THE IMPACT OF STUDENT BEHAVIOR AND INCOME ON DECISION-MAKING MEDIATED BY MOTIVATION: A PSYCHOLOGICAL MARKETING STUDY OF INDONESIAN VOCATIONAL STUDENTS

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Abstract

This quantitative study examines the effects of motivation, income, and student behavior on decision-making among vocational students in Indonesia. Using purposive sampling, data were collected from 410 students across 15 universities and analyzed with Smart PLS 3. The findings show that motivation significantly influences student behavior and decision-making, while higher income also positively affects academic behavior. However, student behavior does not have a significant impact on decision-making. Mediation analysis reveals that student behavior serves as a weak mediator. This study emphasizes the importance of creating a supportive environment for motivation to enhance students' academic performance and decision-making abilities.

Keywords: Motive, Income, Student Behavior, Student Decision, and Theory of Planned Behavior.

1. INTRODUCTION

In the rapidly evolving era of globalization, students in Indonesia, particularly those in vocational education institutions, face various complex choices related to education, careers, and daily life (Suharno et al,. 2020). This phenomenon creates challenges for students to evaluate and make appropriate decisions in an environment filled with information and options (Sutiman, et al,2022). Previous research indicates that student behavior and motivation are crucial factors influencing their decision-making. For example, Ajzen(2020) in the Theory of Planned Behavior explains that individual attitudes and subjective norms significantly impact the intentions and decisions made..

The behavior of students, which encompasses their attitudes, habits, and daily actions, has a significant impact on how they evaluate the available choices (Verplanken and Orbell 2022). On the other hand, motivation serves as a primary driving force in decision-making (Song, et.al 2021; Sumo, et.al 2023). According to Ryan and Deci (2020), both intrinsic and extrinsic motivation significantly influence how individuals pursue goals and make decisions. However, an important aspect that is often overlooked is the influence of income as a mediating variable that can either strengthen or weaken the relationship between behavior and motivation with students' decision-making.

This study is based on the Theory of Planned Behavior proposed by Ajzen(2019) dan Ajzen (2012). This theory explains that individual behavior is determined by intention, which is influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control. In the context of this research, the theory can be used to understand how students' behavior and motivation affect their intentions in decision-making. This research also adopts Herzberg(1959), which distinguishes between motivator factors and hygiene factors in influencing individual satisfaction and decisions. In the context of students, intrinsic motivation (such as achievement and personal satisfaction) and extrinsic motivation (such as income and social status) can affect their decisions. Additionally, the study references Psychological Marketing Theory (Zeithaml et al. 2019), which focuses on understanding consumer behavior and the factors that influence purchasing decisions (Jain and Weiten 2020). With this approach, the study will explore how students' behavior and motivation, as well as their income, contribute to decision-making related to education and careers.

This study aims to explore the impact of students' behavior and motivation on decision-making, considering the mediating role of income. According to research by Yaghi and Alabed(2021), students' income influences their decisions when choosing academic programs and careers, making income an important factor to consider. Through a psychological marketing approach, this research not only focuses on the cognitive aspects of students in decision-making but also examines how external factors, such as income, can affect the outcomes of those decisions (Andrews, et.al 2020).

Thus, this research is expected to contribute to the development of more effective and relevant marketing strategies for vocational educational institutions in Indonesia, as well as assist students in making better decisions for their future. This study will provide a deeper understanding of the interaction between behavior, motivation, and income in the context of student decision-making, as well as its implications for educational and marketing practices.

1.1 Objectives

There are several objectives that the researcher aims to achieve in this study, including:

1. To analyze the influence of Motive (X1) and Income (X2) on Student Behavior (Z).
2. To analyze the impact of Motive (X1) and Income (X2) on Student Decision (Y).
3. To analyze the effect of Student Behavior (Z) on Student Decision (Y).

2. LITERATURE REVIEW

2.1 Student Behavior

The Theory of Planned Behavior (TPB), developed by Ajzen(2019), states that an individual's intention to perform a behavior is the primary predictor of whether they will actually do it. This theory identifies three core components that influence intention: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude refers to the individual's positive or negative evaluation of the behavior. Subjective norms relate to the social pressure to engage in or refrain from the behavior. Perceived behavioral control involves the individual's

perception of the ease or difficulty of performing the behavior. The combination of these three components results in stronger behavioral intentions and increases the likelihood of the behavior being enacted. Porter(2020) emphasizes a proactive approach to managing student behavior, focusing on positive reinforcement, emotional support, positive student-faculty relationships, and understanding the context and individual needs of students. Behavior is learned through interaction with the environment via reinforcement and punishment processes. Behaviors that are followed by reinforcement are likely to be repeated, while behaviors followed by punishment tend to be discontinued (Skinner 1985). Students learn new behaviors through observation and mimicry (modeling) of others. Factors such as imitation, identification, and self-efficacy (the belief in one's ability to succeed) play crucial roles in the formation of student behavior (Albert Bandura - 1970). The importance of social and cultural interactions in cognitive and behavioral development is highlighted. Bandura introduced the concept of the Zone of Proximal Development (ZPD), which indicates that students can achieve higher levels of mastery with assistance from more skilled adults or peers (Ameri 2020; Hughes 2021)

Erik Erikson(Nave 2020) states that the development of student behavior and personality involves psychosocial stages, where each stage presents crucial challenges for growth, such as trust and identity. The significance of a proactive approach to managing student behavior lies in its focus on positive reinforcement, emotional support, and building positive relationships between faculty and students, while also understanding the context and individual needs of students (Schunk and DiBenedetto 2020). Student behavior is influenced by the fulfillment of basic needs, ranging from physiological to self-actualization, which supports positive engagement. The importance of hands-on experiences in learning helps manage student behavior through active interaction and relevant, meaningful learning (Hattie, Hodis, and Kang 2020). Student behavior is a result of choices made to fulfill basic needs, such as love and freedom, highlighting the importance of providing control in the learning process (Graham 2020).

From a marketing psychology perspective, student behavior is understood through theories that explain the influence of psychological factors on their decisions and actions (Zeithaml et al. 2019). In the context of marketing, students can be influenced by advertisements or the behaviors of peers they observe, which can affect their purchasing decisions (Chou et al. 2020). Student behavior reflects efforts to fulfill needs, such as participating in social activities to satisfy the need for love and affiliation (McKenna 2020). Students' perceptions of brands and products influence their purchasing behavior, so marketers need to understand students' views to impact their decisions. Students are motivated by rewards and recognition; marketing strategies that provide incentives can enhance their interest and engagement (Ferrell and Ferrell 2020). Marketing psychology emphasizes the demographic and psychographic segmentation of students, helping marketers understand preferences and lifestyles for effective strategies (Liu et al. 2024; Malter et al. 2020). Student behavior as consumers is influenced by the decision-making process, so marketers need to understand its stages to design effective campaigns (Veloso, Tam, and Oliveira 2024; Wan et al. 2024; D. Yang et al. 2024). Students' emotions also affect purchasing behavior; marketers who associate products with positive emotions can

enhance appeal among students(Wong and Chapman 2023) From the explanations provided by the experts, it can be synthesized that student behavior as consumers is the result of a complex interaction among needs, motivation, perception, social learning, emotions, and environmental factors. Marketers who can integrate these aspects into their strategies will be more effective in reaching and influencing students.

