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# The Three Gates of Decision: Understanding Generation Z's Dilemmas in Choosing Higher Education in Indonesia

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**ABSTRACT**

Generation Z's declining interest in university enrollment reflects a growing preference for practical skills, employability, and immediate career opportunities over formal degrees. This study explores Generation Z's perceptions of this trend across four dimensions: return on investment (ROI), curriculum relevance, financial burden versus facility quality, and institutional flexibility and culture. Using a qualitative case study approach, data were gathered through semi-structured interviews, documentation, and digital observation from purposively sampled informants, including current students, cancelled applicants, graduates, and youth pursuing employment or gap years. Thematic and within-case analyses, validated via triangulation and member checking, reveal that Gen Z increasingly views a bachelor's degree merely as an administrative formality rather than a guarantee of career success. Their enrollment decisions depend on long-term returns, relevant curricula, transparent costs, adequate facilities, flexible learning, and egalitarian campus cultures. Consequently, this study proposes the *Three Gates of Decision* model—comprising financial feasibility, perceived value, and institutional flexibility—to help universities build institutional trust, adopt responsive strategies, and attract future students.

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## INTRODUCTION

Higher education remains a significant pathway to socioeconomic mobility because university qualifications are commonly associated with improved employment prospects and social status. Yet, this pathway is being reconsidered as labor market demands and Generation Z's (born 1997–2012) expectations evolve. Having grown up in digitally connected environments, this generation tends to place greater emphasis on practical competencies and employability alongside formal qualifications (Hidayah et al., 2026; Waligóra & Górski, 2025). The increasing commercialization of higher education also


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encourages prospective students to assess whether educational benefits justify their financial and personal investments (Iskandar et al., 2024). Understanding these changing perceptions is therefore important because university participation affects not only individual career trajectories but also educational access and the quality of a society's future workforce.

A central social problem is the gap between the expected benefits of higher education and young people's ability or willingness to pursue it. In Indonesia, the Gross Enrollment Ratio for Higher Education was approximately 31.45% in 2023, indicating that participation remains limited among the college-age population (Munir et al., 2026). This situation is associated with economic constraints, uncertain employment prospects, doubts about the relevance of academic qualifications, and concerns about educational service quality. For some young people, entering employment immediately appears to offer more tangible financial returns than investing in a degree with uncertain outcomes (Asyhar et al., 2024; Aryani et al., 2024; Zou et al., 2024). Accordingly, declining interest in university enrollment requires attention to how young people weigh educational benefits, costs, and relevance.

This tension is visible in the choices of secondary-school graduates, particularly in communities where industrial, mining, and plantation jobs provide immediate income opportunities (Mafarja et al., 2026; Sutirna et al., 2026). In Bangka Belitung, 64.3% of 210 graduates from economically vulnerable families preferred working, while 44.8% expressed interest in university study (Munir et al., 2026). At SMKN 1 Bengalon, approximately 6% of 62 graduates continued to higher education, whereas 66% entered employment (Rahmadhani et al., 2024). Tuition costs, graduate unemployment, future uncertainty, and limited learning flexibility further shape these choices (Dikeç et al., 2023; Sengupta et al., 2024). These figures illustrate how practical and economic considerations increasingly enter decisions about university participation.

Previous Indonesian studies have explained enrollment decisions through interacting internal and external factors. Asmiati et al. (2022) discussed motivation, financial independence, economic circumstances, family influence, and peer environments. Sutirna et al. (2026) identified economic conditions as the dominant factor, whereas Asyhar et al. (2024) emphasized the indirect influence of academic parenting through self-concept. Rahmadhani et al. (2024) highlighted perceived career opportunities, environmental support, and academic achievement. In contrast, Munir et al. (2026) found intrinsic motivation statistically significant, while several socioeconomic variables and perceived educational benefits were not. Although these studies identify relevant determinants, they provide less insight into how young people themselves interpret and negotiate these considerations when deciding whether to enroll.

Research has also considered institutional choice and the value students associate with higher education. Juhaidi (2024), studying 496 students in Kalimantan, identified institutional reputation and quality as important considerations and found stronger career orientation among students at general universities. Iskandar et al. (2024) conceptualized perceived value through the balance between educational benefits and sacrifices, particularly costs and service quality, while Roberts (2025) examined how targeted marketing shapes university-choice perceptions. However, much of this evidence is drawn from students who have already enrolled, leaving the experiences of admitted applicants who withdraw and young people who choose employment or postpone study less visible. In addition, findings on perceived educational benefits remain inconsistent (Wijaya et al., 2026; Rahmadhani et al., 2024). This gap limits understanding of decisions made before enrollment.

