

Avoiding Regret and its Relationship to Status Quo Bias among Divorced People

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Abstract

The present study set out to determine whether or not divorced people tend to avoid feeling regret, whether or not they are biased toward maintaining the status quo, whether or not there is a correlation between the two, and finally, how much of an impact the status quo bias has on divorced people's tendency to avoid feeling regret. Research goals could not have been met without instruments to gauge present-situation bias as well as the avoidance of shame. The researcher needed to go beyond the tools that were currently available in the literature in order to build a tool that could evaluate the avoidance of regret. Twenty-three items were included in the initial version of the scale, which was based on the theory of regret proposed by Bell, Loomes, and Sugden (1982). However, following an examination of the validity and reliability psychometric features of the scale, the number of items was decreased to twenty-two, and four alternatives were taken into consideration. In regards to the status quo bias variable, the researcher also developed a tool to measure this bias. The tool was initially 28 items long, but after its psychometric properties were extracted, it was reduced to 23 items with four alternatives, all based on the theory of status quo bias proposed by Samuelson and Zeckhauser (1988). People in Divaniyah Governorate who have gone through a divorce in the year 2023 might make up the current research population, and the researcher has selected Dissolved spouses from Divaniyah Governorate made up the 400-person sample. The study's findings indicate that those who have gone through a divorce are more likely to favor the status quo and to avoid feeling regret. A statistically significant association between avoiding regret and leaning toward the status quo was also demonstrated by the data. Another factor that helps people avoid feeling regret is the present bias.

Keywords: *Avoiding Regret, Status Quo Bias, Divorced People.*

CHAPTER ONE (GENERAL FRAMEWORK OF THE RESEARCH)

Firstly. Research Problem

One of the dangers that marriage faces is the possibility of divorce, which not only breaks the family unit but also disrupts the peace and stability of the family. Not only does it have an effect on the wife, but it also has an effect on the husband and society as a whole (Fleming & et al., 2010:277). It is destructive to the marriage and the relationship within the family as a whole.

When a husband and wife divorce, it can be a devastating blow to their social, economic, health, and mental health. It can take a while for them to get back to their old social lives, and even then, they'll have to overcome a lot of psychological and social hurdles that will make it hard for them to meet their needs and realize their dreams. A constant state of internal and external strife characterizes their lives (Morsi, 1991: 78). Even though getting a divorce is a way out of a bad situation that neither spouse wants to stay in, it's still a problem because it breaks the family's unity and influences how the divorced people act and decide when it comes time to get married and start a family. Divorced people may stay in their current situation rather than risk failing at starting a new married life due to the fear of failure that controls them. According to Al-Rashidi (1996), the reason for this is that once the family unit has been broken up, along with all of the issues, pressures, and conflicts that come along with it, their capacity to make appropriate judgments declines.

They are content with their post-divorce lives and don't want to change a thing; in fact, they'd rather things stay the same or stay in the same situation as they are now (Fleming&et.al,2010:605) so they can escape what they went through before. Their discontent and wrath stemmed from unfavorable external factors as well as internal struggles; as the struggle dragged on, so did their conviction in the decisions made, their dedication to those

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decisions, and their preference for the status quo (Sharper & etal, 2002:72). When people are faced with decisions that could alter their surroundings, they often opt to maintain the status quo. The majority of the available choices are known when the decision is near to a reality that is uncertain. An example of the status quo bias that manifests itself in this way is perhaps a dread of change. Those who would rather not disrupt their present situation opt for... Staying put and embracing the here and now rather than embracing the unknown (Kahneman & Tversky, 1992:42). Each choice, whether it's the present or the unknown, comes with a set of beliefs about the outcomes that are likely to accompany it, and these beliefs might be personal to the person making the choice. This is the call. Each outcome associated with the alternatives must be associated with a particular value or preference, and the outcomes associated with the alternatives provide the traits that offer the overarching structure for any decision to be made (David, 2010: 76).

Many people are resistant to change because they fear the unknown and would rather things stay the same. When changes do come about, people often see them as negative developments, which can lead to a bias toward the status quo and the subsequent resistance to change. Their decision-making is strongly influenced by their bias toward the status quo, which limits their self-judgment and their ability to make the right decisions. This effect grows stronger as the bias level increases (Al-Gamal, 2013: 98). Another study that supports this idea is Al-Khatib's (2017) finding that status quo bias is associated with decision-making difficulty (Al-Khatib, 2017: 27).

One way to avoid suffering from loss and regret as a result of an anticipated loss is to remain in the same situation. The desire to reflect on past errors and take steps to prevent them from resurfacing in the future is the root cause of regret (Zeelenberg & Pieters, 2007:3). A person engages in regret-avoidance activity when they want to spare themselves the misery, stress, and embarrassment that come with feeling bad about a choice they made or an action they did. Any decision-making process can be associated with this regret. If you want to avoid feeling regret, you need to figure out what causes it and how to improve it. Actions that forestall feelings of guilt (Christopher, 2006:159).

[Zeelenberg & et al., 2000:86] found that people frequently make poor decisions because they are trying to avoid feeling guilty about things they have done in the past that they regret. This is due to the fact that avoiding regret is directly linked to making hasty decisions that are frequently not well thought out. Those who are apprehensive about the risks and bad consequences that could result from making the incorrect choice may avoid making decisions that could lead to regret (Zeelenberg & Pieters, 2007:34). This may be the reason why individuals avoid making decisions that could lead to regret. This fear of regret, along with the social censure that comes along with it, is also evident (Tice & et al., 2001:53).

The researcher believes that divorced people's bias towards the current situation and their unwillingness to make decisions to start a new married life involves a certain degree of uncertainty. As a result, they are uncertain about their success in future events and the new married life, which allows them to avoid the psychological pain that is caused by their feelings of remorse. This is based on the information presented above. The commitment of divorced people to the status quo is considered a barrier to the process of constructing a new marital life, which generates psychological problems for these individuals. If they forsake the status quo and strive towards change and marriage, then divorced people will insist on not marrying again in order to avoid regret.

The following inquiry is the source of the problem that the current research is attempting to solve, in addition to the items mentioned above:

- What is the relationship between regret avoidance and status quo bias?

Second: The Importance of Research

Emotions and feelings have a disproportionate impact on the divorced population. Sadness, psychological anguish, and despair are common emotions experienced by people who lose their life partners in divorce (Amato, 2010: 650). This is supported by numerous studies that have shown difficulties experienced by individuals who have gone through a divorce. Some studies on mental health have found that people's problems tend to get worse after a divorce (Simon, 2002:106), while others, like the one by Sbarra and Emery (2005),

