Delinquency and educational institutional management: A look at payment compliance from a systematic review

Morosidad y gestión institucional educativa: una mirada al cumplimiento del pago desde la revisión sistemática

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Abstract

This research analyzes delinquency in private higher education institutions from a multidimensional perspective, considering both the economic factors that limit students' ability to pay and their perceptions of the quality of the educational service and institutional management. The objective was to understand this phenomenon beyond financial delinquency, integrating subjective and structural elements that influence payment behavior. A qualitative approach was used through a systematic review of the scientific literature, guided by the PRISMA method, which allowed the selection of thirteen relevant national and international studies. The results show that late payment not only responds to adverse economic conditions -such as unemployment or labor informality-, but also to dissatisfaction with institutional aspects, such as deficient infrastructure, inadequate administrative attention and the perception of low academic quality. It is concluded that this phenomenon requires a comprehensive approach by the institutions, combining financial support strategies with substantive improvements in the educational experience and in the relationship between students and the institution, recognizing delinquency as a complex symptom that must be addressed from an empathetic, participatory and student welfare-oriented management.

Keywords: student delinquency, institutional management, economic factors.

Resumen

La presente investigación analiza la morosidad en instituciones de educación superior privada desde una perspectiva multidimensional, considerando tanto los factores económicos que limitan la capacidad de pago de los estudiantes como sus percepciones sobre la calidad del servicio educativo y la gestión institucional. El objetivo fue comprender este fenómeno más allá del incumplimiento financiero, integrando elementos subjetivos y estructurales que inciden en el comportamiento de pago. Se empleó un enfoque cualitativo mediante una revisión sistemática de literatura científica, guiada por el método PRISMA, que permitió seleccionar trece estudios relevantes a nivel nacional e internacional. Los resultados evidencian que la morosidad no solo responde a condiciones económicas adversas —como el desempleo o la informalidad laboral—, sino también a la insatisfacción con aspectos institucionales, tales como infraestructura deficiente, atención administrativa inadecuada y percepción de baja calidad académica. Se concluye que este fenómeno requiere un abordaje integral por parte de las instituciones, que combine estrategias de acompañamiento financiero con mejoras sustantivas en la experiencia educativa y en la relación entre estudiantes e institución, reconociendo la morosidad como un síntoma complejo que debe ser atendido desde una gestión empática, participativa y orientada al bienestar estudiantil.

Palabras clave: morosidad estudiantil, gestión institucional, factores económicos.

Introduction

In the context of private higher education in Peru, delinquency in the payment of student tuition has emerged as a structural challenge that jeopardizes both financial sustainability and the quality of the educational offerings of institutions. Particularly at the CEPEA Institute, where this research experience is situated, high levels of delinquency have been reported, adversely affecting economic operations, academic planning, and the fulfillment of institutional commitments. This phenomenon, often explained through economic causes, reveals a more complex reality involving structural, subjective, and institutional perception factors that warrant a deeper and contextualized approach (Téllez & Torres, 2022).

Traditionally, studies on delinquency in the educational sector have focused on variables such as unemployment, job precariousness, or decreased family income (Hidalgo & Flores, 2025). However, recent research indicates that while these factors are indeed determinants, they do not solely account for noncompliance. Perceptual elements, such as the valuation of educational services, the quality of administrative attention, or students' emotional connection to the institution, significantly influence payment decisions (Soto & Rojas, 2020). In fact, delinquency can become a form of passive resistance when students perceive a lack of coherence between the value offered and the cost demanded by the institution (Castillo & Herrera, 2021).

This article proposes a theoretical review from a dual perspective: on one hand, the economic factors that condition compliance capacity, such as parental unemployment, family health issues, or rising essential expenses; and on the other, the subjective factors linked to perceptions of quality, institutional efficiency, and community belonging. This interplay between economics and perception has been scarcely explored in Peruvian academic studies, highlighting a theoretical and practical gap that this work seeks to address.

