



ABSTRACT

Extant studies hold that the decision quality at the very moment of choice indicates future task accomplishment. However, regarding individual-making, the decision's strategic nature still received little attention from the scientists so far. For that reason, the author utilizes the strategic decision dimensions of justifiability, confidence, and satisfaction to form a new concept called strategic decisional beliefs. Making self-efficacy, motivation, subjective well-being, loyalty, and switching likelihood as the concept's consequences under investigation, the author tests the concept using data from 350 new students chosen judgmentally. As expected, exploratory factor analysis with maximum likelihood extraction offers only one latent variable for the three underlined dimensions. Further investigation with confirmatory factor analysis indicates that all items are internally valid, reliable, and solidly merged into a single construct with a close fit measurement model. Good-fit structural equation modeling with Lisrel 8.8 successfully confirms that strategic decisional beliefs predict the specified consequences strongly. Interestingly, the construct has better structural validity in a unidimensional than a multidimensional form. This study still relies on a single cross-sectional design. Hopefully, further research can utilize a longitudinal design to investigate how strategic decisional beliefs predict individuals' actual performance, satisfaction, and loyalty.

Keywords:

Decision quality, decision justifiability, choice confidence, choice satisfaction, loyalty intention.

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Research Article

Strategic decisional beliefs: Conceptualization and empirical research

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INTRODUCTION

Many consumers finally leave their service provider even though they are satisfied with the service. Such problems are obvious in many small and private universities in the world. In the USA, Fain (2019) reported that 22% of students from each batch would leave their university. In Indonesia, Tejo (2019) approximated that percentage reaches 40%. In this phenomenon, the students who self-dropped out from their university and made their financial, time, and energy expenditures went for nothing should have made immature choice decisions. Therefore, finding a way to detect the stay and leaving likelihood at the moment of choice is beneficial for service providers and customers. Decision quality is the key to that necessity (Keren & de Bruin, 2017).

The quest for decision quality has started long ago and given birth to decision science. Scientists generally get into this area of investigation from two points of departure.

First, the decision-making process that concerns how a decision is born: follows or stands away from rules? This path is popular in the business context. Its supporters generally believe that the right decision will generate a favorable outcome and *vice versa*. However, there is also a time when a wrong decision ends with a favorable outcome, and the right decision closed with unfavorable outcomes. The second view, the outcome approach, pays attention to outcome favorability. The right decision is the one that generates favorable outcomes and *vice versa*. This approach is generally prevalent in tasks where the outcomes depend on chance-related factors, such as gaming, or the ones in which the outcomes come shortly after (Keren & de Bruin, 2017; Willman-Iivarinen, 2017).

The situation in individual decision-making is more complicated. A decision often goes through a sub-conscious process mixed with outcomes uncertainty (Keren & de Bruin, 2017; Simamora, 2020; Willman-Iivarinen, 2017), especially when it is the skill-related factor that responsible for the outcomes in a long period (Simamora, 2020). For that reason, in judging individual decision quality, scientists rely on subjective evaluation of the decision's process and outcomes manifested in decision justifiability, confidence, and satisfaction (Heitmann et al., 2007; Karimi et al., 2018; Szrek, 2015). The problem is, in individual decision-making, the scientists have not considered much the strategic nature of the decision as to whether they are strategic or less-strategic. Bruch and Feinberg (2017) have offended that some choices are made deliberately, while others are made spontaneously. A deliberate choice could be in the same tone as a strategic decision; however, they gave no further explanation.

It is common to bring organizational theory to explain individual decision-making. Using Papadakis and Barwise's (1997) managerial perspective as the reference, personal strategic decisions are those which are serious, risky, have uncertain results, and hard-to-reverse, with significant effects on the individual's future life. It includes career, university, living space, expensive buying, or investment choices. A strategic decision is the one that spends a high portion of an individual's resources. In such strategic decisions, refers to the strategic management field, individual decision-making should be primarily rational. The decision-makers should believe that they have made the right decision. Therefore, the research problem is how the strategic decisional beliefs work in individuals' decision-making? This research problem gives birth to two research questions. First, what is the strategic decisional beliefs concept? Second, what are strategic decisional beliefs' antecedents and consequences? This study aims to answer the above research questions. Consequently, the study's objectives are, first, to conceptualize and validate the strategic decisional beliefs. Second, to develop the model to investigate the concept's antecedents and consequences.

This study contributes in three ways. First, it provides the original strategic decisional beliefs concept and model that hopefully enrich research tradition in the individual-decision making field. Second, the study's results enable the individuals to assess the strategic decision quality that may help them go further or retract from an ongoing decision-making process to avoid failure, deception, and regret traps. Third, with the concept, the companies could make early detection of employees' or customers' staying and leaving the likelihood that enabling them to make the proper employees or customers selection decisions.

