

Factors Affecting Study Program Selection: A Comprehensive Study of Student Decision-Making in North Maluku Universities

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Factors Affecting Study Program Selection: A Comprehensive Study of Student Decision-Making in North Maluku Universities

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Abstract

It is essential to understand and address the evolving factors influencing student decision-making in choosing study programs at universities in North Maluku to provide valuable insights for educational institutions. This research aims to analyze the factors influencing student decision-making in choosing a study program at universities in North Maluku, with a specific focus on the mediation role of psychological factors in the decision-making process. This research uses purposive sampling to acquire the data. A total of 219 respondents were acquired and analyzed using SEM. Socio-cultural has a positive and insignificant effect on psychology. Reference group has a negative and insignificant effect on psychology. Marketing communications have a negative and insignificant effect on psychology. Personal factors have a positive and significant influence on psychology. Socio-cultural factors have a negative and insignificant effect on decision-making. Reference group has a negative and insignificant effect on decision-making. Marketing communications have a positive and insignificant effect on decision-making. Personal factors have a positive and insignificant effect on decision-making. Psychology has a positive and significant influence on decision-making. Psychology mediates socio-cultural influences on decision-making. Psychology mediates the influence of reference groups on decision-making. Psychology does not mediate the influence of marketing communications on decision-making. Psychology mediates the influence of personal factors on students' decision-making.

Keywords: Socio-cultural; Reference Group; Personal Factors; Psychology; Marketing Communications; Decision Making

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1. INTRODUCTION

North Maluku, as one of the education hubs in Eastern Indonesia, places significant emphasis on the development of the education sector, spanning from primary education to higher education. As of 2022, North Maluku boasts 19 universities, comprising three state universities (PTN) and 16 private universities (PTS), offering approximately 106 study programs across various academic levels. The growing number of universities and study programs in North Maluku has led to increased competition in attracting prospective students. Consequently, every private university in the region is mandated to continually enhance the quality of graduates and professionalism in management to attract students to enroll in their preferred study programs.

Another notable phenomenon in the university landscape is the disparity in the popularity of study program choices. While specific programs are highly sought after, others experience lower interest. This trend prompts university administrators to take a proactive approach in introducing study programs that align with the preferences of prospective students.

The evolving external factors and shifts in the behavior of prospective students when selecting study programs in higher education provide an intriguing subject for university managers to explore. Understanding the primary considerations influencing students' choices enables study program managers to be more proactive in aligning offerings with the interests and needs of potential students. Changes in student behavior are believed to be influenced by various factors, including economic conditions, socio-cultural influences, technological advancements, and family preferences that lean towards pragmatic needs, particularly job opportunities and social status in the community. This phenomenon warrants thorough investigation and consideration of solutions, as a continued occurrence may lead to a gap in the supply of human resources with specific qualifications, potentially impacting scientific development in certain fields in the future.

Prasetyaningrum and Marliana (2020) concluded that two variables showing a positive and significant relationship with university selection decisions are campus quality and facilities, as well as marketing/communication factors. Meanwhile, Aziza and Wahyudi (2019) stated that the factors influencing the interest of prospective students in choosing ST YPM consist of five factors, with one being public trust in YPM. According to Fajcikova and Urbancova (2019), several factors influence student motivation and expectations, including the quality of personnel providing instruction, building social status, competency development, and the quality of the educational process in relation to work.

While research on consumer behavior has been extensive, studies specifically addressing student behavior in choosing study programs remain relatively limited. Some





studies focus on student behavior in choosing a college, analyzing the main determinants such as the influence of marketing mix variables. The impact of cultural factors, psychological factors, and individual characteristics of consumers, such as self-concept and lifestyle personality, has not been extensively explored. However, according to Kotler (2016), cultural factors are the most potent and influential factors in consumer behavior, cognition, and affection. Aligning with Tjiptono's opinion (2014), he mentioned that consumers do not just buy a product or service for its functional benefits; they also seek particular meanings, such as self-image, prestige, and even personality.

Based on the research background described, this study aims to test and analyze the factors influencing student decision-making in choosing a study program, mediated by psychological factors, at universities in North Maluku.