In the case of the CEPEA Institute, various testimonies collected through interviews and institutional observations reveal that many students believe their noncompliance is not solely due to their economic situation but also stems from a critical evaluation of the service received. These perceptions include deficiencies in infrastructure, insufficient digital resources, limited pedagogical engagement from faculty, cumbersome administrative processes, and inadequate institutional communication. As Romero & Sánchez (2018) warn, when students feel that their needs are neither recognized nor met, they tend to disincentivize compliance with their financial obligations, creating a vicious cycle of poor management and persistent delinquency.

Therefore, this research is grounded in a qualitative and systematic review of national and international scientific literature, aiming to generate a more comprehensive understanding of the phenomenon of delinquency. The approach adopted is basic, with a non-experimental design and theoretical scope. Through this study, we seek to contribute to the design of institutional strategies that not only address the economic conditions of students but also attend to their perceptions, emotions, and expectations regarding educational quality.

The relevance of this approach lies in its ability to reconceptualize delinquency as a multidimensional symptom rather than merely a financial issue. Consequently, it raises the need to build more humane, participatory, and sensitive management models that consider the real conditions of students, incorporating policies for emotional support, effective communication, and continuous improvement of the services offered. In summary, a

critical reading of the phenomenon is proposed that transcends traditional approaches and opens new avenues for interpretation and action within the framework of educational institutional management.

Methodology

This article adopts a qualitative methodological design based on an integrative narrative review of scientific literature. This strategy allows for the critical analysis of a complex phenomenon like delinquency in higher education, considering multiple theoretical approaches and empirical findings that explain its causes, manifestations, and links with educational institutional management. The choice of this approach responds to the need to understand student payment behavior beyond traditional economic variables, also integrating perceptual, subjective, and organizational aspects. The study was guided by the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) methodology, ensuring transparency and traceability in the search, selection, and analysis process of the included documents.

International and regional academic databases such as Scopus, Web of Science, JSTOR, ProQuest, EBSCO, and Google Scholar were consulted, along with portals from multilateral organizations (ECLAC, UNESCO, IDB) and national education ministries. Additionally, university repositories containing theses and peer-reviewed articles were considered.

For the search, keywords in both Spanish and English were used, combined through Boolean operators. Noteworthy keywords include:

- “educational delinquency”
- “payment noncompliance in higher education”
- “educational institutional management”
- “perception of educational service”
- “student satisfaction”
- “private higher education”
- “passive resistance”
- “value perception in education”
- “reactive payment behavior in education”

Studies written in Spanish or English that addressed the phenomenon of student delinquency in higher education institutions from an economic, institutional, or service perception perspective were included. Peer-reviewed scientific articles, technical documents from official organizations, rigorously methodologically grounded postgraduate theses, and theoretical articles with relevant analytical frameworks were prioritized.

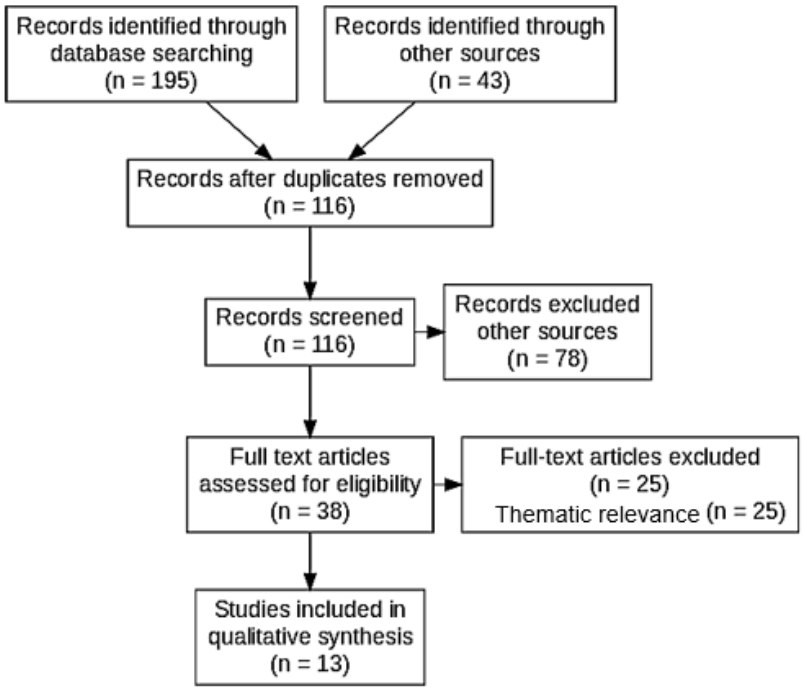
Inclusion criteria were:

