

INTENTION TO GRADUATE ON TIME DURING COVID-19 PANDEMIC. THE MODERATING ROLE OF DEGREE PROGRAM. BUSINESS SCHOOL A CASE STUDY IN STUDENT OF IPMI INTERNATIONAL BUSINESS SCHOOL

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ABSTRACT

Covid-19 pandemic initiate global new normal life for everyone. Higher education implemented school-from-home through e-learning to follow World Health Organization regulation on social distancing which made many students find it much easier in technical aspects and safer during pandemic, including students in IPMI International Business School. However, pandemic has affected student intention to graduate on time. Between 2019 to 2020, student intention to graduate on time has declined 15% for BBA and 23% for EMBA/MBA. BBA students have difficulties with the internet connection, less interaction for group discussion with friends and lecturer, inconvenient lecturing method, disruption at home such as on-line gaming, social media and movie streaming. EMBA/MBA students have difficulties to finish their thesis due to heavier workload, inconvenient online consultation, difficulty in finding research resources, and worried for virus infection. This research objective is to study the effects of personal attitude, subjective norm, perceived behavioral control towards student intention to graduate on time with the moderating role of the degree program during pandemic using Theory Planned Behavior. Onion methodology (Saunders, 2007) guided an online quantitative survey in November 2020 using proportional stratified sampling method on 104 data samples. Then calculate the descriptive analysis using SPSS and PLS-SEM. The result found there was significant relationship between personal attitude and intention, subjective norm and intention, perceived behavioral control and intention. However, there was insignificant relationship between the moderating role of the degree program to personal attitude and intention, subjective norm and intention, also perceived behavioral control and intention. With limitation of 104 data sampling gathered within 14 days in IPMI BBA and EMBA/MBA students, this research recommended higher education to be more proactive to engage personal attitude, subjective norm, perceived behavioral control to increase student intention to graduate on time.

Key words: theory planned behavior, intention to graduate on time, e-learning, Covid-19 pandemic

INTRODUCTION

On January 30, 2020, the World Health Organization declared the Covid-19 outbreak as an international health emergency due to the high risk of virus fast infectious spreads, confirmed cases, and high mortality rate. Countries with vulnerable health service systems will get the most impact (Walker, Whittaker, Watson et. all, 2020). The Covid-19 pandemic affected the way of the global economy works between health, public service, economics, politic, agriculture, transportation, and education that caused major economic and financial crisis (Lucchese & Pianta, 2020). In education sector, many higher education institutions must adapt the lecturing and administrative activities to be carried out remotely from home (UNESCO, Sohrabi, Alsafi, O'Neill, Khan, Kerwan, Al-Jabir, Agha, 2020). This new normal is affecting student intention to graduate on time during Covid-19 pandemic

Djamarah (2011) and Slameto (2010) mentioned three factors that affect student intention to graduate on time. First, internal factors that exist in individuals such as physical (health and disabilities), psychological (intelligence, attention, interests, talents, motivation, maturity, cognitive abilities, and readiness), and fatigue (physical exhaustion and psychological fatigue). Second, external factors that exist outside the individual which includes environmental such as family (how parents educate the students at home, relationships between family members, home atmosphere, family economic conditions and understanding of parents), community (student activities in society, mass media, social friends, and forms of community life). Third, instrumental factors that exist within the school learning process (teaching methods, assignment, curriculum, teacher/lecturer, learning tools, learning time), relationship (student to student relations, school discipline) and building and facilities (classroom, library, sports center, function hall, discussion room).

The national average for high education graduates in Indonesia was considered very low with only 3.7% per year (BPS, 2015 to 2019). While the Master level of completion studies on time is also very low with 21% students graduate on time (DIKTI, 2015). Undergraduate students tend to graduate within 4 to 6 years (Sutter, 2014) and graduate students tend to graduate 2 to 3 years. Delay in graduate on time will hurts students, universities, lecturers, sponsors, and the government. Students must pay an additional tuition fee and a longer time to complete their studies. Universities will lose the credibility of education management. Lecturers will spend additional time on education consultation. Sponsors demand immediate graduation. Government demands the university to be responsible for the effectiveness of education funds. A study from an economic perspective, when the level of student graduation is low or delay in graduation, the production for skilled labor in the economy will decrease which results in low spending and taxation (Turner, 2004). This study is assessing bachelor and master students' intention to graduate on time during the Covid-19 pandemic at IPMI International Business School (IPMI). Overall students that graduate on time (GOT) is showing a growth trend from 2015 to 2019 whereby 353 MBA student graduate on time (93% GOT rate) and 87 BBA students graduate on time (85% GOT rate). However, from 2018 to 2020, the GOT rate showed a declining trend (from 93% to 85% for BBA and 98% to 77% for MBA), causing the Non-GOT rate rise significantly (from 7% to 15% for BBA and 2% to 23% for MBA). This paper also studying the effect of the degree program which refers to Undergraduate/BBA and Graduate/MBA students in IPMI International Business School as a mediating role.