2. LITERATURE REVIEW

2.1 Consumer Behavior

Schiffman and Kanuk (2004) assert that consumer behavior encompasses the actions exhibited by consumers in the pursuit, purchase, utilization, evaluation, and expenditure of products intended to meet life's needs. According to Pindyck and Rubinfeld (2018), consumer behavior entails the allocation of income among various goods and services to maximize consumer welfare. In essence, consumer behavior involves decision-making processes such as searching, buying, evaluating, and spending products while allocating income to achieve consumer satisfaction and maximize welfare. Given its dynamic nature, numerous factors drive changes in consumer behavior over time. Kotler and Keller (2009) identify several critical factors in shaping consumer behavior, including cultural factors, social factors, and personal factors. Cultural factors, in particular, wield significant influence on consumer behavior, as culture serves as the fundamental determinant of an individual's desires and behaviors.

2.2 Decision-Making Theory

Decision-making can be interpreted as the selection of the best alternative from several options available. Several theories are most often used in policy-making, namely: **Comprehensive Rational Theory**. Some experts, including Lindblom (1965), state that decision-making does not necessarily deal with concrete problems. Instead, decision-makers often make choices that do not address the root of the problem. The comprehensive rational theory requires irrational elements in decision-makers. The assumption is that a decision-maker has sufficient information about alternatives to predict the consequences of alternative options accurately. This theory also involves considering the cost-benefit

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principle and addressing many interrelated issues. Decision-makers frequently face conflicts of interest between their values and those believed by society. This theory assumes that facts and values can be easily distinguished, but in reality, it is challenging to differentiate between facts on the ground and existing values.

Incremental Theory. This theory, used by government officials in decision-making, avoids the complexity associated with considering numerous problems. It can be described as a decision-making model that produces limited, practical, and acceptable results. According to Dror (1969), the weakness of incremental theory lies in its tendency to result in inaction and the preservation of the status quo.

Unified Observation Theory. Some of these weaknesses formed the basis of a new concept, as proposed by organizational sociologist Etzioni (1986), namely integrated observation as an approach to decision-making, encompassing both fundamental and incremental decisions. Incremental decisions provide a primary direction and pave the way for fundamental decisions after their achievement. According to Etzioni (1986), the integrated observation model allows decision-makers to use comprehensive rational theory and incremental theory in different situations. This integrated observation model is essentially a compromise approach that combines the use of comprehensive rational models and incremental models in the decision-making process.

2.3 Cultural as a Dimension in Consumer Behavior

Cultural aspects constitute an intriguing dimension of study in consumer behavior, particularly concerning how socio-cultural concepts impact consumer psychology and behavior. According to Hofstede, as cited in Sari (2018), culture comprises five dimensions: power distance, individualism, masculinity, uncertainty avoidance, and long-term orientation. Sari (2018) further notes that culture, as perceived by the general public, is associated with identical customs, traditions, and ancestral heritage that should be preserved. Additionally, culture is considered a collection of dimensions used to measure the existence of individuals in their environment. The social environment, shaped by how individuals behave, will influence individual intentions in acting. According to Ramya and Ali (2016), consumer buying behavior refers to the purchasing behavior of end consumers. Various factors, specificities, and characteristics influence individual consumers in their decision-making process, shopping habits, buying behavior, and the brands or retailers they choose.





2.4 Social Factors in Consumer Behavior

Consumer behavior is also influenced by social factors such as groups, family, roles, and status. Reference groups involve one or more people who serve as a basis for comparison between reference points in forming affective and cognitive responses and expressing one's behavior. According to Schiffman and Kanuk, as cited in Durmaz (2014), reference groups are groups that individuals use as a basis for forming values and manners and are highly important in relation to consumer behavior. Research conducted by Durmaz (2014) concluded that the need to understand and explain consumer behavior arises from the necessity for marketing concepts directed toward consumers.

Consumer behavior is the process of individual decisions about how, where, and when to buy goods and services or even whether to buy them or not. Consumers, when faced with various stimuli, react to them under the influence of personal factors, family environment, and reference groups.