1. Direct thematic relevance to the issue of delinquency in education.
2. Application of economic, behavioral, or institutional theories to the analysis of payment behavior.
3. Contextual relevance for private higher education institutions, especially in Latin America.

Documents without peer review, lacking clear theoretical grounding, opinion pieces, or duplicates were excluded.

The PRISMA process was carried out in four successive stages. In the identification phase, 238 documents were initially retrieved from academic databases and institutional repositories. In the screening phase, duplicates were removed, and thematic and chronological filters were applied, reducing the sample to 116 studies. In the eligibility stage, abstracts and contents were reviewed, excluding works that lacked peer review, rigorous theoretical grounding, or that did not directly address the phenomenon of educational delinquency. Finally, in the inclusion phase, 13 documents that met the established criteria of thematic relevance, methodological soundness, and contextual significance for analyzing the issue within the realm of higher education in Latin America were selected.

Figure 1
PRISMA diagram



Results

U Once the studies were selected, analytical reading and thematic coding of the documents were undertaken. The coding was organized based on two main pre-established categories:

1. Economic factors of students and their environment, in dialogue with the theory of budget constraints (Becker, 1965; Deaton, 1992).
2. Perception of educational service and institutional quality, grounded in customer satisfaction theory and perceived value (Parasuraman, Zeithaml & Berry, 1985; Zeithaml, 1988), as well as in the theory of reactive behavior in response to dissatisfaction (Hirschman, 1970).

These categories served as axes to identify recurring patterns, theoretical tensions, and significant findings in the reviewed studies. Comparative matrices were developed to organize the extracted information by country, author, year, study type, methodology used, and main results. This organization enabled a cross-sectional and interpretive analysis that integrates various theoretical perspectives and empirical evidence to construct a more comprehensive view of the phenomenon of educational delinquency.

Finally, the synthesis of the findings was structured in an argumentative narrative that dialogues economic, institutional, and perceptual approaches, highlighting points of convergence, gaps in the literature, and future lines of research.

The following presents national and international studies addressing delinquency in higher education from various theoretical and methodological perspectives. Table 1 organizes these investigations according to the country of origin, author, year of publication, methodological approach employed, and main reported findings. This background contextualizes the phenomenon of delinquency as a multidimensional problem, involving both economic factors and elements associated with service perception and institutional management. Furthermore, these studies provide the empirical and conceptual foundation supporting the analyzed categories in this research, demonstrating the need for an integrative perspective that transcends reductionist approaches focused solely on payment capability.

Table 1
Studies related to the categories of economic factors and perception of educational service and institutional quality

No.	Country	Author(s)	Year	Method	Main Findings
1	USA	Becker, G.	1965	Theoretical	Budget constraints limit educational payment decisions.
2	UK	Deaton, A.	1992	Theoretical	Income and consumption affect family decisions regarding education.
3	Colombia	Gamboa & Prieto	2018	Quantitative	Economic crises reduce educational continuity and generate delinquency.
4	Mexico	Pérez & Gómez	2021	Qualitative	Labor informality and unemployment are central causes of delinquency.
5	Peru	Vera et al.	2023	Qualitative	Families with unstable incomes have higher delinquency rates.
6	USA	Zeithaml, Parasuraman & Berry	1985	Theoretical/Empirical	Perception of quality influences satisfaction and willingness to pay.
7	Brazil	Teixeira et al.	2020	Quantitative	Negative evaluations of educational service increase delinquency risk.
8	Peru	Cueva & Gonzales	2022	Qualitative	Lack of communication and poor institutional attention affect compliance.
9	Germany	Enders, J.	2004	Theoretical	Weak institutional management harms student loyalty.
10	Ecuador	Sánchez & Vargas	2021	Qualitative	Flexible and empathetic management reduces delinquency.
11	Argentina	Rodríguez, Fernández & Méndez	2023	Mixed	Administrative proactivity improves payment compliance.
12	USA	Hirschman, A.	1970	Theoretical	Delinquency can be understood as reactive behavior in response to dissatisfaction.
13	Chile	Vargas & Muñoz	2021	Qualitative	Delinquency reflects discontent and disconnection from the institution.