have shown that a person's mental health issues following a divorce can have an impact on their overall health. Moreover, many people who have gone through a divorce are hesitant to get married again for a variety of reasons (Sbarra & Emery, 2005:213). These include a desire to avoid making the same mistakes that led to the divorce, a desire to avoid feeling regret, and a concern of being unable to handle the responsibilities that come with a new marriage. Anxieties over adjusting to a new spouse can have negative effects on a person's mental and emotional health (Cohan & Bradbury, 2011:397), as it can cause them to withdraw from social activities and make it hard for them to form new relationships. Divorce is a choice to stay in the existing circumstances rather than make the same mistake twice, especially when faced with a new marital life or fresh experiences (Alison & Cornelia, 2007:124). It is for this reason that cognitive psychologists have coined the term "bias for the current situation." Regardless of the validity of one's own interpretation, people have a tendency to interpret information in a way that supports their preconceived notions about the facts (Mamadi, 2011:531). What this means is that people are biased and value the possible losses from changing their existing condition more than the potential rewards, therefore they would rather stay the same (Fraser et al., 2012: 478). People tend to prefer the status quo when given the chance to alter their surroundings, especially when doing so would involve making a decision that mimics an unknown reality. This tendency toward risk aversion, or status quo bias, may explain why people prefer the status quo over alternatives that pose no threat to it. A study conducted by Taylor and Brown in 1990 corroborated this idea (Taylor & Brown, 1990:193). Some people would rather live in the now than in some hypothetical, unknowable future because they despise the thought of losing touch with reality. That is, people are naturally resistant to change, which can cause them to make irrational decisions based on their desire to keep things the way they are or to make minimal changes at all. This kind of thinking has far-reaching negative consequences. Some of these consequences are harmful, while others are less significant or even make things worse (Dvorsky, 2013: 6). To stay in a less-than-ideal situation (Kahneman, 1991:193), when faced with novel or challenging decisions, some people are prone to biases in judgment making and evaluation, which means that we take into account all relevant information when making decisions. Decisions can be challenging due to the high number of mistakes we make, which impacts a variety of biases, including a preference for the status quo (Centeno, 2001:31). In support of this, the Fleming & Thomas (2010) study found that whenever the likelihood that we will act badly and struggle to adapt to the new choice increases in direct proportion to the difficulty of the decision. This phenomenon is known as status quo bias (Fleming & Thomas, 2010:605). It occurs when people choose to stay the same way, even when faced with a better option. People who are biased towards the status quo tend to ignore new information that challenges the status quo (Lang & et.al, 1978:135). Furthermore, when people are satisfied with the status quo, they avoid change (Kelman, 1957:51). Lastly, according to Bless & et.al's (2011) study, people tend to have a positive self-evaluation when they are satisfied with the status quo (Bless & et.al, 2011:528).

A large body of psychological research suggests that status quo bias influences people's choices in an illogical way. Samuelsson and Zeckhauser's (1988) research on the effects of status quo bias on judgment and decision-making provided more evidence of this. Research has shown that people often ignore or downplay their preference for the status quo persists even when offered with better alternatives (Samuelson & Zeckhauser (1988:71)), even though others perceive this bias as entirely reasonable in some instances. Proponents of status quo bias in personality theories have argued that it is reasonable to do so because Basically, according to personality theories, being resistant to change can actually be a rational bias (Jacob, 2015:449). This means that being biased toward the status quo isn't necessarily bad and irrational; in fact, psychologists think that some biases actually aid in adaptation (Centeno, 2001:51) because of how fast it processes information.

This is related to the fact that there is a behaviorally documented bias for going with the "status quo" when making judgments (Nicolle & Dolan, 2011:320). This inclination helps us stay true to our original thoughts, gives us a sense of how good our decisions are, and its influence on conduct is extensive and substantial. Study (Nicolle) 2012 validated behavioral signs showing that when mistakes are the result of rejection rather than acceptance of the status quo, the emotion of regret from losing something is higher (Nicolle & Dolan, 2011:320). When people feel bad about losing something, it makes them feel guilty (Leithe & Baumeister, 1998:22), and when they feel bad about losing something, it makes them more likely to be biased in favor of keeping things the way they are (Nicolle & Dolan, 2012:120). It is the emotional state a person enters after

acting, and it is not necessary that the act have hurt others for this to be true. The capacity to cope with and endure shame varies from person to person. Some people are more emotionally resilient and able to deal with difficult emotions like guilt. They naturally lean toward choices that lessen the likelihood of regret, but some people have a hard time handling regret and would rather avoid it altogether (Tice&et.al, 2001:53). Regret is positively associated with feelings of shame, guilt, regret, sadness, and criticism. Regret has a negative correlation with every single one of the self-and sadness-related variables, including joy, pleasure, and happiness.

People are exceedingly careful when making decisions in their life because they want to avoid the psychological agony that comes from experiencing guilt in instances of failure and failure. This is as a result of the fact that remorse causes numerous issues for individuals. More than that, those who abstain from participating in these activities are less prone to suffer negative emotions, social withdrawal, and despair, and they are also more likely to achieve success in both their personal and professional lives. According to Jeffrey and Ann (2016), numerous research have revealed that avoiding regret is associated to avoiding negative emotions in general, including melancholy, embarrassment, annoyance, and rage (Jeffrey & Ann, 2016:19). One of these studies was conducted by Roy and Eli (2010), while another was conducted by Jeffrey and Ann (2016). Roy and Eli (2010) found that the findings show that self-confidence, past experience, and the ability to make sensible decisions are all factors that contribute to this achievement. Specifically, Roy and Eli (2010) found that their levels of psychological happiness and overall life satisfaction were high. According to the findings of another study (Heather et al., 2014: 706), people are more likely to be willing to adapt their conduct in order to improve it when they avoid regret. According to Fleming (2010), the successfulness of a decision can be evaluated based on whether or not it is able to prevent regret. As Fleming (2010) points out, one of the most important considerations for decision makers is the reduction of regret regarding a decision. Many decision makers strive for improved performance. It has been demonstrated through research conducted by Christopher (2006) and James (2022) that individuals who have more expertise in decision-making are better able to prevent regret. Based on his findings, Christopher discovered that this issue is influenced by a number of elements, including self-confidence, past knowledge, available information, and experience. Both the ability to prevent regret (Christopher, 2006:161) and the ability to learn the abilities necessary to make excellent judgments (James, 2022:117) can be improved through the improvement of these elements.

It is a concept that has received the attention of researchers in their attempt to understand the reasons that lead to reducing the feeling of loss that individuals use in many important decisions and that avoiding regret is one of these reasons that prompts the individual to reduce the feeling of loss. The researchers believe that there is a need to address the concept of avoiding regret because it is a concept that has received attention from researchers. Consequently, the individual may have a tendency to remain steady and stable in the existing circumstances because it encourages him to avoid taking chances when making decisions in order to avoid losing something. The significance of the research can be seen in the following ways, given that the current study is aimed at determining whether or not there is a connection between avoiding regret and having a bias towards the current situation among those who have been divorced:

This study focuses on a significant demographic because they are numerous and deserving of our society's support and assistance. Consequently, it is critical to investigate the divorced population in order to comprehend the elements influencing their mental health and how to address these issues.

- Therefore, it is possible that his research will contribute to the provision of a new theoretical addition to the Arab library in general and the local library in particular. This topic has been the subject of a significant amount of study and studies that have been carried out in different nations. These studies have focused on avoiding regret and its link with other factors. However, to the best of the researcher's knowledge, it has not been researched in the Arab and local setting for the most part. This is the case.
- The study focused on one of the most significant ideas in the field of social psychology, which is the concept of avoiding regret. This is a concept that is also significant in the lives of individuals, as it is essential and essential to avoid regret when confronting some significant decisions. This is because individuals may act according to their emotions and make decisions that are not logical.

Third: Research Objectives

The current research aimed to identify:

1. Avoid regret among divorced people.
2. Bias for the status quo among divorced people.
3. The correlation between regret avoidance and status quo bias among divorced people.
4. The relative contribution of status quo bias to avoiding regret among divorced people.

Fourthly: Search Limits

The current study is restricted to individuals who have been divorced and are located in the central region of the Diwaniyah Governorate for the year 2023.

Fifth: Definition of Terms

First: Avoid Regret: Regret a Voidance

- According to Bell, Loomes, and Sugden (1982), a behavior that individuals engage in in order to avoid experiencing feelings of remorse and regret while making decisions, which can result in the individual choosing decisions that are either unfavorable or unwanted (Bell, Loomes, & Sugden 2002:76).
- Baron (1990): It is the desire to avoid difficult or dangerous situations that could lead to regret, and leads to abandoning opportunities and challenges and staying away from risks (Baron, 1990:373).