2.5 Personal Factors in Consumer Behavior

Naturally, every human being has differences in personal characteristics, which, in turn, influence the behavior and consumption patterns of each individual. Several factors influence consumer behavior in buying goods and services, among them age and stage of the life cycle, occupation and economic conditions, lifestyle, and personality (Pemani and Massie, 2017).

2.6 Psychological Factors in Consumer Behavior

Research conducted by Li and Srisutto (2016) states that the four psychological factors—perceptions, motivations, learning, and actions—positively affect consumer buying interest. The more positive one's perceptions, motivations, learning, and actions, the higher one's purchase interest in the product. Furthermore, Li and Srisutto (2016) mentioned that three dimensions of action affect purchase intention, namely cognitive (learning), affective (feeling), and conative (doing).

2.7 Hypothesis Development

Social refers to a group of people who can influence a person's behavior in performing an action based on habits. Meanwhile, culture is the set of habits within a society in responding to something considered to have values and habits, which can be initiated from receiving information, their social position in society, and their knowledge of what they feel (Putri and Suhermin, 2022). Thus, Social Culture represents the relationships and order in society that can influence a person's behavior to respond and take action based on habits,





commencing from receiving information, their social position in society, and their knowledge of what they feel.

Based on the description above, the hypothesis proposed in this study is:

H1: Socio-cultural has a positive and significant effect on psychology

Psychology is shaped by the influence of social groups that serve as a reference for individuals, prompting them to take action based on motivation, perception, learning, attitudes, and beliefs. An individual utilizes a reference group as a basis for comparison or a reference in shaping a response. Reference groups provide standards and values that influence a person's behavior. Hafid (2010) concluded that reference group has a positive and significant effect on motivational factors and decision-making.

Based on the description above, the hypothesis proposed in this study is:

H2: Reference group has a positive and significant effect on psychology

Marketing communication can influence consumer motivation, attitudes, and behavior. With motivation within oneself, a person will exhibit behavior directed toward a goal to achieve satisfaction. Motivation arises due to the needs felt by consumers. The need itself emerges because consumers experience discomfort (a state of tension) between what should be felt and what is actually felt. These perceived needs prompt someone to take action to fulfill them (Wijaya, 2018).

Psychologically, an individual's purchasing choices can be influenced by their motivation, perception, knowledge of the product or service, as well as beliefs and stances. Mardiana (2013) stated that, in consumer decision-making, information received by consumers through communication plays a crucial role in shaping consumer perceptions, ultimately leading to behavior undertaken by consumers.

Based on the description above, the hypothesis proposed in this study is:

H3: Marketing Communication has a positive and significant effect on psychology

Binsardi and Ekwulugo, as cited in Rochyati (2015), state that when students consider the benefits of attending college, they are not merely purchasing a diploma but rather acquiring the advantages that the diploma can offer, providing opportunities for employment, elevating status, and influencing lifestyle. Consequently, individual influences such as motivation, attitudes, and interests play a significant role in the selection of higher education institutions. In this case, individual factors will be categorized into two groups: factors inherent in students, such as socioeconomic status, parental education, and family





culture, and factors existing in students, such as educational aspirations, academic abilities, self-image, personality, and values held.

Based on the description above, the hypothesis proposed in this study is:

H4: Personal Factors have a positive and significant effect on Psychology

Pemani and Massie's (2017) research indicates that cultural factors positively influence purchasing decisions, while social factors also have a positive impact on purchasing decisions. On the other hand, Adhim (2020) found that cultural factors exert a negative and significant influence on consumer behavior in purchasing decisions. In contrast, social factors have a positive and significant effect on consumer behavior in purchasing decisions. In a study by Hanif et al. (2010), it was revealed that culture has a positive and significant effect on purchasing decisions, and social factors also have a positive and significant effect on purchasing decisions. Simultaneously, cultural, social, personal, and psychological variables were proven to have a significant impact on purchasing decisions. According to Putri and Suhermin (2022), cultural factors have a positive and significant influence on purchasing decisions, while social factors do not have a significant effect on purchasing decisions.