The literature analysis identified various theoretical approaches explaining delinquency in higher education from a multidimensional perspective. The reviewed studies converge on two main interpretive axes: on one hand, the economic factors that limit students' payment capacity; on the other, the perceptions students have about the quality of the educational service received and the institution providing it, which directly influences their willingness to meet their financial obligations.

From an economic perspective, various authors agree that the financial conditions of students and their families play a decisive role in payment compliance. According to the theory of budget constraints (Becker, 1965;

Deaton, 1992), educational spending decisions compete with other basic household needs. In contexts of economic crisis, unemployment, or inflation, students tend to prioritize immediate consumption, relegating the payment of educational services. Studies such as that of Gamboa & Prieto (2018) demonstrate that family financial instability is associated with higher levels of delinquency in private institutions.

Complementarily, other approaches interpret delinquency as a form of reaction to a negative perception of the educational service. From customer satisfaction theory (Parasuraman et al., 1985) and perceived value theory (Zeithaml, 1988), it is argued that students continuously evaluate the quality of the education they receive in relation to the cost incurred. When this experience is unsatisfactory—whether due to deficiencies in infrastructure, lack of qualified faculty, or inefficient administrative services—it can generate a feeling of discontent, manifesting in payment noncompliance as a form of passive resistance. This multidimensional approach allows for an understanding that delinquency is not solely a function of resource scarcity but also of the subjective valuation of the service, necessitating comprehensive institutional strategies that address both economic support and improvements in educational quality.

Furthermore, the theory of institutional discontent response (Hirschman, 1970) provides a behavioral interpretation, where the student does not necessarily leave the institution (exit) but expresses discontent by ceasing payments, which could be understood as an intermediate form of protest (voice). This perspective helps to understand delinquency as a behavior with symbolic content rather than merely financial.

The main theories used in the study are synthesized below, including their origins, focus, representative authors, and contributions to the analysis of delinquency in the educational context.

Classic and contemporary approaches to deterrence in the context of educational delinquency

Delinquency in higher educational institutions not only represents a financial challenge but also reveals a behavioral dimension linked to the perceptions that students and their families have regarding institutional management. In this sense, deterrence theory, traditionally applied in the fields of law and fiscal policy, provides a useful framework for understanding payment compliance from a rational and perceptual perspective.

1. Classic approach: rational deterrence

From a utilitarian perspective, authors such as Beccaria (1764) and Bentham (1789) argue that individuals act to maximize benefits and minimize costs. Within this framework, timely payment would be a rational decision influenced by the expected cost of noncompliance, taking into account the probability of punishment and the severity of the consequences.

This model was further developed by Becker (1965), who applied economic analysis to normative noncompliance. Thus, the decision to not pay on time can be explained as a cost-benefit calculation, where the student assesses whether the institutional consequences of delay (such as late fees, academic holds, or loss of access to services) are significant.

2. Contemporary approaches: perception, legitimacy, and symbolic deterrence

Beginning in the 1980s, the deterrence approach expanded to include perceptual and contextual factors. Grasmick & Bursik (1990) proposed the theory of perceptual deterrence, where the deterrent effect does not depend solely on the existence of objective sanctions but rather on the subjective perception of being monitored or punished.

In the educational realm, this relates to the visibility and effectiveness of collection systems. If students perceive that sanctions are not consistently applied, or that there are informal mechanisms to evade them, the deterrent power of institutional management diminishes.

