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THE INFLUENCE OF TUITION FEES, FAMILY SUPPORT, AND PEER ON THE DECISION TO CHOOSE AN OFFICE ADMINISTRATION EDUCATION STUDY PROGRAM WITH PERSONAL INTERESTS AS A MEDIATION VARIABLE

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Intan NURSA'DIYAHA[1], Ahmad SAEROJI[2]
[1]Undergraduate Student of Office Administration Education, Universitas Negeri Semarang, Semarang, Indonesia
[2]Office Administration Education, Universitas Negeri Semarang, Semarang, Indonesia
Corresponding author: Ahmad Saeroji
E-mail: saeroji@mail.unnes.ac.id

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Abstract:
This study aims to determine the influence of education costs, family support, and peers on the decision to choose a study program with personal interests as a mediating variable. A quantitative approach is used with the survey method. Data was obtained from 70 active students of the Office Administration Education Study Program at Universitas Negeri Semarang class of 2024 through a questionnaire. The analysis used Partial Least Squares - Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software. The results of the hypothesis testing showed six of the seven significant relationships. Tuition fees had a positive effect on the decision to choose ($t = 2.221$; $p = 0.026$) and personal interest ($t = 2.824$; $p = 0.005$). Family support had an effect on voting decisions ($t = 2.027$; $p = 0.043$), but not on personal interests ($t = 1.866$; $p = 0.062$). Personal interest affected the decision to choose ($t = 2.387$; $p = 0.017$). Peers had an effect on voting decisions ($t = 2.233$; $p = 0.026$) and personal interests ($t = 2.042$; $p = 0.041$). Family support does not affect personal interests. This research expands the understanding of the factors that influence the decision to choose a study program and the importance of the role of personal interests as mediators. These results can be the basis for educational institutions in designing strategies for fostering interest and support for students so that the decision-making process becomes more effective.

Keywords: Tuition Fees, Family Support, Peers, Personal Interests, Study Program Decision

INTRODUCTION

Education has a strategic role in shaping the quality of human resources and determining the direction of a nation's development (Fajartriani et al., 2024). As the main foundation, education not only transfers knowledge but also builds character and skills, especially through character education that effectively forms individual soft skills to be ready to compete at the national and international levels (Khairiyah & Dewinda, 2023). In the current era of globalization and open competition, the quality of higher education is the key to the nation's excellence, where a competency-based curriculum is a strategic answer to meet global demands (Febriyanti, 2013). Universities contribute greatly through the Tri Dharma of education, research, and community service to produce competent and characterful graduates (Abdillah, 2023). The choice of study programs in higher education is an important decision because it greatly affects the careers and future of prospective students; this is in line with the role of education in increasing national productivity (Desmawan et al., 2023).

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Higher education, as regulated in Law No. 12 of 2012, includes undergraduate to doctoral programs as well as professional programs (Republic of Indonesia, 2012). Universities in Indonesia are divided into PTN and PTS that carry out the Tri Dharma: education, research, and community service (Riyanti & Maftukhah, 2022). Choosing a major is a serious challenge, especially for high school graduates who do not have adequate information (Maulidiyah & Khasanah, 2023). The lack of career guidance causes many students to feel that they have chosen the wrong major (Putra & Rahmawati, 2024). Research shows the need for a support system for majoring in the selection of data and interests (Nurhayati & Wahyuni, 2023). Technological applications such as the recommender system have also been proven to be effective in helping students' academic decisions (Esteban et al., 2024). Therefore, the right information and accurate guidance are needed in academic decision-making from an early age (Wijaya & Harahap, 2022).

Universitas Negeri Semarang is one of the leading state universities in Indonesia that provides various study programs, both academic and professional. With nine faculties and more than 100 study programs, UNNES has contributed significantly to producing quality graduates. One of the favorite study programs is Office Administration Education, which is included in the top three choices after General Medicine and Economics, based on the Detection Indonesia survey.

However, the selection of this study program shows a trend that fluctuates from year to year, as shown in the following data:

Table 1. Number of Voters for the Unnes Office Administration Education Study Program

Year	SNMPTN	SBMPTN	SM	Total Voters	Accepted
2024	504	517	489	1.510	129
2023	545	360	1.258	2.163	156
2022	646	673	661	1.980	131
2021	753	757	533	2.043	127
2020	547	576	668	1.917	111
2019	672	860	458	1.990	114

Source: data.unnes.ac.id (UPT TIK UNNES, 2024)

From the table above, it can be seen that although this study program is quite in demand, the number of voters has fluctuated. After experiencing an increase from 2020 to 2023, voters have experienced a significant decrease in 2024 by 27 seats. It shows that there is an inconsistency in students' interest in this study program, which various external and internal factors may influence.