Theoretical definition: The researcher embraced the definition of (Bell, Loomes & Sugden, 1982) as a theoretical definition in his research, because he adopted his definition in developing the regret avoidance scale and relied on his theory in interpreting the results.

Procedural definition: Following the completion of the items on the avoidance of regret scale that was developed in the course of this research, the responder is given a total score that represents their overall performance.

Second: Satatus Qua Bias

- Kahneman & Fox (1979): The tendency of individuals to prefer options that are available now compared to future options, and causes a preference for convenience and dealing with things quickly rather than thinking about long-term consequences (Kahneman & Tversky, 1979:263).
- Samuelson & Zeckhauser (1988): It is an emotional bias based on a preference for the current situation, as it takes the baseline or the current situation as a reference point, and any change in the baseline is considered a loss, and individuals' aversion to loss encourages them to remain in their current situation (Samuelson & Zeckhauser, 1988: 7).

Theoretical definition: The researcher adopted the definition of Samuelson & Zeckhauser (1988) as a theoretical definition in his research because he adopted his definition and theory in constructing a measure of bias toward the status quo and interpreting the results.

Procedural definition: The total score that the respondent obtains after answering the items of the status quo bias scale that was built in the current research.

CHAPTER TWO (THEORETICAL FRAMEWORK)

Theories that Explain Avoidance of Regret

Rational Choice Theory (RCT) by Anthony Downs and others (1957)

This is in contrast to the rational choice theory, which begins from the perspective of the individual, rather than seeing a number of individuals interacting with one another, social contexts, or groups. Despite the fact that certain rational choice theorists make different assumptions about the person and moves on to groups and bigger social systems, the theory always begins with the individual as the fundamental unit of theory. This is the case even though the theory is always based on the individual. According to Shapiro (2006), page 102, the theory always begins with the emphasis placed on the interests of the individual.

In order for a decision or choice process to be accepted as rational outside the individual, this choice process must be arrived at based on certain steps that constitute the guideline for concluding such actions as rational, and among the most important steps that it is believed that rational choice analysis must follow:

- Identify relevant individuals and make assumptions about their goals.
- Identify the obstacles that each individual faces.
- Determine “decision rules” for each individual, which distinguish how his choices respond to others.
- Determine how to make the decision rules of different individuals consistent with each other and thus determine the equilibrium of the model.
- Find out how the model's equilibrium changes in response to different external events.
- Check whether the expectations identified in step (5) above are consistent with actual experience.
- Draw conclusions and any implications (Green, 2002, P216-222).

The concept of avoiding regret can be explained according to rational choice theory through a variety of possible areas, including:

First: Evaluating options: Avoiding regret is part of the mental process of evaluating available options. Individuals must estimate the potential consequences of the available options and think about the potential regret that may arise when making certain decisions.

Second: Preference for results: Individuals expect that avoiding regret will lead to more satisfying results and peace of mind. This preference may lead to making decisions aimed at avoiding potential regret and achieving desired results instead of undesirable results.

Third: Psychological considerations: Avoiding regret is a psychological reaction that can affect personal desires and feelings. Individuals may be more likely to make decisions to avoid regret if they feel that possible regret when making the decision will cause them frustration or sadness.

Fourth: Social factors: Social and cultural factors may affect the concept of avoiding regret, and decision-making may be affected by societal values and expectations, as there may be a preference for making decisions that do not cause regret at the social level. (Zeelenberg, & Pieters, 2004, pp15-18).

Self-Control Theory by William Mischel (1968)

The idea of self-control states that people strive to rein in their impulses and put off satisfying their wants for the time being in order to reap more rewards later on, after comparing the two types of rewards. Achieving long-term objectives requires this skill, which is dependent on coordinating one's attention, thoughts, and emotions. A component of the theory is the idea of evading regret. Remorse can help you exercise self-control and make better choices since it forces you to think again before acting. An individual can learn from his

mistakes and make better choices in the future by exposing himself to situations that make him experience regret (Mischel & Ayduk, 2004, p.99).

The idea behind regret avoidance is to make more calculated and thoughtful choices in order to lessen the likelihood of unfavourable outcomes. According to Duckworth and Seligman (2005), regret avoidance is a valuable trait because it encourages people to choose choices that lessen the chances of having regrets in the future.

The idea of self-control offers a framework for comprehending the process of self-control and evading regret. According to the notion, self-control is contingent upon a web of interrelated variables, including the ability to plan ahead, exert one's will, and control one's emotions. According to Hofmann & et.al. (2012), P. 1318, people who are good at controlling their impulses tend to be more successful in life.

The ability to resist short-term pleasure in favor of long-term satisfaction is central to self-control theory, which provides an explanation for why some people manage to avoid regret. He stays away from the potential sorrow that could come from giving in to the short-term want and giving up on the long-term objective.

A number of elements, including planning ahead, having clear objectives, and controlling one's actions, contribute to the capacity for self-control, according to self-control theory. To increase motivation to reach the longer-term objective, the person may employ tactics like focusing on less important wants for the time being or using mental visualization techniques. An individual's capacity to delay gratification and practice self-control is demonstrated when he or she refrains from feeling regret. According to Mischel and Ayduk (2004), on page 39, he comes to the realization that the wisest course of action is to achieve a higher reward in the future, rather than to satisfy the immediate want and risk experiencing regret.

Theories that Explained Status Quo Bias

The Theory of Habit by William James (1890)

James maintains that routines formed via consistent practice in familiar settings are the root cause of habit formation. A person's habits shape their personality and influence their actions unconsciously and mechanically, according to James (James, 1890, P301).

According to habit theory, people tend to be more situationally biased. When people do the same thing over and over again in the same situations, it becomes habitual, and the next time they're in a similar position, they might be more likely to follow their habit (Wood & Neal, 2007, P843).

It should be mentioned that habit theory disregards status quo bias because of this hypothesis. Yet, a person's habits can shape his actions and make him favor the status quo. This is because the status quo is known to the person and represents his dominant pattern of behavior as a result of his habits (Verplanken & Wood, 2006, p90).

The idea of habit theory provides a framework for understanding status quo bias. When a pattern of conduct becomes second nature to an individual, they are less likely to challenge the status quo and more likely to stick with what they know. The person feels safe and at ease because the familiar conduct is seen as a part of their reality. While dealing with status quo prejudice Here, the person is intent on avoiding change in favor of maintaining the status quo, which he views as familiar and comfortable. The extra work, worry, or unknowns that come with change can be the root cause of this prejudice. The person may believe that staying put gives him a sense of security and predictability in his life (James, 1890, p. 231).

One way in which William James's theory of habit might promote status quo bias is through the idea that people are more likely to stick with what they know and find it difficult to change their habits once they've established them (Wood & Neal, 2007, P843).