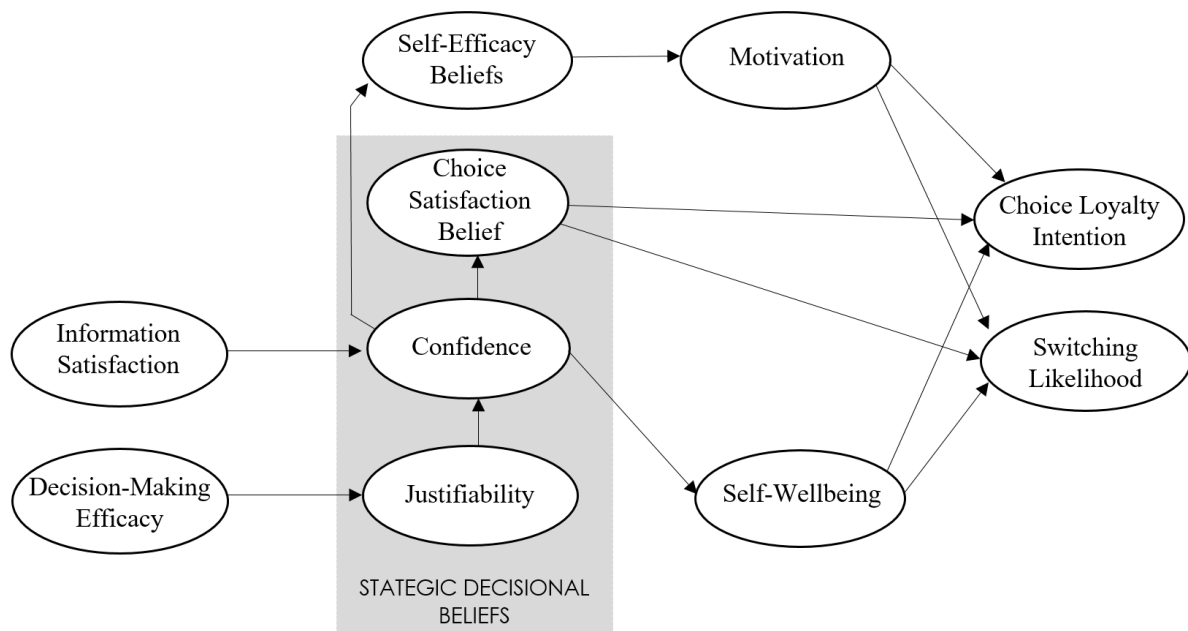
Decision quality is a measure that states how good is a decision. It can be judged by the process or decision outcomes (Howard & Abbas, 2016; Keren & de Bruin, 2017). In individual decision-making, when they are uncertain, the outcomes are represented by decision satisfaction portrayed by how satisfied are the decision-makers with their decision (Keren & de Bruin, 2017; Tyburski, 2017).

Decision quality has less efficacy to explain outcome satisfaction (Heitmann et al., 2007). Even worse, it can lead to future adverse outcomes (Spetzler et al., 2017). Therefore, scientists also turned their attention to the rational perspective in their quest. However, this perspective cannot be adopted thoroughly because in individual decision-making, besides rational factors, to some extent, the individuals also use emotions (Bruch & Feinberg, 2017; Heitmann et al., 2007; Zeelenberg et al., 2008). With rational bonding, an individual will try to simplify the decision-making rules and limit the alternatives. They develop some criteria, evaluate the available options based on particular requirements, and choose the most satisfying option (Bruch & Feinberg, 2017; Heitmann et al., 2007; Keren & de Bruin, 2017).

This study believes that decision-makers cannot indeed prove which one is the most satisfying option. They can only build some beliefs about the criteria they use. Before arriving at those beliefs, the decision-makers also need to believe that their decision is justifiable and the expected outcomes are accurate (Heitmann et al., 2007; Szrek, 2015). Therefore, as decision quality indicator, the strategic decisional beliefs, cover decision justifiability, decision confidence, and choice satisfaction belief. Their efficacy lies in the ability to explain the commitment to choice baptized by Doodley and Fryxell (2018) as the early indicator of decision outcomes.

The author develops the model based on Wigfield and Eccles's (2000) expectancy-value belief theory. This theory asserts that motivation depends on the belief that, first, the existence of outcomes resulting from performing a behavior, and second, the individual has the capability (self-efficacy) required to complete the action successfully. The chosen alternative is the most satisfying one according to the process, outcomes, and choice (Szrek, 2015). Meanwhile, although rationally conducted, decision-making is not free from emotional factors (Bruch & Feinberg, 2017; Heitmann et al., 2007; Zeelenberg et al., 2008). Feel well emotionally and free from regret are the primary goals pursued by individuals in decision-making (Heitmann et al., 2007). These are the primary argument used in the research model (Figure 1).

Decision justifiability (sometimes is called justifiability) is the extent to which decision-makers can give reasons or justify their choice (Heitmann et al., 2007; Westaby, 2005). It is generated by considering a decision's pros and cons, cost and benefits, and constraining factors (Westaby, 2005). In the expectancy-value theory (Wigfield & Eccles, 2000), justifiability represents the reasons, i.e., the value, to choose the option. In career decision-making, for example, it represents the career expectancies (M'manga et al., 2019). A high justifiable means the decision-maker can develop reasons, evidence, logic, or arguments to support the choice (Heitmann et al., 2007; Westaby, 2005). It can also be seen as decision righteousness. The justifiability indicates whether a decision-making process has gone through a satisfying process. A low justifiability decision can lead to regret (Heitmann et al., 2007; Zeelenberg et al., 2008).