Based on the description above, the hypothesis proposed in this study is:

H5: Socio-Cultural has a positive and significant effect on Decision Making

An individual utilizes a reference group as a basis for comparison or a reference in shaping a response. Reference groups provide standards and values that influence a person's behavior. Reference groups involve one or more people who are used as a basis for comparison between reference points in forming affection and cognition responses and expressing one's behavior (Peter and Olson, 2000). The results of Hafid's (2010) research concluded that reference groups have a positive and significant effect on decision-making.

Based on the description above, the hypothesis proposed in this study is:

H6: Reference Group has a positive and significant effect on decision-making

Pratiwi and Mandala (2015) stated that the marketing mix has a positive effect on purchasing decisions. Fitria and Hidayat (2017) found that indicators of marketing communication, namely price, have a positive and significant effect on purchasing decisions. Putra and Meilisa (2018) found that reference groups positively influence students' decisions in choosing universities.

Based on the description above, the hypotheses proposed in this study are:

H7: Marketing Communication has a positive and significant effect on Decision





Pratiwi and Mandala (2015) found that personal factors positively influence purchasing decisions. Adhim (2020) found that personal factors have a positive and significant influence on consumer behavior in purchasing decisions. Hanif et al. (2010) found that personal factors have a positive and significant effect on purchasing decisions. Putri and Suhermin (2022) found that personal factors did not have a significant effect on purchasing decisions.

Based on the description above, the hypothesis proposed in this study is:

H8: Personal Factors have a positive and significant effect on Decision Making The Influence of Psychology on Decision-Making

Pratiwi and Mandala (2015) found that psychological factors positively affect purchasing decisions. Adhim (2020) found that psychological factors have a negative and significant influence on consumer behavior in purchasing decisions. Hanif et al. (2010) found that psychology has a positive and significant effect on purchasing decisions. Meanwhile, Putri and Suhermin (2022) found that psychological factors did not have a significant effect on purchasing decisions.

Based on the description above, the hypothesis proposed in this study is:

H9: Psychology has a positive and significant effect on Decision Making

Based on the descriptions above, social resources, reference groups, marketing communications, and personal factors are identified as influencers on psychology. Those findings have been empirically proven through various previous studies. Psychology, in turn, is acknowledged as a significant factor in decision-making, as supported by the results of previous research. Therefore, psychology is considered a variable that mediates the influence of social influences, reference groups, marketing communications, and personal factors on decision-making.

Based on the description above, the hypotheses proposed in this study are:

H10: Socio-Cultural Positive and Significant Influence on Decision-Making is Mediated by Psychology

H11: Reference Group Positive and Significant Influence on Decision Making is Mediated by Psychology

H12: Marketing Communication Positive and Significant Influence on Decision Making is Mediated by Psychology

H13: Personal Factors Positive and Significant Influence on Decision Making is Mediated by Psychology



Schematically, the conceptual framework of this research can be described as follows:

