

The Influence of Education Funding Sources, Gratitude, and Organizational Participation on Students' Subjective Well-being

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Abstract

This study aims to analyze the effect of tuition fee sources, gratitude, and organizational participation on the subjective well-being of students at the Faculty of Tarbiyah and Teacher Training, State Islamic University of North Sumatra. A quantitative correlational design was employed with multistage proportional random sampling, involving 374 students selected from a total population of 5,837. Data were collected using Likert-scale questionnaires developed based on theoretical indicators for each variable, and the data were analyzed using multiple linear regression. The results revealed that simultaneously, tuition fee sources, gratitude, and organizational participation had a significant effect on students' subjective well-being ($R^2 = 0.294$; $F = 51.310$; $p < 0.001$). Partially, sources of tuition fees affected subjective well-being ($\beta = 0.187$; $p < 0.001$). Gratitude was the strongest predictor ($\beta = 0.500$; $p < 0.001$), and organizational participation also showed a significant but smaller effect ($\beta = 0.086$; $p = 0.020$). Students demonstrated high levels of gratitude, organizational activity, and subjective well-being across all tuition fee source categories, with empirical means exceeding hypothetical means. These findings confirm that enhancing students' subjective well-being requires adequate financial support, strengthening positive psychological attitudes through gratitude, and facilitating meaningful social involvement in organizational activities. The study contributes empirical evidence for developing comprehensive guidance and counseling programs in higher education that integrate financial assistance strategies, gratitude-based psychological interventions, and structured organizational engagement to support student well-being and academic success.

Keywords: subjective well-being, gratitude, tuition fee sources, organizational participation, higher education students

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INTRODUCTION

Subjective Well-Being (SWB) among students has become a major focus in educational research, given its crucial role in both academic success and psychological and social development (Cui et al., 2023; Wang, 2020). Education is no longer seen solely as knowledge transfer, but rather as an ecosystem that holistically shapes students' quality of life. In this context, understanding the factors influencing SWB is increasingly complex, involving structural interventions such as funding policies, internal psychological factors such as gratitude, and participatory experiences within school organizations. These three domains, funding sources, gratitude, and organizational participation, provide an important framework for exploring how the educational environment can be optimized to support student well-being.

First, educational funding sources play a fundamental role in shaping students' learning experiences. Professional support from various sources (teachers, parents, and governments) significantly contributes to improving SWB, with teacher support as the strongest predictor (Ye and Wang, 2023). This study highlights that funding (through scholarship programs) not only benefits students economically but also fosters a sense of support that intrinsically motivates them. On the other hand, the relationship between educational participation and welfare is not direct or simple; it is mediated by factors such as equal access and justice in education (Pavel and Isak, 2022). This confirms that the effects of funding on SWB must be understood through psychological mechanisms and broader social contexts.

Second, internal factors such as gratitude have been identified as important predictors of SWB among students. The trait of gratitude significantly affects SWB, with the fulfillment of basic psychological needs (autonomy, competence, and relatedness) serving as a partial mediator (Wang, 2020). Reinforcing these findings, gratitude not only increases SWB but also encourages academic engagement, with internal locus of control as a mediator variable (Cui et al., 2023). Gratitude-based interventions, such as the 'Nice November' program, have been empirically proven to increase gratitude, SWB, and a sense of belonging for students in the educational environment. This underscores the potential for gratitude as an intervention variable that can be developed through school programs (Buckingham and Buckingham, 2020).

Third, participation in organizational activities, both structured in the curriculum and extracurricular, provides a rich developmental context for students. Work activities (labor education) in higher education increase SWB, with self-efficacy and a healthy lifestyle as a chain mediator (Qiu et al., 2023). On a broader scale, organized activities outside of school hours are crucial vehicles for students' emotional, social, and civic development (Mahoney et al., 2005). The effectiveness of these activities depends heavily on the quality of school leadership; inclusive leadership practices and focus on professional development are essential to encourage meaningful student participation and ultimately improve their well-being (Zúñiga et al., 2025).

Although the existing literature has provided valuable insights into the relationship of each of these factors to SWB, a synthesis that integrates all three sources of funding, gratitude, and organizational participation is still rare. Most studies focus on one path of influence at a time. Support due to funding with motivation and gratitude as moderators (Ye and Wang, 2023), while studies link activity participation to self-efficacy (Qiu et al., 2023). There is no comprehensive framework that explains how the interaction among external-structural factors (such as funding type), internal-affective factors (such



as gratitude), and experiential-activity factors (such as organizational participation) simultaneously shape students' SWBs.