Figure 1**Strategic Decisional Beliefs and Consequences**

Rational decision-making depends mainly on information availability and decision-making efficacy (Bruch & Feinberg, 2017). Decision-making efficacy is the ability to acquire, analyzing, and processing information. It can also be understood as the ability to evaluate the pros and cons or cost and gains that resided in each alternative. We can expect that people with high decision-making efficacy will have a higher belief that they have made a more justifiable decision (Heitmann et al., 2007; Karimi et al., 2018). These arguments enable the author to propose the following hypothesis:

H₁: The higher (lower) is the decision-making capability, the higher (lower) is the decision justifiability.

Decision confidence (sometimes is called confidence) is a perception about the decision's accuracy (Heitmann et al., 2007) or how close is the chosen option with an ideal option (Zha et al., 2013). It is derived mainly from decision justifiability and usually high when the available options are easy to compare (Heitmann et al., 2007). It also needs satisfying information (Di Cagno & Grieco, 2019; Phillips et al., 2016; Zha et al., 2013), especially when the decision-makers have high decision-making efficacy (Heitmann et al., 2007; Karimi et al., 2018; Zha et al., 2013). Decision-makers will feel less confident when information is incomplete, inaccurate, or overload (Heitmann et al., 2007) or cannot develop wise reasoning to support the decision (Heitmann et al., 2007). However, if the decision-makers hold a strong belief that they have made an accurate decision but are inaccurate (Phillips et al., 2016), overconfidence can occur. The following hypotheses are from these arguments:

H₂: The higher (lower) is justifiability, the higher (lower) is the decision confidence.

H₃: The higher (lower) is the information satisfaction; the higher (lower) is the decision confidence.

Rational decision-making has an emotional effect on a decision-maker (Bruch & Feinberg, 2017; Heitmann et al., 2007; Zeelenberg et al., 2008). Before making a decision, people judge the goodness or badness of a decision on their emotions (Heitmann et al., 2007). They can regulate their behavior to harvest decision-related positive emotions (joy, happiness, calmness), minimize negative emotions (e.g., fear, regret, disappointment, and anxiety), and pursue positive emotions (e.g., liking, happiness, pleasure, and joy) (Heitmann et al., 2007; Zeelenberg et al., 2008). A decision can be made to gain positive emotions (approach motivation) or to avoid negative feelings (avoidance motivation) (Heitmann et al., 2007).

With emotional intelligence (Mayer et al., 2016), people can anticipate regret in making a wrong decision (Zeelenberg et al., 2008). They can also anticipate positive affect if they make the right decisions (Heitmann et al., 2007). When felt confident, people are satisfied with their decision (Wang & Shukla, 2013) and free from negative emotions, such as regret and anxiety (Heitmann et al., 2007; Zeelenberg et al., 2008). Therefore, subjective well-being is a decision confidence's consequence, as stated in the following hypothesis:

H₄: The higher (lower) is the decision confidence; the higher (lower) is the subjective well-being.

Choice satisfaction beliefs concerns the issue about how satisfied a decision-maker is toward their decision, generated by comparing the features of decision options. It is higher when the features are easy to compare and lower when features are difficult to compare (Heitmann et al., 2007) or decision-makers feel confused because of ambiguity or information overload (Wang & Shukla, 2013). It is particularly crucial for choice which long-term consequences are uncertain (Keren & de Bruin, 2017). When the information is insufficient or overloads, the decision-makers tend to experience uncertainty, ambiguity, or confusion that will lower the decision satisfaction. Therefore, the accuracy of the decision or decision confidence is the main prerequisite of decision satisfaction belief, as expressed as follows:

H₅: The higher (lower) is decision confidence; the higher (lower) is the decision satisfaction belief.

Self-efficacy is an individual's perception about their ability to perform a task, establish a duty, solve a problem, and achieve goals (Domenech-Betoret et al., 2017; Schunk & DiBenedetto, 2016). A challenge partly induces it. The more attractive the challenge, the higher is the self-efficacy (Schunk & DiBenedetto, 2016). The confidence that a choice contains the pursued outcomes accurately, to some extent, induces self-efficacy, as stated before. This argument is the departure point for the following hypothesis:

H₆: The higher (lower) is the decision confidence; the higher (lower) is self-efficacy.

As stated before, expectancy value-belief theory asserted that motivation depends on the beliefs that, first, performing a behavior will generate particular outcomes that have something of value and, second, one has the capability to accomplish it (Wigfield & Eccles, 2000). It means that, as depicted in the research model (Figure 1), motivation is influenced by confidence and self-efficacy. In fact, many researchers thought of the latter as the primary determinant of achievement motivation (Domenech-Betoret et al., 2017; Schunk & DiBenedetto, 2016), and this study believes that the influence of confidence on motivation is an indirect effect delivered through self-efficacy.

