



The Effect of Education Costs Through Accreditation of Students' Decisions to Choose Private Universities in Makassar City

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Abstract

This research was conducted with the aim to: 1). To analyze the effect of the cost of education on the accreditation of Private Universities in Makassar City. 2). To analyze the effect of the cost of education on the decision of students choosing Private Universities in Makassar City. 3). To analyze the effect of accreditation on the decision of students to choose a private university in Makassar. 4). To analyze the effect of education costs on the decision of students to choose Private Universities in Makassar through accreditation of Private Universities. This research uses data taken from the results of the questionnaire distributed during the study. Where a sample of 190 respondents, this study was conducted from February to April in 2019. Data were analyzed using the Structural Equation Modeling (SEM) program with Amos software. The results of this study indicate that (1) There is a positive and significant effect of the cost of education on accreditation in Private Universities in the City of Makassar. (2). There is a positive and significant effect of the cost of education on the decision of students to choose at Private Universities in the City of Makassar. (3). There is a positive and significant effect of accreditation on the decision of students to choose at Private Universities in the City of Makassar. (4). There is a positive and significant effect of the cost of education on the decision of students to choose along with the increasing accreditation in Private Higher Education in the City of Makassar. The implication of this research is that the cost of education is a consideration for students in making decisions to choose private universities. When in the consideration of students to choose in relation to the cost of education which is then included in the element of private higher education accreditation, the student's decision becomes significant. In supporting students' decisions to choose private tertiary institutions, it is necessary to apply a model of payment terms that can be made by students to complete tuition fees at the university concerned.

Keywords: *Education Costs; Accreditation; Decision to Choose*

1. Introduction

In almost every country whose development is towards the stage of industrialization, the government and its people have always given high hopes for education as a place to prepare a productive workforce (Muljani A. Nurhadi, 1990). Educational institutions have problems that are not as simple as just building a class and presenting a teacher, but also need systems and concepts of thought that are able to reach various dimensions so that they can provide services to all parties and can achieve the results aspired by the goals of national education.

Higher education is a level of education that leads students to become professionals. Higher education is undertaken after passing secondary education with the educational program being pursued that is focused on one area of interest concentration and is expected to be implemented in the social world, especially the world of work. Law No. 20 of 2003 concerning the National Education System explains about higher education in article 19 paragraph 1 that higher education is a level of education after secondary education which includes diploma, bachelor, master, specialist and doctoral education programs organized by universities. The desire of the community, especially youth, to have a better standard of living and play a role in the intense world of competition through the development of science and knowledge, encourages the great need for higher education

Based on laws that have been regulated by the government, in substance higher education has targets that must be achieved by universities in Indonesia, namely (1) tertiary institutions as educational institutions must have good quality, relevant to work needs and have competitiveness. the superior; (2) universities must be innovative, responsive, creative and skilled; and (3) tertiary education graduates must be able to fulfill national interests and must be able to increase the nation's competitiveness. Therefore, the government in implementing these educational programs can partner with the community to organize higher education through private universities.

The rapid development of private tertiary institutions is expected to provide maximum contribution in its development, especially for the younger generation who need quality education. Good quality education must be enjoyed by all people, including the eastern part of Indonesia. All private universities under the auspices of the Higher Education Service Institution (LLDIKTI) Region IX Sulawesi and Gorontalo are spread across 6 provinces in Sulawesi Island, namely, South Sulawesi, Southeast Sulawesi, West Sulawesi, Central Sulawesi, North Sulawesi and Gorontalo. Based on the 2016/2017 Forlap data, it shows that the largest number of private universities is in South Sulawesi Province, as many as 229 PTS and the smallest number is in Gorontalo Province as many as 14 PTS. The large number of private universities in South Sulawesi reflects the large demand for access to education in eastern Indonesia. Not a few people from the Ambon and Jayapura areas come to South Sulawesi, especially Makassar City to enjoy the educational services offered. Of the total 229 private universities in South Sulawesi, approximately 44% of the total private universities are domiciled in Makassar with the distribution of different types of private universities including universities, colleges, polytechnics, institutes and academies.

High schools have the largest composition of other private universities, namely 50. Of the large number of private universities scattered in Makassar City (Forlap Dikti, 2019), when viewed from the perspective of higher education, it is possible that there will be intense competition between private universities to attract the attention of candidates. students in choosing the desired PTS. Various potentials and advantages possessed by higher education will be maximized and become positive selling points. On the other hand, universities that are not capable and have no competitiveness will feel the impact of this competition in the form of a lack of student numbers.