To address this gap, this study examines Generation Z's perceptions of declining interest in university enrollment through four connected dimensions: the return on investment of a degree, curriculum relevance, the relationship between educational costs and facility quality, and institutional flexibility and culture. It includes current students, admitted applicants who cancelled enrollment, recent graduates, and young people who chose work or a gap year. The study asks how Generation Z evaluates these four dimensions when deciding to pursue, postpone, or reject university education. It argues that declining interest reflects not simply financial limitation or weak motivation, but an assessment of whether higher education is affordable, worthwhile, relevant, and responsive. Its contribution is an integrated qualitative account and the Three Gates of Decision framework: financial feasibility, perceived value, and institutional flexibility.

## RESEARCH METHODS

This study employed a qualitative approach with a case study design to obtain an in-depth understanding of Generation Z's declining interest in higher education. A qualitative case study enables researchers to examine contemporary phenomena within their real-life contexts and explore the relationships between individual experiences and institutional conditions (Alam, 2021; Miller et al., 2023). The study focused on four dimensions: educational return on investment (ROI), curriculum relevance, financial burden relative to facility quality, and institutional flexibility and culture. Informants were selected through purposive sampling based on their direct experiences with higher education decisions, ensuring the relevance of their perspectives to the research objectives (Ahmad & Wilkins, 2025; Nyimbili & Nyimbili, 2024).

The research involved participants associated with UIN Maulana Malik Ibrahim Malang, UIN Syarif Hidayatullah Jakarta, and Universitas Brawijaya Malang. These institutional contexts provided opportunities to explore different educational experiences, including continued enrollment and decisions not to pursue university education. Participants comprised active university students, graduates, admitted applicants who cancelled enrollment, and secondary school graduates who chose employment or a gap year. Supporting informants, including university administrators, study program managers, and guidance and counseling teachers, were also involved to enrich institutional perspectives. Participant selection prioritized information-rich cases relevant to the research phenomenon (Ahmad & Wilkins, 2025; Nyimbili & Nyimbili, 2024).

Data were collected through semi-structured in-depth interviews, documentation, and digital observation. Interviews explored perceptions of educational benefits, ROI, employability, curriculum relevance, tuition affordability, and institutional flexibility. Documentation covered university profiles, study program information, tuition regulations, applicant data, and official institutional publications. Digital observation examined prospective students' interactions and responses on universities' official social media platforms, particularly discussions about educational costs, academic programs, career prospects, and learning experiences. Combining interviews, observations, and document analysis provided complementary perspectives for understanding the phenomenon and its institutional context (Chand, 2025; Alam, 2021).

Data were analyzed thematically through familiarization, transcription, initial coding, categorization, theme development, and interpretation. Relevant information was organized into four analytical dimensions: educational ROI, curriculum relevance, financial burden, and institutional flexibility and culture. The coded data were displayed in thematic categories and descriptive narratives to identify recurring patterns and differences across participants. Conclusions were developed by interpreting these patterns in relation to the research questions. This systematic process supported the organization and interpretation of qualitative case study evidence (Alam, 2021; Miller et al., 2023). Research trustworthiness was strengthened through source and technique triangulation, member checking, an audit trail, and reflexive notes. The use of observation also provided contextual evidence to complement interview and documentary findings (Chand, 2025).

## RESULTS AND DISCUSSION

### Results

This section presents the findings of in-depth interviews with five Generation Z informants. The findings are organized around four research dimensions: perceptions of the return on investment (ROI) of higher education, curriculum relevance, financial burden compared with facility quality, and

campus flexibility and culture. The informants are identified using the codes I-1 to I-5 to maintain anonymity. The analysis focuses on recurring patterns, differences in individual experiences, and the relationships among the four dimensions.

**Informant Characteristics**

The five informants represented different positions in relation to higher education, including current students, an admitted applicant who did not enroll, and a secondary school graduate who chose not to pursue university education. This composition made it possible to examine perceptions from individuals who had entered higher education as well as those who had postponed or declined enrollment. In particular, I-3 represented an applicant who had passed the admission process but could not continue because of economic constraints, whereas I-4 represented a graduate who deliberately chose an alternative to university education. Their perspectives were considered alongside those of three informants who were currently enrolled in higher education.