2.2 Income

Income is an important concept in economics and finance that has been defined by various experts.

Income is the revenue received by individuals or households from their contribution of production factors, such as land, labor, and capital, in economic activities over a specific period(Jansson and Broström 2021). Income can also be defined as the flow of money received by individuals or entities from various sources, such as wages, salaries, interest, dividends, and business profits(Shi et al. 2021). Income encompasses all forms of revenue received in cash or other forms of compensation (Adam Smith 2010). It represents the total market value of all final goods and services produced within a country over a specified period (Corry, Minsky, and Moggridge 2008). This includes income earned from the production of goods and services, as well as income from foreign sources (Dean and Wells 2020). Income can also be viewed as the flow of services or utility obtained from assets or wealth over a certain period (Koo, Pantelous, and Wang 2022). Ultimately, income is the reward for the ownership or use of resources (Dean and Wells 2020).

Income, in the context of the permanent income theory, refers to the amount of consumption that a person can maintain based on expectations of stable future income (Oyarzo and Paredes 2023; Yoo 2019). Income encompasses not only current earnings but also expectations of future earnings. It is viewed as the flow of money received by individuals or households from various sources, such as employment, investments, and entrepreneurial activities (Braunheim et al. 2024). Income includes both pre-tax and post-tax earnings, as well as gross and net income (Pérez and Fernández 2019). Additionally, in the context of human capital, income is defined as the earnings generated from investments in education, skills, and training (Luo and Hu 2024). This income reflects the returns on investments in human capital that enhance individual productivity (C. Yang et al. 2024).

Income plays a crucial role in students' decisions when choosing a university (Pietsch 2020). Income affects students' ability to pay for education, making expensive universities less accessible for students from low economic backgrounds (Ashfaq, Shafique, and Selezneva 2024). Low-income students rely on scholarships and financial aid, so awareness of this support influences their university choice (Raabe, la Roi, and Plenty 2024). Students associate the quality of education with cost; those with higher incomes tend to choose high-quality universities, while low-income students seek more affordable alternatives (Raghupathi and Raghupathi 2020). Students consider potential post-graduation income; the belief that certain universities offer better job prospects can influence their choices. Income also affects social norms and expectations within students' social environments (Yizengaw and Weidman 2024).

For example, in communities where higher education is considered important and expected, students may feel pressured to choose superior universities, even if it requires greater financial sacrifice. Income can influence students' motivation in selecting a university (Owusu et al. 2023). Those with higher incomes may be motivated to pursue education at prestigious institutions, while students from lower-income backgrounds may be more motivated to find universities that offer financial support(Qian et al. 2024).

2.3 Student motives in determining the campus of choice

Student motive in the context of marketing psychology is a concept that refers to the reasons and psychological drives behind students' decisions to choose a particular educational institution, study program, or educational service (Wen and Hu 2019). To gain a deeper understanding, we can examine the factors influencing student motivation, such as the desire to obtain quality education, career prospects, social influences, institutional reputation, and personal values (Filgona et al. 2020; Lopes and Gomes 2023). This approach emphasizes the importance of recognizing students' needs and desires to design effective marketing strategies (Hu and Lyu 2024). Student motivation in choosing a campus refers to the underlying reasons or driving factors that inform their decision to pursue higher education at a specific institution(Chamberlin, Yasué, and Chiang 2023).

Understanding student motivation through the lens of marketing psychology helps educational institutions design more effective strategies to attract and retain students (Byusa, Kampire, and Mwesigye 2022). These strategies may include the development of relevant study programs, enhancing teaching quality, providing scholarships, and marketing campaigns that highlight the unique strengths and values of the educational institution (Lewison and Hawes 2007). Thus, a deep understanding of student motivation can provide a competitive advantage for educational institutions in attracting potential students and retaining them throughout their studies (Voropai 2018). By linking student motivation in choosing educational institutions with the components of the Theory of Planned Behavior (TPB), we can gain a deeper understanding of how psychological and social factors influence their decisions. This understanding enables educational institutions to develop more comprehensive and effective marketing strategies that not only attract but also retain students throughout their studies (Ajzen. 2019).

According to Ryan and Deci (2020), motivation consists of two types: intrinsic motivation, which comes from the satisfaction and engagement in the activity itself, and extrinsic motivation, which is driven by rewards or external outcomes. Intrinsic motivation tends to be more sustainable than extrinsic motivation in the long term. Motivation influences consumer behavior, including purchasing decisions, and can be affected by individual needs as well as social and environmental contexts (Zeithaml et al. 2019). In the context of students, student motivation in choosing a campus refers to the underlying reasons or driving factors behind their decision to pursue higher education at a particular institution (Ramelan, B, and Andriani 2023; Starck, Sinclair, and Shelton 2021). Student motivation is the internal and external drive that influences their decisions in choosing an educational institution. In the context of marketing psychology, this motivation is affected by various factors, including the perceived quality of education, career prospects, institutional reputation, and social influences (Litalien et al. 2024).

Consumer motives, or the underlying drives that inform consumer behavior in making purchasing decisions, have been a focus of research in the fields of marketing and consumer psychology (Wang et al. 2023).

Abraham H. Maslow(2017), proposed that human needs are organized in a hierarchy, ranging from fundamental physiological needs to self-actualization needs. In the context of consumers, the motivation to purchase a product can be related to the fulfillment of basic needs (such as food and shelter) to higher-level needs (such as status and recognition). Schiffman and Kanuk (2010), identified various motives that influence consumer behavior, including physiological needs, safety needs, social needs, esteem needs, and self-actualization needs. They emphasized that consumers are motivated by the desire to fulfill these needs through the purchase of products and services. McClelland (Ronald L. Pardee 2019) identified three main needs that motivate individuals: the need for achievement, the need for power, and the need for affiliation. In the context of consumers, these needs can influence the choices of products and services they purchase.

2.4 Student Decision

Student decision-making refers to the selection process carried out by students regarding academic choices, including the selection of universities, majors, or study programs. Kotler et al(2019) define student decision-making as a process that involves identifying educational needs, searching for information about available options, evaluating alternatives, and making the final decision. Student decisions result from considerations that include evaluations of both internal factors (motivation, interests) and external factors (cost, institutional reputation) that influence educational choices (Anyango et al. 2024). The decision-making process involves a series of steps that range from educational aspirations to evaluating options and ultimately enrolling in the chosen institution. Additionally, student decisions are influenced by social, cultural, and economic factors, including family support and societal expectations regarding education (Selçuk G¨orücü, Gülengün Türk 2024).