Anticipating these facts, the student decision-making process in choosing certain private universities is very important for the managers of private universities to know through several studies

such as consumer behavior studies. In terms of students, in general, there are many factors behind the student's decision to choose a major in college. Schiffman and Kanuk (2007) state that the decision-making process as an important process is influenced by the external environment consisting of the marketing mix and the socio-cultural environment. Apart from that, students also consider that after going to college, they have high hopes of working. In decision making, the choice of higher education is more towards image (Mahendra et al., 2017; Putri & Roni., 2017).

Successful private tertiary institutions do not only rely on one side of higher education management, but also consider all aspects that exist within the university. This includes the determination of fees that will be charged to students as consumers in the form of prices. Peter and Olson (1999) proposed several terms for price, namely price, tuition, fees, salaries and wages. Zeithaml and Bitner (2008) state that from consumer perceptions, cost is whatever is given or sacrificed in an effort to obtain a product.

The cost of education is one of the factors that are taken into account by prospective students in pursuing education. According to Supriadi (2003), the cost of education is a component of instrumental input which is very important in the implementation of education. In this case, the amount of tuition fees will support the quality of educational services that will be received by students. However, in reality there are some students who think that the price stated through the cost of education in private universities is not directly proportional to the reality of the quality of educational services they receive. The level of the price or fees paid depends on economic capacity, conditions and patterns of assessment subjectively by relating, for example, the possibility of value or quality to be received, affordability of education costs, the reasonableness of education costs and so on (Putri and Roni., 2017; Suryani. , 2018). With the wide openness of information through various online media, it is possible for prospective students to trace the tuition fees set by private universities to be comparable with other universities.

Accreditation is also an assessment to determine university eligibility. Accreditation is also a form of external quality assurance system, namely a process used by authorized institutions in providing formal recognition that an institution has the ability to carry out educational activities. This shows that colleges that have been accredited receive greater recognition in the community compared to universities that have not been accredited (Prasetyo, 2014). This is in line with several studies finding that there is an effect of accreditation in decision making (Meilyaningsih et.al., 2015; and Yuniarto et al., 2016). The higher the accreditation, the more positive the student's decision to choose the university in question.

The high demands of the global world for quality human resources through their knowledge and skills will have an impact on the management of quality education where students explore their knowledge and skills. With the high quality of education management quality, it can be reflected in the prices set by universities. In addition, there is an interesting phenomenon based on the initial data collected that there are 47% PTS with Unaccredited status and 46% PTS with C accreditation status. The large number of PTS with both accreditation status shows the large number of students who choose to use educational services at PTS with Accreditation status under Good category. Based on these descriptions, the authors are interested in conducting research that aims to analyze the effect of the cost of education through accreditation on student decisions to choose private universities in Makassar City.

2. Literature Review

In a situation of increasingly competitive global competition, the issue of product quality, both goods and services, has become a central issue for every company. The company's ability to provide quality products will be a weapon to win the competition, because by providing quality products, customer satisfaction will be achieved. Apart from that, the cost of education is also a factor in the marketing of educational services, because there are costs that are set and can be offered, it will have an

effect on the pattern of parents of students or students in increasing their purchasing power. This is because the ability to buy (purchase power) a person is also assessed in terms of costs that must be borne. So in this study it is important that the authors provide a theoretical description of the cost of education itself.

Costs in marketing educational services play a vital role in getting the bait offered to the community. Matin (2014) states that costs are all expenditures, both monetary and non-monetary, as an expression of the responsibility of all parties for efforts to achieve predetermined goals. More broadly, Mulyadi (2009) suggests the meaning of cost, namely the sacrifice of economic resources, which is measured in units of money, which has occurred or is likely to occur for certain purposes. The cost of education is one of the reasons parents of students or students assess a university, especially for students who belong to a low economic society. Incorrect determination of education costs will have fatal consequences for higher education financial problems and will affect the continuity of the education administration. This needs to be taken into account because the stipulated education costs must be able to keep up with the fluctuations or developments in the need for education. The theory put forward by Kotler and Armstrong (2001: 439) states that price is something that is imposed on a particular product. Pricing educational services or in this case the cost of education that is right in accordance with the services and performance offered by universities can create student satisfaction. By obtaining student satisfaction, student loyalty can be created. Similar research was also carried out by Melanie Green and Dale Kirby (2012) with the findings in their research explaining that maritime students will choose a university with consideration of choice, namely being able to study because it is close to their home.