A study by UMN through Youthmanual revealed that 92% of students do not clearly know the consequences of the choice of major they take, and 45% of them feel that they have chosen the wrong major (Dahani & Abdullah, 2020). Similar results were found by ICCN and Harahap (2014), who stated that many Indonesian students make decisions based on external pressures such as the wishes of parents and peers. Factors such as the cost of education, family support, and peer influence are often important considerations in decision-making.

Previous research showed that there was an inconsistency in the results of the variables that determined the selection of majors. For example, Dalci (2013) stated that the cost factor is very important, while Tulhalim (2021) actually found that the cost of education does not have a significant effect. On the other hand, personal interest factors consistently have a positive and significant

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influence on student decisions. Family and peer support factors are also often associated with the formation of students' study interests and decisions (Bustari & Cahyati, 2019; Walgito, 2007; Mujid et al., 2022).

Personal interest in this context acts as a mediating variable that can strengthen or weaken the influence of other variables on student decisions. Research by Sulistyawati et al. (2023) shows that parental interest, self-potential, and support have a significant influence on the decision to choose a major, with personal interests acting as a psychological link. Dewi and Friyatmi (2024) also found that interest influences decisions across departments through intrinsic motivation, making interest a mediating variable between self-efficacy and final decision. Anjani and Fitriani (2023) emphasized that the selection of majors can be more accurate when considering the personal interests of students processed in a profile matching-based decision support system. Achmad et al. (2024) found that student interest is the main factor in the selection of study programs, despite the influence of education costs. In addition, Octavia and Sugiarti (2024) reinforce that self-concept and social support can affect learning achievement through the mediation of psychological variables, showing the importance of the role of interest as a psychological bridge that directs students' academic decisions.

Although many studies have explored factors influencing students' choice of study programs, the results remain inconsistent. Some found that tuition fees strongly affect decisions, while others reported insignificant effects. Likewise, the role of family support and peers varies across contexts. Previous studies also tend to overlook the mediating role of personal interest, even though it may determine whether external factors translate into actual decisions. This creates a research gap in understanding how external influences interact with students' intrinsic interests.

Therefore, this study aims to examine the influence of tuition fees, family support, and peers on the decision to choose the Office Administration Education study program at Universitas Negeri Semarang, focusing on students of the 2024 cohort, with personal interest as a mediating variable. The findings are expected to enrich theoretical discussions on decision-making in education and provide practical recommendations for universities in developing recruitment and student-support strategies.

Tuition Fees. Tuition Fees are the main consideration in making decisions to continue their studies in college. This fee includes tuition fees as well as components related to overall learning needs, such as registration, SPI, and UKT. A study by Manek et al. (2024) found that the cost of education has a positive and significant influence on the decision to choose an accounting major at several universities in Surakarta. Suriyani (2016) even said that although the influence of costs is not significant, when combined with socio-economic variables and motivations, the impact only appears simultaneously. Research by Erliyani & Setiono (2023) also shows that tuition fees significantly influence students' decisions to choose a place to study, in addition to the role of institutional image. In addition, a study by Silaen et al. (2023) shows that the perception of education costs has a positive influence on career choices in the field of taxation, in line with the role of cost as one of the consideration factors. On the other hand, Wardani et al. (2023) found that perceptions of educational costs and social motivation can mediate students' desire to pursue professional training (such as tax brevets), although they do not directly influence career decisions.

Family Support. Family support is a very important social factor in one's academic decision-making, not only in the form of financial support but also moral, emotional, and informational support. Renata & Rahma (2024) found that parental social support significantly affects students' career decision-making abilities, although the direct influence of parental involvement is not

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significant; overall, social support has a positive effect. Febriana & Masykur (2022) in high school students showed that family support was positively related to academic self-efficacy, a key aspect in further study decision-making. In addition, a cross-sectional study in Indonesia said that family support includes facilities, attention, effective communication, and a conducive family environment are all indicators that support more mature academic decisions. Nurmala & Yulia Fitriani (2021) showed a significant relationship between parental support and academic self-efficacy during SBMPTN preparation, with a correlation coefficient of r = 0.624 (p = 0.000). On an emotional level, research by Amalia & Latifah (2020) at IPB found that parental support, especially emotional and instrumental support, is significantly correlated with learning strategies and academic achievement of first-year students.

Peers. Peers are an important social group that is a reference in decision-making, including in choosing a study program. A study by Rahmania et al. (2023) shows that peer conformity has a significant effect on the decision to choose an accounting education study program, with a role that strengthens the dominance of group choice (conformity) over individual career interests. Yuliawan & Hardini (2023) found that self-efficacy, career interests, and peers simultaneously influenced the decision to choose an accounting education major, showing the collective role of the peer environment. Heni Sulusyawati and Juwanto (2022) said that peer attachment, including trust, communication, and shared experiences, has a direct impact on students' career planning, in line with the indicators of intense interaction and solidarity in Kelly and Hansen's theory. Sandika (2023) emphasized that peer interaction contributes -20% to students' independence in choosing a major, showing that discussions and the influence of peer opinions are a bridge to an individual's initial preferences. Sya'diyah & Fachrurrozie (2020) found that the peer environment has a significant negative effect on interest in continuing education, but through the motivation to learn as a mediator, this influence still shows important dynamics in academic decision-making.