Student decisions are the result of a decision-making process that involves problem recognition (such as choosing a major), information gathering (about universities and study programs), evaluating alternatives (comparing options), and ultimately making a decision deemed best based on personal needs and preferences (Selçuk G¨orücü, Gülengün Türk 2024). In the context of the Theory of Planned Behavior, Ajzen (2020) explains that student decisions are influenced by intentions formed through three main components: attitudes toward the options, subjective norms that guide behavior, and perceived behavioral control. This indicates that decisions are based not only on rational factors but also on emotional and social aspects. Student decisions encompass long-term considerations, such as career prospects and potential income after graduation, as well as how these factors influence motivation and attitudes toward educational choices. Additionally, student decisions are affected by previous experiences, both positive and negative, in education, which can shape expectations and perceptions about the chosen educational institution(Charrois and Sewell 2023; Rababah and Al-Hammouri 2024). Overall, it can be synthesized that student decision-making is a dynamic process influenced by various factors, both internal and external, that interact to shape the educational choices made. These

factors include personal motivation, the information available, social environment, and the existing economic and cultural context.

3. HYPOTHESIS DEVELOPMENT AND RESEARCH FRAMEWORK MODEL

3.1 Motive And Student Behavior

Student motivation significantly affects their behavior in the academic environment, which is reflected in positive attitudes, levels of participation in activities, social interactions, and adherence to the regulations of educational institutions (Menon 2022). Motivation also has a significant influence on student behavior, with changes in motivation being evident during the first year of students' college experience (Boyle, Merrill, and Carey 2022). From a social role perspective, social motivation related to risk-taking behavior overall indicates the importance of fundamental social motivation in influencing such behaviors (Salas-Rodríguez et al. 2023). Motivation focuses on the drives and satisfactions that encourage students to engage, while student behavior encompasses their concrete actions in participating in physical activities (Ahmed and Al Salim 2024).

There is a positive relationship between students' motives for attending college and their learning behavior. Students with strong motives tend to experience lower risks of burnout and achieve better academic performance (Hyytinen et al. 2022). Research by Lin, Hua, and Li (2022), also indicates a significant relationship between student motivation and their academic behavior, where students motivated to pursue meaning and purpose in life tend to exhibit more constructive learning behaviors and achieve higher academic success.

Based on the analysis of previous research that has been discussed, the first hypothesis in this study can be formulated as follows:

Hypothesis 1 (H1): Motive has a positive effect on Student Behavior.

3.2 Income and Student Behavior

The influence of Income on Student Behavior can be reflected in the results of previous research. Household income positively affects students' social behavior, enhancing social integration and forming better friendship networks in the school environment (Raabe et al. 2024). Higher income significantly mediates the impact of social norms, risk perception, and experiences on behavior ((Geng, Yu, and Zhu 2024). Income can also stimulate consumer behavior in setting desires and making decisions (Kim, Ko, and Jang 2023). For some students, any increase in costs within the university environment may impact their involvement and participation on campus (Masserini, Bini, and Lorenzoni 2024).

Low-income students experience a significant decline in identified regulation levels over time, making learning feel less meaningful, particularly among both adolescent boys and girls(Alivernini et al. 2023a). Effective educational interventions can help students from economically disadvantaged backgrounds change their behaviors, thereby enhancing their overall quality of life (Balestracci et al. 2024). Attitudes toward sustainable consumption have a positive relationship with sustainable behavior, and income significantly influences the

dimensions of attitudes toward sustainable consumption and sustainable behavior. Furthermore, the relationship between income, dimensions of attitudes toward sustainable consumption, and specific sustainable behaviors has also been confirmed across groups differentiated by gender, age, property ownership, and education level (Agnieszka Szulc-Obłoza 2024). Social support from teachers and peers positively predicts prosocial behavior, mediated by communal goals. These findings expand the understanding of the impact of social support on the prosocial development of low-income adolescents (Yao and Li 2023).

Based on the findings from previous research as discussed above, the second hypothesis in this study can be formulated as follows:

Hypothesis dua (H2): Income has a positive effect on Student Behavior.

3.3 Motive and Student Decision

Research concerning the influence of Motive on Student Decision has been extensively studied by various researchers, as outlined in this study. McClelland's Need Theory, including needs for power, achievement, and affiliation, can be mediated by perceived accountability in the relationship between the need for achievement and affiliation (Royle and Hall 2012). The motives driving decision-making include the desire to reduce uncertainty in environments relevant to tasks. Therefore, an individual's motive to obtain relevant information and reduce uncertainty directly influences a decision(F. Javier Domı́nguez-Zamora 2021). Moreover, motives such as intrinsic and extrinsic motivation significantly affect students' decisions regarding online learning engagement, indicating that effective learning environment design can enhance students' learning experiences (Ferrer et al. 2022). In the financial industry, reputational motives play a minor role among professionals due to intrinsic motives. In contrast, student decisions are driven by reputational motives, suggesting that intrinsic incentives are lower among professionals (Lindner et al. 2021).

Motives reflected in self-efficacy and personal traits are considered factors that motivate or influence students' behavior in making career decisions.(Lindner et al. 2021). Motives reflected in self-efficacy and personal traits are considered factors that motivate or influence students' behavior in career decision-making(Duru, Soner, and Sinan 2021). Intrinsic motivation supports students' success and well-being. Personal values enhance perseverance, while ego-driven motives increase perseverance but may decrease well-being. External regulation tends to lower well-being (Howard et al. 2021). The influence of motivation on decision-making in the context of career planning is analyzed through communication skills, motivation, and experience, using literature studies in marketing management as a foundation (Fahmi and Hapzi Ali 2022). From an investment perspective, motives can significantly affect factors such as knowledge, risk, income, capital market training, and motivation, all of which have a significant positive impact on investment decisions (Junaeni 2020).

Based on the review of findings from previous researchers mentioned above, the third hypothesis of this study can be formulated as follows:

Hypothesis 3 (H3): Motive has a positive effect on Student Decision.