Based on a review of the existing literature, several research gaps can be identified. First, there is a theoretical gap in integrating these three perspectives. Existing theories have not adequately explained the simultaneous mechanisms between structural support from funding, psychological conditions (gratitude), and active experiences (organizational participation) in predicting SWB. More research is needed to test more complex mediation-moderation models involving these three variables simultaneously. Second, empirically, there are still few studies that examine the interactive effects between funding sources (e.g., merit-based vs. need-based scholarships) and organizational participation rates on SWB, as well as how the gratitude trait reinforces or weakens those interactions. In addition, most studies focus on specific cultural contexts (e.g., China), so generalization of findings to other geographic contexts and education systems still needs to be tested. Third, from a methodological perspective, there remains a scarcity of longitudinal research that can track changes in SWB alongside funding interventions, gratitude development programs, and organizational participation within a single integrated study design.

The novelty of this research lies in several aspects. First, this study simultaneously examines the influence of tuition fees, gratitude, and organizational activeness on students' subjective well-being in a single integrated model, which has not been done much before. Second, the research context among students of the Faculty of Tarbiyah and Teacher Training at the State Islamic University of North Sumatra reflects that of PTKIN students, who are characterized by high religiosity and diverse sources of financing. Third, this study conducted a comparative mapping of the levels of gratitude, organizational activeness, and subjective well-being across five categories of tuition sources (100% parents, parents and scholarships, parents and donors, independent, and full scholarships). Fourth, the results of this study are expected to make an empirical contribution to the development of guidance and counseling programs in higher education based on strengthening psychological factors (gratitude), financial support, and social involvement.

Based on the background and identification of these gaps, this study aims to: (1) describe the profile of the source of tuition fees for students of the Faculty of Tarbiyah and Teacher Training, State Islamic University of North Sumatra; (2) analyze the influence of tuition fees, gratitude, and organizational activity simultaneously on the subjective well-being of students; (3) analyze the partial influence of each independent variable (source of tuition fees, gratitude, and organizational activeness) on the subjective well-being of students; (4) identify the dominant predictor among the three variables in influencing the subjective well-being of students. The results of this research are expected to be a reference in taking strategic steps to improve the subjective well-being of students, both through education financing policies and interventions

METHOD

This study uses a quantitative correlational design. Correlation research aims to uncover relationships or influences between variables (Sugiyono, 2013). This design was chosen because it aligns with the research objective of analyzing the influence of independent variables on dependent variables, both partially and simultaneously. The variables in this study consisted of three independent variables, namely the source of tuition fees (X1), gratitude (X2), and organizational activeness (X3), as well as one



dependent variable, namely subjective well-being (Y). The quantitative approach allows researchers to objectively measure relationships between variables through statistical analysis, enabling the study results to be generalized to a wider population (Yusuf, 2017; Hasibuan, 2023).

The research population comprises all undergraduate students (S1) at the Faculty of Tarbiyah and Teacher Training of the State Islamic University of North Sumatra, Medan, totaling 5,837. The sampling technique uses multistage proportional random sampling (Sugiyono, 2013). This technique was chosen because the population comprises several study programs with different characteristics, so it is necessary to draw a proportional sample from each program, taking into account the number of students, the number of students actively organizing, and the source of students' tuition fees. The sample size was determined using the Slovin formula (Sugiyono, 2013) with the following calculations: $n = N / (1 + N \cdot e^2)$, where $N = 5.837$ and $e = 0.05$ (5% error rate). Based on this calculation, a minimum sample of 374 respondents was obtained. This amount is then allocated proportionally to each study program based on the number of students in each study program.

The research instrument was a questionnaire with a Likert scale, developed based on the theory and indicators for each variable. The questionnaire was prepared as a series of positive and negative statements, with five answer choices: Very Appropriate (SS), Appropriate (S), Neutral (N), Not Appropriate (TS), and Very Not Appropriate (STS). Before use, the instrument was tested for validity and reliability through trials on 30 students outside the research sample. The validity test uses the product-moment correlation formula, where the statement item is declared valid if $r\text{-count} > r\text{-table}$ at a significance level of 5%. The reliability test uses the Cronbach's alpha formula, where the instrument is considered reliable if the Alpha value is > 0.70 (Sugiyono, 2013; Supardi, 2012).

