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ORGANIZATION OF FINANCIAL PROCESSES IN THE DIGITAL SUPPORT SYSTEM FOR UNIVERSITY ADMISSION

Abstract. The article provides a systematic study of digital support for the admission campaign using the example of the EUni platform developed and implemented at the Private Higher Education Institution "European University" in the 2025/2026 academic year. It examines the conceptual foundations for creating a unified digital ecosystem that covers all key stages of interaction with applicants: authentication, registration, selection of an educational program, submission of documents, passing entrance examinations, concluding a contract, making payments, and completing the enrollment process. The functional architecture of the EUni platform is revealed, which is built as a set of specialized modules covering all key stages of the admission process: applicant's account, educational programs, documents, entrance examinations, contracts, payment, rating and enrollment, analytics and service support, in a unified digital environment with end-to-end interaction logic.

The study pays particular attention to analyzing the functionality of the "Tuition Payment" module as one of the important elements of an applicant's educational trajectory. The article proves that this module not only performs the technical role of recording the fact of payment, but is also the final link in the digital interaction between the applicant and the university, which affects the timeliness and completeness of the enrollment process. The components of the module are detailed, covering the dynamic display of the current amount to be paid, taking into account the chosen form of study and the parameters of the contract, mechanisms for monitoring the status of payment, the functions of uploading receipts and maintaining a complete history of payment transactions with the recording of the date, amount, and confirmation of the transaction. Options for payment confirmation are analyzed: through integrated payment services or by downloading confirmation from the bank, and the prospects for full integration with banking platforms are substantiated in order to minimize risks and time costs.

Based on statistical data from the 2025/2026 academic year admission campaign, a quantitative assessment of the effectiveness of the digital support model was carried out. It was found that out of 3,147 registered applicants, over 91% gained access to the financial module, and over 94% of users who formed a contract made a

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confirmed payment. Of these, 87.5% were successfully enrolled. These data indicate a high conversion rate and completion of the admission process in the digital environment. The role of analytics tools in optimizing internal university procedures was analyzed separately, particularly in the context of real-time monitoring of payment statuses, identifying problem areas, and establishing cooperation between departments: the admissions committee, the finance department, and technical support. It has been shown that the digital payment module creates prerequisites for predictable planning of the revenue side of the budget, reduction of cash flow gaps, and enhancement of transparency and trust in the university.

Keywords: digital university, admission campaign, service model of education, payment module, applicant's electronic account, financial processes, educational trajectory.

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ОРГАНІЗАЦІЯ ФІНАНСОВИХ ПРОЦЕСІВ У СИСТЕМІ ЦИФРОВОГО СУПРОВОДУ ВСТУПУ ДО УНІВЕРСИТЕТУ

Анотація. У статті здійснено системне дослідження цифрового супроводу вступної кампанії на прикладі розробленої та впровадженої в Приватному закладі вищої освіти «Європейський університет» у 2025/2026 навчальному році платформи EUni. Розглянуто концептуальні засади створення єдиної цифрової екосистеми, що охоплює всі ключові етапи взаємодії із вступником: автентифікацію, реєстрацію, вибір освітньої програми, подання документів, проходження вступних випробувань, укладення договору, здійснення оплати та завершення процесу зарахування. Розкрито функціональну архітектуру платформи EUni, побудовану як сукупність спеціалізованих модулів, що охоплюють усі ключові етапи вступного процесу: кабінет вступника, освітні програми, документи, вступні випробування, договори, оплату, рейтинг і зарахування, аналітику й сервісну підтримку, в єдиному цифровому середовищі з наскрізною логікою взаємодії.

Особливу увагу в дослідженні приділено аналізу функціоналу модуля «Оплата навчання» як одного з важливих елементів освітньої траєкторії вступника. У статті доведено, що цей модуль виконує не лише технічну роль фіксації факту платежу, а й є фінальною ланкою цифрової взаємодії між вступником та університетом, що впливає на своєчасність і повноту процесу зарахування. Деталізовано складові модуля, що охоплюють динамічне відображення актуальної суми до сплати з урахуванням обраної форми навчання і параметрів договору, механізми контролю статусу платежу, функції

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завантаження квитанції та ведення повної історії платіжних операцій з фіксацією дати, суми й підтвердженням здійснення транзакції. Проаналізовано варіанти підтвердження платежу: через інтегровані платіжні сервіси або завантаження підтвердження з банку, та обґрунтовано перспективи повної інтеграції з банківськими платформами задля мінімізації ризиків і часових витрат.