**Table 1. Profile of Research Informants**

| Code | Status and background | Group in the research design |
|---|---|---|
| I-1 | Student at UIN Maulana Malik Ibrahim Malang | Seventh-semester student at UIN Maulana Malik Ibrahim Malang |
| I-2 | Seventh-semester student, PGMI study program, employee class, Institut Binamadani Indonesia | Active student (working student) |
| I-3 | Female; admitted to a PTKIN but did not enroll because of economic conditions | Prospective student who cancelled enrollment plans |
| I-4 | Secondary school graduate who did not continue to college | Senior high/vocational school graduate who did not attend college |
| I-5 | Female; law student, Universitas Brawijaya | New student/fresh graduate entering a state university (UB) |

*Source: Interview data (2026).*

**Perceptions of the Return on Investment of Higher Education: The Degree as an "Entry Ticket"**

The informants perceived a university degree as an "entry ticket" rather than an employment guarantee. I-1 associated it with administrative requirements in government institutions and large companies, while I-4 cited unemployed high-GPA graduates as evidence that academic achievement did not ensure employment. I-3 regarded a degree as "one form of capital," whereas I-5 emphasized its practical use. Regarding financial returns, I-4 questioned the proportionality of educational costs and initial salaries, while I-1 viewed higher education as a long-term investment yielding returns through career progression and professional networks.

I-2 and I-5 emphasized non-financial benefits, including maturity, self-regulation, critical thinking, and informed decision-making. Practical skills were considered a potentially faster route to income, but not necessarily a substitute for university education. I-4 cited coding bootcamps as an alternative, referring to a friend who secured paid projects in dollars. Conversely, I-1 highlighted the discipline, portfolios, and networks required for independent learning, while universities offered structured education and social legitimacy. I-3 and I-5 considered practical skills complementary to formal education, although self-directed learning was more feasible for I-3.

Employment uncertainty also shaped educational decisions. I-4 stated that employment difficulties "greatly lower motivation" to pursue university education, while some peers preferred short courses or micro-businesses. I-1 observed that students increasingly combined university study with internships and bootcamps, although many continued studying because degrees remained a relatively safe pathway. I-3 postponed enrollment while reconsidering study programs and costs. In contrast, I-2 considered employment uncertainty "not that frightening," believing opportunities remained available to persistent job seekers. These accounts indicate that perceived ROI reflects financial expectations, personal circumstances, and alternative career pathways.

**Table 2. Summary of Informants' Perceptions of the ROI of Higher Education**

| Code | Function of the degree | Practical skills vs. college | Proportionality of cost and outcome | Effect of job-market difficulty on decisions |
|---|---|---|---|---|
| I-1 | Entry ticket; necessary but not sufficient | Not for everyone; requires a portfolio and connections | Doubtful about the first salary; break-even in 5–10 years | Friends more realistic (internships, bootcamps); most still study |
| I-2 | Still a guarantee, but not instant; relationships, mindset, motivation | Seems faster at earning money; combining with college is more structured | Not proportionate materially at the start, proportionate in personal quality | Not discouraged; jobs considered still plentiful |
| I-3 | "One form of capital," not a guarantee | Not necessarily more promising; for families with cost constraints, self-directed learning is more realistic | Depends on study program, campus, and job opportunities; calculates total cost | More careful in choosing; postpones college |
| I-4 | Administrative entry ticket, not a determinant | Can be more promising and faster | Not proportionate; four years of lost time | Greatly lowers motivation; friends postpone or do not study |

| | | | | |
|---|---|---|---|---|
| I-5 | Capital; benefit depends on how it is used | Not always more promising; can run in tandem | Not measured only by first salary; critical-thinking benefits | Not recorded in the transcript |

*Source: Interview data (2026).*

**Perceptions of Curriculum Relevance: Theory First, Tools Later**

The informants identified a gap between university curricula and evolving workplace competencies. I-1 considered foundational subjects relevant but criticized outdated case studies, limited exposure to digital industry tools, and theory-dominated teaching. I-2 described the curriculum as "just monotonous theories" and advocated practical projects, community engagement, and creative competitions. I-4 estimated that only 30–40% of course material was relevant to employment needs, criticizing memorization-based assessments and the limited acceptance of artificial intelligence (AI) in learning. In contrast, I-5 argued that theory was not inherently problematic; rather, the main concern was its weak connection to changing workplace demands. These accounts suggest that informants valued theoretical foundations but expected stronger practical application.