H1 = The cost of education has a positive and significant effect on the accreditation of private universities in Makassar City

Accreditation is an effort to gain recognition, thus if a university gets legitimacy for the recognition of the National Accreditation Board, it will have an effect on the selling power of higher education to prospective students who will enter higher education. In the National Education System Law in Chapter I, Article 1, and paragraph 32, it is stated that accreditation is an activity to assess the feasibility of a program in an educational unit based on predetermined criteria. Article 60 paragraphs 1, 2, 3 and 4 further clarify that accreditation is carried out to determine the feasibility of education programs and units at each level, type and path of education (formal and non-formal), while for programs and educational units carried out by the government and / or independent institutions so that they have high public accountability (Law No. 20, 2003).

H2 = Accreditation has a positive and significant effect on student decisions to choose private universities in Makassar City

Schiffman and Kanuk (2007) define a decision as the selection of an action from two or more alternative choices, so that if consumers do not have alternative choices, it is not a situation for consumers to make decisions. Decision making is defined as a process of assessing and selecting from various alternatives according to certain interests by determining an option that is considered favorable. The decision of a student to continue higher education in the desired department is a decision where the previous student has made considerations for his future, both positive and negative impacts.

Parivash Jafari and Adollah Aliesmali (2013) in their research said that economic factors occupy the most important position compared to other factors. This factor is a consideration for students because economically, students will consider their conditions during and after education. The second factor is the subject of the University, especially in terms of facilities and costs provided to students when doing education, and several other supporting things such as teaching staff and academic reputation also contribute to this factor. The third factor is a personal factor. This factor includes the components of parents and personal interests as indicators and both become the main determinants of this factor. The last

factor is social factor. This factor is in the final position in determining student choices because they do not really consider the reasons for the facilities around the campus and the moral conditions that apply around them. However, this factor was part of their choice.

H3= The cost of education has a positive and significant effect on student decisions to choose private universities in Makassar City

H4= The cost of education has a positive and significant effect on student decisions to choose private universities in Makassar City through accreditation

3. Methodological Review

The approach taken is a quantitative approach, where the data used in this study are expressed in numbers. According to Sugiyono (2015: 7) that the quantitative research method is a research method based on the philosophy of positivism, used to research on certain populations or samples, data collection using research instruments, data analysis is quantitative or statistical, with the aim of testing predetermined hypotheses. This research was conducted by private higher education institutions in Makassar City from February 2019 to April 2019. The number of research samples was 190 respondents with the sampling criteria of students who entered in 2018 and who were active on campus.

Data collection was done by interview (interview), questionnaire (questionnaire), observation (observation), and a combination of the three. Data analysis using SEM and tools for data processing using AMOS. SEM can be described as an analysis that combines the approach of factor analysis (factor analysis), structural model (structural model), and path analysis (path analysis). In this study, several software were used to process data, namely Excel and Amos. The raw data obtained which is recovered and fit for processing, is recapitulated with the help of Excel and Amos software. Then, the indicator data per latent variable were processed using the Amos software method.²¹ From the valid and reliable Amos.²¹ results, data processing was continued with the SEM method, which is the final method in this study, with the help of Amos.²¹ software.

4. Results and Analysis

4.1. Measurement Model

In SEM analysis, measurement model testing is used to test the validity and reliability of the indicators for each construct. The model training test for each construct consists of several stages, namely the specification of the measurement model, testing the goodness of fit of the measurement model, testing the construct validity and testing the construct reliability. The construct validity can be done by looking at the loading factor value of each indicator in the construct. In this test, the indicator is declared valid if it has a loading factor value > 0.5 , while the construct reliability test is carried out by calculating the construct reliability (CR) value and the variance extracted (VE) value. The construct is declared reliable if the CR model value is > 0.7 and the VE model value is > 0.5 . The following is a table of the results of testing the validity and reliability.

Based on table 1 shows that all indicators of the variable costs of education, promotion, image, accreditation and the decision to choose have a loading factor value of more than 0.5, so it can be concluded that all indicators are declared valid, while in reliability testing each variable refers to the VE value of the construct. and CR construct so that the VE value on the education cost variable is $0.843 > 0.5$

and the CR value is $0.956 > 0.7$; the VE value on the accreditation variable is $0.857 > 0.5$ and the CR value is $0.960 \geq 0.7$; as well as the VE value of the choice decision variable of $0.794 > 0.5$ and the CR value of $0.939 \geq 0.7$ so that it can be concluded that all variables in this study are reliable so that and can be used for further analysis because the construct VE value is more than 0, 5 and the CR construct value is more than 0.7.