3.4 Income and Student Decision

One of the most compelling factors for students when choosing a specialization is the potential for high income. This indicates that income is an important factor influencing their decisions regarding future specializations (Royle and Hall 2012). Income affects financial behavior and attitudes; however, it does not directly influence investment decisions. These factors are not strong enough to determine investment decisions outright (Atmaningrum, et.al 2021). The aspect of Income-Driven Student Loans (IDR) related to income and potential unemployment makes students more likely to choose IDR, particularly those who anticipate low income or unemployment risks after graduation. This demonstrates the influence of income on students' decisions (Abraham et al. 2020). From a social relationship perspective, income plays a significant role in students' decision-making. Students from low-income households are less frequently chosen as friends and are less likely to initiate or maintain friendships compared to students from higher-income households. This suggests that household income influences students' social decisions at school (Raabe et al. 2024).Income can also be a factor that influences financial literacy, which in turn affects students' investment decisions (Ashfaq, et.al 2024). Additionally, low income can impact the development of motivation in students during their adolescent years, which subsequently influences their perceptions of studies and academic decisions (Alivernini et al. 2023). Income affects students' decisions when selecting appropriate education, considering that access and available resources are influenced by their economic status (Pietsch 2020). Income affects the factors that students consider when determining their careers, including (1) career clarity, (2) career exploration, (3) career rewards and recognition, and (4) career initiatives for professional and personal growth (Thomas, John, and Thomas 2024). Based on the review of several previous studies, the fourth hypothesis can be formulated as follows:

Hypothesis 4 (H4): Income has a positive effect on Student Decision.

3.5 Student Behavior and Student Decision

Several key factors can influence student decisions, such as academic skills, previous experiences, course design, feedback, social presence, and social support. Additionally, motivation is identified as a secondary factor contributing to students' decisions to continue their studies (Aldowah et al. 2020). Motivation also influences students' decisions to use "contract cheating" services, driven by reasons such as academic ability, perseverance, personal issues, competing goals, and self-discipline (Amigud and Lancaster 2019). Motivation impacts decision-making, where reputational motives and intrinsic motives affect the level of risk-taking in investment decisions among both students and financial professionals (Lindner et al. 2021). There is also a significant influence of various types of motivation on student decision-making, including performance, perseverance, well-being, and goal orientation (Howard et al. 2021). Various aspects of motivation significantly influence students' decisions to continue or discontinue their education (Casanova et al. 2021). The impact of motivation on decision-making shows that students' learning motivation affects their social presence and encourages increased student enrollment in courses, although it does not directly affect learning performance in blended learning settings (Law, Geng, and Li 2019). Self-efficacy, goal setting,

and task interest play crucial roles in shaping planned behavior to participate. These factors reflect motivational aspects that influence students' decisions to engage (Lung-Guang 2019). Similarly, Koyuncuoglu(2020), emphasizes that academic motivation has a positive effect on students' career certainty. Academic motivation and career certainty vary based on gender, year of study, academic achievement, and expectations for pursuing postgraduate education. These findings underscore the importance of enhancing academic motivation to help students make better career decisions. Based on the review of several previous studies, the fifth hypothesis can be formulated as follows:

Hypothesis 5 (H5): Motive has a positive effect on Student Decision.

After reviewing the theories proposed by experts and previous studies, we can formulate the conceptual framework for the research as follows:
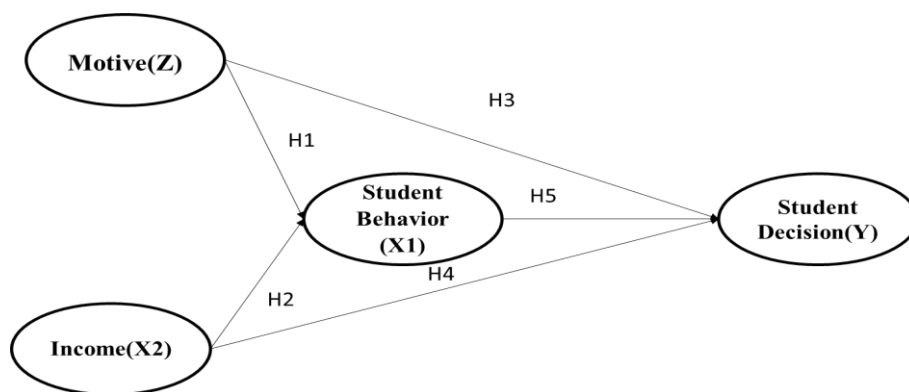

Figure 1: Research Framework Model

Source: Processed by Researchers (2023)

4. METHODOLOGY

This study is a quantitative research utilizing purposive sampling methods for sample selection. The research population comprised 6,850 students from 15 universities with vocational programs in Indonesia. The sample was determined using the formula from Hair,et.al (2020) where the sample size is ten times the number of indicators (41 indicators x 10), resulting in a total sample of 410 individuals. Data in this study were analyzed using the SMART-PLS 3 software. The research was conducted from November 2022 to October 2023, covering vocational universities in the provinces of Banten, West Java, and DKI Jakarta.

4.1. Data Collection

Data collection was conducted in two phases. The first phase involved a field test of the questionnaire between November 10 and November 30, 2022, during which 150 questionnaires were returned with a 100% valid and reliable response rate. The second phase was a formal survey conducted via Google Forms from January 1 to February 25, 2023. Out of the 410 distributed questionnaires, 300 were deemed valid and reliable after testing, making the data ready for further analysis.

4.2. Measurement

The instruments used for data collection in this study are presented in Table 1 below:

Table 1: Measurement Instruments

| Variable	Indicator	Code	Measurement items
Motive(X2) Wen and Hu (2019) Filgona et al. (2020); Lopes and Gomes (2023)	Hope	X11	I believe that universities should be able to cultivate career opportunities for their students.
		X12	I think the university's role is to enhance students' skill development.
	Loafing	X13	This campus is the most straightforward option for me.
	Social Environment	X14	My primary objective is to ensure my family's well-being.
		X15	I believe the instructors are highly qualified.
		X16	My position in society is likely to be seen in a positive light.
INCOME(X1) Jansson and Broström (2021) Adam Smith (2010). Dean and Wells (2020)	Cost	X21	The cost of education at this institution matches the level of services offered.
		X22	The prices for meals and beverages on campus are fair and reflect the quality and selection available.
	Own Income	X23	The university assists students in securing employment both on-campus and off-campus.
		X24	Currently, I have Work.
	Parents Income	X25	The campus has facilities that help students reduce costs.
		X26	This campus offers financial aid or price reductions for students with low-income parents.
Student Behavior(Z) Ajzen(2019), Porter(2020) Skinner(1985)	Demographic	Z1	I often consider race and ethnicity when deciding on my studies.
		Z2	My financial status is the key factor in selecting a campus.
	Individual Character	Z3	I always consider the campus's reputation and ranking when selecting where to study.
		Z4	I focus on the availability of facilities like libraries, labs, and classrooms when selecting a campus for my studies.
		Z5	I consistently take into account social factors, like family and friends, when selecting a campus
		Z6	I always consider the offered study programs and available support services when selecting a campus.
	Life Style	Z7	I prefer selecting a campus that prioritizes environmental conservation.
		Z8	I usually opt for campuses that support artistic expression and creativity.
		Z9	I am typically aware of the social activities and gatherings I participate in on campus.
Student Decisions (Y). Kotler et al(2019) Anyango et al. (2024) Ajzen (2020)	References from close friends and teachers	Y1	I consistently consider the input of my close friends while studying.
		Y2	I always value my professors' recommendations while advancing in my studies.
		Y3	My parents' advice is an important consideration when planning my higher education.
		Y4	I always consider my family's recommendations to improve my education.

