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Mapping Perceived Drivers of Student Tuition Arrears at Bina Insani University, Indonesia: A Descriptive Survey

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Abstract: Student tuition arrears can constrain institutional cash flow while reflecting financial challenges experienced by students and their households. This study maps perceived contributors to tuition arrears among students with overdue payments at Bina Insani University in Bekasi, Indonesia. A descriptive quantitative survey was conducted during the 2024/2025 academic year. Using purposive sampling, 35 active students with outstanding tuition balances completed a 15-item questionnaire covering economic circumstances, administrative processes, university payment policy, and student motivation and behavior. Responses were scored on a five-point Likert scale and summarized using item- and dimension-level means. Economic circumstances received the highest reported mean score (3.84/5), followed by university payment policy (3.30), student motivation and behavior (2.92), and administrative processes (2.65). Rising living costs (4.11) and household financial circumstances (4.00) were the most strongly endorsed economic concerns. Within the policy domain, limited payment flexibility (3.40) and insufficiently helpful instalment options (3.34) were salient. These findings suggest that financial constraints and payment arrangements deserve priority in institutional responses. However, because the analysis is descriptive and includes only students with arrears, the results establish neither causal effects nor predictors of arrears occurrence. The study recommends targeted financial assistance, adaptable payment schedules, and improvements to payment procedures and reminders.

Keyword: Tuition Arrears, Student Receivables, Financial Hardship, Higher Education Finance, Payment Policy.

INTRODUCTION

Uncollected tuition payments are a persistent financial-management concern for higher education institutions. Tuition receivables represent amounts due from students for educational services already provided; when cash realization is delayed, the resulting pressure may complicate operating liquidity, service planning, and institutional budgeting. Receivables management therefore requires attention not only to accounting records and collection procedures but also to the conditions under which students are expected to pay (Hasyim, et al., 2020); (Sofyan, et al., 2020).

In Indonesia, the financial capacity of students and their families remains central to debates about affordable higher education. Research describing university students' household economies illustrates the considerable diversity of family income sources and resources (Aminuyati & Mashudi, 2021). Other work has examined institutional responses to students experiencing difficulties meeting university tuition obligations, including scholarship provision and payment relief (Ardiansyah, et al., 2022). Meanwhile, a study of educational receivables at Universitas Negeri Semarang reports differences in outstanding balances across periods associated with changes in payment arrangements (Nurchayati, et al., 2024). These studies suggest that tuition arrears warrant joint consideration of household constraints and institutional administrative choices.

At Bina Insani University, Bekasi, overdue tuition payments represent a concern for institutional financial management. The present study addresses four relevant domains: (1) economic conditions, including household income instability and rising living costs; (2) administrative processes, including billing communication and practical payment procedures; (3) university payment policies, particularly deadlines, concessions, and instalment mechanisms; and (4) student motivation and behavior, including financial planning and spending priorities. Examining these domains from the perspective of students who have already incurred arrears can guide service improvements. However, students' perceptions must be distinguished from independently verified explanations of payment default.

The contribution of this study is a compact, institution-specific descriptive profile of how students with overdue payments rate those four domains. It asks: Which concerns are most strongly endorsed by respondents, what patterns emerge across questionnaire indicators, and what management responses are plausible given those patterns? Rather than claim causal effects, it presents an evidence-informed set of priorities while explicitly recognizing the limits of cross-sectional self-report data.

The study organizes the possible sources of tuition arrears into four domains. Economic constraints may limit the resources available at tuition deadlines. Administrative processes may affect whether students obtain understandable bills, timely notifications, and convenient payment channels. Payment policies can influence how institutional deadlines and instalment arrangements align with households' cash-flow patterns. Finally, motivation and financial behavior may affect awareness and allocation of personal spending. The framework in Figure 1 conceptualizes these domains as potential antecedents of tuition arrears; its arrows are theoretical propositions rather than relationships tested in the present dataset.