LITERATURE REVIEW

Theory of Planned Behaviour

To evaluate the factors that influence student intention to graduate on time, this paper will use Ajzen's (1991) modified model of the theory of planned behaviour (TPB) and considering the inclusion of the mediating role of the degree program. TPB was selected for this study as it assesses many of the personal and situational factors that influence undergraduates' intention to further their education. Using the TPB to predict student intention to graduate on time by measuring student's personal attitude (i.e., favourable or unfavourable aspects of graduation for their future), subjective norms (i.e., perceived views from student's environment such as parents, relatives, friends, and colleague), perceived behavioural control (i.e., how easy to enact the behaviour to graduate) with the moderating role of degree program (undergraduates and graduates students). TPB is highly effective and influential in numerous areas such as predicting intention to graduate for general and disability college students (Fichten, et al., 2014, 2016), predicting students' intention to graduate from high school (Davis, Ajzen, Saunders, & Williams, 2002), student intends to apply to graduate school (Ingram, Cope, Harju, & Wuensch, 2001). TPB has predicted why both traditional and non-traditional undergraduates pursue a four-year degree program (Sutter & Paulson, 2015), predict academic behaviours that relate with current study (Ajzen & Madden, 1986; Phillips, Abraham, & Bond, 2003). All these studies are supporting the argument that TPB can be useful to predict college students' intention to graduate. TPB has three independent factors which are a) personal attitude (PA), b) Subjective Norm (SN, and c) Perceived behavioural control (PBC), and one dependent variables (Intention)

Personal attitudes (PA) is Determined by the individual beliefs whether or not the behaviour leads to the valued outcome (Fishbein & Ajzen, 1975; Ajzen, 1985). For example, "I believe that going to graduate school is more important to my future success than getting a job". Attitude also defined as what human thinks on particular behavior (Ajzen 1991). The person who associated feelings of happiness with behavior is more likely to commit to that behavior (Al-Rafee and Cronan, 2006). Subjective norm relates to the perception of social pressure to perform an intention and involving believes that other individual or group think he or she should perform the intention (Fishbein & Ajzen, 1975; Ajzen, 1985).

Subjective norms (SN) are the social pressure exerted on an individual to do something (Ajzen 1991). This pressure can come from anyone a person knows and members of collectivist cultures are more sensitive to subjective norms than members of individualistic cultures (Ajzen 2001).

Perceived Behavioural Control (PBC) is a non-motivational factor and represent the degree program to which a person believes that the required opportunities and resources are accessible for performing the intention (Ajzen, 1988). The more resources and opportunities people think they possess, the greater should be their PBC over the intention (Madden, Ellen, and Ajzen, 1992). PBC is an individual's perception to perform a certain action and becoming one of the strongest predictors of intention (Notani 1998).

Intention (I) The intention in this study refers to student intention to graduate on time. Intentions are assumed to capture the motivational factors that influence intention and indicates willingness to try hard and plan to exert effort in order to perform the intention (Fishbein & Ajzen, 1975; Ajzen, 1985). Ajzen (1991) has identified seven factors that contribute to intention: subjective norms, normative beliefs, attitude toward the behaviour, behavioural beliefs, perceived behavioural control, control beliefs, and actual behavioural control. Several studies indicate that the strength of these factors influence intention and powerfully influence behaviour (Latimer and Ginis 2005; Kargar et al. 2010). Intentions are a function of salient information about the likelihood that performing a specific behaviour that leads to a desired outcome which relates to three items that ask about an individual intends to apply, to get into, and to complete graduate school (Ingram, Cope, Harju, Wuensch, 2000). For this research we stated that

Relationship between Personal Attitude and Intention.