Personal Interests. Interest in learning is a very important internal drive in the educational process because it reflects an individual's interest and enthusiasm for a particular field of study or academic activity. Dewi and Friyatmi (2024) stated that interest in learning motivates students to choose a major that suits their interests so as to increase self-efficacy and intrinsic motivation. Sulistyawati et al. (2023) added that a strong interest in learning makes students more persistent and consistent in following the learning process and able to overcome various academic obstacles. In addition to being an internal factor, interest in learning also acts as a mediating variable that bridges the influence of external factors such as family support, tuition fees, and peers on students' academic decisions (Achmad et al., 2024). Oktavia and Sugiarti (2024) reinforce that learning interests supported by a positive social environment can increase learning achievement through the formation of a good self-concept. Thus, interest in learning becomes the main foundation that moves students to be active and committed to education, which ultimately impacts academic success and appropriate study decision-making.

Hypothesis. The research can be formulated as follows:

H1: Tuition fees have a significant effect on the decision to choose a student's major.
H2: Social support has a significant effect on the decision to choose a student's major.
H3: Personal interests have a significant influence on the decision to choose a student's major.
H4: Tuition fees have a significant effect on students' personal interests.
H5: Social support has a significant effect on students' personal interests.
H6: Personal interests mediate the influence of tuition fees on students' major selection decisions.

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H7: Personal interests mediate the influence of social support on the decision to choose a student's major.

METHODS

This study uses a quantitative approach with a causal associative survey method. The purpose of this study was to determine the influence of education costs, family support, and peers on the decision to choose a study program, with personal interests as a mediating variable. This research was conducted on active students of the Office Administration Education Study Program of the Universitas Negeri Semarang class of 2024. The type of data used is primary data, which is obtained through the distribution of questionnaires directly to respondents. The questionnaire was compiled based on the indicators of each variable and used a 5-point Likert scale to measure respondents' responses to the given statements.

The population in this study was 129 active students, and the sample taken was 70 respondents. The sampling technique uses the purposive sampling method, which is the selection of samples based on certain criteria that have been set by the researcher to obtain relevant data and in accordance with the research objectives. According to Sugiyono (2018), purposive sampling is a sampling technique that is carried out with special consideration so that the samples taken are truly representative of the population that is the focus of the research. In addition, Putra and Anwar (2022) stated that purposive sampling is effectively used when researchers want to obtain information from groups that are considered to know the most about the object of research, such as active students in certain majors. Meanwhile, Santoso et al. (2023) added that purposive sampling is very useful in quantitative research with limited populations to obtain the right sample and facilitate statistical analysis.

The data analysis technique in this study uses the Partial Least Squares - Structural Equation Modeling (PLS-SEM) approach with the help of SmartPLS 4.0 software. The analysis was carried out through three main stages, namely outer model testing, inner model, and significance test between variables. External testing of the model includes evaluating the validity and reliability of indicators. The validity test is carried out by looking at the outer loading value, where an indicator is said to be valid if it has a ≥ value of 0.70 because it shows a significant contribution to the construct (Hair et al., 2021). Meanwhile, the reliability of the construct was evaluated using Cronbach's Alpha and Composite Reliability values, with a value criterion of ≥ 0.70, which indicates good internal consistency between items in one construct (Ghozali & Latan, 2015).

In the inner model stage, tests were carried out on the value of the determination coefficient (R^2), the value of the measure effect (f^2), and the predictive relevance value (Q^2) to assess the strength, magnitude of influence, and predictability of the relationship between latent constructs. Finally, a hypothesis test was carried out to determine the significance of the direct and indirect relationship between variables through the t-statistic and p-value. In addition, a mediation effect test was also carried out to evaluate the role of personal interests as an intermediate variable in mediating the relationship between independent variables (education costs, family support, and peers) and dependent variables (decision to choose a study program).