Furthermore, Tyler (2006) and Braithwaite (2005) introduced the concept of institutional legitimacy, emphasizing that voluntary compliance is associated with the perception that the institution is fair, transparent, and accountable. In contexts where institutional communication is poor, infrastructure is inadequate, or administrative treatment is perceived as indifferent, students may develop attitudes of passive resistance, expressed through noncompliance with their financial commitments.

Finally, drawing from moral deterrence or self-deterrence (Paternoster & Simpson, 1996), it is recognized that many compliance decisions are based on personal ethical codes, reputation, and a sense of responsibility. However, when these values are not reinforced by the institutional culture, their effect diminishes.

Table 2 synthesizes the main classic theories and contemporary approaches to deterrence applied to educational delinquency.

Table 2
Main theories of deterrence applied to educational delinquency

Author and Year	Theory / Approach	Application to Educational Context	Country / Context
Beccaria (1764); Bentham (1789)	Classical Deterrence (Utilitarianism)	Students avoid noncompliance if they perceive severe and probable sanctions (e.g., registration holds, late fees).	Europe (England, Italy)
Grasmick & Bursik (1990)	Perceptual Deterrence	It's not enough to have sanctions; the effect depends on whether students believe they will actually be enforced by the institution.	USA
Tyler (2006)	Institutional Legitimacy	Students comply when they perceive the institution as fair, transparent, and reliable; delinquency increases if trust in management is low.	USA
Braithwaite (2005)	Reintegrative Deterrence	Sanctions should be accompanied by strategies that allow students to reintegrate, avoiding stigmatization for noncompliance.	Australia
Paternoster & Simpson (1996)	Self-Deterrence (Internal Ethics)	Compliance also relies on personal values; if the institutional culture does not reinforce these values, the willingness to pay weakens.	USA
Ayres & Braithwaite (1992)	Deterrence Pyramid	Proposes a hierarchy of responses: from mild warnings to strong sanctions. Applicable to tiered educational collection strategies.	Australia

The results of the literature analysis on delinquency in higher education reveal differentiated trends at both international and national levels, highlighting the multidimensional complexity of this phenomenon.

Three predominant approaches are identified internationally. The first is the economic and financial approach, where research such as that by Gross et al. (2015) in the United States shows that student delinquency is strongly associated with structural factors such as educational debt, job expectations, and credit policies. Students make payment decisions considering their job placement prospects and family financial support, positioning delinquency as a consequence of external economic pressures.

The second approach, focused on institutional management and perceived value, is highlighted by European studies like those of Maringe & Gibbs (2009). These studies indicate that students' willingness to meet their financial obligations is related to their perception of educational quality and the services provided. A poor institutional experience or low perceived value can translate into reduced commitment to fee payment, aligning with educational marketing theories.

A third approach addresses psychosocial factors and a sense of belonging. Research by Braithwaite (2005) and Tyler (2006) shows that compliance with institutional norms, including tuition payments, also depends on perceived legitimacy, inclusion, and fairness. When students experience unequal treatment or lack of recognition, delinquency may become a form of passive resistance to the institution.

At the national level, Peruvian scientific literature on educational delinquency, although still emerging, has begun to explore the phenomenon from complementary perspectives. First, the socioeconomic conditions of students and their families emerge as determining factors. Gamboa & Prieto (2018) demonstrate that situations such as economic crises or parental unemployment directly affect academic continuity and payment capacity, especially in provinces and among middle- and lower-income strata.

Second, the perception of service and institutional quality are relevant variables in the Peruvian context. Recent research in technological institutes (Espinoza et al., 2022; Vera et al., 2023) shows that delinquency can be interpreted as a response to unsatisfactory educational experiences associated with limited infrastructure, poor attention, and minimal technological innovation.

Finally, regarding institutional management, it is observed that the strategies employed by educational institutions are often reactive, such as payment flexibility, scholarships, or installment plans, without a preventive approach or substantial improvement in management quality (Sayago Cáceres & Gutiérrez Palomino, 2022).

In summary, the results confirm that internationally, delinquency in higher education is understood from a multidisciplinary perspective that integrates economic, sociological, psychological, and educational marketing elements. In contrast, in the Peruvian context, studies are more recent and primarily focus on economic conditions and perceived service quality, with special attention to specific contexts such as provinces or vulnerable sectors. This evidence suggests the need to broaden the analytical focus and strengthen institutional strategies to address delinquency in a comprehensive and preventive manner.