Personal Attitude had the highest correlation with intentions whereby people who have a positive attitude toward graduate school are more likely to intend to go to graduate school and have more willing to graduate (Ingram, Cope, Harju, Wuensch, 2000). In student attitude toward technology adoption models has shown less intention affect (Chu and Chen 2016). However, students' attitudes towards graduation to earn a degree program whether they graduate within four to six years and intention to graduate did not differ significantly across the year in school (Sutter & Paulson, 2015). Based on the explanation, we posit that

H1: Personal Attitude has a positive effect on student Intention to graduate on time.

Relationship between Subjective Norm and Intention.

People whose significant others including family and friends, have a positive attitude toward graduate school. However, most of the student's parents did not go to graduate school, therefore SN are not a strong predictor of intentions (Ingram, Cope, Harju, Wuensch, 2000). SN predicted teachers' intentions to use computers (Teo 2012) and college students' intentions to use web technologies (Cheng and Chu, 2016). Based on the explanation above, we hypothesized the following

H2 Subjective norms has a positive effect on student Intention to graduate on time.

Relationship between Perceived Behaviour Control and Intention.

Overall, TPB has predicted undergraduate students’ intention to graduate. The indication was shown that students’ PBC contributes to their goal to obtain four-years to graduate (Sutter & Paulson, 2015). People who feel that they have some behavioural control tend to go to graduate school and graduate (Ingram, Cope, Harju, Wuensch, 2000). In terms of students’ ability to use web technologies, PBC has a significant effect to predict student interest in using technologies (Woo et al. 2011) and student intentions to work collaboratively online (Cheng et al. 2016). Based on the above explanation, the following is hypothesized

H3: Perceived Behavioural Control has a positive effect on student Intention to graduate on time

The moderating role of Degree Program.

Degree Program defined as undergraduate/BBA and graduate/EMBA/MBA students. Hence, the theory of planned behaviour is highly effective and influential in numerous areas such as predicting intention to graduate for general and disability college students (Fichten, et al., 2014, 2016), predicting students’ intention to graduate from high school (Davis, Ajzen, Saunders, & Williams, 2002), student intends to apply to graduate school (Ingram, Cope, Harju, & Wuensch, 2001). TPB has predicted why both traditional and non-traditional undergraduates pursue a four-year degree program (Sutter & Paulson, 2015), predict academic behaviours that relate with current study (Ajzen & Madden, 1986; Phillips, Abraham, & Bond, 2003). All these studies are supporting the argument that the theory of planned behaviour can be useful to predict college students’ intention to graduate. Degree Program as moderating role to the theory of planned behaviour especially between personal attitude and intention, between subjective norm and intention, then between perceive behavioural control and intention to graduate on time among student in IPMI will be the novelty of this study. The research will focus on the factors that affect IPMI Business School student to graduate on time during the Covid-19 pandemic. This research is measuring the effect of personal attitude (PA), subjective norm (SN), Perceived Behavioural Control (PBC), toward intention (I) to graduate on time and measuring the effect of degree program as moderating role towards the relationship between Personal Attitude and Intention, Subjective Norm and Intention, Perceived Behavioural Control and Intention. Based on the above explanation, the following is hypothesized

H4: The relationship between Personal Attitude and Intention to graduate on time is moderated by the Degree Program

H5: The relationship between Subjective Norm and Intention to graduate on time is moderated by the Degree Program

H6: The relationship between Perceived Behavioural Control and Intention to graduate on time is moderated by the Degree Program

Theoretical framework will be as follow:

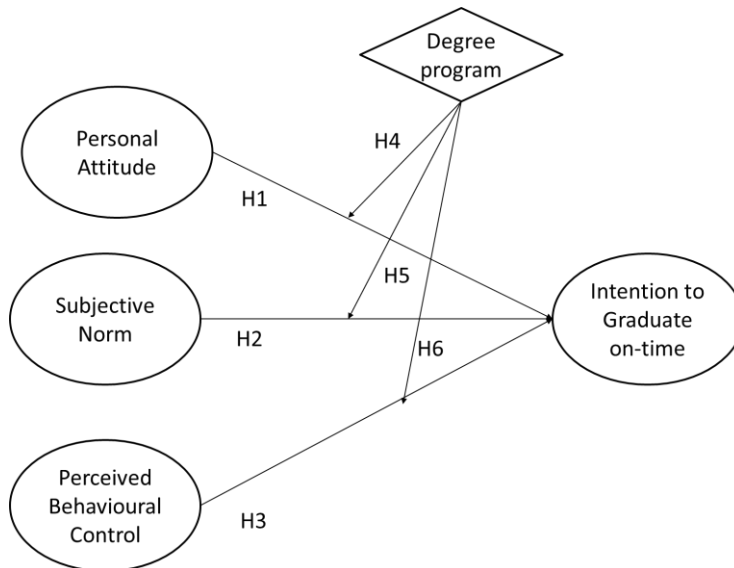


Figure 1. Research Framework

RESEARCH METHOD

The study conducted in IMI campus in Jakarta, during the Covid-19 pandemic on 28 November 2020 to 4 December 2020. This study uses quantitative analysis to prove the hypothesis, and utilized survey questionnaires to collect data. The population is a student in IPMI International Business School. There are 300 students identified with composition of BBA students (29%) and MBA students (71%). The sampling technique employed in this study is proportionate sampling, with the number of samples is 104 students. Survey questionnaires was designed based on the theoretical background of TPB (Ajzen, 1991) and the questions are

derived from the recent research and questionnaires of Ajzen (2013). The survey has three segments. Segment A contains questions relating to the demographic profile of the respondents which incorporate the name, gender, and age. Segment B contains questioning related to descriptive analysis measured by using a Likert scale from 1 to 5 (with 1= strongly disagree, 2= disagree, 3= neutral which neither agree nor disagree, 4 = agree, 5= strongly agree). The data collected will be analysed by SPSS for statistics descriptive, and SmartPLS3 for the relationship between variables and hypothesis testing.

FINDING

The majority of respondents are at the age of 31-40 years old (36%), mostly female (53%), currently studying in MBA/EMBA (42%) from the class of MBA/EMBA 2019 (30%) whereby their profiles are at productive age and pursuing higher education to support their jobs. The mean score of each variable as follows: Personal Attitude has the highest score (4.197) due to its contribution from the dimension: affective, belief and satisfaction, followed by Intention (4.043), Subjective Norm (3.966), and Perceived Behavioural Control (3.892).

Table 1: Variable description

	PA	SN	PBC	I
Mean	4.197	3.966	3.892	4.043
Std. Deviation	0.601	0.662	0.563	0.613
Skewness	-0.943	-0.828	-0.444	-0.821
Kurtosis	1.795	0.836	0.726	0.735

Intention to Graduate on Time for student is an important metrics to measure and to explore the difference between BBA and MBA students. The mean value of Intention for BBA (4.356) is higher than Intention for MBA (3.862). The t-test resulting in the significance p-value 0.035 meaning that there is a significance difference between Intention to graduate on time for BBA and MBA student. BBA is more determine and ready to graduate on time than MBA.

Research Model Evaluation

a) Measurement Model Evaluation.

This stage will be focussing to analyse the quality of the results by evaluating the measurement model within three important tests which were internal consistency, convergent validity, and discriminant validity The result will be considered reliable whenever it generates consistent outcomes at consistent conditions then validity is when the construct’s indicator jointly measures what they are supposed to measure (Hair et.al, 2014).

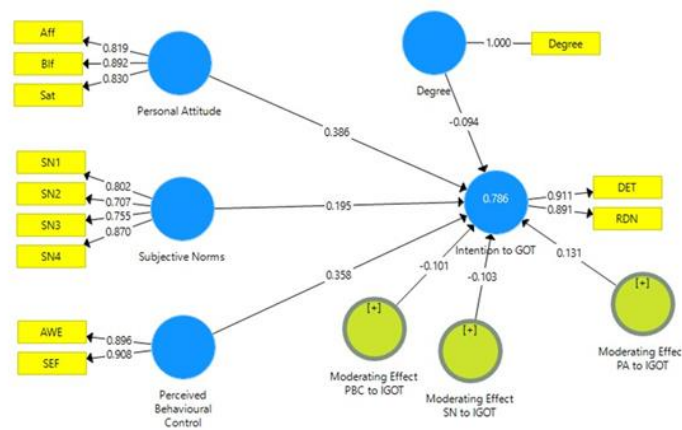


Figure 2: Research Framework

Internal consistency reliability measured from composite reliability and or Cronbach’s alpha test. The Cronbach’s Alpha assumes equal indicator loadings. AVE composite reliability and outer loading should be more than 0.70 (Hair et al. 2011). The result from the analysis is seen in Table 2 below