In the inner model stage, the value of the determination coefficient (R^2), effect size (f^2), and predictive relevance (Q^2) was tested to assess the strength, magnitude of influence, and predictability of the relationship between latent constructs (Hair et al., 2019). Furthermore, hypothesis tests were carried out using t-statistical values and p-values to determine the significance of direct and indirect relationships between variables (Henseler et al., 2015). Mediation effect testing

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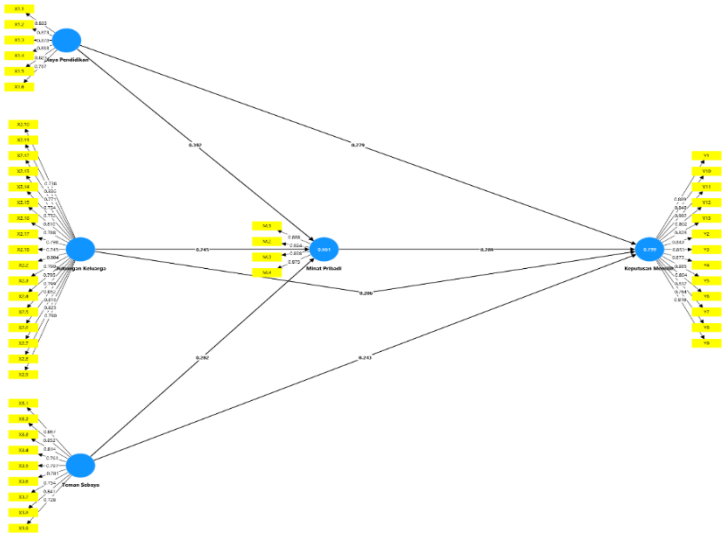
is also very important, especially in evaluating the role of variables such as personal interest as mediators that bridge the influence of independent variables on dependent variables, which is done with a bootstrapping approach in PLS-SEM (Nitzl et al., 2016).

RESULT AND DISCUSSION

Outer Model. The outer model is used to measure the validity and reliability of constructs in research models. The validity of the construct is tested through the outer loading value, where the indicator is considered valid if it has a minimum value of ≥ 0.70, in accordance with the standards of Hair et al. (2021). A high outer loading value indicates that the indicator is able to represent the construct accurately. In addition, the reliability of the construct was assessed using Cronbach's Alpha, with a threshold of ≥ 0.70 as a sign that the data is consistent and reliable (Ghozali & Latan, 2015). This value indicates the internal consistency of the indicator in measuring the same construct. With the fulfillment of the criteria of validity and reliability at the outer model stage, the measurement model is declared worthy of further analysis at the inner model stage, where the relationship between latent constructs and hypothesis testing will be carried out.



Source: Primary data processed with SmartPLS v4.0

Figure 1. PLS Algorithm Model

Validity Test. The validity test is used to find out the extent to which the instrument (questionnaire) is able to measure the variable in question. An item is said to be valid if the value of r is greater than the r of the table at a significance level of 5%. If r counts are smaller, the item is considered invalid and needs to be corrected or deleted. These tests are important to ensure the accuracy of the data. The results of the validity test are shown in the following Table 2:

Table 2. Validity Test Results

Item Indicator	Outer Loading	Criterion	Information
M.1	0.888	p < 0.70	Valid
M.2	0.924	p < 0.70	Valid
M.3	0.838	p < 0.70	Valid

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M.4	0.875	p < 0.70	Valid
X1.1	0.833	p < 0.70	Valid
X1.2	0.873	p < 0.70	Valid
X1.3	0.878	p < 0.70	Valid
X1.4	0.833	p < 0.70	Valid
X1.5	0.823	p < 0.70	Valid
X1.6	0.767	p < 0.70	Valid
X2.10	0.738	p < 0.70	Valid
X2.11	0.836	p < 0.70	Valid
X2.12	0.771	p < 0.70	Valid
X2.13	0.754	p < 0.70	Valid
X2.14	0.752	p < 0.70	Valid
X2.15	0.810	p < 0.70	Valid
X2.16	0.788	p < 0.70	Valid
X2.17	0.798	p < 0.70	Valid
X2.18	0.745	p < 0.70	Valid
X2.2	0.804	p < 0.70	Valid
X2.3	0.790	p < 0.70	Valid
X2.4	0.795	p < 0.70	Valid
X2.5	0.799	p < 0.70	Valid
X2.6	0.852	p < 0.70	Valid
X2.7	0.816	p < 0.70	Valid
X2.8	0.825	p < 0.70	Valid
X2.9	0.790	p < 0.70	Valid
X3.1	0.867	p < 0.70	Valid
X3.2	0.852	p < 0.70	Valid
X3.3	0.814	p < 0.70	Valid
X3.4	0.761	p < 0.70	Valid
X3.5	0.797	p < 0.70	Valid
X3.6	0.781	p < 0.70	Valid
X3.7	0.754	p < 0.70	Valid
X3.8	0.841	p < 0.70	Valid
X3.9	0.728	p < 0.70	Valid
Y1	0.889	p < 0.70	Valid
Y10	0.848	p < 0.70	Valid
Y11	0.902	p < 0.70	Valid
Y12	0.802	p < 0.70	Valid
Y13	0.828	p < 0.70	Valid
Y2	0.843	p < 0.70	Valid
Y3	0.853	p < 0.70	Valid
Y4	0.875	p < 0.70	Valid
Y5	0.805	p < 0.70	Valid

