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**“GLOBAL RAQAMLI INTEGRATSIYALASHUV:
2030-YILGACHA YASHIL IQTISODIYOTGA O'TISHDA
TEXNOLOGIK VA INDUSTRIAL SANOATNI RIVOJLANTIRISH
ORQALI MIKRO VA MAKROIQTISODIY BARQAROR
O'SISHNI TA'MINLASH DOLZARBLIGI”**

**“GLOBAL DIGITAL INTEGRATION: THE RELEVANCE OF
ENSURING MICRO AND MACROECONOMIC SUSTAINABLE
GROWTH THROUGH TECHNOLOGICAL AND INDUSTRIAL
DEVELOPMENT IN THE TRANSITION TO A GREEN
ECONOMY BY 2030”**

**«ГЛОБАЛЬНАЯ ЦИФРОВАЯ ИНТЕГРАЦИЯ:
АКТУАЛЬНОСТЬ ОБЕСПЕЧЕНИЯ УСТОЙЧИВОГО
МИКРО- И МАКРОЭКОНОМИЧЕСКОГО РОСТА ЧЕРЕЗ
РАЗВИТИЕ ТЕХНОЛОГИЧЕСКОЙ И ИНДУСТРИАЛЬНОЙ
ПРОМЫШЛЕННОСТИ В ПЕРЕХОДЕ К ЗЕЛЁНОЙ
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- 05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi
- 05.01.01 – Muhandislik geometriyasi va kompyuter grafikasi. Audio va video texnologiyalari
- 05.01.02 – Tizimli tahlil, boshqaruv va axborotni qayta ishlash
- 05.01.03 – Informatikaning nazariy asoslari
- 05.01.04 – Hisoblash mashinalari, majmualari va kompyuter tarmoqlarining matematik va dasturiy ta'minoti
- 05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi
- 05.01.06 – Hisoblash texnikasi va boshqaruv tizimlarining elementlari va qurilmalari
- 05.01.07 – Matematik modellash
- 05.01.11 – Raqamli texnologiyalar va sun'iy intellekt
- 05.02.00 – Mashinasozlik va mashinashunoslik
- 05.02.08 – Yer usti majmualari va uchish apparatlari
- 05.03.02 – Metrologiya va metrologiya ta'minoti
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- 05.05.06 – Qayta tiklanadigan energiya turlari asosidagi energiya qurilmalari
- 05.06.01 – To'qimachilik va yengil sanoat ishlab chiqarishlari materialshunosligi
- 05.08.03 – Temir yo'l transportini ishlatish
- 05.09.01 – Qurilish konstruksiyalari, bino va inshootlar
- 05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari
- 10.00.06 – Qiyosiy adabiyotshunoslik, chog'ishtirma tilshunoslik va tarjimashunoslik
- 10.00.04 – Yevropa, Amerika va Avstraliya xalqlari tili va adabiyoti
- 08.00.01 – Iqtisodiyot nazariyasi
- 08.00.02 – Makroiqtisodiyot
- 08.00.03 – Sanoat iqtisodiyoti
- 08.00.04 – Qishloq xo'jaligi iqtisodiyoti
- 08.00.05 – Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 – Ekonometrika va statistika
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- 08.00.08 – Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 – Jahon iqtisodiyoti
- 08.00.10 – Demografiya. Mehnat iqtisodiyoti
- 08.00.11 – Marketing
- 08.00.12 – Mintaqaviy iqtisodiyot
- 08.00.13 – Menejment
- 08.00.14 – Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 – Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 – Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 – Turizm va mehmonxona faoliyati

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THE GAP BETWEEN INTENTION AND ACTUAL UNIVERSITY CHOICE: THE INFLUENCE OF TUITION AFFORDABILITY AND SOCIAL ENVIRONMENT

Umarov Shuhrat Bahodir o'g'li

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Abstract. This paper examines the final stage of applicant behaviour, at which a previously formed intention to enrol is translated into an actual university choice. Drawing on the findings of the dissertation research, the paper demonstrates that intention and actual choice are distinct constructs and therefore require separate analysis. Particular attention is given to the moderating role of tuition affordability, the influence of the social environment, and differences between public and non-state higher education institutions. Practical measures are proposed to reduce applicant attrition at the final stage of the admissions funnel.

Keywords. intention to enrol, actual university choice, tuition affordability, social influence, applicant, higher education, marketing funnel, applicant retention.