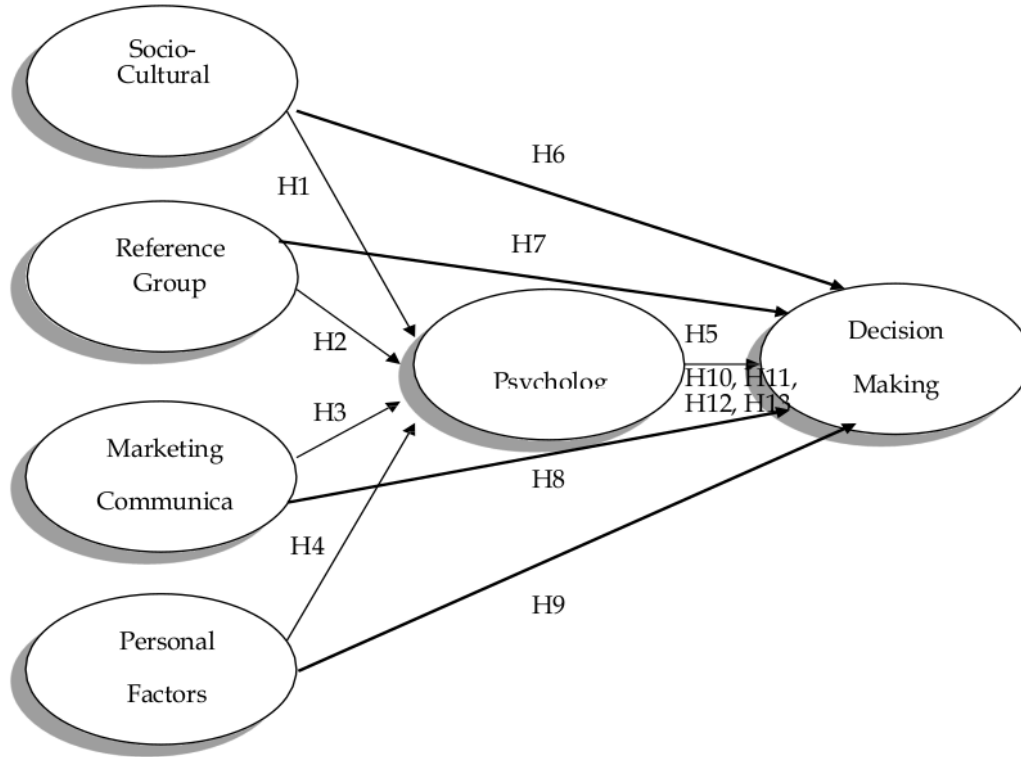


Figure 1. Conceptual Framework

3. RESEARCH METHOD

The population in this study comprises several students at private universities (PTS) in North Maluku. Given the large number of student populations at universities in North Maluku, the sample selected for this study consists of students who have chosen study programs categorized as favorite and less desirable by prospective students at private universities (PTS) in North Maluku. The respondents to be sampled in this study are new students from the 2020-2021 batch. Sampling in this study was conducted using Isaac and Michael's calculation formula (Sugiyono, 2013). In this study, a population of 1136 people was identified, with a fault tolerance limit of 10% and a value of $d = 0.05$ being determined. Consequently, the number of research samples was determined to be 219 respondents.



To analyze survey data, interpret research results, and test hypotheses, various methods are employed, including measurement model testing, overall model testing, structural model testing, and relationship testing of observed variables. To facilitate the analysis process, several statistical application programs are utilized, including SPSS (Statistical Package for Service Solution) and AMOS (Analysis of Moment Structure), which are packages in the SEM (Structural Equation Model) program.

4. RESULT

The results of the validity test indicate that all question items in the decision-making instruments, psychology, socio-culture, reference groups, marketing communications, and personal factors are deemed valid, as they possess a Corrected Item-Total Correlation value greater than 0.3 (Sugiyono, 2013). Meanwhile, the results of reliability tests demonstrate that socio-cultural instruments, reference groups, marketing communications, personal, psychological, and decision-making factors exhibit a Cronbach's Alpha value of > 0.8, thus being declared reliable in the good category (Sekaran and Bougie, 2016: 290).

Based on the results of the model test on the relationship of research variables with each indicator conducted using SEM-Amos, a structural model between variables in this study was obtained, as shown in Figure 2. The path diagram in Figure 2 is a trajectory diagram of the variables that will be analyzed to determine the relationship between socio-cultural variables, reference groups, marketing communications, personal factors, and psychology on the decision variables of students choosing study programs at universities in North Maluku. There are 50 measurement indicators that can be observed directly, and the amount of data is 219, with the number of estimated parameters being six matrices containing the parameters estimated in this study. From the six matrices above, a total of 50 parameters will be estimated, so the degree of freedom in this study is 1695, indicating that the model is in the over-identified category.