Source: Processed by Researchers (2023)

5. RESULTS

5.1. Measurement Model Evaluation

a) Factor Loading Test

The initial stage of measurement involves checking whether there are any factor loading values below (<0.70). Factor loading represents the correlation between the measurement items and the variables. To analyze these factor loading values, refer to the path diagram in Figure 2 below:
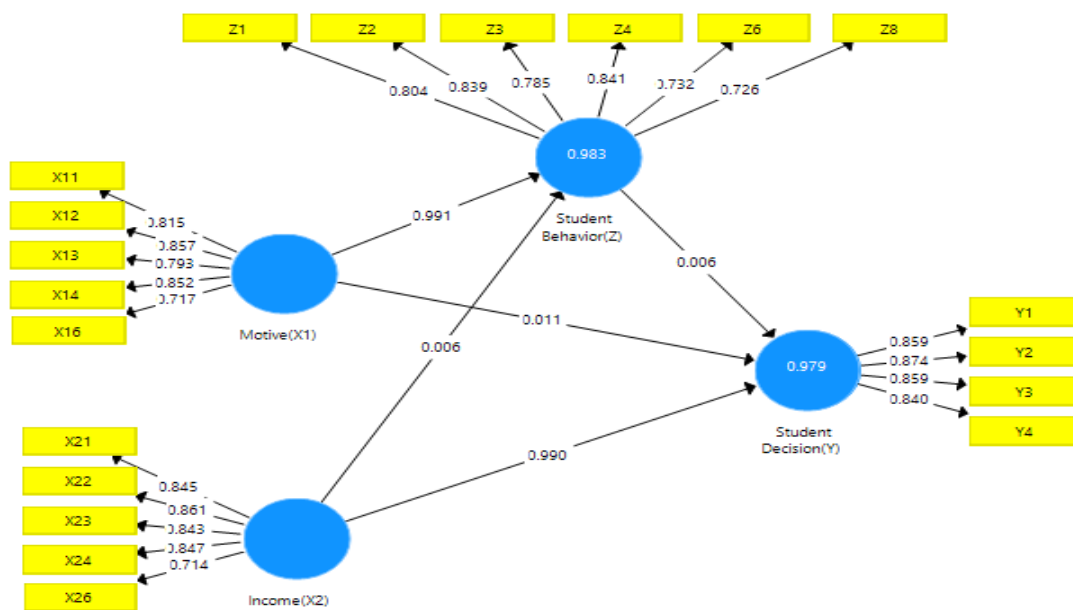
Gambar 1: Path Diagram Koefisien Second Order

Source: Processed by Researchers (2023)

Table 2: Second Estimate of Factor Loadings

Relationship Variables	LF	T Statistics (|O/STDEV|)	P Values	Relationship Variables	LF	T Statistics (|O/STDEV|)	P Values
X11 <- Motive(X1)	0.815	35.396	0.000	Y1 <- Student Decision(Y)	0.859	55.557	0.000
X12 <- Motive(X1)	0.857	42.148	0.000	Y2 <- Student Decision(Y)	0.874	56.806	0.000
X13 <- Motive(X1)	0.793	31.08	0.000	Y3 <- Student Decision(Y)	0.859	48.348	0.000
X14 <- Motive(X1)	0.852	47.841	0.000	Y4 <- Student Decision(Y)	0.84	32.801	0.000
X16 <- Motive(X1)	0.717	20.406	0.000	Z1 <- Student Behavior(Z)	0.804	33.06	0.000
X21 <- Income(X2)	0.845	49.546	0.000	Z2 <- Student Behavior(Z)	0.839	36.512	0.000
X22 <- Income(X2)	0.861	47.026	0.000	Z3 <- Student Behavior(Z)	0.785	29.718	0.000
X23 <- Income(X2)	0.843	45.504	0.000	Z4 <- Student Behavior(Z)	0.841	44.124	0.000
X24 <- Income(X2)	0.847	38.078	0.000	Z6 <- Student Behavior(Z)	0.732	21.55	0.000
X26 <- Income(X2)	0.714	17.341	0.000	Z8 <- Student Behavior(Z)	0.726	22.023	0.000

Source: Processed by Researchers (2023)

In the initial estimation of factor loadings, there were measurement items with factor loading values below <0.70, specifically X25 (0.686), Z7 (0.683), and Z9 (0.683). Thus, these measurement items were dropped from the system, and a second factor loading estimation was performed. The results of the second estimation, shown in Figure 1 and Table 2 above, indicate that all measurement items have values >0.70, reflecting good validity within the variables. The highest factor loading value for the variable Motive (X1) was found in the measurement item X12 (Hope) with a coefficient of 0.857, indicating that around 85.70% of the changes in the Motive variable are contributed by the X12 measurement item on the Hope indicator. For the Income variable, the measurement item with the highest factor loading value was X22 (Cost) with a coefficient of 0.861.

This indicates that 86.10% of the changes in the Income variable are contributed by the X22 measurement item on the Cost indicator. In the Student Behavior variable, the highest factor loading value was found in the measurement item Z2, amounting to 0.841. This shows that any changes in the Student Behavior variable are reflected by the measurement item Z2 with the Individual Character indicator, accounting for 84.10%. Similarly, for the Student Decision (Y) variable, the highest factor loading value was observed in the measurement item Y2 (0.874). This reflects that 87.4% of the changes in the Student Decision variable are controlled by the indicator "References from close friends and teachers" as indicated by the measurement item Y2. All measurement items significantly reflect each variable in the research model.

b) Composte Reliability (CR) dan Average Variance Extracyed (AVE) Test.

The results of the Composite Reliability (CR) and Average Variance Extracted (AVE) analysis indicate that the CR values are ≥ 0.70 and the AVE values are ≥ 0.50, as shown in Table 3 below:

Table 3: Compost Reliability (CR) and Average Variance Extracted (AVE) Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Income(X2)	0.881	0.892	0.913	0.679
Motive(X1)	0.866	0.869	0.904	0.653
Student Behavior(Z)	0.878	0.885	0.908	0.623
Student Decision(Y)	0.88	0.881	0.918	0.736

Source: Processed by Researchers (2023)

Based on Table 3 above, the Motive variable has a CR value > 0.70, indicating that all measurement items for Motive (X1) are reliable. The AVE value for the Motive variable is > 0.50, meaning that the variation in the items accounts for 43% (0.653 x 0.653).