Annotatsiya. Ushbu maqolada abituriyent xulq-atvorining yakuniy bosqichi, ya'ni avval shakllangan o'qishga kirish niyatining universitetni amalda tanlashga aylanish jarayoni o'rganiladi. Dissertatsiya tadqiqoti natijalariga asosanib, maqolada o'qishga kirish niyati va universitetni amalda tanlash alohida konstruktlar ekanligi hamda shu sababli ularni alohida tahlil qilish zarurligi ko'rsatib beriladi. Kontrakt to'lovining moliyaviy maqbulligi moderator sifatidagi roli, ijtimoiy muhitning ta'siri, shuningdek, davlat va nodavlat oliy ta'lim muassasalari o'rtasidagi farqlarga alohida e'tibor qaratiladi. Qabul voronkasini yakuniy bosqichida abituriyentlar yo'qotilishini kamaytirishga qaratilgan amaliy chora-tadbirlar taklif etiladi.

Kalit so'zlar. o'qishga kirish niyati, universitetni amalda tanlash, kontrakt to'lovining moliyaviy maqbulligi, ijtimoiy ta'sir, abituriyent, oliy ta'lim, marketing voronkasi, abituriyentlarni saqlab qolish.

Аннотация. В статье исследуется заключительный этап поведения абитуриента, на котором ранее сформированное намерение поступить трансформируется в фактический выбор университета. На основе результатов диссертационного исследования показано, что намерение поступить и фактический выбор университета представляют собой самостоятельные конструкторы и поэтому требуют раздельного анализа. Особое внимание уделяется модулирующей роли финансовой доступности платы за обучение, влиянию социального окружения, а также различиям между государственными и негосударственными высшими учебными заведениями. Предлагаются практические меры, направленные на снижение оттока абитуриентов на заключительном этапе воронки поступления.

Ключевые слова. намерение поступить, фактический выбор университета, финансовая доступность платы за обучение, социальное влияние, абитуриент, высшее образование, маркетинговая воронка, удержание абитуриентов.

INTRODUCTION

One of the important issues in university marketing is the distinction between an applicant's intention to enrol and their actual university choice. In practice, these indicators may sometimes be treated as equivalent: strong interest in a programme or a large number of applications may be interpreted as evidence of a successful recruitment campaign. However, a separate decision-making stage exists between a favourable attitude towards a university and actual enrolment. At this stage, some prospective students may choose another institution, postpone their studies, or decide not to proceed with higher education.

Distinguishing intention from actual choice becomes particularly important as the role of fee-paying education increases. When the decision involves substantial expenditure by the household, tuition affordability may influence behaviour even after a positive perception of the university has already been formed. At the same time, university choice remains socially influenced: parents, friends, acquaintances, alumni, and current students may all contribute to the final decision.

The purpose of this paper is to identify the factors associated with the intention stage and those related to



actual university choice, as well as to formulate practical recommendations for reducing applicant attrition at the final stage of the admissions funnel.

According to the dissertation findings, the perceived value of the educational offer does not have a statistically significant direct effect on actual university choice: the estimated coefficient is 0.084, with a t-statistic of 1.61. Social influence, by contrast, remains statistically significant at both stages: the coefficient is 0.300 for the intention to enrol and 0.209 for actual university choice. This result indicates that the opinions of significant others remain relevant to applicants' decision-making even after a favourable evaluation of the educational offer has been formed.

A particularly important result concerns tuition affordability. In the dissertation model, tuition affordability performs a moderating role in the transition from intention to actual university choice. The slope of the relationship changes from 0.219 to 0.399, representing an increase of approximately 1.82 times. This finding indicates that affordability is not simply an additional independent explanatory factor; rather, it is associated with a change in the strength of the relationship between intention and actual choice.

The economic logic underlying this relationship reflects the specific characteristics of educational services. At an early stage, applicants may evaluate the curriculum, teaching staff, and career prospects positively. At the point of final decision-making, however, these expectations need to be considered alongside actual financial conditions, including tuition fees, payment schedules, instalment options, scholarships, grants, and the household budget. Consequently, the timely provision of complete and transparent information about tuition and available financial arrangements can support the transition from an already formed intention to an informed final choice.