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Y6	0.804	p < 0.70	Valid
Y7	0.837	p < 0.70	Valid
Y8	0.764	p < 0.70	Valid
Y9	0.819	p < 0.70	Valid

Source: Primary data processed with SmartPLS v4.0

All indicators in this model show an outer loading value above 0.70, which means that all items meet the convergent validity criteria and can be said to be valid. According to Hair et al. (2021), the outer loading value of ≥ 0.70 indicates that the indicator has a high correlation to the construct it is measuring, making it suitable for use in follow-up analysis. Thus, no indicator needs to be eliminated, and the indicator has well represented all variables.

Reliability Test. The reliability test was carried out to determine the internal consistency of the research instrument. An instrument is said to be reliable if the Cronbach's Alpha value for each variable is above 0.70, which indicates that the items in the construct are correlated and consistent in measuring the variable in question (Gliem & Gliem, 2003). This value has become a common standard in quantitative research to ensure the reliability of the measuring instruments used.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Information
Tuition Fees	0.913	Reliable
Family Support	0.963	Reliable
Selection Decision	0.964	Reliable
Personal Interests	0.904	Reliable
Peers	0.929	Reliable

Source: Primary data processed with SmartPLS v4.0

Based on the results of the reliability test, all variables in this study had a Cronbach's Alpha value of > 0.70, which means that each construct is reliable. The highest scores were found in the variables Voting Decision (0.964) and Family Support (0.963), indicating excellent internal consistency. It indicates that the indicators in each variable are able to measure their constructs consistently (Ghozali & Latan, 2015).

Inner Model. The inner model (structural model) in this study was analyzed to evaluate the relationship between latent variables and the predictive power of the model using three main indicators, namely the R-square value (R^2) to assess how much the independent variable explains the dependent variable, effect size (f^2) to measure the contribution of each construct to the model (small: 0.02; medium: 0.15; large: 0.35), and predictive relevance (Q^2) to test the model's predictive ability against new data, where $Q^2 > 0$ indicates a predictively relevant model (Hair et al., 2021). These three indicators provide a comprehensive picture of the structural feasibility and predictive power of the model.

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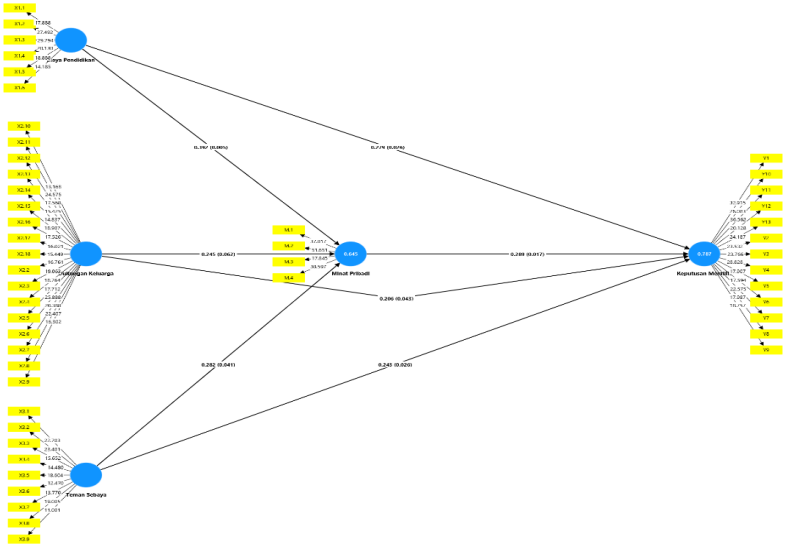

Source: Primary data processed with SmartPLS v4.0

Figure 2. Model Structural

R-square (R^2). R-square (R^2 is a statistical measure used in structural models to show how much independent variables are capable of explaining the variability of dependent variables. The value of R^2 ranges from 0 to 1, where the higher the value, the better the model is at explaining the intended construct. According to Hair et al. (2021), an R^2 value of 0.75 is categorized as strong, 0.50 as moderate, and 0.25 as weak. In the context of PLS-SEM, R^2 is used to assess the predictive strength of the model against endogenous variables, thus becoming the basis for evaluating the success of the structural model used in the study.

Table 4. R-square Test Results (R^2)

Variable	R-square	R-square adjusted
Selection Decision	0.799	0.787
Personal Interests	0.661	0.645

Source: Primary data processed with SmartPLS v4.0

Based on the results of the R-square value, it is known that the model has an R^2 value of 0.799, which means that 79.9% of the variation in can be explained by independent variables in the model. This value is included in the strong category according to Hair et al. (2021). Meanwhile, the variable has an R^2 value of 0.661, which indicates that other variables in the model explain 66.1% of the variation in Personal Interest, and this value is in the moderate category. A slightly lower adjusted R-square value indicates an adjustment to the number of predictors in the model, but does not significantly reduce the predictive power.