Discussion

The analyzed results demonstrate that economic factors play a decisive role in noncompliance with payments in private higher education. Various international studies agree that variables such as unemployment, unstable household income, and unexpected expenses directly impact students' payment capacity (Gamboa & Prieto, 2018). At the national level, research by Hernández & López (2020) confirms that the family economic environment is a significant predictor of delinquency in Peruvian higher education institutions, especially in contexts of social vulnerability and youth unemployment.

This pattern aligns with the economic theories of Becker (1965) and Deaton (1992), which explain delinquency in terms of household budget constraints. Consequently, it is evident that even when students value education, their payment decisions are subordinate to the availability of financial resources.

The findings also suggest that students' perceptions of educational service quality directly influence their willingness to pay. Theoretically, this is supported by SERVQUAL models and perceived value theory (Parasuraman, Zeithaml & Berry, 1985; Zeithaml, 1988), which state that users evaluate services based on whether their expectations are met.

Studies by Silva & Torres (2019) and López & Sánchez (2019) highlight that negative perceptions of infrastructure, administrative treatment, and the adequacy of faculty are correlated with higher delinquency rates. In the Peruvian context, Torres & Silva (2020) found that when students believe the educational offering lacks added value, they opt to delay or avoid paying their tuition.

A significant contribution of this study is the identification that delinquency does not respond solely to isolated factors but rather to an interaction between economic capacity and institutional perception. This relationship is complex and mutually reinforcing: even in contexts where students have limited resources, their decision to pay is influenced by how they value the institution. Thus, when both economic and perceptual factors are affected, the probability of delinquency increases exponentially.

Research by Rodríguez & Morales (2017) supports this view by indicating that willingness to pay is not solely dependent on income but also on institutional trust. This finding aligns with model proposed by Hirschman (1970), where delinquency can be understood as a form of passive "voice" or symbolic resistance to dissatisfaction, without leading to total abandonment (exit).

From an applied perspective, the findings suggest that educational management should go beyond coercive or purely administrative strategies to combat delinquency. It is recommended to develop actions focused on three dimensions: i) economic support through installment programs and scholarships; ii) strengthening institutional perception through visible improvements in infrastructure, services, and attention; and iii) implementing feedback channels where students can express their complaints before reaching noncompliance.

In light of these recommendations, delinquency should no longer be viewed solely as a financial problem but understood as a complex phenomenon that requires empathetic, strategic, and user-centered institutional management.

Conclusions

Student delinquency is a multifactorial phenomenon that cannot be explained solely from an economic perspective. While factors such as family unemployment, precarious income, or economic emergencies directly influence payment capacity, these elements intertwine with subjective factors, such as perceptions of educational service quality, generating a complex response from students toward their financial obligations.

Institutional perception plays a crucial role in students' payment behavior. When users perceive deficiencies in academic and administrative management, or when they do not feel valued as active members of the educational community, they tend to exhibit reactive behaviors, such as delinquency. This finding aligns with theories of satisfaction and perceived value, which emphasize that payment is justified when the service exceeds or at least meets user expectations.

The interaction between economic factors and institutional perceptions reinforces the need for a comprehensive approach to understanding delinquency. It is not merely about offering payment facilities or efficient

collection policies but about transforming the institutional experience of the student, generating trust, belonging, and appreciation for the service provided.

From the perspective of educational institutional management, it is imperative to rethink retention and student loyalty strategies, not only from a financial standpoint but also through continuous improvement of academic quality, complementary services, administrative attention, and institutional communication. A student-centered management approach, with active listening and effective participation mechanisms, can significantly contribute to reducing levels of delinquency.

Finally, it is recommended that private higher education institutions integrate periodic qualitative diagnostics on student perceptions, as well as strategies for financial and emotional support, especially for vulnerable students. Understanding delinquency as a symptom, rather than merely a result, will enable more humane, sustainable, and educationally oriented responses.

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