Table 2. Measurement model Evaluation

Variable	Indicator		Outer Loading	Cronbach's Alpha	AVE	Composite Reliability
	Dimension	Variable				
Personal Attitude	Affective	PA1	0.819	0.804	0.718	0.884
	Believe	PA2	0.894			
		PA3	0.890			
	Satisfaction	PA4	0.830			
Subjective Norm	Family	SN1	0.802	0.794	0.618	0.865
	Friend	SN2	0.707			
	Colleague	SN3	0.755			
	Family, Friend & Colleague	SN4	0.870			
Perceived Behavioral Control	Self-Efficacy	PBC1	0.910	0.771	0.814	0.897
		PBC2	0.906			
	Awareness	PBC3	0.898			
		PBC4	0.894			
Intention	Determination	I1	0.913	0.769	0.812	0.896
		I2	0.909			
	Readiness	I3	0.893			
		I4	0.889			

As can be seen from the Table 2, the model is considered to have a good measurement model. Therefore, the process shall be continued to the structural model evaluation.

b) Structural Model Evaluation.

To evaluate the structural model, this study is assessing the collinearity issues (VIF), path coefficient (β), coefficient of determination to measure the relationship between exogenous and endogenous latent variables (R^2), the effect sizes (f^2) (Hair et al., 2014). The R^2 of an endogenous latent variable shall be more than 0.26 (Cohen et al, 2013, as cited in Memon, 2014). The result of the structural model for BBA and EMBA/MBA degree programs is showing in Table 3.

Table 3. Structural model Evaluation

Relationship	Path coefficient	VIF	(f^2)	(R^2)
Personal Attitude → Intention	0.386	1.991	0.188	0.786
Subjective Norm → Intention	0.195	1.702	0.076	
Perceived Behavioral Control → Intention	0.358	1.650	1.177	

The result is showing that the path coefficient (β) indicates personal attitude and intention is medium (0.386), subjective norm and intention is low (0.195), and perceived behavioural control and intention is medium (0.358). The result of the R^2 value is considered high (0.786). Results for VIF value are all above 0.2 and below 5, therefore there are no issues on collinearity. Finally, the analysis result concluded that the criterion for the structural model has fulfilled.

b) Hypothesis Testing

A bootstrapping method was employed with sub-samples of 5000 using SmartPLS 3 software to obtain path coefficient, significance, and t values using one-tail t value 1.65, and p-value 0.005 (at $\alpha = 5\%$) (Hair et al, 2010).

Table 4. Hypothesis Testing

Relationship (variable)	Path Coefficient	T Statistics	P Values	Remarks
Personal Attitude → Intention	0.386	4.440	0.000	H2 supported
Subjective Norm → Intention	0.195	2.018	0.022	H3 supported
Perceived Behavioral Control → Intention	0.358	3.811	0.000	H4 supported
Moderating role in Personal Attitude → Intention	0.131	1.363	0.087	H5 not supported
Moderating role in Subjective Norm → Intention	-0.103	1.052	0.146	H6 not supported
Moderating role in Perceived Behavioral Control → Intention	0.358	0.893	0.186	H7 not supported

Based on Table 4, it was found that t-value for personal attitude and intention (4.440), subjective norm and intention (2.018) and perceived behavioral control and intention (3.811) are above 1.65. The P-value for all direct effect: personal attitude on intention (0.000) as subjective norm on intention (0.022), and perceived behavioral control on intention (0.000) showing fulfilment to the P values criterion below 0.05. Therefore, it can be said that it is concluded that H2, H3, and H4 are supported.

On the other hand, it was found that the P-value for all moderating roles of Degree Program is above the P-value threshold. The P-value for each moderating role reported, (0.087 for PA to Intention), (0.146 for SN to Intention), and (0.186 for PBC to Intention). Therefore, based on the analysis, it was concluded that H5, H6, and H7 are not supported. the Degree Program did not moderate any relationship in the model.