На основі статистичних даних вступної кампанії 2025/2026 навчального року здійснено кількісну оцінку ефективності цифрової моделі супроводу. Встановлено, що з 3147 зареєстрованих вступників понад 91 % отримали доступ до фінансового модуля, а понад 94% користувачів, які сформували договір, здійснили підтверджену оплату. Із них 87,5% були успішно зараховані. Ці дані свідчать про високу конверсію та завершеність вступного процесу в цифровому середовищі. Окремо проаналізовано роль інструментів аналітики в оптимізації внутрішніх процедур університету, зокрема в контексті реального моніторингу статусів оплат, виявлення проблемних точок та налагодження взаємодії між підрозділами: приймальною комісією, фінансовим відділом та технічною підтримкою. Показано, що цифровий модуль оплати створює передумови для прогнозованого планування дохідної частини бюджету, зниження касових розривів та підвищення прозорості й довіри до університету.

Ключові слова: цифровий університет, вступна кампанія, сервісна модель освіти, модуль оплати, електронний кабінет вступника, фінансові процеси, освітня траєкторія.

Problem statement. Under the current conditions of digital transformation of education, the effectiveness of the admission campaign increasingly depends not only on the content of educational programs, but also on the quality of digital services that accompany applicants at all stages of admission. At the same time, most domestic higher education institutions still have fragmented, inconvenient, or unintegrated systems for submitting documents, paying for tuition, and communicating with admissions committees, which complicates the enrollment process, reduces the level of trust among applicants, and worsens the competitive position of universities in the education market. The issue of creating a unified digital ecosystem capable of providing continuous support to applicants at all key stages of the admission process with adequate service, financial, and analytical support remains problematic.

Analysis of recent research and publications. In scientific discourse, the digital transformation of universities is viewed as a multidimensional process encompassing management, finance, services, and communications. O. Gassmann and J. Wincent [1] emphasize the role of digital agents in changing organizational models. N. Bobro [2] focuses on the transformation of educational processes under the influence of digitalization. In the monograph by Gassmann et al. [3], digital innovations are viewed as the basis for service ecosystems that are also relevant to education. G. Kortemeyer et al. [4] analyze behavioral changes in students after the pandemic, which necessitate digital solutions. S. Kubiv et al. [5] emphasize the legal

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aspects of innovative modernization. A. Krap and colleagues [6] consider digital changes in management as relevant for educational institutions. S. Lysenko et al. [7] focus on the potential of AI in service automation. B. Williamson et al. [8] analyze the pandemic's impact on digital practices. O. Tymoshenko and S. Yahodzinskyi [9] explore the challenges of the digital university, while N. Verina and J. Titko [10] propose a general framework for digital transformation. Despite the existence of a deep theoretical background, the applied aspects of the digital organization of applicant support services remain insufficiently covered, particularly in terms of financial modules, automated analytics, and personalized interaction tools within a single university platform.

The aim of the article is to substantiate the conceptual foundations and practical implementation of a digital model for supporting applicants using the example of the EUni Electronic Account, with an emphasis on integrating financial processes into the structure of the university's digital ecosystem to improve the efficiency and completeness of admission procedures.

Presentation of the main material. Modern universities are increasingly moving beyond the traditional model of educational institutions, transforming into multifunctional institutions with developed infrastructure, a diversified portfolio of educational and support services, and a complex system of management, communication, and interaction with the external environment. Within this transformation, the role of digital communications, management, marketing, and partnerships with employers, public authorities, research institutions, and other educational institutions at the national and international levels is growing [1; 7].