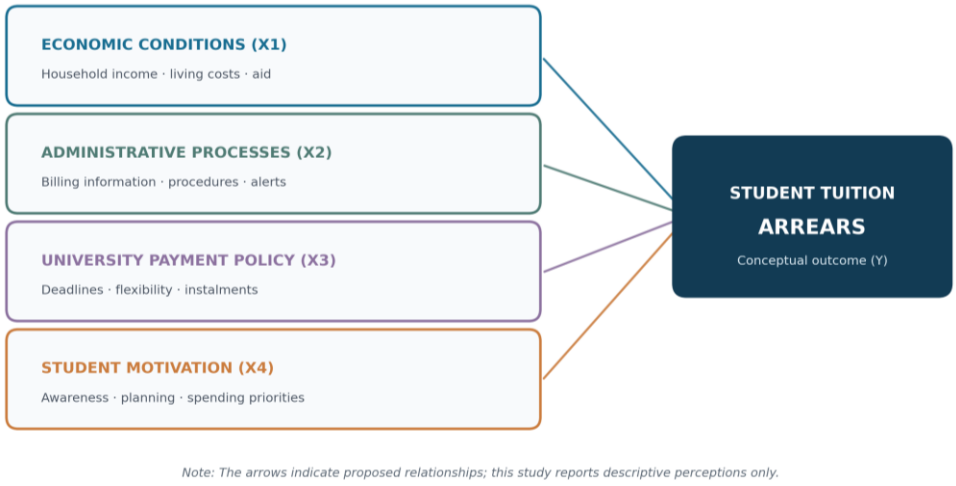


Figure 1. Conceptual thinking framework for perceived drivers of student tuition arrears (adapted from the study conceptual model)

METODE

Design, setting, and participants

A descriptive quantitative, survey-based design was used at Bina Insani University, Bekasi, during the 2024/2025 academic year. The reported target population comprised active students from the 2021–2024 entry cohorts who had overdue tuition balances. Participants were selected purposively on the basis of three criteria: active enrollment, an outstanding payment obligation, and willingness to complete the questionnaire. The analytical sample consisted of 35 students. The study additionally mentions 54 students in connection with recruitment; however, it does not clarify whether these were invited individuals, eligible students, or another denominator. A response rate was therefore not calculated.

Instrument and operationalization

Data were gathered primarily using a structured questionnaire consisting of 15 statements: four economic items, four administrative items, three policy items, and four motivation/behavior items. Responses ranged from 1 (strongly disagree) to 5 (strongly agree). Institutional financial documentation was also identified as a secondary data source; account-level receivables figures were not available for the present analysis. Consequently, the analysis below uses reported questionnaire summaries rather than actual amounts or durations of delinquency.

Table 1. Operational dimensions and questionnaire coverage

Domain	Items	Illustrative aspects
Economic conditions (X1)	4	Family finances, income volatility, rising living costs, financial aid
Administrative processes (X2)	4	Payment communication, billing regularity, payment convenience, deadline alerts
Payment policy (X3)	3	Due dates, flexibility or concessions, instalment options
Motivation and behavior (X4)	4	Awareness, financial planning, spending priorities, peer environment

Source: Questionnaire domains and indicators translated from the study instrument.

Data processing and interpretation

Descriptive mean scores were calculated for each indicator and averaged within the four domains. The interpretation bands were: 1.00–1.80, very low; 1.81–2.60, low; 2.61–3.40, moderate; 3.41–4.20, high; and 4.21–5.00, very high. Reported domain scores are presented without reconstructing individual-level responses, which were unavailable for reanalysis. No regression, comparison group, significance testing, or causal identification procedure was available.

The questionnaire validity assessment used Pearson item screening with a critical correlation of approximately 0.334 with n = 35: 11 of 15 statements were classified as valid, while four were not. A Cronbach's alpha value of 0.800 was reported for the instrument. Because the excluded items, item-total statistics, and any re-estimated domain scores were not identified, these figures are reported as documented but should not be treated as demonstrating validity for every item analyzed. The motivation domain also mixes positively and negatively framed statements, with no reverse-scoring procedure documented; its composite mean requires particular caution.

Research ethics

Respondents' personal identities were kept confidential. Details of institutional ethics review, the consent process, and data-retention arrangements were not available in the supplied document and should be confirmed by the authors before submission.

RESULTS AND DISCUSSIONS

RESULTS

Relative prominence of the four domains

Among the 35 participating students, the economic domain had the highest reported mean score (3.84), falling in the high interpretation band. University payment policy ranked second (3.30), followed by motivation/behavior (2.92) and administrative processes (2.65), all within the moderate band according to the study's predefined score bands. Table 2 presents the dimension-level scores, while Figure 2 displays their relative ordering. This ranking represents endorsement of questionnaire statements among students already experiencing arrears; it does not quantify causal importance or predictive strength.