Curriculum renewal was considered slow, although explanations differed. I-1 and I-4 attributed delays to lengthy bureaucratic procedures, while I-2 emphasized lecturers' willingness to adapt. I-5, however, considered deliberation necessary before introducing changes. The informants also stressed that curriculum relevance alone could not explain declining enrollment. I-1 identified reputation, tuition, location, and promotion as additional factors. I-2 pointed to outdated facilities and administrative technology, while I-4 emphasized weak industry connections, high costs, and less attractive institutional branding. I-5 similarly highlighted location, study programs, costs, and reputation. Thus, declining interest was perceived as a multidimensional issue involving both academic quality and broader institutional attractiveness.

**Table 3. Summary of Informants' Perceptions of Curriculum Relevance**

| Code | Fit with the world of work | Speed of renewal | Causes of low enrollment according to informants |
|---|---|---|---|
| I-1 | Basics still relevant; outdated case studies, few industry tools | Slow; AI/data science remain superficial and depend on lecturers' initiative | Curriculum is one factor; reputation, costs, location, social media image |
| I-2 | Monotonous theory is outdated; needs practice with real products and creativity competitions | Depends on lecturers | A mixture: rigid curriculum, old buildings, systems not yet tech-literate, few events |

| | | | |
|---|---|---|---|
| I-4 | About 30–40% fits; theoretical papers and memorization exams lag; AI seen as taboo | Very slow and bureaucratic | No link and match; costs; branding loses to non-formal education; alumni reports |
| I-5 | Theory remains important; what is lacking is the link between theory and work | Varies; a process is needed to keep knowledge relevant | Related, but not the only cause; location, costs, study program, reputation |

*Source: Interview data (2026). I-3 was not asked about this dimension in the available transcript.*

**Perceived Financial Burden Compared with Facility Quality: "Price Should Match Quality"**

The informants associated the appropriateness of university costs with the availability and functionality of campus facilities. I-1 reported that tuition fees (UKT) increased almost every year, while air conditioners, projectors, Wi-Fi connectivity, and computer laboratory facilities did not show comparable improvements. I-2 stated that students would generally accept high tuition fees if the facilities were commensurate with the costs, but expressed concern when students "pay a lot but the building is not maintained." I-4 identified damaged air conditioners and chairs, slow laboratory computers, and difficulties accessing free scientific journals as examples of inadequate facilities. I-5 emphasized that facilities should "truly function, not merely be available," highlighting the distinction between the formal provision of facilities and their actual usefulness for learning.

**Table 4. Facilities Mentioned as Needs or Complaints**

| Facility | I-1 | I-2 | I-3 | I-4 | I-5 | Notes |
|---|---|---|---|---|---|---|
| Stable and fast Wi-Fi | ✓ | ✓ | ✓ | ✓ | ✓ | Mentioned by all five informants |
| Digital library/journal access | ✓ | ✓ | ✓ | ✓ | ✓ | I-2: latest book collection |
| Laboratories (computer/practical) | ✓ | ✓ | ✓ | ✓ | – | I-4: complaint about slow computers |
| Comfortable and functioning classrooms/study spaces | ✓ | ✓ | ✓ | ✓ | ✓ | I-4: also co-working space |
| Subsidized software licenses | – | – | – | ✓ | – | Adobe, MATLAB (I-4) |
| Online academic system | – | – | ✓ | – | – | Course enrollment (KRS), payment, letters (I-3) |

*Source: Interview data (2026). A ✓ means explicitly mentioned as a need or complaint; – means not mentioned.*

Transparency in institutional fund management emerged as an important factor shaping perceived cost appropriateness and institutional trust. I-1 reported that UKT increases were announced without detailed explanations, while facility improvements were not always visible. I-4 described the institution as "very

closed" and stated that trust had "dropped drastically." Similarly, I-2 advocated transparent fund allocation and gradual tuition increases, while I-3 and I-5 emphasized the need to explain the reasons for increases and their corresponding benefits.

Perceived cost–facility imbalances also influenced institutional choice. I-1 and I-2 noted that inadequate facilities could encourage students to choose other institutions, particularly because social media facilitates campus comparisons. I-4 described Generation Z as "critical consumers" who might consider modern private universities or overseas online courses. I-3 emphasized that affordability involves tuition, transportation, accommodation, books, internet, and daily expenses, highlighting the need to support students who are "academically capable but financially limited."