The comparison between institutional segments also reveals notable differences. According to the dissertation findings, at the final transition stage, non-state higher education institutions experience an applicant attrition rate that is 8.5 percentage points higher than that of public institutions. This finding is particularly relevant to the non-state segment, where the accumulation of institutional reputation may differ across institutions and tuition costs may become a more prominent criterion in the final decision-making process.

At the same time, this finding should not be interpreted as implying that reducing tuition fees alone is sufficient to strengthen applicant retention. A broader managerial approach involves enhancing the transparency and substantiation of the educational value proposition. Applicants should be able to understand clearly what the tuition fee covers, what learning outcomes can reasonably be expected, what career opportunities are supported by the programme, and what financial arrangements are available. In this context, tuition management is closely connected with information provision, trust building, and the reduction of perceived uncertainty.

Social influence further complements this mechanism. When parents or other family members finance education, they effectively become participants in the university choice process, even when the application itself is submitted by the prospective student. Communication strategies may therefore include formats specifically designed for family audiences, such as meetings with programme leaders, clear explanations of payment conditions, and accessible information addressing questions about employment outcomes, student safety, and educational quality (Table 1).

Table 1

Key Factors Associated with the Transition from Intention to Enrol to Actual University Choice¹

Factor	Stage / effect	Model value	Interpretation
Social influence	Intention to enroll	0.300	Maintains an independent effect
Social influence	Actual choice	0.209	The social environment remains influential at the final stage
Perceived value	Actual choice	0.084; t = 1.61	Direct effect is statistically insignificant
Tuition affordability	Moderation: intention -> choice	0.219 -> 0.399	Strengthens the transition to actual choice

First, the intention to enrol and actual university choice should be treated as two separate key performance indicators of the admissions campaign. The admissions funnel should indicate how many applicants expressed an intention to enrol, how many submitted their documents, how many confirmed their decision to study, and how many were ultimately enrolled.

Second, financial communication should begin before the final stage of the choice process. University websites and counselling sessions should provide clear information in advance about the total tuition fee,

¹ Author's development



payment schedules, instalment options, available discounts, scholarships, grants, and refund conditions.

Third, universities should establish a dedicated applicant-retention mechanism that may include a personal adviser, a structured sequence of reminders, prompt responses to financial and administrative enquiries, assistance with documentation, and communication with parents or other family members involved in the decision-making process.

Fourth, social proof should be strengthened through the involvement of alumni, current students, parents of enrolled students, and employers. Their testimonials should be verifiable, informative, and substantive rather than being limited to general promotional messages.

Fifth, public and non-state universities should apply differentiated strategies at the final stage of the admissions process, taking into account the specific characteristics of their respective applicant segments. For non-state higher education institutions in particular, transparent pricing, clearly communicated educational value, and decision support can be integrated into a coherent applicant-retention strategy.

CONCLUSION AND RECOMMENDATIONS

The intention to enrol and actual university choice represent distinct stages of applicant behaviour. The dissertation findings indicate that the factors associated with the formation of intention do not fully coincide with those related to the completion of the university choice process. Social influence remains relevant at both stages, while tuition affordability moderates the relationship between intention and actual choice, affecting the strength of the transition between these two stages.

The practical significance of these findings lies in the need to manage the final stage of the admissions funnel as a distinct component of the overall recruitment process. Building a favourable university image and receiving an application are important stages, but they do not by themselves ensure actual enrolment. Providing transparent financial information, credible social proof, and personalised support can help create the conditions necessary for applicants to translate their previously formed intentions into informed university choices and subsequent enrolment.

Based on these findings, the following recommendations can be proposed:

Universities should monitor intention to enrol and actual enrolment as separate performance indicators. This would enable institutions to identify the stage at which prospective students discontinue the admissions process and to develop more targeted retention measures.

Financial information should be communicated clearly and at an early stage of the applicant journey. Universities should provide accessible information on tuition fees, payment schedules, instalment options, scholarships, grants, discounts, and other available forms of financial support before applicants reach the final decision stage.

Personalised applicant support should be strengthened during the transition from intention to actual enrolment. Individual consultations, timely reminders, assistance with documentation, and prompt responses to financial and administrative enquiries can help reduce uncertainty and support applicants in completing the admissions process.

Communication strategies should take greater account of the applicant's social environment. Since social influence remains relevant to both intention and actual choice, universities can involve parents, current students, alumni, and other relevant stakeholders in communication activities by providing credible information about educational quality, career opportunities, study conditions, and the overall value of the educational offer.

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