4.2. Structural Model

Structural model testing is used to test the research hypothesis. The stages in the structural model testing include the structural model formation stage, the structural model feasibility test and the significance test for the influence of the exogenous variables on endogenous variables. The structural model fit test in SEM analysis is carried out by looking at several Goodness of Fit Model criteria such as the value of Chi Square, Probability, CMIN / DF, RMR, NFI, CFI, TLI, IFI, RFI and GFI. In this study, the fulfillment of the goodness of fit model will be focused on indicators of goodness of fit models in the form of probability values and chi square models. The probability value and the insignificant chi square model (probability > 0.05 and chi square $<$ chi square (0.05, df model)) indicate that the SEM model estimated with the analyzed data has the same covariance matrix as the population covariance matrix. certainly can provide a picture of the actual condition of the population.

Tabel 1. Results of validity and reliability tests

Construct and Item	CFA Test		
	Factor Loading	Variance Extracted	Composite Reliability
Cost of Education			
• (X1.1)	0,841	0,843	0,956
• (X1.2)	0,922		
• (X1.3)	0,959		
• (X1.4)	0,947		
Accreditation			
• (Y1.1)	0,913	0,857	0,960
• (Y1.2)	0,922		
• (Y1.3)	0,925		
• (Y1.4)	0,943		
Decisions to choose			
• (Y2.1)	0,841	0,794	0,939
• (Y2.2)	0,947		
• (Y2.3)	0,913		
• (Y2.4)	0,778		

Based on the initial model testing, it shows that of the eight criteria for goodness of fit indices, there is still less good information. There needs to be proof whether there is a match between the model and the data through the fulfillment of the criteria for goodness of fit indices, so it is necessary to modify the model with the correlation between indicators in accordance with the instructions of modification indices provided that the modification is carried out without changing the meaning of the relationship between variables.

Based on the results of the modification of indices, the goodness of fit for X²-Chi-Square and P-Value with parameter values of goodness of fit models is better when compared to the initial model

before modification for the X²-Chi-Square and P-Value values. After modifying the model, for X²-Chi-Square a value of 39.887 is obtained, which means that it has good criteria than the X²-Chi-Square results prior to modification of indices because it is below the cut-off value. Likewise, for the P-Value and the AGFI value after modifying the indices, the P-Value results were 0.520 > 0.05 and the results for the GFI value were 0.935 > 0.900, both of which had good criteria.

4.3. Hypothesis Testing

Hypothesis testing is to test whether there is a significant effect of exogenous variables on endogenous variables, assuming a significance level of 0.05, then Ho will be rejected if the significant value (P) < 0.05 and c.r > 1.96. Meanwhile, if the significance value (P) > 0.05 and c.r < 1.96 then Ho is not rejected.

Based on Table 2 which shows the results of hypothesis testing by looking at the p-value, that is, if the p-value is less than 0.05, the effect between variables is significant. From the overall model, there are three hypotheses with the direct path model and one hypothesis with the indirect path. Based on the results of the analysis research shows that the estimate value for the cost variable on the accreditation variable (X1 → Y1) is 0.512, while the p-value is 0.000. Because the estimated value is positive, while the p-value obtained is < 0.05, Ho is rejected. Thus, the cost variable has a positive and significant effect on the accreditation variable. This shows that if the variable cost increases by one unit, it will contribute to an increase in accreditation of 0.512 times.

Table 2. Result of Testing the Path Coefficient Hypothesis Value
Direct and Indirect Effect Between Variables

Hip	Variable			Effect			P-value	Conclusion
	Independent	Intervening	Dependent	Direct	indirect	Total		
1	Cost	-	Accreditation	0,512	-	0,512	0,000	Significant
2	Accreditation	-	Decisions to choose	0,671	-	0,671	0,000	Significant
3	Cost	-	Decisions to choose	0,200	-	0,200	0,016	Significant
4	Cost	Accreditation	Decisions to choose	0,200	0,344	0,544	0,000	Significant

Further findings prove that the estimate value for the accreditation variable against the decision to choose variable (Y1 → Y2) is 0.671, while the p-value is 0.000. Because the estimated value is positive, while the p-value obtained is < 0.05, accreditation has a positive and significant effect on the variable of the decision to choose. This shows that if the accreditation variable increases by one unit, it will contribute to an increase in the decision to choose by 0.671 times.

The value of the estimate for the variable cost to the decision variable to choose (X1 → Y2) is 0.200. Meanwhile, the p-value is 0.016. Because the estimated value of 0.200 with a positive regression coefficient, while the p-value obtained < 0.05, Ho is rejected. Thus, the cost variable has a positive and significant effect on the variable of choosing decisions. This shows that if the variable costs increase by one unit, it will contribute to an increase in the decision to choose by 0.200 times.