**Table 5. Price–Quality Perceptions, Transparency, and Potential Campus Switching**

| Code | Fit between cost and facilities | Transparency and trust | Potential to switch campus |
|---|---|---|---|
| I-1 | There is a gap; Wi-Fi and laboratories most criticized | Not transparent enough; trust declining | High; social media reviews easily compared; not the only factor |
| I-2 | Acceptable if commensurate; neglected buildings and technology criticized | Must be transparent; periodic and gradual increases | Certainly abandoned; word-of-mouth stories |
| I-3 | Affordability comes before facilities; calculates total cost | Important; reasons for increases need to be explained | Yes, not the only reason; cost is the first factor for families with limited means |
| I-4 | Often not commensurate; air conditioning, chairs, computers, journal access | Very closed; trust dropped drastically | Very high; move to a modern private campus or study online abroad |
| I-5 | Must be commensurate; facilities must function | Needs to be transparent; clear facilities raise trust | Can be a reason, not the only one |

*Source: Interview data (2026).*

## Perceptions of Campus Flexibility and Culture

The informants considered hybrid learning and lecture recordings important, although their flexibility expectations varied. I-1 emphasized their benefits for working students and organizational activities, while I-2 advocated hybrid options, flexible attendance during internships, and academic recognition of internship and community service (KKN) activities. I-4 estimated that flexibility influenced campus choice by "almost 90%" and criticized restrictive internship procedures and seven-o'clock lectures. Nevertheless, I-3 and I-5 maintained that face-to-face interaction remained essential for discussion and interpersonal engagement.

Digital administration and campus culture also shaped institutional perceptions. I-3 expected online access to course registration, payments, academic letters, consultations, and schedules. I-4 criticized paper-based procedures and multiple signatures that delayed services, while I-5 identified complicated bureaucracy as a student burden. Regarding campus culture, I-4 preferred democratic and egalitarian relationships without excessive seniority or restrictive rules. I-3 emphasized accessible lecturers, scholarships, and career opportunities, whereas I-5 valued an open and supportive learning environment.

**Table 6. Summary of Perceptions of Campus Flexibility and Culture**

| Code | Hybrid learning and lecture recordings | Digital administration | Internships and practice | Campus culture |
|---|---|---|---|---|
| I-1 | Very important, especially for working students; recordings help with review | Not specifically mentioned | Field practice can be the main factor in choosing a campus | Not specifically mentioned |
| I-2 | Digital/hybrid option must exist | Not specifically mentioned | Relax classes during internships; convert internship/KKN grades into the transcript | Events and competitions that stimulate creativity |
| I-3 | Fairly important; face-to-face remains important | Very important (KRS, payment, letters, consultation) | Internship and organizational opportunities as an attraction | Comfortable, accessible lecturers, access for those with limited finances |
| I-4 | Very important; rigid campuses labeled old-fashioned | Paper bureaucracy and wet signatures are disruptive | Influence "almost 90%"; difficult internship permits cause abandonment | Flexible, democratic, egalitarian; no excessive seniority |
| I-5 | Fairly important; face-to-face remains important | Very important; complicated bureaucracy is difficult | Field practice is important | Open, flexible, supportive |

*Source: Interview data (2026).*

## Synthesis: The Three Gates of Decision

Across the four research dimensions, the findings reveal tensions between the perceived value of higher education and concerns about costs, employment uncertainty, curriculum relevance, and institutional rigidity. These considerations are synthesized into the proposed *Three Gates of Decision*: (1) financial feasibility, concerning the affordability of direct and indirect

educational costs; (2) perceived value, encompassing degree ROI, curriculum relevance, cost–facility proportionality, and financial transparency; and (3) institutional flexibility, involving hybrid learning, internship arrangements, digital administration, and campus culture.

The informants illustrate different positions across these three gates. I-3's decision not to enroll despite admission highlights financial feasibility as a decisive constraint. I-4's rejection of university education reflects concerns about degree value, educational costs, employment prospects, and delayed returns. Meanwhile, I-1, I-2, and I-5 remained enrolled while emphasizing institutional quality and flexibility. These patterns underpin the proposed framework as an analytical proposition derived from five informants, rather than a tested causal model.