Table 2. Descriptive mean scores across four proposed domains

Rank	Dimension	Reported mean	Category
1	Economic conditions	3.84	High
2	University payment policy	3.30	Moderate
3	Student motivation and behavior*	2.92	Moderate
4	Administrative processes	2.65	Moderate

*Source: Study-reported means. *Motivation/behavior combines positively and negatively worded items without a documented recoding scheme. Categories use the report's 0.80-point intervals.*

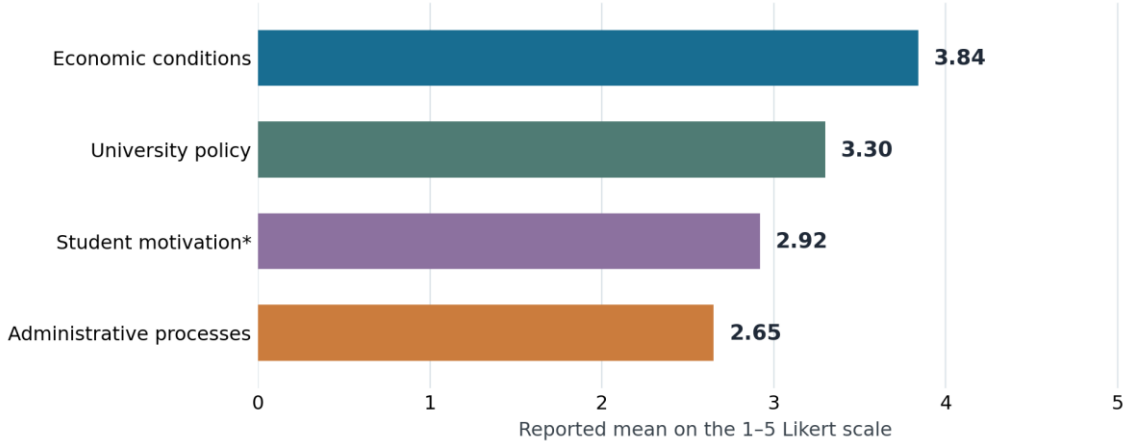


Figure 2. Reported factor means among respondents with tuition arrears (n = 35). The values indicate descriptive endorsement, not causal effect sizes

Economic and policy dimensions

All four economic indicators were rated above 3.50. The highest item concerned increasing living costs as a reason for delayed tuition payment (4.11), followed by household financial circumstances affecting timely payment (4.00). Irregular parental or guardian income scored 3.74, while insufficient access to financial assistance scored 3.51. The pattern is consistent with respondents facing constrained and unpredictable family cash flows. It does not reveal the share of households below any poverty threshold or allow calculation of an objective financial hardship index.

University policy items received means of 3.17 for burdensome deadlines, 3.40 for insufficient payment flexibility or relief, and 3.34 for instalment plans that did not adequately ease arrears. The narrow range of these scores suggests that existing payment arrangements may warrant review, especially where families are sensitive to timing. The results cannot establish whether a specific change in payment policy would reduce overdue balances without follow-up administrative data.

Administration and student motivation

The administrative average was lower (2.65), but not negligible. The statement that payment procedures were complicated or impractical scored 3.31, compared with 2.97 for ineffective payment reminders, 2.20 for unclear information about payment schedules, and 2.14 for delayed or irregular collection notices. Respondents were less inclined to endorse weak billing information or collection timeliness as reasons for their arrears, yet practical transaction friction may still be a manageable institutional concern.

The motivation/behavior items showed divergent responses. Awareness of the academic and administrative consequences of late payment was relatively high (3.83), as was self-reported personal financial planning (3.43). In contrast, prioritizing lifestyle and other personal needs over tuition scored 2.43, and delaying payment because of peer influences scored 2.00. Because the first two items are framed positively while the latter two describe potentially problematic behaviors, simply averaging them does not establish a unidirectional latent measure of motivation. The item pattern is more informative than the reported combined mean of 2.92.

Table 3. Item-level mean responses by domain (n = 35)

Code	Questionnaire statement (English translation)	Mean
E1	Family economic conditions affect my ability to pay tuition on time.	4.00
E2	My parent/guardian does not have stable monthly income.	3.74
E3	Higher living costs contribute to my delayed tuition payments.	4.11
E4	Limited financial aid contributes to my tuition arrears.	3.51
A1	Payment schedules and deadlines have not been communicated clearly.	2.20
A2	Tuition collection notices are often late or irregular.	2.14
A3	Tuition payment procedures are complicated and impractical.	3.31
A4	Payment due-date reminders remain ineffective.	2.97
P1	Tuition payment deadlines are burdensome.	3.17
P2	The university provides insufficient payment flexibility or relief.	3.40
P3	Available instalment options do not sufficiently help reduce arrears.	3.34
M1	I understand the academic and administrative consequences of late payment.	3.83
M2	I plan my personal finances effectively during my studies.	3.43
M3	Lifestyle and personal needs often take priority over tuition payments.	2.43
M4	My peers influence my habit of postponing tuition payments.	2.00

Source: Values translated from the study questionnaire summaries. Positive and negative item wording is preserved in substance.