Prospect Theory by Daniel Kahneman and Amos Tversky (1979)

The term "loss theory" is a reference to the theory of profits and losses. In accordance with the concept, humans are able to make estimations concerning the relative value of gains and losses, and they do so by relying on a frame of reference that is influenced by the circumstances with which they are currently presented. According to probability theory, which is significant in the context of bias towards the existing state, individuals have a tendency to maintain the status quo more than they do to make decisions to change. This is the case because individuals tend to be more comfortable with the status quo. According to Kahneman and Tversky (1979), on page 263, this suggests that they would prefer avoid the chance of losses and keep the gains they have already achieved with them rather than venture into new possibilities that may be largely motivated by the fear of loss. This is because they would rather keep the profits they have already made. According to Tversky and Kahneman (1991, page 139), people have a propensity to base their actions on the possible loss that they could incur. Individuals are terrified of making a decision that would end in a loss or a poor outcome, which is the reason why this is the case. As a consequence of this, people have a tendency to make choices that they believe will lessen the risk of the loss occurring. It is also suggested by the loss avoidance theory that people have a tendency to base their decisions on the possibility of suffering a loss. A school of thought A great number of individuals are of the opinion that the value of losing a specific amount is much higher than the worth of obtaining the same amount. Consequently, people have a tendency to take less chances in order to prevent losing money, even if the possibility of getting something is worth the risk. This is because of the fact that people are afraid of losing money. Behavioral manifestations of this way of thinking include a propensity to keep things in their current state and to avoid taking any risks when making investments (Kahneman & Tversky, 1979, page 263). Such behaviors are examples of how this way of thinking manifests itself. A significant number of experimental tests that Kahneman and Tversky have carried out have provided evidence in favor of the loss theory. In one of the studies, the participants were presented with scenarios that included both the opportunity of gaining something and the possibility of losing something. Individuals have a predisposition to avoid danger when they have the ability to prevent it, but when they have the option to avoid loss, they have a tendency to take additional risks. This was discovered by the researchers who conducted the study. Performing admirably. In a broader sense, the concept of loss avoidance places an emphasis on the significance of the part that feelings and mental biases play in the process of decision-making.

Furthermore, loss theory attributes status quo bias to several factors:

- Expected losses: Individuals consider potential losses more important than potential gains, and therefore they tend to avoid risks to maintain the status quo.
- Emotional loss: Individuals consider loss more painful than gains, and therefore they avoid risks and seek to preserve what they currently have.
- Frame of reference: The frame of reference that individuals rely on affects their assessment of gains and losses, and the status quo can be the frame of reference that influences their decisions.
- Desire to avoid risk: Individuals may have a general desire to avoid risk and cling to stability, and this reinforces status quo bias behavior (Tversky & Kahneman, 1992, P297).

Loss theory provides an explanation of people's preferences based on the choices they make in the face of risk, and it explains people's behavior in a variety of domains, including money, health, personal relationships, and even simple everyday decisions (Kahneman & Tversky, 1979, P263).

The theory also suggests that people have a tendency to adhere to the current situation and regard it to be a fundamental reference for evaluating the various possibilities that are available to them. The individual, in other words, uses his present gains as a "reference" through which he evaluates and contrasts the various possibilities that are available to him. Because of this bias, judgments are made with the intention of preserving the current condition rather than... Taking risks and exploring new options, that is, the theory is based on the idea that individuals are not mentally balanced in an ideal way, and that they follow an irrational pattern that affects decision-making when confronted with risks. Furthermore, the theory believes that the concept of status quo

bias refers to the tendency of individuals to maintain the current state or status quo rather than pursuing new opportunities. Based on the influence of the framework and perceptions connected with loss and gain, probability theory provides an explanation for this idea, which originates from the process of making a decision to change. Individuals make decisions based on predicted consequences in comparison to their current state or status quo, rather than based on the absolute value of gains or losses, as stated by probability theory. This is connected to the fact that individuals view decisions based on the status quo. As a result of the phenomena known as status quo bias, which occurs when the relative value of outcomes is judged in comparison to the current situation, it is typically more difficult for individuals to accept loss than gain. As a result, they have a tendency to maintain what they have rather than risk altering the status quo. Individuals tend to avoid risk in changing the current state, and this bias affects decision-making behavior in a variety of psychological and social domains (Tversky & Kahneman, 1991, P139). In general, the status quo bias in prospect theory can be explained by the fact that individuals rely on the current state as a reference for making decisions and tend to refrain from changing it.

CHAPTER THREE (RESEARCH METHODOLOGY AND PROCEDURES)

First: The Research Community

In the year 2023, the Diwanayah Governorate is home to a total of 3,404 individuals who are divorced and living in the area. This demographic is the focus of the current research population. The number of females among these is 1,702, while the number of males is 1,702; the females are represented by a rate of fifty percent.

Second: Research Sample

The researchers were able to choose the research sample from persons who had been divorced and lived in the Diwanayah Governorate by employing a random selection technique. This allowed them to do so. The process of selecting the sample ought to be based on a method that enables us to evaluate the extent to which the individuals who make up the sample are considered to be representative of the community from which they were selected in relation to particular aspects that are connected to the research or study that we are investigating. During the process of making preparations to carry it out, a total of four hundred divorced men and women were selected. This represents eleven and a half percent of the research population for the purpose of carrying out the study.

Third: Search Tools

In order to accomplish the goals of the research, it was necessary to develop instruments that could measure the two research variables about divorced individuals, namely avoiding regret and bias towards the status quo. In order to test avoidance of regret and bias towards the status quo, the researcher attempted to acquire pre-made measures; however, he was unable to acquire local or Arab measurements that had been produced in advance on his own. The development of an instrument to measure regret avoidance and another tool to measure status quo bias was required in order to evaluate these two variables.

The following are the procedures that the researcher followed in constructing the two scales:

Regret Avoidance Scale

A total of twenty-three items were developed in their first version in order to assess the degree to which divorced individuals avoid feeling regret. A hierarchy consisting of four levels will be used to determine the answer to these questions. In addition to being informed of the adopted theoretical framework, the researchers were also provided with information regarding some past studies that dealt with the variable and were conducted in accordance with the theoretical framework. In addition, the thoughts shared by the professor who was supervising the project were also taken into consideration. To generate answer choices for the items on the avoidance of regret scale, the Likert technique was considered to be the most appropriate strategy. This was determined after the scale was constructed.

The Relationship of the Item Score to the Total Score of the Scale (Internal Consistency)

Extraction of the correlation between the score of each item on the scale and the total score of (400) questionnaires was accomplished through the utilization of the Pearson correlation coefficient. These are the identical questionnaires that were exposed to the examination of the items in light of the two extreme groups. All of the correlation coefficients were found to be statistically significant when compared to the tabular correlation value of 0.098, as demonstrated by the findings. According to a degree of freedom of 398 and a significance threshold of 0.05, the finding is significant. As shown in Table 1, the Pearson correlation coefficients between the item score and the overall score on the regret avoidance scale are as follows:

Table 1. Pearson correlation coefficients between the item score and the total score of the regret avoidance scale.

significance	Correlation value	Phrase	significance	Correlation value	Phrase	significance	Correlation value	Phrase	significance	Correlation value	Phrase
		fell into distinction	significance	0.26	13	significance	0.29	7	significance	0.36	1
significance	0.17	20	fell into distinction		14	significance	0.23	8	significance	0.17	2
significance	0.29	21	significance	0.25	15	significance	0.28	9	significance	0.32	3
significance	0.29	22	significance	0.13	16	significance	0.14	10	significance	0.53	4
significance	0.28	23	significance	0.36	17	significance	0.35	11	significance	0.16	5
			significance	0.37	18	significance	0.21	12	fell into distinction		6

It is clear from the table above that all values have a statistically significant correlation with the total score, being higher than the tabular correlation value of (0.098) at the level of (0.05) and degree of freedom (398), except for the items (6, 14, 19) which fell into the two extreme groups, so it was done. excluded in this procedure.