There are many motivation concepts. This study focuses on achievement motivation, known as a driving force that impels an individual to look after success, to do well, fulfills obligations, overcome obstacles, and prove a sense of excellence (Ames & Archer, 1986; Nicholls, 1984). It is in line with other motivation-related concepts such as, among others, achievement goals, and motives (Steinmayr et al., 2019). There are several models of achievement motivation, but according to Simamora and Mutiawati (2021, in press), the trichotomous model is the most relevant for individuals who have just made a new decision. As the first category, this model consists of mastery-goals that cover the willingness to master a task, subject, or skill. Second, performance goals directed at an effort to beat competitors' performance are two real achievement goals. Third, performance-avoidance goals represent a willingness to avoid failure or being perceived as less competent (Elliot & Murayama, 2008). Therefore, the influence of self-efficacy on achievement motivation is proposed as follows:

H₇: The higher is self-efficacy, the higher is (a) mastery-goals, (b) performance-goals, and (c) performance-avoidance goals.

Loyalty is a commitment to the choice (Kumari & Patyal, 2015; Limpasirisuwan & Donkwa, 2017; Smithikrai, 2019). Brand loyalty that covers attitudinal and behavioral loyalty (Dick & Basu, 1994) explain how individuals stick to chosen brand or service providers.

Achievement is generally accepted as loyalty's determinant. Conceptualized as the amount perceived value obtained, Weindel (2016) revealed that achievement goal triggers loyalty to a retailer. In the educational field, Henni-Thurau et al. (2001) found that goal commitment operationalized as "*When I set targets for myself, I always reach them*" and as the expression of motivation, shows divergent relationships with loyalty. Maybe the most valuable explanation comes from Teng et al. (2012), who found that achievement striving or desire for achievement, together with gaming competence, is a strong predictor of game loyalty operationalized as the willingness to continue to play the game. These arguments generate the following hypothesis:

H₈: The higher (lower) is the (a) mastery, and (b) performance goals, the higher (lower) is the loyalty intention.

The positive influence of satisfaction on loyalty is almost accepted as a classic premise (Kumari & Patyal, 2015; Limpasirisuwan & Donkwa, 2017; Smithikrai, 2019; Weindel, 2016), although satisfaction is not the only determinant of loyalty and, in some

cases, the premise does not work. If satisfied, people will develop loyalty to their choice (Heitmann et al., 2007). Consequently, they will advocate and recommend the choice to other prospects and may see the chosen brand as a friend (Fournier, 1998). Based on Smithikrai's (2019) study, we can hold that choice satisfaction beliefs will lead to choice loyalty intention, as stated in the following hypothesis:

H₉: The higher (lower) is the choice satisfaction belief, the higher (lower) is the loyalty intention.

Many studies (e.g., Heitmann et al., 2007; Simamora, 2020; Zhao & Wei, 2019) found that subjective well-being directly or indirectly influences loyalty behavior and intention positively. Subjective well-being strengthening the relationship and commitment (Wissing et al., 2019). Therefore, the author proposed the following hypothesis:

H₁₀: The higher (lower) is subjective well-being, the higher (lower) loyalty intention is.

Rooted in switching behavior, in this study, leaving likelihood is defined as the possibility for consumers to leave the service provider in the future. This construct is relevant because some consumers are still on the hunt for the more favorite service provider. Once the opportunity comes, they will leave the existing service provider. This variable aims to detect this behavioral tendency.

Although both explain consumer life-time, switching behavior is different from brand loyalty. As presented before, brand loyalty covers attitudinal and behavioral loyalty (Dick & Basu, 1994) that reflects the stickiness to the chosen brand existing or service providers. Besides existing brand or service providers, switching behavior also concerns target brand or service providers and situational factors that can hinder or facilitate individuals to switch to another brand or service provider. The pull, push, and mooring (PPM) model specifies that the possibility for this switching behavior depends on pull-factors in the target brand or service provider (such as lower price, higher incentives, and better service quality), push factors in the existing brand or service providers (such as service failure, higher price, and boredom), and mooring factors (such as culture, switching cost, and perceived risk) that can strengthen or weaken the influence of push and pull factors (Bansal et al., 2005; Chuah et al., 2017). In this study, choice satisfaction belief, subjective well-being, and achievement motivation are the factors that can function as push factors when they are low, as stated in the following hypotheses:

H₁₁: The higher (lower) is the subjective well-being, the lower (higher) is the switching likelihood.

H₁₂: The higher (lower) is the choice satisfaction belief; the lower (higher) is the switching likelihood.

H₁₃: The higher (lower) is the (a) mastery-approach, (b) performance-approach, and (c) performance-avoidance goals, the lower (higher) is the switching likelihood.

METHODS

Research Site

The study is conducted in a business college located in North Jakarta, Indonesia's capital city. The selection of this college as a research site is based on three considerations. First, the university service is a good example of strategic service in which choice maturity is presumed to function. The university choice is categorized as a strategic choice. Based on Papadakis and Barwise's (1997) strategic decision characteristics, the students or their family allocate substantial resources (e.g., financial, time, psychological, and energy) in its implementation, the decision cannot be reversed quickly, and it determines the students' future strongly. Second, its selection process is relatively soft, while, in fact, for the same category, there are many alternatives available for the students. It means that the new students should have made intensive evaluations before making a decision. It is a good condition for the study. Third, as a brand, the college name has a low contribution to the college image and enables the new students to relatively free from 'halo effect' bias and make the decision cognitively - a situation required to study choice maturity.

