



# Factors Influencing the Decision to Choose a Private University in Jakarta

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**Abstract:** *This research aims to analyze the influence of tuition fees, reference groups, facilities, and brand image on the decision to choose a private university in Jakarta. Using a quantitative approach, an online survey was conducted with 100 first-semester students at a private university in Jakarta. The data were analyzed using Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach. The results indicate that tuition fees and brand image have a positive and significant influence on the decision to choose a private university. Conversely, reference groups and facilities were not proven to have a direct significant influence. However, brand image was found to have a full mediating role between reference groups and the decision to choose, and a partial mediating role between tuition fees and the decision to choose. This study concludes that prospective students in Jakarta prioritize financial factors and brand reputation over social recommendations and physical facilities when selecting a university.*

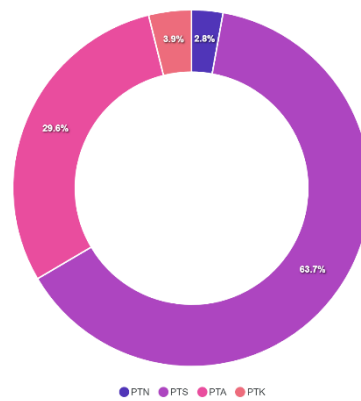
**Keywords:** *Tuition Fees, Reference Groups, Facilities, Brand Image, Decision.*

**Abstrak.** Penelitian ini bertujuan untuk menganalisis pengaruh biaya kuliah, kelompok referensi, fasilitas, dan brand image terhadap keputusan memilih perguruan tinggi swasta di Jakarta. Pendekatan kuantitatif digunakan melalui survei berani terhadap 100 mahasiswa semester pertama di salah satu perguruan tinggi swasta di Jakarta. Data dianalisis menggunakan Structural Equation Modeling (SEM) dengan pendekatan Partial Least Squares (PLS). Hasil penelitian menunjukkan bahwa biaya kuliah dan brand image berpengaruh positif dan signifikan terhadap keputusan memilih perguruan tinggi swasta. Sebaliknya, kelompok referensi dan fasilitas tidak terbukti berpengaruh secara langsung dan signifikan terhadap keputusan tersebut. Namun, brand image terbukti memiliki peran mediasi penuh antara kelompok referensi dan keputusan memilih, serta peran mediasi parsial antara biaya kuliah dan keputusan memilih. Studi ini menyimpulkan bahwa calon mahasiswa di Jakarta lebih mengutamakan faktor finansial dan reputasi merek dibandingkan rekomendasi sosial maupun fasilitas fisik dalam menentukan universitas.

**Kata Kunci:** Biaya Pendidikan, Kelompok Referensi, Fasilitas, Brand Image, Keputusan

## Introduction

Education is a top priority today, a good education is a valuable investment for the future. Therefore, choosing a university for higher education is considered a critical decision for society. Competition is high, and the large number of both state and private universities becomes a major consideration for prospective students.



**Figure 1.** Comparison of the Number of Higher Education Institutions Based on Advisory Groups (PDDIKTI, 2024)

According to 2024 data from PDDIKTI, there are 4,416 registered higher education institutions. This number is dominated by private universities, which total 2,813 institutions, or 63.7% of all higher education institutions in Indonesia. The independent selection process at state universities with legal entity status (PTN-BH) can now accommodate up to 50% of students, as regulated by Permendikbudristek No. 48 of 2022 on New Student Admissions. This policy has had a direct and negative impact on private universities across Indonesia, resulting in a significant drop in new student admissions in 2023 (Kemdikbud, 2023).

A decision is an action taken by a person after a series of internal considerations. The decision-making process itself is complex but crucial to a person's life (Hasya and Satria (2022)). A decision is the conclusion of a thought process about a problem that is considered a deviation from something that has been planned, by choosing a solution from one of the available options. Decision-making is an approach used to deal with problems systematically (Hayati, et al. (2021)). Several studies show that various factors influence students' decisions, with brand image being one of them. In the highly competitive higher education industry, brand image is a determining factor in a prospective student's preferences. Therefore, building a strong and positive reputation is a crucial strategy for universities to attract students (Leoni & Santoso, 2025). According to Kotler & Armstrong (2014), Brand Image is a set of beliefs, ideas, and impressions that a person holds about a brand. Miniso is a brand that already has a positive image because its products can satisfy consumer needs. Therefore, a consumer's attitude and actions toward a brand are largely determined by that brand's image. According to Karsono, et al. (2021), several steps can be taken by an Islamic school (madrasah) to build its brand image, namely by conducting institutional accreditation, instilling good behavior in every student, improving student achievements, enhancing the quality of teachers and graduates, organizing excellent activities, and building relationships with alumni.