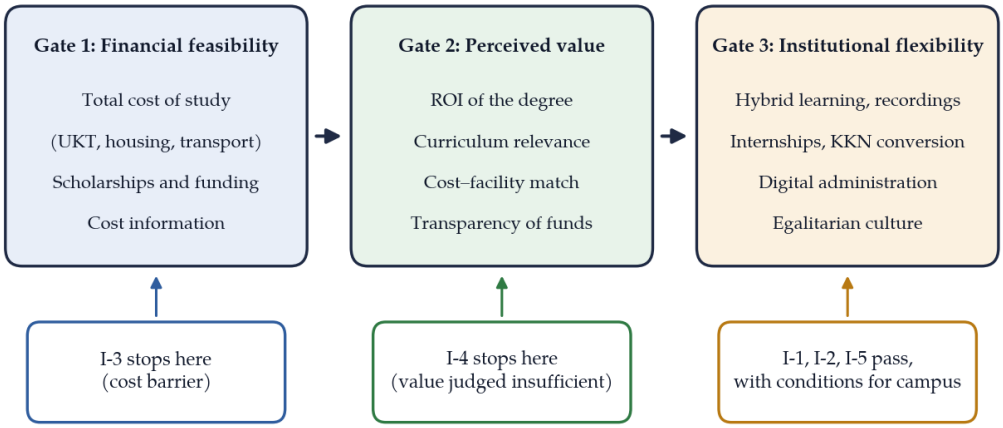



**Figure 1. The Three Gates of Decision Model**

*Source: Authors' analysis (2026).*

**Table 7. Synthesis of Themes and Core Findings**

| Theme | Core finding | Informants |
|---|---|---|
| ROI: The degree as an entry ticket | A degree is perceived as necessary but insufficient for employment; returns are assessed through different time horizons and personal-development benefits, while practical skills are considered complementary or alternative pathways depending on financial circumstances. | I-1 to I-5 |
| Curriculum relevance | Foundational theory remains important, but informants identified outdated case studies, limited exposure to industry tools, slow curriculum renewal, and the need for stronger connections between theory and practice. | I-1, I-2, I-4, I-5 |
| Price–quality and transparency | The appropriateness of tuition costs is assessed through the functionality of facilities and transparency in fund management; affordability becomes the primary consideration for informants facing financial constraints. | I-1 to I-5 |

| | | |
|---|---|---|
| Flexibility and culture | Hybrid learning, lecture recordings, digital administration, internship flexibility, and supportive campus culture are considered important, while face-to-face interaction remains valuable. | I-1 to I-5 |
| Umbrella theme: The degree dilemma | Decisions concerning university education can be examined through three analytical dimensions: financial feasibility, perceived value, and institutional flexibility. | Synthesis of findings |

*Source: Authors' analysis based on interview data (2026).*

## Discussion

The findings reveal that Generation Z evaluates higher education through a broader calculation than the conventional expectation that a university degree leads to employment. The perception of a degree as an "entry ticket" among I-1 and I-4 is consistent with Abdullah and Gani (2022), who identified concerns about the financial and time costs of higher education and the uncertainty of employment outcomes. Similarly, Munir et al. (2026) demonstrated that educational preferences among graduates from vulnerable families involve weighing higher education against immediate employment opportunities. However, this study extends these findings by showing that perceived returns are not exclusively financial. I-2 and I-5 emphasized personal maturity, critical thinking, and decision-making, while I-1 considered career progression over a five-to-ten-year horizon. Thus, the contribution lies in identifying ROI as a multidimensional and time-dependent evaluation rather than merely an expectation of immediate employment.

The findings on curriculum relevance demonstrate a tension between the continued importance of theoretical knowledge and the demand for practical competencies. This pattern corresponds with Waligóra and Górski (2025), who emphasized competence-based education and project-based learning to address Generation Z's learning characteristics. The concerns expressed by I-1, I-2, and I-4 about outdated materials, limited industry tools, and slow curriculum renewal reinforce the need for stronger connections between academic learning and workplace demands. Nevertheless, I-5's perspective provides an important qualification: theory itself is not necessarily irrelevant; the problem lies in its insufficient connection to evolving professional contexts. This distinction is also important when considering technology integration. Onjewu et al. (2025) cautioned that technology use does not automatically improve learning skills. Therefore, the novelty of this finding is its emphasis on contextual curriculum relevance, integrating theoretical foundations, practical application, and responsible technological use.