The subjective well-being instrument was developed based on the theory of Diener (1984) and Diener et al. (1999), which includes three main components: life satisfaction, positive affect, and negative affect. Indicators of life satisfaction include satisfaction with life in general, with academic conditions, with social conditions, and with financial conditions. Indicators of positive affect include happiness, excitement, optimism, and calm. Indicators of negative affect include anxiety, sadness, stress, and worry. The initial number of items for the subjective well-being variable was 30; after the validity test, 25 items remained, with a Cronbach's alpha reliability coefficient of 0.892.

The tuition fee source instrument is developed based on the categories of financing sources that students obtain. The indicators include: sources of tuition fees from parents (100% of parents), sources of tuition fees from parents and scholarships (combination), sources of tuition fees from parents and donors (family, community, lecturers), sources of tuition fees from own businesses (independent), and sources of tuition fees from full scholarship programs (institutions/government). This instrument consists of one question with five choices of tuition source categories. For analysis purposes, the data on the source of tuition fees is suspended by category with a range of 1-5.

The gratitude instrument was developed based on the theories of Emmons and McCullough (2003) and Wood, Froh, and Geraghty (2010), which include aspects: feelings of gratitude for favors received, recognition of the kindness of others, appreciation for simple things, a tendency to see the positive side of life, and expressions of gratitude in daily behavior. Indicators of gratitude include: gratitude to Allah SWT,



gratitude to parents, gratitude for college opportunities, gratitude for social support, and gratitude for personal achievements. The initial number of statement items for the gratitude variable was 25; after the validity test, 20 items remained, with a Cronbach's alpha reliability coefficient of 0.876.

The instrument for assessing organizational activity was developed based on the theories of Astin (1993) and Cohen and Wills (1985) and includes the following aspects: participation in organizational activities, frequency of meeting attendance, involvement in committees, contribution to decision-making, and an active role in organizational programs. Indicators of organizational activity include: attendance in meetings/meetings, involvement in management, participation in activities, contribution of ideas/thoughts, and leadership experience. The initial number of statement items for the organizational activity variable is 25 items, and after the validity test there are 22 valid items with an Alpha Cronbach reliability coefficient of 0.884.

The collected data is analyzed through several stages. First, descriptive statistics were used to describe the scores of each variable, including mean, median, mode, standard deviation, variance, range, minimum, and maximum (Sugiyono, 2008). Descriptive analysis is also used to compare the empirical mean with the hypothetical mean to determine the tendency of research variables to be high or low. Second, the analysis requirements test includes a normality test using the Lilliefors test for normally distributed data if $L\text{-calculates} \leq L\text{-table}$, and a linearity test using an F-test for linear relationship if $F\text{-calculates} < F\text{-table}$ (Supardi, 2012). Third, hypothesis testing was conducted using multiple linear regression in SPSS 20.0 for Windows. Simultaneous tests (F tests) were used to assess the combined influence of all independent variables on the dependent variables, while partial tests (t tests) were used to assess the influence of each independent variable on the dependent variables (Riduwan & Kuncoro, 2012). The significance level used in this study was $\alpha = 0.05$.

RESULTS AND DISCUSSION

Results

The research results are presented based on data from questionnaires completed by 374 students of the Faculty of Tarbiyah and Teacher Training at State Islamic University of North Sumatra. The data consisted of sources of tuition fees, gratitude, organizational activity, and subjective well-being. Based on the questionnaire results, sources of student tuition fees varied considerably. As shown in Table 1, 13.37% of students had their tuition fees fully covered by parents, 69.52% had their tuition fees partially covered by parents with the remainder from scholarships, 8.56% had their tuition fees partially covered by parents with the remainder from family or other donors such as community members or lecturers, 4.28% independently sought their own tuition fees, and 4.28% had their tuition fees fully covered by institutional or government scholarship programs. This diversity in funding sources reflects students' varied economic backgrounds and provides a comprehensive basis for analyzing how financial factors influence subjective well-being.