Participants

The study recruited 350 new students [198 males (56.6%) and 152 females] as respondents with an age average of 18.29 years. The involvement is voluntary, and each respondent is treated unanimously. The author sent the online questioner link via *Whatsapp* and demanded respondents to fill it at any proper time for them. Position bias is avoided by randomizing the order of the questions and the answer using an automatic system. The system demanded that the respondents answer each question before activating the submit button to avoid missing data.

Measurements

Decision-making efficacy is measured with a single item question, i.e., "*You are able to make the decision to choose your university independently.*" The same approach is also used to measure information availability ("*I am well informed about this university before I chose it*"), the expectation for success ("*I expect to do well in this university*"), and switching likelihood ("*In future, I may switch to another university*").

Motivation is a context-depended concept. It has different concepts and measurements according to the field's differences in which the concept is activated (Ames & Archer, 1986; Nicholls, 1984). In the university context, achievement motivation represents the concept (Vandewalle et al., 2019). It is defined as the expected outcomes generated by skill-related factors owned by the high ability or self-efficacy people (Nicholls, 1984). It has various models, and the most widely used is the trichotomous model (Vandewalle et al., 2019). This model consists of mastery goals that concern the development of task-related skills or competence, performance-approach goals purposed to achieve relative performance for satisfying ego goals, and performance avoidance-goals that represent the effort to avoid being perceived as incompetent one (Elliot & Murayama, 2008; Sommet & Elliot, 2017).

Mastery-approach goals have a positive, while performance-approach and performance-avoidance goals have a negative structural relationship with student well-being (Tuominen-Soini et al., 2008). Mastery-approach goals are adaptive, and the other two goals are less adaptive. People with mastery goals have higher task persistence (Ames

& Archer, 1986). If they fail, they will evaluate effort and strategy. Failure is in line with insufficient effort and inappropriate strategies.

On the other hand, people with performance-approach and performance-avoidance goals see talent or given capability as the key to success or failure (Dweck, 1999). Consequently, in this study, the research model's motivation construct (Figure 1) is represented by mastery-approach goals and performance-approach goals, while the instruments are from Elliot and Murayama (2008).

The instrument of decision justifiability and confidence and satisfaction belief are adapted from Heitmann et al. (2007). Subjective well-being is measured using WHO well-being measurement (Topp et al., 2015). Loyalty intention measurement is adapted from (Kumari & Patyal, 2015).

The author translates the original questions into the Indonesian language with some adaptations. The Indonesian version then is re-translated. The author invited two English teachers to compare the re-translated and original versions. When they decided that the original and re-translated versions have the same meaning, the Indonesian version of measurement is used. Next, the author designed the questions using five Likert-type scale levels, ranging from strongly disagree (1) to strongly agree (5).

RESULT AND DISCUSSION

Internal validity analysis aims to ensure that the involved items are valid and reliable. Each item should have a loading value of 0.50 or higher with their factor (Hair et al., 2016). Additionally, the items in each group are gathered up solidly as expressed by the average variance extracted ($AVE > 0.50$), composite reliability ($CR > 0.60$), and Cronbach alpha ($CA > 0.70$). All items fulfill this requirement.

The tested concept's structural model is shown in Figure 2. As expected in H1, decision-making efficacy influences justifiability positively and significantly ($\gamma_{11}=0.61$, $t=9.13$, $\alpha=0.000$). The influence of justifiability on confidence specified in H₂ is also confirmed ($\beta_{21}=0.82$, $t=9.68$, $\alpha=0.000$). Information satisfaction positively and significantly influences decision confidence ($\gamma_{22}=0.49$, $t=8.91$, $\alpha=0.000$) following the expectation stated in H₃. Together with justifiability, this construct explains decision confidence's variances as much as 99%, as shown by the determinant coefficient (R^2).

Decision confidence shows its efficacy to influence subjective well-being ($\beta_{82}=0.78$, $t=10.47$, $\alpha=0.000$) as expected in H₄ with a determinant coefficient (R^2) of 61%. Its influence on self-efficacy ($\beta_{42}=0.71$, $t=9.36$, $\alpha=0.000$) and choice satisfaction beliefs ($\beta_{32}=0.99$, $t=10.86$, $\alpha=0.000$) formulated in H₅ and H₆ are also confirmed.

Self-efficacy has positive and significant effects on mastery goals ($\beta_{54}=0.95$, $t=13.01$, $\alpha=0.000$), performance-approach ($\beta_{64}=0.86$, $t=12.84$, $\alpha=0.000$), and performance-avoidance ($\beta_{74}=0.71$, $t=11.00$, $\alpha=0.000$) as specified in H_{7a}, H_{7b}, and H_{7c}. The construct explains those mentioned consequences as much as 91%, 75%, and 59%, respectively, as shown by their determinant coefficient (R^2).

Mastery-approach goals demonstrate their efficacy to influence choice loyalty intention ($\beta_{95}=0.75$, $t=6.31$, $\alpha=0.000$). On the hand, performance-approach ($\beta_{96}=-0.035$,

$t=-0.42$, $\alpha=0.38$) and performance-avoidance ($\beta_{74}=-0.018$, $t=-0.27$, $\alpha=0.39$) have non-significant paths. Therefore, H_{8a} is confirmed, while H_{8b} and H_{8c} are not confirmed.