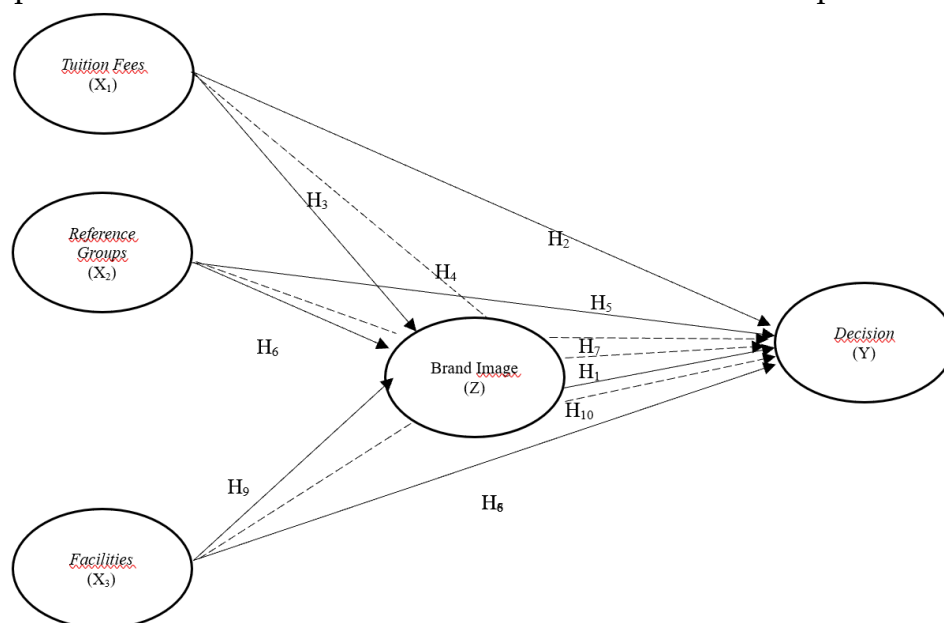
According to a survey cited by Kompas.com, 84% of the public reported a decrease in income due to the pandemic. This has had a major impact on universities' ability to set tuition fees and has made it more difficult to encourage prospective students to continue their education at both state and private universities. Costs are defined as an economic sacrifice made to acquire goods or services. In a linguistic sense, cost can be interpreted as

an expenditure, while in economic terms, costs can be in the form of money or other monetary forms. Educational costs are the total expenses incurred, whether by individual students, families paying for their children's schooling, individuals or groups within society, or by the government for the sake of educational continuity (Amri & Yahya, 2021).

Facilities are another important factor considered by prospective students when choosing a university. Facilities are a key consideration because they are directly related to meeting students' needs and ensuring the smooth flow of their activities (Alfarizi, et al., 2022). Facilities can be defined as the equipment and infrastructure provided by a company for consumers to use in their daily activities. As modern consumers become more critical in managing their finances, they are more selective and cautious in spending money. Consequently, they consider many factors, including the availability of facilities, before deciding to purchase a product or service, including those in the education sector (Alamsyah & Bakti, 2023).

References are information or sources used to support a statement. Reference groups are very influential in the socialization process of students as consumers (Supardin, et al., 2019). Reference groups are groups that have a direct or indirect influence on a person's attitudes and behavior (Kotler & Armstrong, 2014). These groups provide standards and values that affect individual behavior. The influence of these reference groups becomes stronger when there is intense pressure to conform to existing norms. This influence is even greater when social sanctions exist for consumers who do not follow the group's advice or norms, which makes consumers more likely to follow what their reference group says or recommends (Ersalena & Rivai, 2023).

Based on the above explanation, the author intends to conduct a deeper study on the influence of tuition fees, reference groups, facilities, and brand image on the decision to choose a private university in Jakarta. Based on the literature review and background that have been explained, a theoretical framework for this research can be presented as follows:



**Figure 2.** Conceptual Framework

## Methodology

This research uses a quantitative approach because it aims to measure observed symptoms or phenomena by converting them into numerical data, which is then analyzed statistically. According to Sugiyono (2022), quantitative data is a positivist-based research method (concrete data) where the research data consists of numbers that are measured using statistics as a computational test tool, related to the problem being studied to produce a conclusion. The research was conducted in Jakarta to identify factors that influence students' decision-making in choosing a private university.