DISCUSSION

Personal Attitude had the highest relationship with student intention to graduate on time among other variables. Surprisingly students are able to study from home during the Covid-19 pandemic and increase student learning independence (Firman, 2020). Student motivation to learn is internal and external encouragement to make changes in studying behavior (Uno, 2016). Motivation is an energy change with in the person characterized by affective arousal and anticipatory goal reaction (Syah,1995). Therefore, student who have positive attitude are more likely to graduate from school and have more willingness to graduate on time (Ingram, Cope, Harju, Wuensch, 2000). However, students’ attitude and intention to earn a degree program within four to six years did not differ significantly (Sutter & Paulson, 2015) because student motivation to complete the study through internal and external factors are insignificant for the study period (Sumartini and Disman, 2018). COVID-19 is a global pandemic that affecting higher education institutions. Students understood the importance of staying at home as a precautionary measure to stop the spread of the virus in the community which mainly transmitted through social contact with symptomatic persons (Burke et al., 2020; Chanet al., 2020; Huang et al., 2020; Li et al., 2020; Liu et al., 2020; Ong et al., 2020). 84% of IPMI students in this research has maximizing their school at home to have online learning and finishing school tasks (IPMI survey conducted by author, 2020). 45% of students intended to finished school on time during this situation to keep the sanity of their mind and hoping to graduate on time so that they will get job to help the family.

This study revealed that subjective norms has positive impact on intention. This means whenever Subjective Norm level is high, this will make Intention to graduate on time high. Family, friend, colleague and lecturers are the main determining factors that support students during school from home. Learning achievement can be achieved if there is effectiveness in learning and can be effective if there is motivation in learning, attention to lessons, efforts to do something and stabilization (Abin Syamsudin, 2004:164). Students were receiving motivation from family, friend, colleague and lecturers to participate actively in e-learning environment then gives them the freedom to plan and carry out the learning process. Limited interaction with lecturers and their classmate has make student more independent in managing study time, doing and collecting assignments, as well as looking for learning resources other than teaching materials given by the lecturer to support their understanding of the material lectured (Sutter and Paulson, 2020). During the Covid-19 pandemic, students were worried for themselves and their families. Therefore, they are limiting social contact and avoided mass meetings (Roy et al., 2020). However, the social distancing affects student and family mental health (Lee, 2020). Students are trying to be busy at home in activities that would keep their mind away from COVID-19 such as have a chat with family and friends to relieve stress and obtain support; use social media and social networks to stay connected with friend, family and colleague through Facebook, Twitter, Tiktok, Youtube; get help from family physicians or other doctors to reduce their stress and get reassurance (Baloran, 2020).

It is found that perceived behavioural control has a positive impact on intention to graduate on time among IPMI business school student in Jakarta. This means whenever perceived behavioural control level is high, this will make Intention to graduate on time high. This is aligned with research conducted by Firman (2020) on the usage of technology such as online learning during the Covid-19 Pandemic has increases. Learning is synchronously carried out through video conferences where lecturers and students meet and communicate in real time using the video conference applications such as Zoom or Google Meet. Meanwhile, asynchronous learning is carried out using applications such as Google Classroom, Edmodo, WhatsApp and Email (Firman, 2020). At first, student and lecturer are having difficulties to use such technologies, but in time, both are adapting to the situations and willing to upgrade themselves which now becoming the new-normal way for active learning process (Batubara, 2020). This is a proof that student has managed to adapt to new technology for learning process, to solve difficult problems and managed to use the knowledge gained during their hard study time to graduate (Husein, 2020). At earlier time of pandemic, both students and

lecturers are having difficulties in finding synchronous and asynchronous format. However, both believe that the format will soon be discovered. Now, 100% of students in BBA and MBA has been using online learning during the pandemic. Classes and group discussion were conducted through video conference using Zoom or Google Meet. Content for education were shared through Google Classroom. Discussion conducted through Whats App chat. Students are adapting to the situation through technology and understand to use the technology to support their learning process to graduate (author survey conducted at IPMI students, 2020). According to the research, it is concluded there is insignificant relationship of degree program as moderating role to personal attitude and intention to graduate on time among IPMI student. As mentioned previously, student motivation to complete the study through internal and external factors are insignificant for the study period (Sumartini and Disman, 2018). BBA and MBA student in IPMI consider graduate on time as part of their responsibility to them self. However, BBA students consider the main reason to graduate on time is to get work soon after graduation and some is looking to work in governmental (PNS or Pegawai Negri Sipil). MBA students consider the main reason to graduate on time is to avoid extra tuition fee (author survey conducted at IPMI students, 2020). During the Covid-19 pandemic, students are having more difficulties. BBA students is taking longer time doing thesis consultancy with lecturer due to social distancing, limitation on internet quota, laziness to work on the thesis, delaying the revisions, underestimate the timeline. MBA students were occupied with their work at the office, change in the new workstyle, feel more tired during work from home, getting bored, and laziness to work on the thesis. However, some MBA students consider graduating on time is a must as the company pays for the cost with time constrain and their personal goal to get master's degree program after Covid-19 ended (author survey conducted at IPMI students, 2020).