The estimation model in this study employs maximum likelihood (ML) estimation, necessitating normality testing. Normal distribution data are obtained based on previous statistical tests (classical assumptions). Information on the results of the model evaluation is presented in Table 1 below:

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Table 1. Goodness of Fit

Goodness of Fit Index	Expected Value	Research Model	Result
Chi-Square	Expected Small	221,513	Good
Sig. Probability	≥ 0,05	0,004	Marginal
GFI	≥ 0,90	0,862	Marginal



AGFI	≥ 0,90	0,811	Marginal
CFI	≥ 0,90	0,97	Good
RMSEA	≤ 0,08	0,051	Good

Source: Primary Data, 2023

Table 1 shows that this research model can be considered a good fit. The Goodness of Fit Index (GFI) indicates the degree of model fit calculated from the residual squares of the predicted model versus the actual data as a whole. The GFI in this model has a value of 0.811. Although this value is close to the recommended value level of ≥ 0.90 , it shows that this research model is marginally fit. RMSEA is an index used when compensating for chi-square values in large samples. The RMSEA value in this study was 0.051, while the recommended value is ≤ 0.08 . This proves that this research model is fit. AGFI is the GFI matched with the ratio between the proposed degree of freedom and the degree of freedom of the null model. AGFI in this model has a value of 0.862, close to the recommended value level of ≥ 0.90 , indicating that this research model is marginally fit. CFI is an index that is relatively unaffected by sample size and model complexity. In this study, CFI has a value of 0.97, while the recommended value is ≥ 0.90 , indicating that this research model is fit. Based on the results of the overall goodness of fit measurement above it shows that the model proposed in this study is accepted.

The hypothesis testing is based on processing research data using SEM Amos analysis. The results of hypothesis testing using SEM can be summarized in Table 2 as follows:

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Table 2. Hypothesis Test

			Estimate	S.E.	C.R.	P	Label
Y1	<---	X1	.127	.080	1.594	.111	par_55
Y1	<---	X2	-.021	.078	-.270	.787	par_58
Y1	<---	X3	-.050	.083	-.604	.546	par_60
Y1	<---	X4	.684	.080	8.493	***	par_62
Y2	<---	Y1	.908	.217	4.180	***	par_56
Y2	<---	X1	-.106	.112	-.942	.346	par_57
Y2	<---	X2	-.177	.110	-1.613	.107	par_59
Y2	<---	X3	.055	.111	.490	.624	par_61
Y2	<---	X4	.286	.173	1.654	.098	par_63

Source: Primary Data, 2023



5. DISCUSSION

3 The parameter estimating the value of the standardized regression weight coefficient produces a value of 0.127 and a C.R value of 1.594, indicating the relationship between socio-cultural factors and positive psychology. Therefore, it can be concluded that a better socio-cultural environment will increase the level of psychology. Testing the relationship between the two variables indicates a probability of 0.111 ($p > 0.05$), which means that the socio-cultural relationship to psychology is not significant. Therefore, it can be stated that socio-cultural variables have a positive and insignificant effect on psychology, and the hypothesis stating that socio-culture has a positive and significant effect on psychology is not proven or rejected.

A student who will graduate from high school will be faced with a choice of where to go after graduation, whether to work or continue education to college. The social status and economic background of parents, namely income, affect a person's subjective norms and will influence intentions. Students with a lower parental socioeconomic status background will be more motivated to work than to continue their education to college due to a lack of resources for advanced education (Barokah and Yulianto, 2019).

The parameter estimating the value of the standardized regression weight coefficient yields a value of -0.021 and a C.R value of -0.270, indicating that the relationship of reference group with psychology is negative. Thus, it can be concluded that the worse reference group, the lower the level of psychology. Testing the relationship between the two variables indicates a probability of -0.787 ($p > 0.05$), which means that reference group has a negative insignificant effect on psychology. Therefore, the hypothesis that reference group has a positive and significant effect on psychology is neither proven nor rejected.

The influence of reference groups on psychological indicators, namely motivation, attitudes, and perceptions of a person, is a subjective norm derived from a person's beliefs obtained from the views of those around him (Wahyuningsih, 2019). Reference factors have a negative but not significant effect on student psychology. This illustrates that reference group indicators such as opinions or instructions from parents, siblings, friends, teachers, colleagues, opinions from experts, idols or role models, and seeing the success of others, as well as other sources of information such as the internet can reduce student motivation, attitudes, and perceptions in choosing a study program at universities in North Maluku.