The sampling technique used in this study is non-probability sampling, specifically convenience sampling. According to Sugiyono (2022), non-probability sampling is a sampling technique that does not give every element or member of the population an equal chance or opportunity to be selected as a sample. This study uses convenience sampling because the respondents were easily accessible and willing to participate. Data collection was conducted through an online questionnaire with first-semester students at a private university in Jakarta as subjects. The questionnaire was used to obtain data related to tuition fees, reference groups, facilities (independent variables), brand image (intervening variable), and decision (dependent variable).

The analysis used as the basis for hypothesis testing in this research is Structural Equation Modeling (SEM) with a Partial Least Square (PLS) approach. SEM generally tests causality/theory, while PLS is more of a predictive model. PLS is a powerful analysis method because it is not based on many assumptions.

## Result and Discussion

### Result

This research examines the influence of tuition fees, reference groups, facilities, and brand image on the decision to choose a private university in Jakarta. Questionnaires were distributed to respondents via Google Forms, and 100 respondents who met the criteria were obtained. Based on the data processed using SmartPLS 4.0, the majority of respondents had a positive response to the factors influencing the choice of a private university

**Table 1.** Outer Model Test Results

	Validity Test		Reliability Test			
	Convergent validity		Discriminant validity		Cronbach alpha	Composite reliability
	Loading Factor	AVE	Fornell-Larckel	Cross Loading		
<b>Tuition Fees</b>	> 0.7	0.778	0.882	Conforms	0.857	0.878
<b>Reference Groups</b>	> 0.7	0.815	0.903	Conforms	0.886	0.887
<b>Facilities</b>	> 0.7	0.755	0.869	Conforms	0.845	1.016
<b>Brand Image</b>	> 0.7	0.816	0.903	Conforms	0.887	0.892
<b>Decision</b>	> 0.7	0.773	0.879	Conforms	0.902	0.913

Source: data processing, 2026.

For the first step, the convergent validity test for reflexive indicators using the SmartPLS 4 program can be seen from the outer loadings values for each construct indicator in the PLS algorithm. An indicator is considered to meet convergent validity if its outer loadings value is above 0.70 (Imam Ghozali & Hengky Latan (2020)). The criterion for the Average Variance Extracted (AVE) is that every indicator measuring its construct must have an AVE value > 0.50. The AVE output in the table shows that the AVE value is suitable for all variable constructs. The results of the discriminant validity test, as indicated by the Cross Loading and Average Variance Extracted values, also show good and conforming results.

The construct reliability test is performed to prove the accuracy, consistency, and precision of the instrument in measuring the construct. To measure construct reliability in SEM, two methods can be used Composite Reliability and Cronbach's Alpha. The test results show that the data is reliable.

**Table 2.** Inner Model Test Results

Variables	R <sup>2</sup>
Brand Image	0.719
Decision	0.909

	Path coefficient	P values	t- statistics	Results
<i>H</i> <sub>1</sub> <b>Brand image</b> have a significant effect on the <b>decision</b> to select a private university in Jakarta.	0.255	0.000	3.679	Accepted
<i>H</i> <sub>2</sub> <b>Tuition fees</b> have a significant effect on the <b>decision</b> to select a private university in Jakarta.	0.817	0.000	10.963	Accepted
<i>H</i> <sub>3</sub> <b>Tuition fees</b> have a significant effect on the <b>brand image</b> of private universities in Jakarta.	0.322	0.002	3.052	Accepted
<i>H</i> <sub>4</sub> <b>Brand image</b> significantly <b>mediates</b> the relationship between <b>tuition fees</b> and the <b>decision</b> .	0.082	0.024	2.253	Accepted
<i>H</i> <sub>5</sub> <b>Reference groups</b> have a significant effect on the <b>decision</b> to select a private university in Jakarta.	-0.087	0.285	1.070	Rejected
<i>H</i> <sub>6</sub> <b>Reference groups</b> have a significant effect on the <b>brand image</b> of private universities in Jakarta.	0.564	0.000	5.815	Accepted
<i>H</i> <sub>7</sub> <b>Brand image</b> significantly <b>mediates</b> the relationship between <b>reference groups</b> and the <b>decision</b> .	0.144	0.002	3.173	Accepted
<i>H</i> <sub>8</sub> <b>Facilities</b> have a significant effect on the <b>decision</b> to select a private university in Jakarta.	-0.011	0.752	0.316	Rejected
<i>H</i> <sub>9</sub> <b>Facilities</b> have a significant effect on the <b>brand image</b> of private universities in Jakarta.	0.116	0.097	1.658	Rejected
<i>H</i> <sub>10</sub> <b>Brand image</b> significantly <b>mediates</b> the relationship between <b>facilities</b> and the <b>decision</b> .	0.029	0.106	1.619	Rejected