Effect Size (f^2). Effect Size (f^2) is used to assess the magnitude of the influence of an independent latent variable on the dependent latent variable in a structural model. The value of f^2 is calculated to find out how much each independent variable contributes to the increase in the R^2 value of the dependent variable. According to Hair et al. (2021), the general interpretation of the f^2 value is: 0.02 = small effect, 0.15 = medium effect, and 0.35 = large effect. Thus, the greater the f^2 value, the stronger the influence of the exogenous variable on the endogenous, while a very small

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or near-zero f^2 value indicates that the influence of the variable on the model is very weak or insignificant.

Table 5. Effect Size (f^2) Test Results

Variable	Tuition Fees	Family Support	Selection Decision	Personal Interests	Peers
Tuition Fees			0.149	0.210	
Family Support			0.085	0.077	
Selection Decision					
Personal Interests			0.141		
Peers			0.127	0.113	

Source: Primary data processed with SmartPLS v4.0

Based on the results of the Effect Size (f^2) test, it is known that the Tuition Fee variable has a moderate influence on the Choosing Decision (f^2 = 0.149) and a large influence on Personal Interest (f^2 = 0.210). The Family Support variable had a small influence on Voting Decision (f^2 = 0.085) and Personal Interest (f^2 = 0.077). The Personal Interest variable showed a moderate influence on the Voting Decision (f^2 = 0.141). Meanwhile, the Peer variable had a small influence on Voting Decision (f^2 = 0.127) and Personal Interest (f^2 = 0.113). These results show that Educational Costs and Personal Interest are the most prominent factors in influencing decision-making in this study.

Predictive Relevance (Q^2). Predictive Relevance (Q^2) measures the model's predictive ability against endogenous constructs. A value of $Q^2 > 0$ indicates the model has a relevant prediction. In this study, the Q^2 value for the variables of Choosing Decision and Personal Interest showed good predictive relevance (Hair et al., 2021).

Table 6. Predictive Relevance (Q^2) Test Results

Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
Tuition Fees	420.000	420.000	0.000
Family Support	1.190.000	1.190.000	0.000
Selection Decision	910.000	417.028	0.542
Personal Interests	280.000	144.161	0.485
Peers	630.000	630.000	0.000

Source: Primary data processed with SmartPLS v4.0

Based on the results of the Predictive Relevance (Q^2) test, it is known that the Choosing Decision variable has a Q^2 value of 0.542 and a Personal Interest of 0.485, which means that both have strong predictive abilities and are relevant to endogenous variables. Meanwhile, the variables Tuition Fees, Family Support, and Peer Friends each had a Q^2 value of 0.000, which indicates that these variables act as exogenous variables and do not have predictive functions for other variables (Hair et al., 2021).

Hypothesis Testing. The hypothesis test in this study was carried out to determine the significance of the direct and indirect influence between variables in the structural model. The test was carried out using t-statistical values and p-values, which were generated through Partial Least Squares–Structural Equation Modeling (PLS-SEM) analysis with the help of SmartPLS 4.0 software. A ≥ statistical t-value of 1.96 and a p-value of ≤ 0.05 indicate that the relationship between variables

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is statistically significant at a 95% confidence level. This test not only measures the strength and direction of the direct relationship between latent variables, but can also identify indirect influences through mediating variables. Thus, hypothesis tests serve as a basis for evaluating the truth of causal relationships in accordance with the conceptual model developed in the research.

Table 7. Hypothesis

Variable	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Information
Tuition Fees -> Voting Decision	0.126	2.221	0.026	Influential
Tuition Fees -> Personal Interest	0.139	2.824	0.005	Influential
Family Support -> Voting Decision	0.102	2.027	0.043	Influential
Family Support -> Personal Interests	0.131	1.866	0.062	Not Influential
Personal Interests -> Voting Decision	0.121	2.387	0.017	Influential
Peer Choice - > Decision to Vote	0.109	2.233	0.026	Influential
Peer Friends - > Personal Interests	0.138	2.042	0.041	Influential

Source: Primary data processed with SmartPLS v4.0

H1: Education Fees Affect Choosing Decisions. The results showed that the cost of education had a significant influence on the decision to choose an educational institution (t = 2,221; p = 0.026). It indicates that the more affordable the cost of education, the more likely a person is to decide to choose the institution. From the perspective of Behavioral Economics, as stated by Kahneman and Tversky (1979), economic decisions, including educational decisions, are based on the perception of costs and benefits that individuals feel. Research by Putra and Sari (2021) also supports this by finding that 72% of respondents strongly consider the cost aspect in the process of choosing a university, which confirms the importance of transparency and affordability of costs as the main strategy of educational institutions in attracting prospective students.