Financial feasibility and institutional value emerged as closely related considerations in the decision to pursue higher education. I-3's experience demonstrates that admission success and positive perceptions of educational

benefits do not necessarily result in enrollment when families cannot meet the total costs. This finding is consistent with Asmiati et al. (2022), who identified economic circumstances as barriers to educational continuation, and Fujita et al. (2023), who showed that college choices involve financial considerations and uncertainty. However, the present findings extend this discussion by demonstrating that financial evaluation also concerns the proportionality between tuition fees and the actual functionality of campus facilities. This relationship corresponds with Iskandar et al. (2024), who examined perceived value in higher education institutions. The complaints about inadequate facilities and limited financial transparency suggest that affordability alone is insufficient; students also assess whether institutional services justify the costs. Accordingly, financial feasibility and perceived institutional value should be understood as interconnected rather than separate considerations.

Campus flexibility and culture further demonstrate that Generation Z evaluates universities not only through academic provision but also through the organization of everyday learning experiences. The demand for hybrid learning, lecture recordings, flexible internship arrangements, and digital administration is consistent with Waligóra and Górski (2025), who highlighted the importance of flexibility while recognizing the continuing value of face-to-face interaction. The perspectives of I-3 and I-5 reinforce this balance: digital learning is expected to provide flexibility without eliminating direct academic engagement. Meanwhile, the concerns raised by I-4 about bureaucracy, seniority, and restrictive institutional practices indicate that campus culture also shapes perceived institutional attractiveness. These findings extend the discussion of university choice factors identified by Juhaidi (2024), particularly institutional quality and reputation, by showing how students interpret quality through concrete administrative and interpersonal experiences. Thus, flexibility represents not merely a technological facility but an institutional capacity to accommodate students' diverse academic and personal circumstances.

The principal contribution of this study is the development of the Three Gates of Decision framework, which connects financial feasibility, perceived value, and institutional flexibility in explaining Generation Z's decisions concerning higher education. Previous studies have examined factors such as economic constraints, academic motivation, institutional reputation, curriculum, and student preferences (Abdullah & Gani, 2022; Asyhar et al., 2024; Juhaidi, 2024; Munir et al., 2026). However, these factors are often discussed separately or examined through specific populations and decision contexts. The present study brings them together through the experiences of current students, an admitted applicant who did not enroll, and a graduate who chose not to attend university. This broader range of positions reveals that educational decisions involve

interconnected evaluations rather than a single determinant. The framework therefore offers an integrative analytical contribution, although it should be understood as a proposition derived from five informants, not a validated causal model.

The novelty of this study lies in explaining how the three decision gates operate together and how different educational positions reveal distinct constraints. I-3's experience foregrounds financial feasibility, I-4's decision highlights doubts about the perceived value of a degree, while I-1, I-2, and I-5 illustrate how students who remain enrolled continue to evaluate institutional flexibility and quality. This perspective complements research on university choice and educational motivation (Rahmadhani et al., 2024; Wulansari et al., 2023) by incorporating individuals who did not proceed to enrollment, whose experiences are less visible when research focuses only on active students. The findings also suggest that institutional responses should extend beyond promotional strategies toward transparent costs, relevant curricula, functional facilities, flexible academic services, and supportive campus cultures. Nevertheless, given the purposive selection of five informants and the limited coverage of some interview dimensions, the framework requires further examination across larger and more diverse groups.

## CONCLUSION

This study highlights that Generation Z does not necessarily reject higher education but increasingly evaluates its value through financial feasibility, educational relevance, and institutional flexibility. The central lesson is that a university degree remains valuable as an entry ticket, but its significance depends on whether the investment produces meaningful competencies, personal development, and opportunities beyond formal qualifications. The implications of these findings suggest that higher education institutions should strengthen financial transparency, ensure functional facilities, update curricula through practice-oriented learning and responsible AI integration, and provide flexible academic services without diminishing face-to-face interaction. Scientifically, this study contributes the Three Gates of Decision framework, integrating financial feasibility, perceived value, and institutional flexibility to explain why Generation Z may choose, postpone, or reject university education. This framework extends previous discussions by incorporating the perspectives of both students and individuals who did not proceed to university enrollment. However, the study is limited by its purposive sample of five informants and incomplete coverage of certain interview dimensions. Future research should involve more diverse participants, including school counsellors and university

administrators, strengthen data triangulation, and quantitatively examine the proposed framework across different institutional and socioeconomic contexts.

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