Exploratory Factor Analysis

Exploratory Factor Analysis was used Through the Following Steps

Testing The Adequacy of the Sample Size and Testing the Original Correlation Matrix

The Bartlett Test was performed in order to ascertain whether or not the initial correlation matrix is equivalent to a unit matrix. This indicates the presence of relationships between variables, which is a prerequisite for the utilization of the principal components technique. In the event that the initial correlation matrix is not a unit matrix, this indicates that the presence of relationships between variables is present. You are kindly requested to look at Table No. 2. According to the findings of our inquiry, the value of the test is 6065.996, and it is statistically significant at a level with a significance level of (0.000). This reveals that the test is statistically significant, which is evidence that calls for additional research to be conducted. The significance threshold for this test is 0.05. Because of this, we are able to make the conclusion that the prerequisite for applying factor analysis has been satisfied, which subsequently lets us to utilize exploratory factor analysis by employing the principal components approach and by rotating the factors.

Table 2. Sample size adequacy test and original correlation matrix test.

Kaiser-Meyer-Olkin-Bartlett test	
0.769	KMO measurement of sampling adequacy
6065.996	Approx. Chi-Square
253	Df
0.193	Sig. Bartlett's test

The researcher applied the main components approach on the research sample, which consisted of four hundred persons who were both male and female. In addition to doing exploratory factor analysis on the scale items, the researcher also utilized the main components approach. The twenty items that comprise the

Avoidance of Regret Scale were a variable that was utilized in the process of component analysis. This was the case according to the appearance of things. Utilizing the Kaiser criterion allowed for the identification of the factors that played a role in determining the outcome. The process of analysis resulted in the formation of a single factor, the components of which were arranged in a decreasing order according to the amount of contribution they made to the overall contributions that were determined during the process. There must be more than one latent root factor obtained, and the size of the saturations for each paragraph must not be less than 0.30. Additionally, the size of the saturations. To fulfill this condition, it is necessary to do so.

Standard (Psychometric) Properties of the Regret Avoidance Scale

The validity of the Regret Avoidance Scale is verified through the following indicators:

Face Validity

This type of validity was achieved in the current scale when its items were presented to a group of arbitrators specialized in the field of psychology, as mentioned previously.

Construct Validity

The following factors contributed to the regret avoidance scale's validity in this regard:

- ✓ The approach using two-party groups.
- ✓ The total score of the scale is connected to the item's score.

Reliability Indicators

The researchers extracted the reliability of the regret avoidance scale in these two ways, as follows:

External Consistency Method (Test-Retest)

The researchers used this method to determine dependability with the assistance of a sample that included thirty divorced males and females from the Al-Diwaniyah Governorate. The sample was comprised of both males and females. During their investigation, the researchers made use of the Regret Avoidance Scale. The scale was re-applied for the second time after a period of two weeks had passed after the initial application of the scale. An analysis of the Pearson correlation coefficient between the scores of the two applications revealed that the coefficient was much higher in the second application than in the first application. The reliability of this method reached 0.83, and this value is an indicator of the stability of individuals' responses on the avoidance of regret scale. According to Likert, the reliability coefficient that can be relied upon is between 0.62 and 0.93, and Cronbach indicates that if the correlation coefficient between the first and second application is 0.70 or more, then the reliability coefficient is considered to be reliable. With the help of this indicator, it is feasible to draw the conclusion that the test findings are consistent.

Internal Consistency (Cronbach Coefficient)

This approach achieved a reliability value of 0.72, which, when compared to the Cronbach's alpha criterion for dependability, is regarded as a satisfactory level of reliability .

Description of the Scale, Its Correction, And Calculation of the Total Score

Twenty items were included in the final version of the blood avoidance scale, which may be found in Appendix 9. In light of these items, respondents were asked to answer to four graded alternatives, ranging from one to four, according to the alternative that most closely resembled or moved further away from the regret avoidance measure. The grades ranged from one to four. The highest possible score is therefore the result of this. The scale allows for a range of possible scores, with the greatest possible score being 80 and the lowest possible score being 20. The range of possible scores is shown by the scale. One hundred and fifty is the average score on the scale. Consequently, anytime the absolute score is greater than the hypothetical mean, this signifies that regret is avoided, and whenever it is lower than the hypothetical mean, this suggests that regret is avoided on the low on the scale.

Status Quo Bias Measure

A tool to measure (bias for the status quo) was constructed by the researchers using the tools that were mentioned earlier. They relied on what was appropriate from the paragraphs of the tool and in accordance with the approved theoretical framework. They also constructed certain paragraphs by making use of the theoretical framework, in addition to the beneficial concepts that were inferred through the preliminary exploratory investigation of a sample. This was done in order to develop the paragraphs. After doing research and determining their actions in relation to the variable, a total of twenty-eight items were selected to initially test the bias toward the status quo among divorced individuals. These items were distributed over the four areas of the study, with seven items assigned to each area. The responses to these items will be arranged in accordance with a four-step hierarchy. In order to develop answer alternatives for the items on the status quo bias scale, the researcher utilized the Likert method. The following answer alternatives were selected: always applies to me, sometimes applies to me, rarely applies to me, and never applies to me. Each of these answer alternatives was assigned a weight of four, three, two, one, and one respectively. This is the relay.

The Relationship of the Item Score to the Total Score of the Scale (Internal Consistency)

Extraction of the correlation between the score of each item on the scale and the total score of (400) questionnaires was accomplished through the utilization of the Pearson correlation coefficient. These are the same questionnaires that were subjected to the analysis of the items in light of the two extreme groups because they were identical. When compared to the critical value of the correlation coefficient, which is (0.128) at a significance level of (0.05) and a degree of freedom of 398, it became clear that the values of the correlation coefficients for all of the items are statistically significant. This was the case when the correlation coefficients were compared to the critical value.

The only exceptions to this were paragraphs (3, 6, 20, 27) that were excluded because they were considered to be in the style of the two extreme groups. Table 3 demonstrates this.

Table 3. Pearson correlation coefficients between the item score and the total score on the status quo bias scale.

significance	Correlation value	Phrase	significance	Correlation value	Phrase	significance	Correlation value	Phrase	significance	Correlation value	Phrase
significance	0.35	22	significance	0.36	15	significance	0.24	8	significance	0.48	1
significance	0.28	23		0.21	16	significance	0.25	9	fell into distinction		2
significance	0.36	24	significance	0.29	17	significance	0.26	10	significance	0.14	3
significance	0.41	25	significance	0.32	18	significance	0.43	11	significance	0.52	4
significance	0.24	26	significance	0.22	19	significance	0.23	12	significance	0.25	5
fell into distinction		27	fell into distinction		20	significance	0.14	13	fell into distinction		6
significance	0.25	28	significance	0.29	21	significance	0.02	14	significance	0.12	7

The Relationship of the Domain Score to The Total Score of Other Domains and the Total Score of the Scale (Internal Consistency)

In order to accomplish this, the researchers obtained (400) questionnaires, and the findings revealed that the correlation coefficients for the score of each field with the total score are statistically significant at the level of (0.05) and the degree of freedom (398). This was determined by balancing the correlation coefficient with the critical value of the correlation coefficient, which is (0.098). We may see from Table 4 that.

Table 4. Validity of the status quo bias measure using the domain-to-total score relationship method.

Status quo bias	Reducing choice	Comforts	Fear of loss	Desire to keep	The field
0.65	0.25	0.18	0.19	1	Desire to keep
0.57	0.27	0.22	1	--	Fear of loss
0.53	0.20	1	--	--	Comforts
0.58	1	--	--	--	Reducing choice

Thus, after using the previous procedures, the scale became composed of (24) items distributed over four domains, with (5) items for the desire to keep domain, (7) items for the fear of loss domain, (6) items for the comfort domain, and (6) Paragraphs for the field of reducing choice.