The influence of choice satisfaction belief on choice loyalty intention is positive and significant ($\beta_{93}=0.24$, $t=3.13$, $\alpha<0.01$), and therefore H_9 is confirmed. Subjective well-being also shows its efficacy to influence choice loyalty intention ($\beta_{98}=0.14$, $t=2.21$, $\alpha<0.05$). Together with loyalty intention's other determinants, this construct explains loyalty intention as much as 96%, as shown by its outer model's coefficient determinant (R^2).

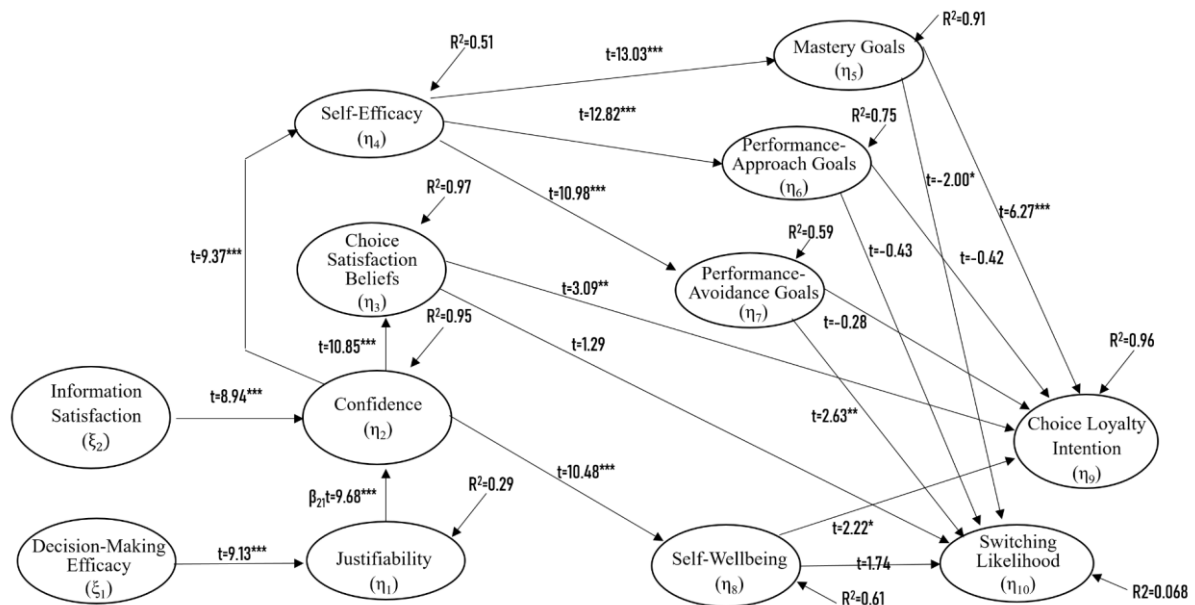


Figure 2. Structural Model of Multidimensional Strategic Individual Beliefs

Note. *p-value<0.05, **p-value<0.01, ***p-value<0.001

Switching likelihood is affected positively by choice satisfaction belief ($\beta_{103}=0.15$, $t=1.24$, $\alpha>0.05$), negatively by subjective wellbeing ($\beta_{108}=-0.18$, $t=-1.74$, $\alpha>0.05$) and performance-approach goals ($\beta_{106}=-0.026$, $t=-0.15$, $\alpha=0.44$) with non-significant paths. Therefore, H_{11} , H_2 , and H_{3b} are not confirmed.

The negative influence of mastery-approach goals on switching likelihood is confirmed ($\beta_{105}=-0.32$, $t=-2.01$, $\alpha<0.05$) as expected in H_{13a} . Surprisingly, contrary to the expectation in H_{13c} , performance-avoidance goals influence leaving likelihood positively ($\beta_{107}=0.23$, $t=2.71$, $\alpha=0.004$). The reverse direction is also shown by the choice satisfaction belief effect, although not significant ($\beta_{106}=0.15$, $t=1.29$, $\alpha=0.10$). Leaving likelihood outer model shows that the five determinants can explain only 7.5% of its variances as demonstrated by the determinant coefficient (R^2).

Model 2 use strategic decision belief (SDB) as a unidimensional construct. Before going any further, the author analyses first the concept's internal validity and reliability. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy value of 0.94 that approaches 1.00 as the ceiling value states that the sample is adequate and factor analysis is feasible. Bartlett's Test of Sphericity manifested as a chi-square value of 1613.87 with a p-value

of 0.000 shows that we can believe 100% that there is a relationship among variables. Exploratory factor analysis using the maximum likelihood that attracts common variance from each variable offers only one latent variable, baptized later as unidimensional SDB (Table 1), with eigenvalues of 5.28 covering 56.57% of total variances. Subsequently, confirmatory factor analysis with structural equation modeling using Lisrel 8.8 reveals that all items are valid, as shown by all the factor loadings that surpass the minimum value of 0.50. They also solidly blend into one construct, as shown by average variance extracted of 0.53 (AVE>0.50), construct reliability of 0.85 (CR>0.70), and Cronbach alpha of 0.91 (CA>0.70). Measurement model for this requirement has good goodness-of-fit, as shown by Root Mean Square Error of Approximation (RMSEA) = 0.038, Normed Fit Index (NFI) = 0.99, Comparative Fit Index (CFI) = 1.00, Root Mean Square Residual (RMR) = 0.011, and Goodness of Fit Index (GFI) = 0.97.