Similarly, for the variables Income (X2), Student Behavior (Z), and Student Decisions (Y), the CR values are > 0.70, indicating that all measurement items for these three variables are reliable. The AVE values for the variables Income (X2), Student Behavior (Z), and Student Decisions (Y) are > 0.50, with the variation in the measurement items for these three variables ranging from 39% to 54%.

c) Discriminant validity

1) Fornell-Larcker Test

The evaluation of discriminant validity using the Fornell-Larcker approach shows results that can be seen in Table 4 below.

Table 4: Fornell-Larcker Test Results

	Income(X2)	Motive(X1)	Student Behavior(Z)	Student Decision(Y)
Income(X2)	0.824			
Motive(X1)	0.031	0.808		
Student Behavior(Z)	0.037	0.991	0.789	
Student Decision(Y)	0.790	0.026	0.032	0.858

Source: Processed by Researchers (2023)

The results of the Fornell-Larcker criterion test indicate that each variable has a higher correlation with itself compared to the correlations with other variables. Income (0.824) has a higher correlation than the Motive (0.031), Student Behavior (0.037), and Student Decisions (0.790) variables.

Similarly, the Motive variable (0.808) shows higher correlations with Student Behavior (0.789) and Student Decisions (0.858).

2) Heterotrait Monotrait Ratio (HTMT) Test

The HTMT values between variable pairs are less than 0.90, indicating that the variables have good discriminant validity(Hair et al. 2019).

Table 5: Heterotrait Monotrait Ratio (HTMT) TEST Results

	Income(X2)	Motive(X1)	Student Behavior(Z)
Income(X2)			
Motive(X1)	0.051		
Student Behavior(Z)	0.057	0.078	
Student Decision(Y)	0.670	0.041	0.047

Source: Processed by Researchers (2023)

Referring to Table 5, all HTMT values for each relationship between variables are < 0.90, indicating that this model meets the HTMT testing criteria.

5.2. Structural Model

a) Multikolinier Test

Evaluating multicollinearity is crucial in statistical analysis because multicollinearity can disrupt parameter estimation, increase standard errors, and affect the significance of hypotheses.

### Table 5: Hasil Uji Multikolinier(Inner VIF Value)

	Student Behavior(Z)	Student Decision(Y)
Income(X2)	1.001	1.003
Motive(X1)	1.001	4.097
Student Behavior(Z)		4.521

Source: Processed by Researchers (2023)

The values in the VIF table for checking multicollinearity indicate that figures below 5 suggest low multicollinearity and can be disregarded. The study then proceeded to hypothesis testing.

b) Hypothesis testing

The results of the hypothesis testing, including the coefficient values and significance of the model, can be seen in Figure 2 and Table 6 below:
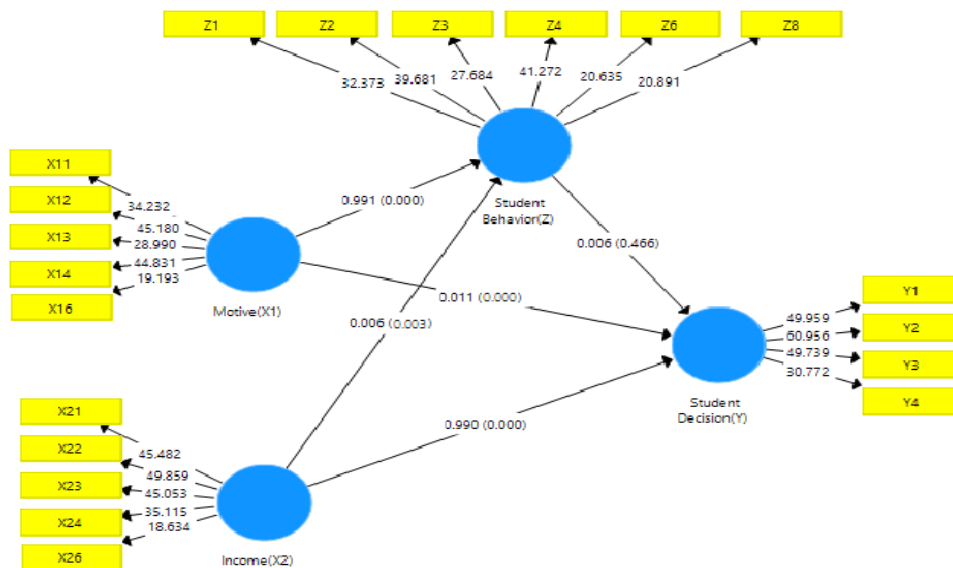
Gambar 2: Path Coefficients

Source: Processed by Researchers (2023)

Table 6: Path Coefficients

	β	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Income(X2) -> Student Behavior(Z)	0.006	0.006	0.002	3.000	0.003
Income(X2) -> Student Decision(Y)	0.99	0.99	0.001	988.609	0.000
Motive(X1)-> Student Behavior(Z)	0.991	0.991	0.001	1224.499	0.000
Motive(X1) -> Student Decision(Y)	0.011	0.012	0.0019	5.789	0.000
Student Behavior(Z) -> Student Decision(Y)	0.006	0.007	0.064	0.091	0.464

Source: Processed by Researchers (2023)

Figure 2 and Table 6 above show that Motive (X1) has a significant effect on Student Behavior, both in terms of t-statistic (> 1.96) and p-value (< 0.05). Thus, it can be interpreted that the first hypothesis (H1) is accepted, and there is not enough evidence to accept the null hypothesis (H0).

The results of the hypothesis testing also indicate that Income (X2) has a significant effect on Student Behavior (Z) with a coefficient of 0.991, with a t-statistic (> 1.96) and p-value (< 0.05). Therefore, it can be interpreted that the second hypothesis (H2) is accepted and the null hypothesis (H0) is rejected.

Furthermore, Motive (X1) is also found to have a significant effect on Student Decision (Y) with a coefficient of 0.011, a t-statistic (> 1.96), and a p-value (< 0.05), meaning that the third hypothesis (H3) is accepted and the null hypothesis (H0) is rejected. Next, Income (X2) shows a significant effect on Student Decision (Y) with a coefficient of 0.990, a t-statistic (> 1.96), and a p-value (< 0.05).

Therefore, it can be interpreted that there is sufficient evidence to accept the fourth hypothesis (H4) and not enough evidence to accept the null hypothesis (H0).

Finally, it was also found that there was an insignificant effect of Student Behavior (Z) on Student Decision (Y), with a coefficient of 0.006, supported by a t-statistic (< 1.96) and a p-value (> 0.05). Thus, it can be interpreted that there is not enough evidence to accept the fifth hypothesis, and there is sufficient evidence to accept the null hypothesis (H0).