Exploratory Factor Analysis of the Status Quo Bias Scale

The Evaluation of the Appropriateness of the Sample Size, As Well ss the Evaluation of the First Correlation Matrix

To Perform These Tests, The Following Are Used

Kaiser-Meyer-Olkin Test

The sample size is evaluated with this test to see whether or not it adequately explains the phenomenon that is being examined. The value of this variable can range anywhere from zero to one, and the more closely its value corresponds to the actual value, the more appropriate the sample size is. It is imperative that the test value not be lower than 0.50 in order to ensure that the sample size chosen is enough. When we take a look at Table No. 5, we see that the KOM test value is equal to (0.51), which shows that the sample size of the study is sufficient.

Table 5. Sample size adequacy test and original correlation matrix test.

Kaiser-Meyer-Olkin-Bartlett test
0.51 KMO is a measure of the adequacy of sample size

We note from the previous table that the value of the Kaiser-Meyer-Olin test is (0.51) compared to (0.50) the cut-off score, which is higher than the cut-off score, which indicates that the size of the research sample is appropriate for factor analysis.

Factor Analysis of the Status Quo Bias Scale

When formulating the items for the status quo bias scale, the researcher relied on previous studies and the status quo bias theory, which divided status quo bias into areas or components, and that these studies were applied to Western societies that differ from the population of the current study. The question that arises is: Are these components included in the status quo bias scale appropriate to the study population, or can other new components that make up the status quo bias concept be derived in a way that is commensurate with the characteristics of our society through the formulation of the current scale's items?

After the procedures for analyzing the scale, the researcher conducted an exploratory factor analysis of the items of the scale consisting of (24) items distributed over four domains, with (5) items for the desire to retain domain, (7) items for the fear of loss domain, and (6) paragraphs for the domain of Comfort, and (6) paragraphs for the field of reducing choice.

As a result, the researcher relied on the Statistical Package for the Social Sciences (SPSS), and adopted the principal components method; and the factors that have a latent root equal to or greater than '1' for size of the saturation in that factor to be not less than '0.30' will be used as a measure for factor analysis of the status quo bias scale.

The bias for the items that were considered to be status quo represented twenty-four variables that were utilized in the process of factor analysis. During the process of factor analysis, four factors were identified and organized in a descending order according to the amount of contribution they made to the total contributions that were determined. In the principal components method, the rule that is most commonly used is that the worker's contribution to the total contributions should not be less than approximately one. As a result, the results indicated the presence of four factors obtained according to this rule. Furthermore, twenty-four variables (items) were saturated with the four factors. Furthermore, on the basis that the size of the saturations in the factor should not be less than 0.30, which is considered to be a criterion for significance, and in this manner, the results indicated the presence of four factors. The status quo bias scale was subjected to an exploratory component analysis, which resulted in the production of four factors. These factors are responsible for

explaining a total of 41.49 percent. The factor matrix was used to obtain the highest correlational variance, which is shown here. (22-23-24-25-26-28) The first factor, which represents the region of (minimizing choice), was saturated in (6) paragraphs, and the second factor, which represents the field (fear of loss), was saturated by (6) paragraphs, which are (8-9-10-11-12-14). Both of these factors are saturated in the same number of paragraphs. When it comes to the factor (5) paragraphs, which are numbered (1-3-4-5-7), were devoted to discussing the third factor, which is the sphere of (the desire to preserve). There were a total of six paragraphs that were devoted to the fourth factor, which is the sphere of comfort. These paragraphs are numbered 15, 16, and 17 respectively. -18-19-21), as for item (13), which fundamentally relates to the field (fear of loss), it was saturated on two factors with negative saturation values, therefore it was dropped from the scale, and thus the scale was judged constructively valid. The Thurston criterion, which showed the relevance of the paragraph being saturated in a way that has practical meaning in a particular factor and weak in other factors, was used to calculate the number of items for each respective component. This was done in order to determine the number of items for each factor. At the end of the process, the scale had a total of twenty-three components, which was the final form. The factorial structure of the status quo bias scale, which consists of four factors, was preserved on the basis of this information, and it was discovered that all of the items have psychological meanings in accordance with the significant saturations of various items.

Standard (Psychometric) Properties of the Status Quo Bias Scale

Extract the following standard properties for the status quo bias scale.

Validity Indicators

The researcher used several indicators of validity for the status quo bias measure, which are as follows:

Face Validity

This type of validity was achieved when developing the current scale and the actual items used on the scale were reviewed and pretested by a group of arbitrators specialized in the area of psychology. As mentioned earlier.

Construct Validity

The following indicators were utilized in order to give this kind of validity in the status quo bias scale:

- ✓ It is the method of the two-party group.
- ✓ The score of each individual item is connected to the overall score of the scale.
- ✓ The relationship of the domain score to the total score of other fields and the total score of the scale (internal consistency).

Earlier approaches were focused with determining whether or not the item or domain in question measures the same notion that the scale as a whole measures. This is one of the markers of construct validity, according to Lindquist (1951, 282).

Reliability Indicators

The researcher extracted the stability of the status quo bias scale in two ways:

External Consistency Method (Test-Retest)

The application of the status quo bias scale was carried out with the help of a sample consisting of thirty divorced males and females from the Diwaniyah Governorate. This sample is a member of the same group that was utilized for the establishment of the initial scale. After the initial application of the scale had been completed, a period of two weeks had passed before the scale was re-applied for the second time. It was demonstrated by the utilization of the Pearson correlation coefficient that the level of stability had grown. Cronbach suggests that a good measure of the reliability of the test is a correlation coefficient between the first and second application that is at least 0.70. This is a good indicator of the reliability of the test. According to

the scale that was attained (0.85), this value is considered to be satisfactory for the objectives of scientific research analysis. According to Cronbach, this value is deemed to be advantageous, which is the reason why this is the case.

Internal Consistency (Cronbach's Alpha Coefficient)

To calculate reliability in this way, the Cronbach alpha equation was used for the scale as a whole. The reliability coefficient for the status quo bias scale reached (0.76), which is good reliability.

An explanation of the scale, its adjustment, and the formula for determining the overall score are as follows:

There were a total of twenty-three items that were included in the final version of the status quo bias scale. These items were spread across four different domains, with six things belonging to the wish to keep domain, five items belonging to the fear of loss domain, six items belonging to the comfort domain, and six items belonging to the comfort domain. Responses to four graded alternatives, ranging from one to four, according to the alternative that approaches or moves away from measuring bias towards the status quo, with the highest possible score that a respondent can receive on the scale being ninety-two degrees, are considered in the process of reducing the availability of options and in their absolute light. A score of 23 is considered to be the lowest possible score, while the average score for the scale is 57.5.

CHAPTER FOUR (PRESENTATION, INTERPRETATION AND DISCUSSION OF THE RESULTS)

The First Goal: Avoiding Regret Among Divorced People

The researcher used the avoidance of regret scale on the research sample, which consisted of four hundred individuals, with the idea of achieving this target for the purpose of the research. Their average score on the scale was 67.48 degrees, with a standard variation of 3.30 degrees, according to the facts revealed by the investigation. After doing a t-test on a single sample, it was found that the difference between this average and the hypothetical average of the scale, which was 50 degrees, was statistically significant and in favor of the arithmetic mean. This was determined when the t-test was performed on the sample. Specifically, this was because the t-value that was calculated, which was 105.82, was greater than the t-value that was tabulated, which was 1.96. Additionally, the degree of freedom was 399, and the significance level was 0.05. Table (6), which displays the findings, reveals that this was the situation that occurred.