In the context of the dynamic development of the education sector and increased competition for applicants, a well-established system of communication with potential higher education students is of strategic importance for higher education institutions [2, p. 132]. Effective interaction with applicants allows for a deeper understanding of their motivation and criteria for educational choices, forecasting demand for specific areas of training, adjusting the structure of educational programs in line with labor market needs, and optimizing the information, marketing, and reputation policies of higher education institutions.

It should be emphasized that each university, offering a wide range of educational programs and accompanying services, focuses on forming a stable student body. At the same time, potential applicants independently assess the quality of educational services based on both the content characteristics of the program and the level of organizational and service support during the admission process [3; 9]. In this context, analyzing the motives behind applicants' professional and educational choices allows us to identify the factors that directly influence their decision to enroll in a particular university and serves as a basis for developing a targeted information and career guidance strategy.

Among the key factors that applicants consider when choosing a higher education institution, it is worth highlighting:

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– reputation and public image of the university;
– relevance of educational programs to professional interests and expectations;
– prospects for future employment;
– level of material and technical support;
– development of social infrastructure [4; 6; 7].

A separate place in this system of factors is occupied by tuition fees, as well as the availability of flexible financial support mechanisms, discounts, and payment options, which significantly affect the accessibility of education and the completion of admission procedures.

In order to function and develop in a competitive educational environment, higher education institutions need to systematically plan and implement measures for professional orientation and motivation of applicants regarding the choice of a specific university, educational program, and field of study [5; 8; 10]. At the same time, in modern conditions, the importance of not only communication and marketing tools for attracting students, but also the quality of digital service support for the admission process, which covers the informational, organizational, and financial components of interaction with applicants, is growing.

One of the criteria for the success of modern universities is the results of the admission campaign, which are reflected not only in quantitative indicators of enrollment, but also in the degree of completion of key procedures in the admission process, in particular, entering into education contracts and fulfilling the financial obligations of students. It is the financial processes integrated into the digital admission environment that play a key role in the transition of an applicant from intention to actual enrollment, as they determine the convenience, transparency, and speed of completing the admission procedures.

Thus, in the 2025/2026 academic year admission campaign, the Private Higher Education Institution “European University” (Kyiv) introduced a pilot version of the EUni comprehensive digital platform (see Figure 1), which integrated financial, information, and organizational services within the Applicant’s Electronic Account. The system functioned as a single digital channel for communication and interaction between the university and the applicant, providing automated display of the status of applications, contracts, and payments, as well as the ability to quickly make changes and confirm actions on the part of the user.

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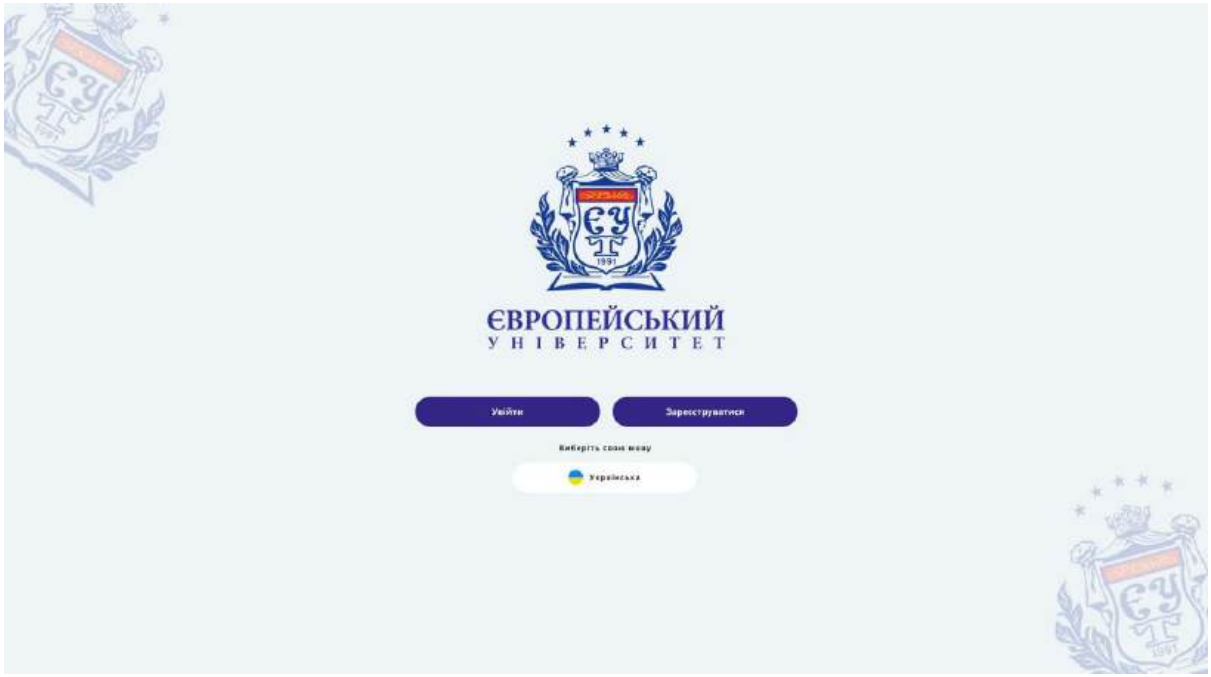