Table 1.
 Sources of Student Tuition Fees

No.	Description	Frequency	Percentage
1.	Tuition fees are covered 100% by parents	50	13.37
2.	Tuition fees are covered partially by parents, with the remainder from scholarships	260	69.52
3.	Tuition fees are covered partially by parents, with the remainder from family or other donors	32	8.56
4.	Tuition fees are covered 100% independently by students	16	4.28
5.	Tuition fees are covered 100% by institutional/government scholarships	16	4.28
Total		374	100

The descriptive statistical analysis revealed that students' gratitude scores had a mean of 62.71 (SD = 5.979) with a range from 50 to 76, organizational activity scores had a mean of 89.48 (SD = 6.562) with a range from 76 to 104, and subjective well-being scores had a mean of 92.27 (SD = 6.040) with a range from 80 to 107. Table 2 presents the complete descriptive statistics for all three variables. When comparing empirical means with hypothetical means, all three variables showed empirical means higher than hypothetical means, indicating that students' gratitude, organizational activity, and subjective well-being were generally high across all groups.

Table 2.
 Descriptive Statistics of Research Variables

Statistics	Gratitude	Organizational Activity	Subjective Well-Being
N Valid	374	374	374
N Missing	0	0	0
Mean	62.71	89.48	92.27
Median	63.00	89.00	92.00
Mode	62	89	94
Std. Deviation	5.979	6.562	6.040
Variance	35.754	43.065	36.486
Range	26	28	27
Minimum	50	76	80
Maximum	76	104	107
Sum	23,455	33,467	34,508

Further examination of the data based on tuition fee source categories revealed interesting patterns. As shown in Table 3, students who independently financed their tuition fees had lower gratitude scores (mean = 57.56) compared to students receiving funding from other sources, while the highest gratitude levels were found among students whose tuition fees were fully covered by parents (mean = 64.76). Regarding organizational activity, students who independently financed their education showed lower participation (mean = 81.50) compared to other groups. The highest subjective well-being scores were found among students whose tuition fees were funded by a combination of parents and scholarships (mean = 93.02), while the lowest scores were found among students receiving 100% scholarships (mean = 86.88). All empirical means



exceeded hypothetical means, indicating that regardless of funding source, students generally maintained positive levels of gratitude, organizational participation, and subjective well-being.

Table 3.
 Comparison of Hypothetical and Empirical Means by Tuition Fee Source

No.	Tuition Fee Source	%	Gratitude Mean	Organizational Activity Mean	SWB Mean			
			Emp	Hyp	Emp	Hyp	Emp	Hyp
1.	100% parents	13.37	64.76	53.00	85.60	72.00	92.92	72.00
2.	Parents and scholarships	69.52	63.12	53.00	85.03	72.00	93.02	72.00
3.	Parents and donors	8.56	59.91	53.00	85.69	72.00	88.81	72.00
4.	100% self-financed	4.28	57.56	53.00	81.50	72.00	90.38	72.00
5.	100% scholarship	4.28	60.44	53.00	85.56	72.00	86.88	72.00

Prior to hypothesis testing, assumption tests were conducted. The normality test using Lilliefors showed that all variables had L-count values smaller than L-table (0.045), indicating that the data were normally distributed. The linearity test showed that F-count values for all variable relationships were smaller than F-table (3.87), indicating linear relationships between each independent variable and the dependent variable. These results confirmed that the data met the requirements for parametric statistical analysis using multiple linear regression.

The simultaneous hypothesis testing revealed that tuition fee sources, gratitude, and organizational activity together had a significant effect on students' subjective well-being. As presented in Table 4, the multiple correlation coefficient (R) was 0.542, and the coefficient of determination (R^2) was 0.294, indicating that the three independent variables simultaneously explained 29.4% of the variance in students' subjective well-being. The ANOVA test resulted in an F-value of 51.310 with a significance level of 0.000 ($p < 0.001$), confirming that the regression model was significant and the three variables together significantly predicted subjective well-being.

Table 4.
 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.542	0.294	0.288	5.097

a. Predictors: (Constant), Organizational Activity, Gratitude, Tuition Fee Sources



Table 5.
ANOVA (F-Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3998.386	3	1332.795	51.310	0.000
Residual	9610.876	370	25.975		
Total	13609.262	373			

a. Predictors: (Constant), Organizational Activity, Gratitude, Tuition Fee Sources
 b. Dependent Variable: Subjective Well-Being

Partial hypothesis testing showed that each independent variable individually contributed significantly to subjective well-being. As shown in Table 6, tuition fee sources had a partial effect of 0.187 ($\beta = 0.187$; $p = 0.016$), meaning it contributed 18.7% to subjective well-being. Gratitude was the most dominant predictor with a partial effect of 0.500 ($\beta = 0.500$; $p < 0.001$), contributing 50.0% to subjective well-being. Organizational activity had a partial effect of 0.086 ($\beta = 0.086$; $p = 0.020$), contributing 8.6% to subjective well-being. All three variables showed significant positive effects, confirming that higher levels of stable tuition funding, greater gratitude, and more active organizational participation were associated with higher subjective well-being among students.