Table 6. One-sample t-test of the Regret Avoidance Scale among divorced people.

significance (0.05)	Degree of freedom	Tabular T-value	Calculate d T-value	Hypothesical mean	standard deviation	SMA	The sample
significance	399	1.96	105.82	50	3.30	67.48	400

According to the findings of the table that was shown previously, the research sample exhibited a significant amount of avoidance of regret. Using the theory of regret that was developed by Bell, Loomes, and Sugden (1982), it is possible to provide an explanation for this outcome. On the basis of this idea, it is proposed that people experience regret when they are confronted with the possibility of a negative outcome as a consequence of a particular decision that they have made. It provides assistance in the interpretation and comprehension of the behavior of individuals, as well as in the process of making decisions that are meant to prevent the sensation of regret while making decisions. It is possible for individuals to make the decision to avoid making choices that pose major risks. The fact that these potential choices could lead to bad results is something that people take into consideration. As a result, they may suffer feelings of regret if they choose the option that is not the best option. In order to avoid making choices that can result in regret in the future, people make use of their prior experiences when they are considering alternative options. This is done in order to avoid making decisions that could potentially lead to regret in the future. Whenever they make a mistake, they always make an effort to learn from it so that they can avoid making the same mistakes again in the future. Avoiding regret is the behavior that an individual engages in in order to avoid suffering the discomfort, anxiety, and depression that are

associated with feeling regret after making a certain decision or carrying out a particular action. This behavior is referred to as "avoiding regret."

The guy who conducted the research is of the belief that the previous experience of divorce has an impact on the way that people think as well as the emotional response that they have. It is possible that as a consequence of this, individuals will resort to avoidance strategies in order to avert the regret that may be linked with actions that they will make in the future. There is a possibility that the high rate of regret avoidance among individuals who have been divorced is related to their wish to protect themselves emotionally from the suffering that is produced by regret. As a consequence of this, individuals would rather steer clear of the prospect of making new choices that present them with the possibility of experiencing regret. The reason for this is that they want to move on with their lives and steer clear of self-criticism and bad emotions that could potentially impede their development in life after the divorce experience that caused them to be in the first place. A considerable number of unfavorable feelings, such as anxiety, tension, and depression, are experienced by these folks.

This result is in agreement with the findings of numerous studies that focused on the category of divorced individuals, such as the Simon (2002) study, which demonstrated that psychological issues become more prevalent after a divorce (Simon, 2002:106), and the Sbarra & Emery (2005) study, which demonstrated that the psychological issues of divorced individuals can become more severe over time and have an impact on an individual's overall health (Sbarra & Emery, 2005:213). Both of these studies were conducted in conjunction with the findings of the aforementioned studies. The research that was carried out by Zeelenberg and Pieters (2007) discovered that individuals who make an effort to avoid experiencing regret are more likely to experience anxiety around the potential risks and unfavorable outcomes that may be brought about as a consequence of making choices that are not in line with their best interests (Zeelenberg & Pieters, 2007:).

The Second Goal: Bias Towards The Current Situation Among Divorced People

Additionally, in order to achieve this purpose, the researcher applied the status quo bias scale. The research sample that the researcher used consisted of four hundred people. A comparison of this average to the hypothetical average of the scale reveals that the average score on the scale reached 80.52 degrees, with a standard deviation of 3.97 degrees. The data also demonstrate that the average score on the scale reached 80.52 degrees. Furthermore, when this average is compared to the hypothetical average of the scale, the results pointed to the fact that the outcome was eighty-five and a half degrees. Taking into consideration the fact that the t-value that was calculated (116.11) was more than the t-value that was tabulated (1.96), together with the fact that there was a degree of freedom of 399 and a significance level of 0.05, it was concluded that the discrepancy is statistically significant and in favor of the arithmetic mean. A t-test was performed on a single sample to determine this, and the results are presented in Table 7, which confirms that this is indeed the case.

Table 7. One-sample t-test of the status quo bias scale among divorced people.

significance (0.05)	Degree of freedom	Tabular T-value	Calculated T-value	Hypothetical mean	Standard deviation	SMA	The sample
significance	399	1.96	116.11	57.5	3.97	80.52	400

It is possible to make the conclusion that the research sample demonstrates a significant degree of bias toward the status quo based on the data that is supplied in the table that are located above. Therefore, this conclusion can be understood in accordance with Samuelson and Zeckhauser's (1988) theory of bias for the status quo. Samuelson and Zeckhauser believe that the status quo is preserved by a feeling of comfort and security, and that this feeling makes any change more likely to occur. The phase termed as potential is considered to be uncertain and may entail hazards and problems that are not yet understood. At first glance, it seems to be more risky in nature. People have a propensity to make an estimate of the benefits and expenses associated with the current circumstance, which means that they focus an excessive amount of attention on the benefits that are currently related with the current circumstance or circumstance. As a consequence of this, they tend to disregard any potential advantages or fresh opportunities that may arise as a result of change.

This result is in line with the findings of previous studies, such as the study conducted by Kelman (1957), which found that individuals are more likely to avoid change if they are content with the status quo, and the study conducted by Taylor and Brown (1990), which found that individuals avoid threats that are in conflict with the status quo and prefer safe options. Which does not pose a danger to the existing order, as well as the findings of the research conducted by Fleming and Thomas (2010), which shown that the more challenging the decision we have to make, the greater the likelihood that we will not behave appropriately and will not readily adapt to the new alternative.

The researcher believes that divorced people have a bias toward the status quo to a high degree, and that the reason for this could be due to the desire of the divorced to maintain the current situation and the unwillingness to change or take risks after the divorce experience, which can have strong emotional and social effects, so some may prefer stability and maintaining the current situation. The previous experience of divorced people may play a role in increasing their level of bias, and they may have learned lessons from their previous marriage experience and want to avoid the mistakes they made in the past, and thus they tend to maintain the status quo, which they consider more stable.

The Third Goal: The Correlation Between Avoiding Regret and Bias Towards the Status Quo Among Divorced People

The Pearson correlation coefficient was utilized in order to determine the correlation coefficient between the total scores acquired by the members of the sample on the scale of regret avoidance and status quo bias. This was done in order to accomplish the goal that was previously stated. Among persons who have been divorced, the findings demonstrated that there is a clear association that is statistically significant between the avoidance of regret and the status quo bias. This is demonstrated in Table (8), which reveals that the value of the estimated correlation was 0.70, which is greater than the value of the tabular Pearson correlation coefficient, which was 0.098 at the level of 0.05 and the degree of freedom, which was 398.

Table 8. The relationship between regret avoidance and status quo bias among divorced people.

Value	Indicator	The two variables
0.70	Calculated correlation coefficient	Avoid regret
0.098	Tabular link value	Status quo bias
398	Degree of freedom	

According to the aforementioned result, there is a positive association that is statistically significant between the avoidance of regret and bias toward the status quo. This means that the stronger the bias toward the status quo, the higher the avoidance of regret among persons who have been divorced. Individuals believe that maintaining the current situation is a safe and stable choice, whereas change is considered an uncertain step that may entail unknown risks and problems, which drives them to maintain the current situation. This result can be interpreted according to the point of view of both Bell, Looms, and Sugden (1982) and Samuelson and Zeckhauser (1982). Both of these researchers believe that the current situation enhances the feeling of comfort and security, and makes any potential change appear more dangerous. The purpose of maintaining the status quo is to avoid the regret that may result from changing from the status quo and selecting an unknown step. Individuals experience regret when they are exposed to a possible negative outcome as a result of making a specific decision. Therefore, individuals may avoid options that involve great risks and unknown results, and it is considered to be rational to do so. The individuals are aware that these prospective choices may result in unfavorable results, and as a result, they may experience feelings of regret if they choose the option that is not the best one. Fourth goal: The contribution of bias towards the status quo to avoiding regret among divorced people:

To achieve this goal, the researcher extracted the Pearson correlation coefficient between the total scores obtained by members of the research sample on the two scales of bias toward the status quo and avoidance of regret. The results showed that there is a statistically significant direct correlation between bias toward the status quo and avoidance of regret, as the value of the calculated correlation was (0.70). It is higher compared to the

value of the Pearson tabular correlation coefficient of (0.098) at the level of (0.05) and the degree of freedom (398), as was evident from the results of the fifth objective.