Figure 1. Home page of the EUni Applicant's Electronic Account

The EUni digital platform is built as a set of functional modules covering all aspects of information, service, and financial interaction with applicants, including:

1. Authentication and identification module:
– Account creation, login, and authorization via Diia.ID;
– Provision of personalized access;
2. Applicant profile:
– User data, readiness indicator, access to modules;
– Central navigation panel;
3. Educational programs:
– Catalog, filters, program selection;
– Activation of subsequent stages after selection;
4. Documents:
– Uploading, verification, statuses, feedback;
– Synchronization with profile;
5. Entrance examinations:
– Registration, results, status change;
– Integration with readiness indicator;
6. Contracts:
– Selection, signing, statuses;
– Preparation for payment;
7. Payment:
– Amount, payment status, history;
– Completion of the enrollment process;

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8. Rating and enrollment:
– Score, position, status;
– Navigation to the final stage of the admission campaign;
9. EU AI Assistant:
– Chatbot for assistance
10. Help Center:
– FAQ, requests, news
11. Student account:
– Data migration, role change, access to services

It is important to note that the EUni digital ecosystem integrates a number of key services – Diia, Diia.Signature, EDBO, CRM system, payment services, 1C, and Chatbase – to ensure coordinated interaction among all components of the admission process.

Among all the functional blocks, the "Tuition Payment" module (see Figure 2) deserves special attention, as it is one of the most important stages that ensures the financial completion of the admission process and formalizes enrollment. Its architecture was designed to minimize time and operational costs for the user, providing a transparent and controlled environment for the fulfillment of payment obligations.