Table 1

Validity and Reliability of Unidimensional Strategic Decisional Beliefs in a University Choice

No.	Statements	FL	AVE	CR	CA
1	"I thought it would be easy to justify my decision to choose this university in case someone challenges it"	0.68			
2	"I was able to see at first sight that this university was a good choice for me"	0.75			
3	"I felt confident that this university matches best with my preferences"	0.77			
4	"I was convinced to find this university best fulfills my needs"	0.71			
5	"I would choose this university if I had to do it over again"	0.60	0.53	0.85	0.91
6	"My decision to choose this university was a wise one"	0.73			
7	"My decision to choose this university was the best decision possible for me personally"	0.77			
8	"I believe that this university was consistent with my personal values"	0.74			
9	"I believe that I am satisfied with my decision to choose this university"	0.81			

Note. FL=factor loading, AVE=average variance extracted, CR=construct reliability, CA=Cronbach alpha.

Using the same program in Lisrel 8.8, structural equation modeling shows that the SDB's single dimension version functions as SDB's multidimensional version with precisely the same structural relationships pattern when used in the model. As shown in Figure 3, the SDB's single dimension is influenced positively by information satisfaction and decision-making efficacy. Furthermore, it impacts the self-efficacy belief, mastery-approach goals, performance-approach goals, performance-avoidance goals, subjective well-being, and loyalty intention positively and significantly, as we also found in the previous model.

The interesting question is which better between the two models depicted in Figure 2 and Figure 3? The single-dimensional SDB model (Figure 3) has a slightly better determination coefficient than that of multidimensional SDB (Figure 2) in all the outer models with somewhat better complete model's selected goodness-of-fit, as shown by the CFI, PNFI, NFI, IFI, and RMR (Table 2).

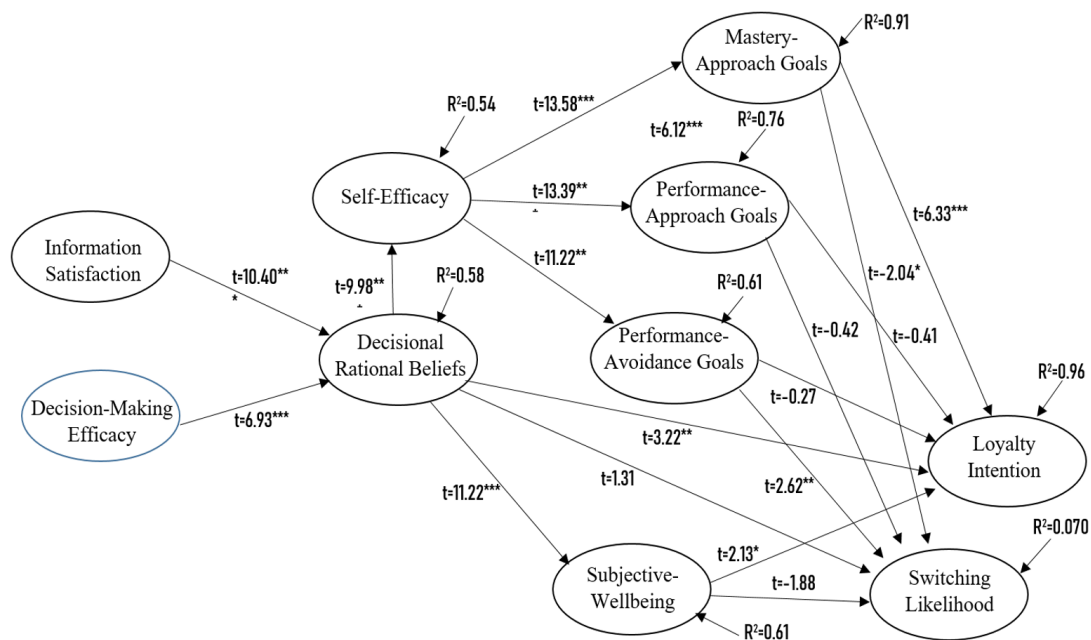


Figure 3. Structural Model of Multidimensional Strategic Individual Beliefs

Note. *p-value<0.05, **p-value<0.01, ***p-value<0.001

Up to this point, this study successfully develops valid and reliable strategic decisional beliefs concept by blending justifiability, confidence, and decision satisfaction belief into a unidimensional concept. This result can intercede the debate about the relationships among the three dimensions'. As we know, some scientists (e.g., Karimi et al., 2018; Szrek, 2015) view that justifiability and confidence as the dimensions, and some others (e.g., (Heitmann et al., 2007; Small & Venkatesh, 2000; Wang & Shukla, 2013) view them as determinants of decision satisfaction.