DISCUSSION

Financial constraints as a priority for student support

The economic domain attracted the strongest endorsement across the proposed explanations. In particular, increases in living costs and family financial conditions were rated highly by the students who already owed tuition. This pattern is plausible because tuition deadlines compete with recurrent household commitments. It aligns with previous Indonesian discussions of students' household economic circumstances and with research on tuition affordability responses (Aminuyati & Mashudi, 2021),(Ardiansyah, et al., 2022). Nevertheless, the data cannot distinguish temporary cash-flow shocks from prolonged financial deprivation, nor do they verify income or monthly spending.

A practical implication is to shift from uniform collection responses toward earlier identification of students who report genuine financial difficulty. Financial counselling, transparent eligibility criteria for relief, and referral to available scholarship schemes may reduce strain for vulnerable students. Any proposed intervention should be assessed against observable outcomes, such as payment timeliness, student retention, and receivables aging, rather than relying solely on stated perceptions.

Designing more responsive institutional payment arrangements

The policy-related responses indicate potential room to improve the fit between university rules and household cash-flow cycles. Payment dates, the availability of realistic instalments, and documented procedures for exceptional hardship cases are actionable levers. (Ardiansyah, et al., 2022) describe institutional assistance strategies for students facing tuition difficulties; (Nurchayati, et al., 2024) show that institutional arrangements for tuition instalments are relevant to how educational receivables are recorded and managed. These contextual studies do not prove that any particular instalment scheme will reduce arrears in the present institution, but they underscore the importance of policy design and sound receivables monitoring.

Universities should assess the affordability and administrative feasibility of staged payments before implementation. An illustrative improvement is to permit a small number of structured instalment dates, with eligibility checks and automated monitoring to prevent indefinite rollover. Another is to align major payments with anticipated family income where feasible. These are management recommendations developed from the descriptive findings, not interventions tested in this study.

A balanced response to administrative and behavioral findings

Lower endorsement of certain administrative problems should not be interpreted as evidence that administrative procedures have no role. The payment-procedure difficulty item was near the upper end of the moderate band, and the reminder item approached 3.00. Previous operational risk analysis in an Indonesian university has shown that both administrative operations and student payment events can create payment-related risks (Sofyan et al., 2020). Clear billing schedules, accessible support channels, and low-friction payment interfaces remain reasonable service safeguards.

Likewise, the motivation responses do not justify characterizing students in arrears as irresponsible. Respondents tended to affirm that they understood the consequences of overdue tuition and reported some financial planning. Their lower endorsement of lifestyle prioritization and peer influence suggests that individual attitudes may be less immediately salient to respondents than financial circumstances. Because self-report may reflect social desirability and the domain mixes item directions, stronger behavioral claims should be avoided. Future studies should use construct-consistent scales, confirm reverse coding, and examine observed spending or payment patterns where ethically appropriate.

Methodological limitations and directions for research

Several limitations bound the interpretation. First, the study involves a single university and 35 purposively selected respondents, limiting transferability. Second, all respondents had overdue balances; without students who paid on time, the analysis cannot estimate which factors predict the occurrence of arrears. Third, only aggregate item means were available, with no raw responses, variation estimates, debt amounts, or duration of overdue payments. Fourth, validity screening classified four of the 15 items as invalid, but neither their identities nor any recalculation of domain scores was documented. Fifth, reverse scoring for the mixed-direction motivation items was not documented. The sample denominator and formal research-ethics procedures also require clarification.

A more rigorous next phase would define the sampling frame clearly, recruit both current and non-current payers, identify the dependent outcome using institutional payment records, and verify item validity for each intended construct. With a sufficiently powered sample, multivariable models could then examine associations between verified economic indicators, policy exposure, administrative experiences, and objective arrears outcomes. Longitudinal monitoring or a documented pilot of revised instalment policies would better support statements about practical effectiveness.

CONCLUSION AND IMPLICATIONS

Conclusion

This descriptive survey of 35 Bina Insani University students with overdue tuition balances identifies economic constraints as the most strongly endorsed domain (mean 3.84), especially rising living costs (4.11) and family financial circumstances (4.00). University payment policy follows (3.30), with moderate concern about flexible terms and instalment arrangements. Administrative processes (2.65) and the mixed-direction motivation/behavior dimension (2.92) receive lower overall scores, although specific administrative inconveniences and respondent awareness remain informative.

The institutional response should prioritize targeted financial assistance, feasible instalment and rescheduling options, better payment-process usability, and well-timed notifications. An early-warning workflow linking student support with financial administration may help identify potential difficulties before due dates, provided confidentiality and fair treatment are maintained. These proposals should be piloted and evaluated against actual collection and retention data. The findings should be understood as a ranking of respondent perceptions, not proof of causal mechanisms or statistically significant effects.