Table 6.
Coefficients (t-Test)

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std. Error		
1 (Constant)	56.339	6.225	9.052	0.000
Tuition Fee Sources	0.065	0.027	0.187	0.016
Gratitude	0.506	0.045	0.500	0.000
Organizational Activity	0.079	0.070	0.086	0.020

a. Dependent Variable: Subjective Well-Being

Based on the regression analysis, the following regression equation was derived: $Y = 56.339 + 0.065X_1 + 0.506X_2 + 0.079X_3$, where Y is subjective well-being, X_1 is tuition fee sources, X_2 is gratitude, and X_3 is organizational activity. This equation indicates that for every one-unit increase in tuition fee sources, subjective well-being increases by 0.065 units; for every one-unit increase in gratitude, subjective well-being increases by 0.506 units; and for every one-unit increase in organizational activity, subjective well-being increases by 0.079 units, assuming other variables are held constant. In conclusion, all three hypotheses were accepted: tuition fee sources, gratitude, and organizational activity significantly influenced students' subjective well-being both partially and simultaneously, with gratitude emerging as the strongest predictor.

Discussion

The finding that students' gratitude levels exceeded the hypothetical average indicates a positive psychological disposition among the student population. This aligns



with extensive research demonstrating that gratitude is consistently linked with higher subjective well-being across various cultural contexts. Geng (2018) found that gratitude mediates the effect of emotional intelligence on subjective well-being, suggesting that grateful individuals are better able to utilize their emotional competencies to enhance life satisfaction. Similarly, Li et al (2023) revealed that trait gratitude influences adolescent subjective well-being through the parallel-serial mediating effects of meaning in life and self-control. These findings underscore that gratitude is not merely a passive emotional state but an active psychological strength that enables individuals to find meaning in their experiences and exercise self-regulation, ultimately contributing to greater well-being. Yoo (2020) further confirmed this relationship in the Korean context, demonstrating that gratitude positively affects life satisfaction and positive affect while reducing negative emotions, thereby validating the cross-cultural robustness of the gratitude-well-being connection.

The high levels of gratitude observed among students in this study can be understood through the lens of multiple mediating mechanisms identified in previous research. Tian et al (2015) demonstrated that prosocial behavior serves as a mediator in the relationship between gratitude and subjective well-being among elementary school students, indicating that grateful individuals tend to engage in more positive social behaviors that subsequently enhance their well-being. Torrelles-Nadal et al (2024) extended this understanding by showing that trait emotional intelligence mediates the dispositional gratitude and subjective well-being relationship in young adults, suggesting that gratitude enhances one's ability to perceive, understand, and manage emotions, which in turn promotes psychological well-being. Cui (2020) further contributed to this theoretical framework by identifying social support and hope as multiple mediators, demonstrating that grateful individuals are more likely to perceive and receive social support while maintaining hopeful orientations toward the future, both of which are essential components of subjective well-being. Froh et al (2009) also highlighted gender differences in this relationship, noting that gratitude may operate through slightly different pathways for males and females during early adolescence.

The finding that students' organizational activity levels were above the hypothetical average carries significant implications for student development. Iqbal (2016) demonstrated that participation in internal leadership training at universities contributes substantially to the improvement of students' academic skills, suggesting that organizational involvement develops critical thinking and organizational abilities that extend beyond the specific activity context. This research, published in multiple sources, emphasizes that structured organizational experiences provide students with opportunities to apply theoretical knowledge in practical settings, thereby enhancing their overall competency development. Ramadhani and Pujianto (2017) further supported this by finding similar clustering patterns between students' academic performance and non-curricular activities data, indicating that organizational participation and academic achievement are interconnected rather than separate domains. Their research suggests that students who are actively engaged in organizational activities tend to demonstrate patterns of academic performance that reflect the skills and discipline developed through their extracurricular involvement.