The models succeeded in predicting loyalty intention directly and indirectly and switching likelihood indirectly. The models' capability to predict choice loyalty intention is high, as shown by the determinant coefficient of 96%. This strong determination occurs mainly through mastery-approach goals. In contrast, its influence through performance-approach and performance-avoidance goals does not affect loyalty intention. These results enrich (Sommet & Elliot, 2017) postulation through the following arguments. In achieving mastery-approach goals, individuals need decisional beliefs or reasons to stay with the choice and pursue the goals. They will focus on their effort to succeed and not address the success or failure of the external but internal factors. Differently, individuals with performance-approach goals required no decisional beliefs or reasons but ego needs. Individuals driven by performance-avoidance goals will look for security-need. Individuals in the two-goal orientations address the success or failure of external causes (Elliot & Moller, 2003; Kaplan & Maehr, 1999). Therefore, their loyalty is majorly induced by the fulfillment of that needs and cannot be detected through decisional beliefs.

Table 2. The Comparison of Determinant Coefficient and Goodness of Fit Single versus Multi-Dimension Rational Decisional Belief Models

Outer Models	Coefficient of Determination
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Conceptualizing strategic Decisional Beliefs

From	To	Multidimensional SDB model	Unidimensional SDB model
Rational decisional- belief	Self-efficacy belief	0.51	0.54
	Subjective-wellbeing	0.60	0.61
Self-efficacy belief	Mastery-approach goals	0.91	0.91
	Performance-approach goals	0.75	0.76
	Performance-avoidance goals	0.61	0.61
Mastery-approach goals, performance-approach goals, performance-avoidance goals, rational decisional-belief, subjective well-being	Loyalty intention	0.96	0.96
	Switching Likelihood	0.068	0.070
Selected Goodness-of-fit Indices			
Root Mean Square Error of Approximation (RMSEA)		0.069	0.069
Comparative Fit Index (CFI)		0.97	0.98
Parsimony Normed Fit Index (PNFI)		0.88	0.89
Normed Fit Index (NFI)		0.96	0.97
Incremental Fit Index (IFI)		0.97	0.98
Root Mean Square Residual (RMR)		0.048	0.034

The influence of performance-avoidance goals on switching likelihood is positive and significant. Again, this result is under the notion that performance-avoidance goals orientation is deleterious. Individuals driven by it tend to experience a diminishing motivation and leave the task when facing a fear of failure or a challenge (Elliot & Moller, 2003). Mastery-approach goals' negative influence on this intention is consistent with its adaptive nature. Individuals driven by this goal orientation tend to increase effort to respond to failure, have more stable motivation, lower anxiety, and fear failure (Vandewalle et al., 2019).

The model capability to explain switching likelihood is only 6.8% for multidimensional and 7.0% for unidimensional models. These low determinations tell us that, refers to Bansal et al. (2005), switching behavior is mainly caused by push, pull, or mooring effects experienced during consumption. On the one hand, satisfaction and switching barriers (such as marketing innovation, switching costs, and inertia) are factors that induce customer loyalty. On the other hand, competitors' innovation, variety-seeking behavior, reference group power, and alternatives attractiveness cause switching behavior (Chuah et al., 2017).

Strategic decisional belief can only predict loyalty intention weakly and has no direct effect on switching behavior. Most of its influence on loyalty intention occurs through mastery-approach goals and subjective well-being and on switching behavior through mastery-approach and performance-avoidance goals. These results support why, with a coefficient of determination of 20.78 % (Chae et al., 2005) or 20.78% (Heitmann et al., 2007), decision satisfaction, as the representation of decision quality, has a low capability to explain outcomes satisfaction. In other words, people need to hold their strategic decisional beliefs along with mastery-approach goals and subjective well-being to maintain their loyalty and reduce switching likelihood. The point is, in order to increase

individuals' commitment to their choice, the people who concern should ensure good strategic decisional beliefs, positive subjective well-being, high self-efficacy, and high mastery-approach goals, and minimize performance-avoidance goals.

The decision under investigation is a choice of a university. Since the decision is a context-specific concept (Tyburski, 2017), the strategic decisional beliefs model's generalization is still in question. Other researchers are encouraged to replicate the model in the different behavioral contexts where the decision follows a high involvement procedure, such as major, career, job, residence, insurance, and investment decision-making. The use of different consequences is also suggested. For example, it is interesting to investigate the influence of strategic decision beliefs on actual performance, well-being, consumer satisfaction, and loyalty.

This research utilizes a single cross-sectional design, where the author took the data at one point in time. Therefore, this study cannot explore strategic decisional beliefs stability at different points in time. A longitudinal research design can answer this problem.

This study uses aggregate analysis. With this approach, this study misses the following questions: Are the strategic decisional beliefs and their consequences different between males and females, different majors, and new and old students? Further research can apply a segmental approach to answer this question.

CONCLUSION

Strategic decisional belief is a valid and reliable construct. It can function as a multidimensional or unidimensional construct in predicting self-efficacy, motivation, subjective well-being, loyalty intention, and switching likelihood. The construct is better in unidimensional than multidimensional form.

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