In summary, the results of this analysis show that almost all tested variables have a significant impact on the corresponding dependent variables, except for the influence of Student Behavior (Z) on Student Decision (Y), which was found to be insignificant both in terms of t-statistic and p-value.

c) Mediation Test, F Square Test and Mediation Effect Size

The results of the mediation test calculations, including the F Square and Effect Size of the mediating variable on the influence of independent variables on the dependent variable, can be seen in Table 7 below:

Table 7: Mediation Test and Mediation Effect Size

Model Mediasi	β Mediasi	T Statistics	P Values	Interval		Statistik upsilon (v):
				5%	95%	$\beta^2MX\beta^2YM.X$
Income(X2) -> Student Behavior(Z) -> Student Decision(Y)	0	0.053	0.479	-0.001	0.001	0.000
Motive(X1)-> Student Behavior(Z) -> Student Decision(Y)	0.006	3.333	0.001	-0.126	0.107	0.000
Note: β² adalah nilai jalur koefisien dari tabel 6						

Source: Processed by Researchers (2023)

Based on the data presented in Table 7 above, the mediating variable "Student Behavior" does not have a significant effect on the relationship between "Income" and "Student Decision."

The coefficient of 0 indicates that "Student Behavior" does not provide a direct contribution to students' decisions regarding their income. The very small t-statistic (0.053) suggests that the effect is insignificant, supported by a p-value of 0.479, which is well above the significance threshold of 0.05. The confidence interval ranging from -0.001 to 0.001 includes zero, indicating that the effect of this mediating variable is likely to be zero or close to zero. The Upsilon (v) statistic of 0.000 further reinforces the conclusion that no effect was detected in this context.

Based on the data presented, the analysis shows that the coefficient of the mediating variable "Student Behavior" is 0.006, indicating a very small effect on the relationship between "Motive" and "Student Decision." Although the value is small, it still indicates a relationship. The t-statistic of 3.333 suggests that this coefficient is statistically significant, indicating that the relationship is not occurring by chance. The p-value of 0.001 also supports this significance, as it is well below the 0.05 threshold. However, the confidence interval between -0.126 and 0.107 includes zero, suggesting a potential insignificance in the effect of the mediating variable. The Upsilon (v) statistic of 0.000 confirms that there is no significant variation or effect in this model. Thus, despite the t-statistic and p-value indicating a relationship, further analysis is needed to understand the role of "Student Behavior" more deeply in this context.

In conclusion, the analysis indicates that the coefficient of the mediating variable "Student Behavior" has a very small effect on the relationship between "Motive" and "Student Decision." Additionally, no significant impact of the mediation on this relationship was found, according to the Upsilon (v) statistic results.

5.3 Evaluation of Model Fit & Goodness

In evaluating this model, there are several criteria that must be considered, such as the analysis of R-squared, F-Square test, Q Square test, Goodness of Fit (GoF) index, and the SRMR table test.

According to Hair et al(2019), the obtained R-squared values of 0.75, 0.50, and 0.25 reflect strong, moderate, and low influences, respectively. On the other hand, Chin (Yamin 2022) states that an R-squared of 0.67 is considered high, while 0.33 indicates a moderate effect, and 0.19 reflects a weak effect. In the context of F-Square, Hair et al(2019), categorize values below 0.02 as low, 0.15 as moderate, and above 0.35 as high. Cross-validated redundancy, or Q-square redundancy, measures the effectiveness of exogenous variables in predicting endogenous variables.

Hair et al. (2019) indicate that a Q-squared value of 0.25 signifies moderate predictive relevance, while 0.50 indicates high relevance. For Goodness of Fit (GoF) interpretation, referring to the formulation by Wetzels et al.Wetzels et.al (Yamin 2022), a value of 0.1 is recognized as low GoF, 0.25 as moderate GoF, and 0.36 as high GoF. The smaller the difference, the better the model fits the empirical data. Meanwhile Hair.etal (2020) recommend that the SRMR value should be less than 0.08.

The results of the R-squared test, F-Square test, Q square test, Goodness of Fit (GoF) index test, and the SRMR table test can be seen in the table below:

Table 8: Model Fit Test Results

	R Square		F Square		Q Square	Indeks GoF		SRMR	
	R Square	R Square Adjusted	Student Behavior(Z)	Student Decision(Y)	Q² (=1-SSE/SSO)	Rerata Communality	Rerata R square	Saturated Model	Estimated Model
Income(X2)			0.251	47.474					
Motive(X1)			57.04	0.000					
Student Beh(Z)	0.983	0.983		0.000	0.604				
Student DC(Y)	0.979	0.979			0.715				
Indeks GoF						0.815	0.981		
						0.518			
SRMR								0.078	0.078

Source: Processed by Researchers (2023)

Based on the interpretation by Hair et al(2019) the results of the R-Square test can be concluded that the variation in the Student Behavior (Z1) variable explained by Motive (X1) and Income (X2) is 98.3%, indicating a significant influence. Similarly, the variation in the Student Decision variable explained by the Motive (X1), Income (X2), and Student Behavior (Z) variables is 97.9%, which also indicates a significant influence in this model.

The F Square values are interpreted based on Hair et al(2019), criteria, where F Square values of (0.02) are considered low, (0.15) moderate, and (0.35) high. According to the F Square test results above, Motive (X1) has a significant structural influence on Student Behavior (Z) and a significant structural influence on Student Decisions. The Income (X2) variable shows a high structural influence on Student Behavior but no significant evidence of an effect on Student Decisions. Likewise, there is no statistically significant evidence that Student Behavior influences Student Decisions. Overall, this analysis indicates that the Motive variable plays a crucial role with a significant influence on students' behavior and decisions, while Income, although influential on behavior, does not have a significant impact on students' decisions. Additionally, Student Behavior shows no significant evidence of affecting Student Decisions.

The Q-squared redundancy value for Student Behavior is 0.604, which is > 0 and above 0.50, indicating that the Student Behavior variable has high predictive relevance regarding the Motive (X1) and Income (X2) variables in this model. Therefore, any changes or variations in the Student Behavior variable can be predicted by the Motive (X1) and Income (X2) variables. The Q-squared redundancy value for Student Decision (Y) is 0.75, which is > 0 and above 0.50, showing that the variables affecting Student Decision (Y) have high predictive relevance. Thus, it can be concluded that any changes in the Student Decision (Y) variable can be predicted by the Motive, Income, and Student Behavior variables. Hence, it can be concluded that Q-squared redundancy indicates that Student Behavior and Student Decision have high predictive relevance concerning the Motive and Income variables.

The SRMR result in Table 8 for this research model is 0.078, indicating that the developed model fits the empirical data since its value is below the acceptable threshold (less than 0.080).

From the series of model fit tests outlined above, such as R-Square, F Square, Q-Squared, and SRMR, it can be concluded that overall, the test results indicate that this research model is a good model and fits well with the empirical data.

