing. All data processing was conducted using SPSS software, which facilitated accurate computation and interpretation of results. This methodological framework ensures that the study can be replicated and that its findings are both reliable and relevant to the broader context of higher education financial management.

**Findings and Discussion**

**Findings**

The regression analysis was conducted to examine the influence of economic factors (X1), social factors (X2), and internal student factors (X3) on student compliance in paying tuition fees (Y). The results are presented in Table 1.

**Table 1. Respondent Characteristics**

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	T	Sig.
Constant	-0.346	1.352	-	-.256	0.799
Economic Factor (X1)	0.392	0.142	0.268	2.753	0.008
Social Factor (X2)	0.292	0.110	0.291	2.644	0.010
Internal Factor (X3)	0.334	0.108	0.345	3.103	0.003

Source: Processed data using IBM SPSS Statistics 25, 2025

The regression equation is expressed as: [  $Y = -0.346 + 0.392X1 + 0.292X2 + 0.334X3$  ]. Interpretation of coefficients: The constant (-0.346) indicates the baseline value of compliance when all independent variables are assumed to be zero. The coefficient for Economic Factor (X1) is 0.392, with Sig. = 0.008 (<0.05), meaning economic conditions significantly and positively influence student compliance. The coefficient for Social Factor (X2) is 0.292, with Sig. = 0.010 (<0.05), showing that social influences also significantly and positively affect compliance. The coefficient for Internal Student Factor (X3) is 0.334, with Sig. = 0.003 (<0.05), confirming that internal motivation and discipline significantly contribute to compliance.

**Discussion**

The regression analysis confirms that economic, social, and internal student factors significantly influence compliance with tuition fee payments at STIE AMKOP Makassar. These findings indicate that student compliance is a multidimensional phenomenon shaped by the interaction of structural conditions and individual characteristics rather than by a single determinant. This result supports contemporary perspectives in higher education finance that emphasize the combined role of economic capacity, social environment, and internal motivation in shaping students' financial behavior.

From an economic perspective, the positive coefficient indicates that students with stronger financial capacity are more likely to comply with tuition payment obligations. This finding is consistent with prior studies highlighting the central role of affordability and economic stability in determining students' financial behavior. Alexandro (2019) found that students' financial behavior is strongly influenced by their economic literacy and household financial conditions, suggesting that limited financial capacity increases the likelihood of delayed or incomplete payments. Similarly, Ghaleb et al. (2024) demonstrated that socio-economic status significantly affects students' academic-related behaviors, implying that economic stability provides a foundation for responsible financial decision-making, including tuition payment compliance. These findings underscore the importance of institutional policies such as scholarships, tuition subsidies, and flexible payment schemes in mitigating economic barriers and enhancing compliance.

Social factors were also found to have a significant positive effect on tuition payment compliance. This result indicates that students' financial behavior is not solely an individual decision but is embedded within a broader social context involving family support, peer influence, and community expectations. Ghaleb et al. (2024) emphasized that family background and social environment shape students' attitudes and behaviors toward educational responsibilities. In line with this, the present findings suggest that social norms and expectations can reinforce students' sense of obligation to meet tuition requirements. Universities may therefore improve compliance by strengthening social engagement strategies, fostering peer accountability, and encouraging family involvement in students' financial planning.

Internal student factors, including motivation, discipline, and personal responsibility, also emerged as significant determinants of compliance. The positive relationship between internal factors and tuition payment compliance highlights the role of self-regulation and intrinsic motivation in managing financial obligations. This finding is supported by Permatasari and Efendi (2023), who demonstrated that motivation has a positive and significant effect on individual compliance with financial obligations. Similarly, Sianturi and Efriyenti (2024) found that internal motivation and personal awareness are key drivers of compliance behavior. These results suggest that students who possess strong internal motivation and discipline are more likely to prioritize tuition payments, even when facing economic or social challenges. Consequently, universities should complement financial assistance policies with programs aimed at strengthening students' self-management skills, such as mentoring, counseling, and character development initiatives.

Taken together, these findings confirm the proposed hypotheses and demonstrate that compliance with tuition fee payments arises from the interaction between economic capacity, social environment, and internal student characteristics. This multidimensional perspective aligns with recent studies emphasizing that effective tuition policy implementation requires not only financial support mechanisms but also strategies that enhance student motivation and social responsibility. By adopting a holistic approach that integrates economic assistance, social engagement, and personal development programs, higher education institutions can create an enabling environment that reduces financial barriers while fostering a culture of responsibility and accountability among students.

## **Conclusion**

This study revealed that economic, social, and internal student factors significantly and positively influence compliance with tuition fee payments at STIE AMKOP Makassar. The regression analysis confirmed that all three hypotheses were accepted, showing that compliance is shaped by financial capacity, social environment, and individual responsibility. These findings highlight that tuition payment behavior is multidimensional and cannot be explained by a single factor alone.

The research provides value both scientifically and practically. From a scientific perspective, it enriches the understanding of educational finance and student compliance by integrating external and internal determinants. Practically, it offers insights for institutions and policymakers to design strategies that combine financial support, social engagement, and student motivation to improve compliance.

Despite its contributions, this study has limitations. The research was conducted in one institution and relied on self-reported data, which may limit generalizability. Future studies should expand to multiple universities, employ longitudinal approaches, and integrate qualitative methods to capture deeper insights into student behavior.

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