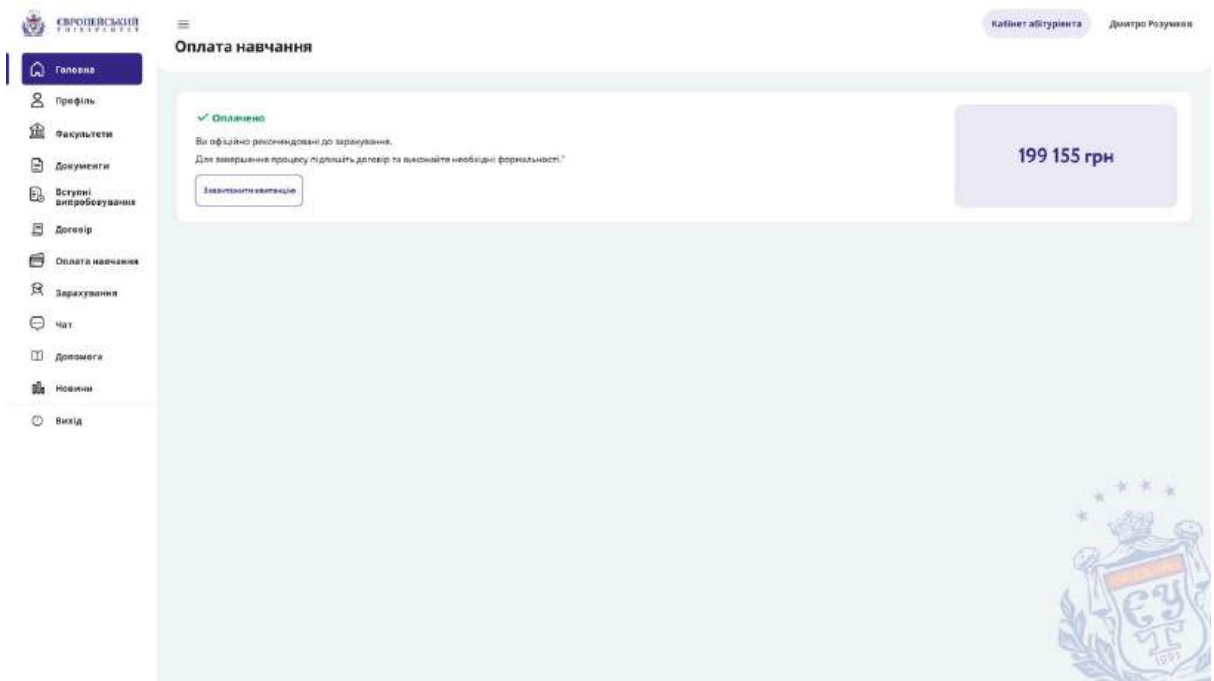


Figure 2. Payment module interface in the EUni Applicant's Electronic Account

System integration of payment functionality has made it possible to introduce an updated format for digital support: applicants receive detailed information on their mobile device screen or in the web version about payment details, cost, taking into account the chosen mode of study, status (paid/unpaid), and the sequence of next steps.

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In the future, integration with banking services is planned, which will help speed up payment transactions and reduce risks when confirming them.

The effectiveness of implementing the proposed model is confirmed by the empirical results of the 2025/2026 academic year admission campaign: 3,147 applicants were registered in the system, with a high conversion rate recorded at the final stage – more than 86% of applicants who proceeded to the payment stage completed the enrollment procedure within the established deadlines (see Figure 3).