The parameter estimating the value of the standardized regression weight coefficient produces a value of -0.050 and a C.R value of -0.604, indicating that the relationship between marketing communication and psychology is negative. Therefore, it can be concluded that the worse the Marketing Communication, the lower the level of psychology. Testing the relationship between the two variables indicates a probability of 0.546 ($p > 0.05$), which





means that Marketing Communication has no significant effect on psychology. Therefore, the hypothesis that marketing communications have a positive and significant effect on psychology is not proven or rejected.

Promotional media (digital) that universities have spread has had a strong influence on student psychology in various parts of the world. However, in this study, the results are different, where promotional media has a negative but not significant effect on student psychology in making decisions about choosing study programs at universities in North Maluku. This research also contradicts Fitria and Hidayat (2017), who found that indicators of marketing communication, namely price, have a positive and significant effect on the purchasing decisions of Sukma Medan College of Management students.

The parameter estimating the value of the standardized regression weight coefficient produces a value of 0.684 and a C.R value of 8.493, indicating the relationship of personal factors to positive psychology. Therefore, it can be concluded that better personal factors will increase the level of psychology. Testing the relationship between the two variables indicates a probability of 0.000 ($p < 0.05$), which means that Personal factors have a positive and significant effect on psychology. Therefore, the hypothesis that personal factors have a positive and significant effect on psychology is proven or accepted.

Personality, as a psychological characteristic of a person that is different from others, causes relatively consistent and lasting responses to the environment. Ordinary personality is explained by innate traits such as self-confidence, dominance, autonomy, differences, social conditions, self-defense state, and adaptable ability. Personality can be a beneficial factor in analyzing a person's behavior, provided that the personality type can be classified correctly.

The parameter estimation value of the standardized regression weight coefficient produces a value of -0.106 and a C.R value of -0.1942. This indicates that the relationship of Socio-Cultural factors to decision-making is negative. Therefore, it can be concluded that the better the socio-cultural factors are, the lower the level of decision-making. Testing the relationship between the two variables indicates a probability of 0.346 ($p > 0.05$), which means that Socio-Cultural factors have a negative and insignificant effect on decision-making. Thus, the hypothesis stating that socio-cultural factors have a positive and significant effect on decision-making has not been proven or rejected.

This research contradicts Syardiansyah (2017), who concluded that cultural factors have a positive influence on students' decisions to choose study programs in the Faculty of Economics at Samudra University. This is because cultural factors have local connotations, influences from the residential environment, cultural and environmental similarities,





cultural and environmental development, and social factors from the community in the play environment and school friends.

3 The parameter estimating the value of the standardized regression weight coefficient produces a value of -0.177 and a C.R value of -1.613, indicating that the relationship of reference group to Decision Making is negative. It can be concluded that the better reference group, the lower the level of decision-making. Testing the relationship between the two variables indicates a probability of 0.107 ($p > 0.05$), which means that reference group has no significant effect on decision-making. Therefore, the hypothesis that reference group has a positive and significant effect on decision-making is not proven or rejected.

Reference group factor can influence students in making decisions to choose a study program at higher education by realizing the importance of continuing their education amid a variety of alternative decision options that can be considered. This study contradicts Putra and Meilisa (2018), who found that reference groups positively influence students' decisions in choosing universities.

3 The parameter estimating the value of the standardized regression weight coefficient produces a value of 0.055 and a C.R value of 0.490, indicating that the relationship of marketing communication to Decision Making is positive. It can be concluded that the better marketing communication, the higher the level of decision-making. Testing the relationship between the two variables indicates a probability of 0.624 ($p > 0.05$), which means that marketing communication has a positive and insignificant effect on decision-making. Therefore, the research hypothesis that marketing communication has a positive and significant effect on decision-making is not proven or rejected.

This marketing communication factor can influence students' decisions in choosing study programs at universities by realizing the importance of continuing education amid a variety of alternative decision options that can be considered. This research is in line with Putra and Meilisa (2018), who found that promotion has a positive effect on students' decisions in choosing universities.