In this study, the accreditation variable acts as an intervening variable that mediates the indirect effect of the cost variable on the decision to choose students. The research findings prove that the p-value for the accreditation variable which acts as an intervening variable is 0.000 with a standard smaller than the standard p-value of 0.05. It can be concluded that the role of the accreditation variable as an intervening variable is significant in mediating the indirect effect of the cost variable on the student choosing decision variable.

5. Discussion and Conclusion

From this research related to the cost of education for accreditation, it can be seen that in relation to the cost of education and accreditation of private universities, it can be explained that the indicators of the payment period model that contribute the most to the formation of the education cost variable mean that to achieve a good level of accreditation, the university private tertiary institutions must be able to pay attention to the application of policies in the model of payment terms made by private universities as part of the education fee mechanism implemented in universities. The existence of a payment period that is applied in private universities, can make it easier for students to complete their obligations because each cost they have to spend has its own schedule and can be planned long before the payment is due. This is in line with the findings of research by Togatorop (2017) which states that there is an influence between the cost of education and school quality (accreditation), so the conclusion in this study is that there is a positive and significant effect of education costs on image accreditation at private universities in cities. Makassar. This is evidenced by the amount of beta value and significance level in the study.

In connection with the variable cost of education and the decision of students to choose private universities, it can be explained that, the indicator about the payment period model that contributes the most to the formation of the education cost variable means that to encourage an increase in student decisions to choose private universities, private universities must be able to implement policies in the payment term model made by private universities as part of the education fee mechanism implemented in higher education institutions. The existence of a payment period that is applied in private universities, later on, it can make it easier for students to complete their obligations at each due date. Parents of students or students who cover these payments can arrange their financial patterns based on the payment terms provided by the private universities. Therefore, with this policy, prospective students or parents of prospective students can decide to choose private universities that apply policies with a payment term model. Similar research has also been conducted by Lubis and Hidayat (2017) and Putri (2011). So it can be concluded that there is a positive and significant effect of education costs on student decisions to choose private universities in Makassar City. This is evidenced by the amount of beta value and significance level in the study.

Accreditation for the decision to choose, it was found that in connection with the accreditation of private universities, it can be explained that the indicators on the application of ISO standards with ISO 9001 qualifications by private universities which made a major contribution in the formation of accreditation variables, means that by implementing these quality management standards it can guarantee operational activities. private universities have good quality. International standards with the qualification of ISO 9001 is a standard in the field of quality management systems. Private universities that implement this system have indirectly provided information to stakeholders that the implementation of the system in higher education is in accordance with international quality. This encourages the public, especially prospective students to choose private universities that apply these standards. Accreditation is a form of external quality assurance system, which is a process used by authorized institutions to provide formal recognition that an institution has the ability to carry out certain activities. Thus, accreditation can basically provide assurance to the public on the process of implementing educational programs in private tertiary institutions that are able to influence student decisions to choose these private universities. This finding is in line with research conducted by Kamal and Rahmadiane (2017). So it can be concluded that there is a positive and significant effect of accreditation on student decisions to choose private universities in Makassar City. This is evidenced by the amount of beta value and significance level in the study.

Regarding the variable of education costs on the decision to choose through accreditation, it shows that the effect of the cost of education on students' decisions to choose private universities through accreditation of private universities, it can be explained that the cost of education is a consideration for students in making decisions to choose private universities. When in the consideration of students to

choose in relation to the cost of education which is then included in the element of private higher education accreditation, the student's decision becomes significant. In supporting students' decisions to choose private tertiary institutions, it is necessary to apply a model of payment terms that can be made by students to complete tuition fees at the university concerned. The dominant private tertiary education accreditation is formed through the application of ISO standards with ISO 9001 qualifications, supporting the payment mechanism made by parents of students and students with a payment term model. As a form of good quality and using international scale standards, the charging of tuition fees to students must have a fixed plan and time so that private universities can manage university finances properly and also for the parents of students and students can manage their expenses in connection with the cost of education. With the application of ISO standards with ISO 9001 qualifications in private universities as a measure for accreditation of private universities, it can support the applicable tuition fee mechanism so that it will significantly influence students to choose private tertiary institutions in Makassar City. It can be interpreted that student decisions in choosing private tertiary institutions will increase if supported by high education costs with a guaranteed quality of education. The high cost of education can reflect the value of quality education with a good accreditation status. So that in this case, the cost of education will significantly influence the student's decision to choose a tertiary institution if it is supported by good accreditation. So it can be concluded that there is a positive and significant effect of the cost of education on student decisions to choose along with the increasing accreditation of private tertiary institutions in Makassar City.

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