In addition, research by Wulandari and Suryani (2020) highlights that affordability significantly increases students' personal interest in choosing a major, as lower costs encourage higher motivation and commitment to study. According to Santoso et al. (2022), a positive perception of reasonable tuition fees can strengthen the relationship between external factors and students' academic decisions, which is also supported by a study by Hasanah and Kurniawan (2023) that shows the influence of tuition fees on learning interests and academic decisions directly. Furthermore, Gunawan and Hartono (2021) found that transparent and communicative cost management increases the trust of prospective students and has a positive impact on the loyalty of educational institutions. Thus, the aspect of education costs is not only an economic factor, but also plays an important role in shaping personal interests and final decisions in choosing a study program.

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H2: Education Fees Affect Personal Interests. The test results showed that the cost of education had a significant effect on personal interest (t = 2,824; p = 0.005). Excessively high fees tend to lower an individual's motivation and interest in pursuing their studies, especially for those from lower-middle-to-lower economic backgrounds. On the other hand, affordable costs or the existence of financing support such as scholarships and education subsidies can increase a person's interest and motivation in choosing and pursuing a certain field of study. Within the framework put forward by Wigfield and Eccles (2000), individual interest arises when a person believes that the effort they make will result in something of value, both personally and socially. Therefore, the perception of the benefits of education must be balanced with the perception of affordability.

Research by Ardiansyah et al. (2022) found that students from low-income families experienced a 25% decrease in interest due to cost barriers, indicating that economic factors greatly influence learning orientation and long-term educational goals. Wulandari and Suryani (2020) also found that high education costs reduce confidence and interest in certain majors, especially if they are considered financially unpromising. Kusumawati (2023) added that scholarship assistance not only increases access to education but also forms positive perceptions and increases students' enthusiasm for learning. Furthermore, Hasanah & Kurniawan (2023) explained that tuition fees are the main obstacle to academic interest if they are not balanced with good communication from the campus regarding the available financing schemes. Pratiwi et al. (2021) stated that education promotion strategies that emphasize scholarships or fee waivers have a direct impact on increasing the interest of prospective students. Thus, the cost of education is not only an economic aspect, but also plays a big role in shaping personal interest in the world of education. Affordability and clear and transparent financial support are important elements in building students' confidence and enthusiasm for learning.

H3: Family Support for the Decision to Vote. There was a significant influence between family support and choice decision (t = 2,027; p = 0.043). A person's decision to continue their education is greatly influenced by encouragement, permission, and moral and financial support from their family. Based on (House, 1981), social support from parents and family can increase individual confidence and determination in making important decisions. This support includes not only emotional aspects, such as providing encouragement and confidence, but also practical aspects, such as financing and information related to educational options (Cutrona & Russell, 1990). Rahmawati (2019) found that the majority of students (63%) consider parental blessing as the main factor in choosing a major or place of study. It confirms that the role of the family is very dominant in the decision-making process of children's education.

In addition, research by Arifin and Hidayati (2021) shows that family support, especially from parents, has a significant positive correlation with students' intentions in choosing a major that suits their potential and interests. Family support is also believed to reduce students' anxiety in facing academic challenges, making it easier for them to make rational and directed decisions (Susanto et al., 2020). In the context of the Indonesian family, collectivism values strengthen the position of the family as an active participant in educational decision-making, especially when it comes to the choice of university or study program (Putri & Santosa, 2022). Findings from Huda and Kurniawati (2020) also state that students from families who provide high support tend to have greater confidence in determining the direction of their education compared to students who receive less support.

H4: Family Support Affects Personal Interests. Although family plays an important role in educational decision-making, the results of this study show that family support has no significant

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effect on personal interests (t = 1,866; p = 0.062). These findings indicate that personal interests are more influenced by intrinsic motivations than external factors such as family support. According to Deci and Ryan (1985), true interest comes from internal drives, such as curiosity, pleasure in learning, and autonomy, not from external pressures or expectations. When individuals have control over their own choices, they tend to have a deeper interest in an activity.

Research by Utami and Hardi (2020) strengthens this view by stating that family support does not directly increase students' interest in learning, unless it is accompanied by freedom to make their own choices. Similar findings are also explained by Nurhayati and Hasanah (2021), who stated that although family support is important in the emotional aspect, interest in learning tends to develop more strongly when individuals have personal goals and a perception of value for education. Meanwhile, a study conducted by Hanifah and Sulastri (2022) showed that students who were pressured to follow their parents' choices actually showed a decrease in interest in the field of study they were pursuing. In fact, Fitriyah and Saputra (2023) found that learning autonomy had a stronger correlation with personal interest (r = 0.61) than external support (r = 0.42). Therefore, the family still has an important role as a facilitator and supporter, but must prioritize an approach that provides space for the child to explore and determine his or her own interests without coercion.