6. DISCUSSION

The findings of this study support previous research by identifying various relationships among the analyzed variables. The results indicate that the Motive variable has a positive and significant effect on Student Behavior (Ahmed and Al Salim 2024; Boyle et al. 2022; Hyytinen et al. 2022; Lin et al. 2022; Menon 2022). This means that as students' motivation increases, their behavior in the context of learning and social interactions is also likely to improve (Chamberlin et al. 2023; Wen and Hu 2019). Motivation encourages students to be active in academic activities and enhances their class participation (Litalien et al. 2024; Wang et al. 2023). Motivated students tend to develop effective study habits and achieve their academic goals (Filgona et al. 2020; Lopes and Gomes 2023). Therefore, it is essential to create an environment that supports motivation through engaging programs and support from educators and peers (Ajzen. 2019).

The hypothesis testing results show that income (Income, X2) has a significant effect on student behavior (Student Behavior, Z). This finding confirms previous studies that indicate a similar relationship between income and student behavior (Agnieszka Szulc-Obłoza 2024; Alivernini et al. 2023a; Balestracci et al. 2024; Geng et al. 2024; Kim et al. 2023; Masserini et al. 2024; Raabe et al. 2024; Yao and Li 2023). This shows that the existing research can be considered valid and consistent with the results obtained in this study.

The findings indicate that when students' income increases, their behavior in academic contexts and social interactions tends to shift in a more positive direction (Raabe et al. 2024; Raghupathi and Raghupathi 2020). The significant influence of income on student behavior suggests that economic factors can impact students' engagement in learning activities (Ashfaq et al. 2024; Yizengaw and Weidman 2024). For example, students with higher incomes may have better access to educational resources, such as books, additional courses, or technology that supports learning (Owusu et al. 2023; Qian et al. 2024). Additionally, they may be more able to participate in extracurricular activities that contribute to the development of social and academic skills.

The results of the study indicate that the Motive (X1) variable has a significant effect on Student Decision (Y) (Duru et al. 2021; F. Javier, 2021; Fahmi and Hapzi Ali 2022; Ferrer et al. 2022; Howard et al. 2021; Junaeni 2020; Lindner et al. 2021; Royle and Hall 2012). These findings demonstrate that student motivation plays a crucial role in influencing the decisions they make in the educational context (Wen and Hu 2019), such as major selection, participation in extracurricular activities, and future career choices (Filgona et al. 2020; Lopes and Gomes 2023).

When students have high motivation, they are more likely to be confident in making decisions related to their studies (Chamberlin et al. 2023; Lewison and Hawes 2007). For instance, strong motivation can encourage students to commit to the academic choices they make and be more proactive in planning steps toward their educational or career goals (Deci 2020). This can also motivate them to carefully consider the pros and cons of the decisions they make (Zeithaml et al. 2019). Additionally, the significant influence of Motive on students' decisions emphasizes the importance of creating an environment that can motivate students (Ramelan et al. 2023; Starck et al. 2021).

Educational institutions can play a role in creating an atmosphere that supports motivational development through engaging programs, enriching activities, and support from educators and peers (McClelland dalam Ronald L. Pardee 2019). Overall, these findings affirm that motivation not only contributes to students' behavior but also plays a crucial role in guiding students in making decisions that impact their educational and career paths.

The findings of the study indicate that the Income (X2) variable has a significant effect on Student Decision (Abraham et al. 2020; Atmaningrum, Siska, Kanto, Dwi Sunu, and Kisman 2021; Raabe et al. 2024; Royle and Hall 2012). This means that students' income levels have a tangible impact on the decisions they make in the educational context, such as choosing a major, participating in extracurricular activities, or selecting higher education institutions (Raabe et al. 2024). The significant influence of income on students' decisions can be explained through several mechanisms.

Students with higher incomes have better access to educational resources, making them more likely to choose programs that align with their aspirations (Pietsch 2020). Income also affects motivation and confidence, where students from better economic backgrounds feel more comfortable pursuing ambitious academic paths, while those from lower backgrounds may be limited by financial considerations (Thomas et al. 2024). Financial uncertainty may lead students to choose paths they perceive as safer (Raghupathi and Raghupathi 2020). These findings highlight the necessity for educational institutions to recognize the impact of economic factors and provide ongoing financial support.

The final findings of this research indicate that the Student Behavior (Z) variable does not have a significant effect on Student Decision (Y). This means that students' behaviors in academic and social contexts do not directly influence the decisions they make regarding their studies, major selection, or career steps. These results contradict previous studies that claimed that Student Behavior (Z) significantly affects Student Decision (Y) (Aldowah et al. 2020; Koyuncuoglu 2020).

The research findings suggest that Student Behavior (Z) does not significantly influence Student Decision (Y) due to several factors. First, students' decisions are more influenced by external factors, such as economic conditions, parental expectations, and social support, rather than their behavior (Anyango et al. 2024; Selçuk G¨orücü, Gülengün Türk 2024).

Second, the complexity of decision-making is related to various information and experiences that are deemed more important (Kotler, Keller, and Brady 2019). Additionally, individual

variability and differences in motivation and personal aspirations may explain the insignificance of Student Behavior. Limitations in measuring behavior and changes in the educational environment, such as the absence of references from close friends and teachers, also contribute to these findings, highlighting the need for further analysis for a better understanding(Ajzen 2020; Charrois and Sewell 2023; Rababah and Al-Hammouri 2024).

Despite one insignificant relationship, this structural model overall finds significant relationships between the independent and dependent variables. The results of the model fit test indicate that this study is relevant and aligns well with the empirical data, making it a good model for understanding the interactions among the research variables.

7. CONCLUSION

The findings of this study reinforce previous evidence regarding the significant relationships between the Motive, Income, and Student Behavior variables with Student Decision. The Motive variable has been shown to have a significant positive effect on students' behavior and decisions, while Income also demonstrates a significant impact on their behavior and decisions. However, Student Behavior does not have a significant effect on Student Decision, highlighting that decisions are more influenced by external factors and individual complexities. Overall, this research indicates that motivation and income are key factors in student decision-making, and the developed model accurately reflects empirical reality.

7.1 Theoretical Implications

The findings of this study provide several theoretical implications, including the importance of motivation in education, the relationship between economic factors and student behavior, and the need to consider external influences in decision-making. This research reinforces the model of variable interaction and highlights its relevance in the theoretical discussion surrounding student decision-making.

7.2. Managerial Implications

This study yields several managerial implications, such as the need to enhance motivation programs and financial support for students, the creation of a supportive academic environment, training for educators, relevant curriculum evaluation, and the implementation of data analysis to understand student behavior in order to improve their engagement and learning outcomes.

8. LIMITATIONS AND FURTHER RESEARCH

This study has several limitations, such as the potential limited generalizability to a broader population, the methodology used that may result in bias, and unaccounted variables. For future research, it is recommended to conduct longitudinal studies, use a larger sample size, consider additional variables, implement qualitative analysis, and adopt a multidisciplinary approach. This way, further research can provide deeper insights into the factors influencing student behavior and decision-making.

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