3 The parameter estimating the value of the standardized regression weight coefficient produces a value of 0.286 and a C.R value of 1.654, indicating that the relationship between personal factors and decision-making is positive. It can be concluded that the better the personal factors, the higher the level of decision-making. Testing the relationship between the two variables indicates a probability of 0.098 ($p > 0.05$), which means that personal factors have a positive and insignificant effect on decision-making. Therefore, the research hypothesis that personal factors have a direct positive and significant effect on decision-making is not proven or rejected.





According to Ramya and Ali (2016) and Priscilla (2019), a person's income level is a factor that can influence consumption patterns. Income is an essential purchasing resource. Therefore, everyone's buying patterns differ based on different income levels. Additionally, lifestyle, representing a person's activities, interests, and opinions that describe the "whole person" interacting with the environment, plays a role in shaping consumption patterns.

The parameter estimating the value of the standardized regression weight coefficient produces a value of 0.908 and a C.R value of 4.180, indicating that the relationship between psychology and decision-making is positive. It can be concluded that the better the psychology, the higher the level of decision-making. Testing the relationship between the two variables indicates a probability of 0.000 ($p < 0.05$), which means that psychology has a significant effect on decision-making. Therefore, the research hypothesis that psychology has a positive and significant effect on decision-making can be proven or accepted. This research aligns with Putra and Meilisa (2018), who determined that psychology (motivation) has a positive influence on students' decisions to choose universities.

The influence of socio-culture on decision-making is mediated by psychology, as indicated by the value of the direct effect ($<$) indirect effect, with a value of $-0.094 < 0.103$. This suggests that psychology acts as a mediator in the positive relationship between socio-culture and decision-making. In other words, higher socio-culture levels contribute to improved psychology, subsequently impacting enhanced decision-making. It can be concluded that there is an indirect influence between socio-culture and decision-making.

The influence of reference groups on decision-making, mediated by psychology, can be assessed by examining the value between the direct effect ($<$) and indirect effect, which is $-0.146 < -0.016$. This indicates that psychology acts as a mediator in the positive relationship between reference groups and decision-making. In other words, a higher reference group influence leads to improved psychology, subsequently enhancing decision-making. It can be stated that there is an indirect influence between reference group and decision-making.

The influence of marketing communication on decision-making, mediated by psychology, can be assessed by examining the value between the direct effect ($<$) and indirect effect, which is $0.046 > -0.039$. This indicates that psychology does not mediate the influence of marketing communication on negative decision-making. Therefore, it can be stated that there is no indirect influence between marketing communication and decision-making.

The influence of personal factors on decision-making, mediated by psychology, can be assessed by examining the value between the direct effect ($<$) and indirect effect, which is $0.303 < 0.658$. This shows that psychology mediates the influence of personal factors on positive decision-making. This means that the higher the personal factor, it will improve

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psychology and have an impact on improving decision making. Therefore, it can be stated that there is an indirect influence between personal factors and decision-making through psychology.

6. CONCLUSION

The results of this study found that (1) socio-cultural has a positive and insignificant effect on psychology; (2) reference group has a negative and insignificant effect on psychology; (3) marketing communications have a negative and insignificant effect on psychology; (4) personal factors have a positive and significant influence on psychology; (5) socio-cultural has a negative and insignificant effect on decision making; (6) Reference group has a negative and insignificant effect on decision making; (7) marketing communications have a positive and insignificant effect on decision making; (8) personal factors have a positive and insignificant effect on decision making; (9) psychology has a positive and significant influence on decision making; (10) psychology mediates socio-cultural influences on decision-making; (11) psychology mediates the influence of reference groups on decision making; (12) psychology does not mediate the influence of marketing communications on decision making; (13) psychology mediates the influence of personal factors on students' decision making to choose a study program at a university in North Maluku.

This study has limitations as it does not consider the variables of economic conditions (community income). Therefore, it cannot fully describe the rationality of students in making decisions when choosing study programs at universities in North Maluku. Suggestions for further research can include adding variables related to economic conditions in student decision-making processes for choosing a study program at Higher Education.

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