Source: data processing, 2026.

Based on the research findings, the R<sup>2</sup> value for the first equation model is 0.719. This indicates that Tuition Fees, Reference Groups, and Facilities can explain 71.9% of the

variance in Brand Image, while the remaining 28.1% is explained by other variables not included in the model.

For the second equation model, the  $R^2$  value is 0.909. This means that Tuition Fees, Reference Groups, Facilities, and Brand Image together can explain 90.9% of the variance in Decision, with the remaining 9.1% being explained by other variables outside the model.

## Discussion

### Hypothesis 1

The results show that brand image has a positive and significant influence on the decision to choose a private university in Jakarta, indicated by a p-value of  $0.000 < 0.05$ . This leads to the conclusion that the  $H_1$  stating Brand image have a significant effect on the decision to select a private university in Jakarta is accepted. Therefore, the better a university's brand image, the more students are likely to choose that private university. This means that if university management wants to increase the number of students, one of the efforts they can make is to pay attention to the university's brand image. Choosing a university is a major decision with significant risks, both financially and for one's career. Therefore, prospective students will seek ways to mitigate these risks. A strong brand image functions as a psychological safety net. If a university has a positive image, prospective students will feel more confident and secure that they have made the right choice. They believe that their investment of time and money will yield positive results. These research findings are consistent with research conducted by Nurliyanti, et al. (2022) and Liyono (2022).

### Hypothesis 2

The results show that tuition fees have a positive and significant influence on the decision to choose a private university in Jakarta, indicated by a p-value of  $0.000 < 0.05$ . This leads to the conclusion that the  $H_2$  stating tuition fees have a significant effect on the decision to select a private university in Jakarta is accepted. Thus, the more affordable the university's tuition, the more students are likely to choose that private university.

This means that if university management wants to increase the number of students, one of the efforts they can make is to pay close attention to the university's tuition fees. The influence of tuition fees on decision-making may be due to a decrease in people's income, as a survey cited by Kompas.com shows that 84% of the public claimed their income had decreased because of the coronavirus pandemic. This makes tuition fees a crucial factor in choosing a university and can impact how difficult it is for private universities to attract prospective students. These findings are consistent with research conducted by Tjay, et al. (2025) and Masnawati and Darmawan (2023).

### Hypothesis 3

The results show that tuition fees have a positive and significant influence on the brand image of private universities in Jakarta, indicated by a p-value of  $0.002 < 0.05$ . This leads to the conclusion that the  $H_3$  stating tuition fees have a significant effect on the brand image of private universities in Jakarta is accepted. This implies that the more affordable the tuition

fees are, the better the brand image of the private university. In other words, if university management wants to improve the university's brand image, one of the efforts they can make is to pay attention to tuition fees. This finding suggests that a university with high tuition fees does not necessarily convey the impression of higher quality, and conversely, a university with low tuition fees does not necessarily convey the impression of poor quality. These results are in line with research conducted by Anita & Anggara (2022) and Ahyar (2024).

#### **Hypothesis 4**

The results of the indirect effect test show that brand image is able to mediate the relationship between tuition fees and the decision to choose a private university in Jakarta, indicated by a p-value of  $0.024 < 0.05$ . This leads to the conclusion that  $H_4$ , which states Brand image significantly mediates the relationship between tuition fees and the decision, is accepted. Based on these findings, tuition fees can influence a student's decision both directly and indirectly. The research results indicate that brand image serves as a partial mediator in the relationship between tuition fees and the decision.