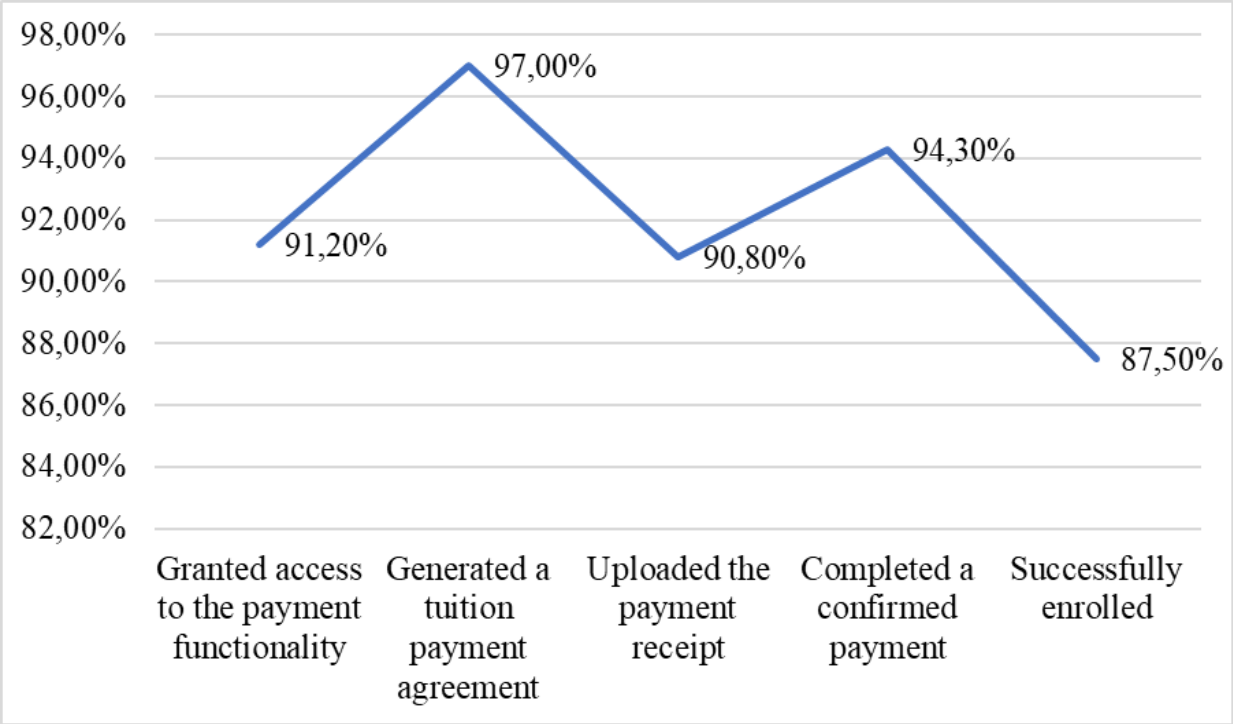


Figure 3. Dynamics of payment module usage within the Applicant's Account of the PHEI "European University" (2025/2026 academic year)

As we can see, out of the total number of applicants registered in the system (3,147 people), 91.2% gained access to the payment module. Almost all of them (97%) generated a payment agreement, which indicates the effectiveness of the integration of the contractual and financial modules. From among those who generated an agreement, 90.8% downloaded a payment receipt, and confirmed payment was recorded in 94.3% of cases. As a result, the share of successfully enrolled applicants among those who fulfilled their financial obligations was 87.5%, which highlights the high level of effectiveness of the digital support model in terms of completing the admission procedure.

To enhance the effectiveness of digital support for financial procedures, an automated analytics system was also implemented within the EUni platform, allowing the university administration to track the current payment status in real time, identify bottlenecks in the user journey, and respond quickly to deviations. This not only ensured a high level of completion of the digital admission process but also optimized

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the internal logistics of interaction between the admissions committee, the finance department, and the technical support service.

The module for preliminary calculation of tuition fees, available in the digital account even before submitting an application, plays a special role in this context. This tool allows applicants to assess their ability to pay for different forms of education, taking into account benefits, discounts, payment installment options, the availability of EU-points certificates, etc. As a result, the financial decision is made based on sound reasoning, which positively affects the level of trust in the university and the applicant's willingness to invest in their education.

In addition, it was possible to receive electronic confirmation of each transaction, which was recorded both in the applicant's profile and in the university's internal register. This double recording ensures transparency of processes, reduces the risk of conflicts, and allows, if necessary, for an audit of a specific transaction using change logs.

It is also worth noting that the implementation of such a model of digital financial support is important not only in terms of user convenience but also as a tool for increasing the institutional sustainability of the university. Ensuring predictable, transparent, and automated financial flows allows for effective planning of the revenue side of the budget, timely formation of payment registers, avoidance of cash flow gaps, and improvement of the overall quality of financial management.

Thus, financial processes in the digital admission environment are not only a tool for completing an applicant's educational trajectory but also an important component of the university's management model. Their successful implementation depends on the level of technical maturity of the digital infrastructure, the logic of functional integration, adaptability to user needs, and the ability to scale and personalize. Based on the example of the EUni project, it can be argued that digital financial tools implemented in the admission process can provide a high level of service support, reduce the administrative burden, and increase the competitiveness of the university in the context of the digital transformation of higher education.

Conclusions. Summarizing the results of the study, we can conclude that the digital transformation of the admission process in higher education institutions, in particular through the implementation of comprehensive platforms such as EUni, plays a key role in enhancing the effectiveness of interaction with applicants, optimizing service logistics, and strengthening the institutional capacity of the university. The integration of information, administrative, and financial modules within a unified electronic account provides end-to-end transparency, reduces the risk of organizational failures, and allows for the formalization of the applicant's digital trajectory into a logically complete result – enrollment. The results of the 2025/2026 academic year admission campaign at the PHEI "European University" confirm the practical effectiveness of this model, demonstrating a high level of completion of key procedures and the positive effect of the systematic digitalization of financial processes as a critical stage in educational choice.

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