The relationship between organizational participation and student well-being is further illuminated by contemporary research on organizational identification and academic engagement. Peterec and Masaryk (2025) conducted a quantitative survey among university students in Slovakia and found that organizational identification



significantly predicts student well-being, with the statement "My university, my identity, my well-being" capturing the essence of how strong connection to one's educational institution enhances psychological flourishing. This research demonstrates that when students identify strongly with their university and its organizational structures, they experience greater sense of belonging and purpose, which are fundamental components of subjective well-being. Puiu et al (2024) extended this understanding through multivariate analysis showing that students' well-being and academic engagement are influenced by multiple factors, including organizational participation. Their research revealed that students who balance academic and organizational activities effectively demonstrate higher levels of both well-being and academic engagement, suggesting that organizational involvement, when managed appropriately, creates synergistic benefits for students' overall development.

The high levels of subjective well-being observed among students in this study are consistent with the multidimensional conceptualization of this construct in the literature. Dasch-Yee (2020), in multiple publications including *The Wiley Encyclopedia of Personality and Individual Differences*, defined subjective well-being as a multidimensional construct involving life satisfaction, positive affect, and the absence of negative affect. This comprehensive definition acknowledges that well-being encompasses both cognitive evaluations of one's life and emotional experiences, both positive and negative. Velasco et al (2024) provided empirical support for this conceptualization through their evaluation of the psychometric properties of satisfaction with life, positive and negative experience, and prosperity scales in a Mexican population, confirming that these dimensions reliably measure subjective well-being across diverse cultural contexts. Their research validates that subjective well-being is not a unitary construct but rather comprises distinct yet related components that together provide a complete picture of an individual's psychological flourishing.

The factors influencing subjective well-being identified in this study align with broader research on the determinants of psychological well-being. Stone and Mackie (2014), in their comprehensive work on measuring happiness, suffering, and other dimensions of experience, emphasized that subjective well-being is influenced by multiple factors including gratitude, social support, and hope. Their research, conducted under the auspices of the National Research Council, synthesized extensive evidence demonstrating that these factors operate through both direct and indirect pathways to enhance well-being. Chattu et al (2020) specifically examined subjective well-being in relation to academic performance among students in medicine, dentistry, and other health professions, finding that higher subjective well-being is associated with better academic performance. This research is particularly relevant to the current study as it demonstrates that the relationship between well-being and academic outcomes is bidirectional and mutually reinforcing, with well-being supporting academic success and academic achievement contributing to enhanced well-being through feelings of competence and accomplishment.

The cumulative evidence from these studies supports the interpretation that the high levels of gratitude, organizational activity, and subjective well-being observed in this research reflect positive developmental outcomes for students. Gratitude interventions, such as those studied by Işık and Ergüner-Tekinalp (2017), have demonstrated that practices like gratitude journaling can significantly improve college students' life satisfaction and positive affect, suggesting that the gratitude levels observed in this study may be enhanced through structured interventions. Ekema-Agbaw et al.



(2016) further contributed to this understanding by examining interventions to promote statements of gratitude, highlighting the informative incongruity between intention and behavior and providing insights into how gratitude can be cultivated in educational settings. The integration of findings across gratitude, organizational participation, and subjective well-being research suggests that these factors are interconnected and mutually reinforcing. Students who are grateful tend to be more engaged in organizational activities, which in turn enhances their well-being. Higher well-being, in turn, enables greater participation and deeper appreciation of experiences. This synergistic relationship underscores the importance of holistic approaches to student development that simultaneously address psychological dispositions, social engagement, and overall well-being to create optimal conditions for academic and personal flourishing.

CONCLUSION

This study concludes that students of the Faculty of Tarbiyah and Teacher Training at State Islamic University North Sumatra have diverse sources of tuition fees, with the majority combining parental support and scholarships, and that they demonstrate high levels of gratitude, organizational activity, and subjective well-being, as indicated by empirical means that exceed hypothetical averages. The simultaneous analysis revealed that tuition fee sources, gratitude, and organizational participation collectively have a significant positive effect on students' subjective well-being, explaining 29.4% of the variance and confirming that economic, psychological, and social factors interact to shape students' psychological flourishing. Each variable contributes significantly to subjective well-being, with gratitude emerging as the strongest predictor (50.0%), followed by tuition fee sources (18.7%) and organizational activity (8.6%), underscoring the importance of positive psychological dispositions in enhancing students' quality of life. These findings affirm that stable financial support, cultivated gratitude, and meaningful social engagement through organizational participation are essential components for fostering students' subjective well-being in higher education settings. The results provide empirical evidence for developing comprehensive guidance and counseling programs that integrate financial assistance strategies, gratitude-based psychological interventions, and structured organizational activities to support students' overall well-being and academic success.

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