#### **Hypothesis 5**

The results show that reference groups have a negative and insignificant influence on the decision to choose a private university in Jakarta, indicated by a p-value of  $0.285 > 0.05$ . This leads to the conclusion that the  $H_5$  stating reference groups have a significant effect on the decision to select a private university in Jakarta is rejected. This implies that the information prospective students receive from their reference groups does not have a significant relationship with their decision to choose a private university. This is because consumers are not influenced by reference groups when making their decisions, but rather by other factors. In the past, reference groups such as friends, family, or parents were the primary source of information due to limited access to other sources. Today, however, prospective students have unlimited access to digital information. They can conduct their own research through official university websites and social media platforms. With these resources, the influence of their immediate circle may no longer be the sole or most important factor. These findings are in line with research conducted by Wulansari & Setiawan (2023) and Delinda & Santoso (2023).

#### **Hypothesis 6**

The results show that reference groups have a positive and significant influence on the brand image of private universities in Jakarta, indicated by a p-value of  $0.000 < 0.05$ . This leads to the conclusion that the  $H_6$  stating reference groups have a significant effect on the brand image of private universities in Jakarta is accepted. Thus, the more positive the reference groups are, the better the private university's brand image becomes. This means that if university management wants a good brand image, one of the efforts they can make is to increase positive reference groups related to the university. The increasing number of private universities in Jakarta gives prospective students more considerations in determining the best university for themselves. The presence of reference groups can form

a positive image in the minds of consumers regarding a particular private university compared to others. These research findings are in line with research conducted by Yusaz, et al. (2025) and Sihole, et al. (2025).

### **Hypothesis 7**

The results of the indirect effect test show that brand image is able to mediate the relationship between reference groups and the decision to choose a private university in Jakarta, indicated by a p-value of  $0.002 < 0.05$ . This leads to the conclusion that  $H_7$ , which states Brand image significantly mediates the relationship between reference groups and the decision, is accepted. Based on these findings, it means that reference groups do not directly influence the decision but must be mediated by brand image. The research results indicate that brand image serves as a full mediator in the relationship between tuition fees and the decision.

### **Hypothesis 8**

The results show that facilities have a negative and insignificant influence on the decision to choose a private university in Jakarta, indicated by a p-value of  $0.752 > 0.05$ . This leads to the conclusion that the  $H_8$  stating Facilities have a significant effect on the decision to select a private university in Jakarta is rejected.

In the current era, basic facilities such as adequate lecture halls, Wi-Fi, libraries, and laboratories have become a minimum standard for every university, including those in Jakarta. Prospective students may view these facilities as a "mandatory requirement" rather than a "unique attraction." Therefore, facilities are no longer a key determining factor in their decision-making but are merely considered a fulfillment of basic needs. These findings are consistent with research conducted by Rutjuhan & Ismunandar (2020) and Marlina, et al. (2023).

### **Hypothesis 9**

The results show that facilities have a positive and insignificant influence on the brand image of private universities in Jakarta, indicated by a p-value of  $0.097 > 0.05$ . This leads to the conclusion that the  $H_9$  stating Facilities have a significant effect on the brand image of private universities in Jakarta is rejected. Currently, the brand image of a private university in Jakarta is shaped not only by its facilities but also by its unique identity. For example, one university might be known as "the most creative campus," "the business campus," or "the technology campus." This brand uniqueness is often built upon specific values, culture, and achievements (e.g., achievements in robotics or startups), which may not be directly related to physical facilities.

### **Hypothesis 10**

The results of the indirect effect test show that brand image is not able to mediate the relationship between facilities and the decision to choose a private university in Jakarta, indicated by a p-value of  $0.106 > 0.05$ . This leads to the conclusion that  $H_{10}$ , which states Brand image significantly mediates the relationship between facilities and the decision, is

rejected. Based on these findings, facilities do not influence the decision to choose a private university in Jakarta, either directly or indirectly.

## Conclusion

Based on the analysis, tuition fees and brand image are the main factors influencing students' decisions to choose a private university in Jakarta, while reference groups and facilities do not play a significant direct role. Brand image also serves as a crucial mediating variable, where tuition fees and reference groups indirectly influence choices through the positive perception of the university's reputation. Due to the limited sample from a single city, future research should include a broader geographical scope and additional variables such as location, accreditation, or university characteristics to enhance the goodness-of-fit and generalizability. Practically, private university administrators are advised to implement competitive pricing through scholarships or installment plans and focus on developing brand image by improving faculty quality and career opportunities. Additionally, institutions should leverage reference groups to build community reputation and position facilities as a support system rather than the primary attraction to effectively attract prospective students.

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