To determine the extent to which status quo bias contributes to avoiding regret, a simple regression analysis was conducted, and Table (9) shows this.

Table 9. Regression analysis of variance to identify the statistical significance of the contribution of status quo bias to avoiding regret.

Sig	F	M.S	D.F	s.of.s	s.of.v
Significance	371.25	2102.191	1	2102.191	Regression
		5.663	398	2253.687	Residual
			399	4355.877	Total

From the table above, it is clear that bias towards the status quo has a positive contribution to avoiding regret, as the F value calculated for the regression analysis of variance was (371.25), which is higher than the tabular F value of (3.84) at the level of (0.05) and the degree of freedom (398).

To identify the relative contribution of the status quo bias to avoiding regret, the Beta coefficient was extracted, and tables (10, 11) illustrate this.

Table 10. Correlation coefficient, square of correlation coefficient, coefficient of determination, and standard error.

The value of t for the fixed term	Fixed limit	Standard error	Adjusted correlation coefficient squared	The coefficient of determination	Correlation coefficient
8.62	20.87	2.38	0.48	0.49	0.70

Table 11. Beta coefficient of relative contribution and its statistical significance.

significance (0.05)	T calculated	Standard error of relative contribution	Beta value	Independent variable
significance	19.27	0.03	0.70	Status quo bias

The status quo bias is shown to have a role in avoiding regret, as evidenced by the fact that its beta value reached 0.70, which is statistically significant according to the T-value index that was calculated to be 1.96 at the level of 0.05. This is evident from the table that is located above. This indicates that the status quo bias, after squaring its usual beta value, is responsible for a shift in the proportion of people who avoid regret (0.49), while the remaining percentage (0.51) is due to other factors that were not included in the research.

The finding presented above makes it abundantly clear that the status quo bias variable does, in fact, make a contribution to the regret avoidance variable to a degree that is statistically significant. This is clearly demonstrated by the fact that the contribution is made. There is a possibility that the explanation is related to the fact that while making judgments, additional danger is avoided through the process. They may believe that these prospective possibilities may lead to results that are not desired, and as a result, they may experience feelings of regret if they make the erroneous selection. As a result, some individuals who have been divorced may choose to avoid options that entail a considerable level of risk because they believe that these options might lead to outcomes that are not desired. Due to this, individuals who have been divorced have a propensity to favor the status quo because they are fearful of making poor choices in the future that could result in them feeling regret. This fear is a result of the fact that they have experienced a divorce. Additionally, the acts of divorced individuals, such as their desire to maintain the status quo and their reluctance of making decisions that are definitive or committing to particular alternatives, make it possible for them to In order to analyze alternative possibilities, avoid making judgments that could lead to regret in the future, and make an effort to acquire lessons from the mistakes they have made in the past, individuals who have been divorced can make use of their previous experiences and the knowledge they have obtained. Maintaining a greater degree of flexibility and avoiding feelings of regret in the event that the decision they made turns out to be the less desirable alternative are two ways in which this might be accomplished. with the intention of avoiding repetition.

RECOMMENDATIONS

According to the research results, the researchers recommend the following:

1. Providing awareness and educational programs for divorced people to understand the importance of change and improvement and the necessity of avoiding falling into bias towards the status quo.
2. Encouraging divorced people to discuss and analyze their current situations critically and objectively, in order to enhance awareness of the importance of change and improving the current situation.
3. Offering programs that enable persons who have been divorced in order to increase their self-confidence and enhance their self-abilities, since this can assist in overcoming anxieties of change and regret.
4. Encouraging persons who have been divorced to communicate with social support folks, such as friends, relatives, and members of the community in their immediate vicinity, which may assist in receiving opinions and direction from others in directing future steps and avoiding bias.
5. Providing opportunities and resources for divorced persons to develop, whether in terms of education, training, work, sports or culture, which may contribute to encouraging them to overcome prejudice and attempt to better the current situation.
6. directing the media to expand the number of programs that explain the importance of status quo bias and the avoidance of regret, as well as how these factors influence the actions and choices of an individual.
7. Providing counseling services or psychological counseling to divorced individuals in order to improve the emotional support they find for themselves.
8. Encouraging those who have gone through a divorce to rejoin groups that share their interests and get out and about. Expanding one's support network and exchanging experiences and expertise with others can be facilitated through social networking.

PROPOSALS

According to the research results, the researchers recommend the following:

1. Carry out a research examining the association between the study variables (status quo bias and avoidance of regret) and other demographic variables like age and economic position.
2. Conduct a study that addresses the study variables (avoidance of regret and status quo bias) among other samples.
3. Carry out a comparable study to uncover additional elements impacting the avoidance of regret in individuals who have gone through a divorce.
4. Conduct a study on avoiding regret and its relationship to other variables such as personality traits and types.

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المستخلص باللغة العربية

استهدف البحث الحالي التعرف إلى تجنب الندم لدى المطلقين، والتعرف على التحيز للوضع الراهن لدى المطلقين، بالإضافة إلى التعرف على العلاقة الارتباطية بين تجنب الندم والتحيز للوضع الراهن لدى المطلقين، وأيضاً التعرف على الإسهام النسبي لتحيز الوضع الراهن في تجنب الندم لدى المطلقين. ولتحقيق أهداف البحث تطلب توفر أدوات لقياس تجنب الندم والتحيز للوضع الراهن، وبعد إطلاع الباحث على الدراسات السابقة لم يجد الأدوات المناسبة، إذ استلزم بناء (1982)، وبعد استخراج Bell, Loomes & Sugden أداة لقياس تجنب الندم الذي تكون من (23) فقرة بصيغته الأولية، بالاعتماد على نظرية الندم لـ (1988)، الذي تكون بصيغته الأولية Samuelson & Zeckhauser بناء أداة لقياس التحيز للوضع الراهن بالاعتماد على نظرية التحيز للوضع الراهن لـ (1988)، الذي تكون بصيغته الأولية من (28) فقرة، وبعد استخراج الخصائص السايكومترية له أصبح (20) فقرة وبأربعة بدائل، أما بالنسبة لمتغير التحيز للوضع الراهن فقد قام الباحث أيضاً (28) فقرة، وبعد استخراج الخصائص السايكومترية له أصبح (23) فقرة، وبأربعة بدائل، وقد تكون مجتمع البحث الحالي من المطلقين في محافظة الديوانية للعام (2023)، وقام الباحث باختيار عينة بلغت (400) مطلق من محافظة الديوانية، تم اختيارهم بالطريقة العشوائية، وقد توصل البحث إلى النتائج الآتية: أن المطلقين لديهم تجنب ندم عالي، وأن المطلقين لديهم تحيز للوضع الراهن، كما أشارت النتائج إلى وجود علاقة ارتباطية دالة إحصائياً بين تجنب الندم والتحيز للوضع الراهن، كما أن التحيز للوضع الراهن يسهم في تجنب الندم.

الكلمات المفتاحية: تجنب الندم، التحيز للوضع الراهن، المطلقين.