Limitations

Several limitations should be considered when interpreting these findings. First, the study was conducted at a single university and involved 35 purposively selected active students who already had outstanding tuition balances. The findings therefore provide an institution-specific account of respondents' perceptions and may not be transferable to other higher education institutions or student populations. Because students who paid their tuition on time were not included, the study cannot determine which factors distinguish students with arrears from those without arrears, nor can it identify predictors of arrears occurrence.

Second, the study used a descriptive survey and self-reported questionnaire responses. The reported perceptions were not corroborated with account-level financial records; actual arrears amounts, duration of delinquency, household income, and payment histories were not available for analysis. Only aggregate item means were available, preventing reanalysis of individual responses or estimation of response variability. In addition, the recruitment section mentions 54 students but does not clarify whether this number represents eligible students, invited students, or another recruitment denominator; consequently, a response rate could not be calculated.

Third, the instrument assessment requires cautious interpretation. The manuscript reports that 11 of the 15 items passed the Pearson item-screening criterion and that Cronbach's alpha was 0.800, but it does not identify the four items classified as invalid or document whether domain scores were recalculated after their exclusion. Furthermore, the motivation and behavior domain contains positively and negatively worded items, while a reverse-scoring procedure is not documented. Its combined mean should therefore be interpreted cautiously, and the item-level results may be more informative than the composite score.

Finally, the study was conducted within a defined academic-year period and does not capture changes in students' financial circumstances or payment behavior over time. Details of formal

ethics review and the informed-consent process were also not available in the supplied manuscript and should be confirmed and reported by the authors.

Implications

Practical and institutional implications

The findings indicate that the university's response to tuition arrears should give priority to students who report financial difficulties, while avoiding a uniform collection approach that does not take individual circumstances into account. The relatively high mean scores for rising living costs (4.11) and household financial circumstances (4.00) support the development of an early identification process for students who may need assistance. Possible responses include financial counselling, transparent eligibility criteria for tuition relief, and referral to available scholarships or other forms of financial support.

The findings also suggest that the university may review the flexibility and practicality of its payment arrangements. Structured instalment schedules, reasonable rescheduling options, and clearly documented procedures for exceptional hardship cases could be considered, subject to institutional feasibility and appropriate eligibility checks. Payment procedures should be easy to understand and use, with clear billing schedules, accessible support channels, and timely reminders. An early-warning workflow connecting student support services with financial administration may help identify potential difficulties before payment deadlines. Such a workflow should protect student confidentiality and ensure fair, non-stigmatizing treatment. These recommendations are management implications derived from respondents' perceptions; they were not tested as interventions in this study. Any changes to financial assistance, instalment arrangements, or reminder systems should therefore be piloted and evaluated using objective indicators, including payment timeliness, the amount and age of outstanding receivables, and student retention.

Implications for future research

Future studies should use a clearly defined sampling frame and include students with and without tuition arrears. Recruiting participants from more than one institution and increasing the sample size would improve the potential transferability of the findings. Researchers should also obtain appropriately protected institutional payment records to measure arrears occurrence, outstanding amounts, and duration, and to examine how these outcomes relate to verified financial circumstances, payment-policy exposure, and administrative experiences.

Further instrument development is also warranted. Each questionnaire item should be assessed against its intended construct, invalid items should be identified and addressed transparently, and reverse scoring should be specified for negatively worded statements before composite scores are calculated. With an adequately powered sample and suitable measures, subsequent research could use multivariable analysis to examine associations between relevant factors and objective arrears outcomes. Longitudinal monitoring or a documented pilot evaluation of revised payment arrangements would provide stronger evidence about changes over time and the practical effectiveness of institutional responses.

Author Contributions

Hari Sapto Yudiarso, Triyogo Moelyo Adhi, and Nurul Kamila all made substantial contributions to the study. Their contributions included conceptualization, development of the theoretical framework, data collection, data analysis, interpretation of the findings, manuscript preparation, and critical scientific revision. All authors read and approved the final version of the manuscript for publication.

AI Disclosure Statement

The authors declare that artificial intelligence (AI) tools were not used in the design or conduct of the study, data collection, data analysis, or interpretation of the findings. ChatGPT (OpenAI) was used to assist with the English-language translation and drafting of the Limitations, Implications, Author Contributions, and AI Disclosure Statement sections based on the manuscript provided by the authors. The authors reviewed and approved the resulting text and take full responsibility for the accuracy, integrity, and final content of the manuscript.

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