H5: Personal Interests Affect Voting Decisions. The results of the analysis showed that peers had a significant influence on the decision to choose (t = 2.156; p = 0.032). Interaction with peers is often a source of information, social consideration, and attitude reinforcement in the decision-making process, especially in adolescence and early adulthood. Based on Bandura (1977), individuals tend to imitate the behavior and decisions of their nearest social environment, including peers. Peer can affect a person's preference for certain majors, institutions, and even career prospects.

Research by Wibowo & Prasetyo (2022) shows that more than 55% of college students admit that the advice or invitation of close friends influences their choice of major. It is reinforced by a study from Handayani and Fitria (2021), which found that emotional support and encouragement from peers play a role in strengthening individual confidence in the decisions made. However, even though this influence is strong, decisions based solely on peer influence without considering personal interests have the potential to cause academic regret later in life (Mahendra & Yulia, 2023).

H6: Peers Influence Voting Decisions. Peers were shown to influence the decision to choose (t = 2.233; p = 0.026). In adolescence and early adulthood, the opinions of friends are often more influential than those of parents because of a sense of closeness, similarity of experiences, and the search for social identity. According to Bandura (1977) states that a person tends to imitate the behavior or choices of those around him, especially if the individual is considered relevant or has a strong influence.

It is relevant to the research of Wijaya and Lestari (2018), which found that 55% of high school students determine their college major based on peer advice or invitation. This phenomenon shows the importance of paying attention to the role of friends in decision-making strategies, especially in the context of education. Therefore, the promotion of educational institutions should consider, such as the dissemination of alum testimonials, student ambassador programs, or digital campaigns involving peer figures as promotional agents.

H7: Peers Influence Personal Interests. Peers also had a significant effect on personal interests (t = 2,042; p = 0.041). A person's interest in a field or activity is often not formed individually, but rather through complex social processes. Interaction with peers, whether in the form of casual discussions, group work, or participation in communities or organizations, can be the main stimulus for the emergence of interest and curiosity about something. In this case, put forward by Asch (1955)

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states that individuals tend to adjust their views and behaviors to align with the norms or preferences of social groups that they consider important or dominant.

Adolescents and young adults are particularly vulnerable to this kind of social influence because, in this phase of development, the need for social acceptance and group identity becomes very high. Therefore, if a student is in a group of friends who are actively pursuing academic achievement or exploring a specific field such as art, technology, or science, then he or she will be encouraged to develop similar interests. Fadilah (2021) supports this view by stating that students with a positive friendship environment have a higher interest in learning and exploration of talents than students who lack social encouragement. In addition, encouragement, validation, or praise from friends often strengthens one's confidence in pursuing something they are passionate about. Therefore, educational institutions and parents need to pay attention to the dynamics of students' social groups and facilitate the formation of a supportive, collaborative, and positive learning environment. Efforts to form a healthy community of learners not only increase the spirit of learning but also contribute greatly to forming long-term interests that are beneficial to the future career development and life of students.

One notable finding is that family support does not significantly affect personal interest. This contrasts with several previous studies that emphasized the strong role of parental involvement. The result suggests that students' academic interests are primarily driven by intrinsic motivation rather than external encouragement. In the context of Indonesian students, this could be explained by the increasing awareness of personal career aspirations, where students value autonomy in decision-making.

Another important implication is the strong influence of tuition fees and peers, both directly and through personal interest. Affordable costs not only increase access but also strengthen students' motivation to pursue their chosen field. Similarly, peers play a dual role as a source of information and as social reinforcement, indicating that universities could benefit from peer-based promotion strategies, such as student ambassadors or alumni testimonials.

By highlighting these dynamics, this study provides new insights into the balance between economic, social, and psychological factors in educational decision-making. It also confirms the central role of personal interest as a mediator that ensures external influences are aligned with students' intrinsic goals.

CONCLUSION

Based on the results of data analysis, most of the variables in this study are proven to have a significant influence on the decision to choose, either directly or through personal interest variables. The variable of education costs has a significant influence on personal interests and decisions to choose, showing that cost considerations are an important aspect in the educational decision-making process. Family support has a significant effect on the decision to choose, but it does not have a significant effect on personal interests, indicating that while the family may drive the final decision, personal interests are more intrinsic. Personal interests themselves have been shown to have a significant influence on the decision to choose, confirming that a person's internal interest is a key factor in choosing education. In addition, peers have a significant influence on both personal interests and voting decisions, showing a strong social influence in the process of interest formation and decision-making. These findings support theories of social psychology and consumer behavior that state that a combination of internal and external factors influences a person's decisions.

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