The moderating effect of the degree program in the relationship between subjective norm and intention to graduate on time. This study has shown there is insignificant relationship of degree program as moderating role to subjective norm and intention to graduate on time among student. Which could be due to 53% of respondent average age of 18-30 years of age and still have a lot of influence from their family and social circle when they make a decision, in addition there is still that economic dependency for the payment of studies. BBA student consider graduating on time will help their parent paying tuition fee, be the pride for their family and be in the same level within their friend. MBA student consider graduating on time will be the pride of family also gain support from colleague and the company for better career. However, during Covid-19 pandemic, family is their main source of support to finish the thesis on time. BBA students consider parents as main push factor to graduate on time, while friends are pull factor that mostly slowing down their intention to graduate on time. MBA students consider family as main push factor and company regulation to finish the study on time, however responsibilities to the office is their main pull factor that affect their intention to graduate on time.

It is found that insignificant relationship of degree program as moderating role to perceived behavioral control and intention to graduate on time. Students need to understand the value and benefits of a college degree program (Kinnick & Kempner, 1988; Graunke & Woosley; 2005), student to perceive expectation from others in order to graduate on time (Campbell & Fugua, 2009; Mohr et al., 1998; Vartanian et al. 2007), and student should feel as if they have ability to reach their goal to graduate on time (Hunt et al., 2012; Soria & Stebelton, 2012; Donhardt, 2013). BBA student understand the timeline and step to do thesis, and student understand by graduating on time will meet their plan to find new workplace or becoming entrepreneur. MBA student in IPMI understand the time limit of study and thesis and the potential issue on time management between work and school (author survey, 2020). During the Covid-19, BBA student understand their limitation of social distancing can cause boredom, insecure feeling on health, however they also understand by studying from home is giving them more time to be focusing to finish their educational task. /MBA students understand during this pandemic, Institutions giving convenience services such as virtual consultation, electronic tasks collections by email or Google Class, electronic academic administration which giving them easiness during crisis.

CONCLUSION AND IMPLICATION

This study concluded that first, the level of student intention to graduate on time based on curriculum is significant. Second, the effect between personal attitude and intention to graduate on time is the most significant. Third, the effect between subjective norm and intention to graduate on time among students is significant. Forth, the effect between perceived behavioural control and intention on time to graduate is the least significant. Fifth, there is no moderating effect of degree program in the relationship between personal attitude and intention, between subjective norm and intention, and between perceived behavioural control and intention to graduate on time.

The discovery of this study contributes to the TPB and the moderating role of degree program. Therefore, this research will be useful to a researcher who would need to increase the student graduation rate for BBM and EMBA/MBA for theoretical and practical implications as explained below. Not so many studies exploring the effect of degree program as moderating role for student intention to graduate on time, especially during the Covid-19 pandemic in Indonesia. By analysing IPMI student personal attitude, subjective norm, perceived behaviour and degree program as a moderating role to personal attitude and intention, subjective norm and attitude, and perceived behavioural control. This research will provide a new perspective to understand BBA and EMBA/MBA student's intention to graduate on time during the Covid-19 pandemic in Indonesia. Therefore, this research is providing a different point of view that degree program as moderating role is not affecting the relationship between personal attitude and intention to graduate on time, between subjective norm and intention to graduate on time, also between perceived behavioral control and intention to graduate on time.

This study gives a contribution to campus, to understand BBA and MBA student's ease and difficulties to graduate on time during the Covid-19 pandemic. There was a significant effect between personal attitude and intention to graduate on time, there was a significant effect between subjective norm and intention to graduate on time, there was the least significant effect between perceived behavioural control and intention to graduate on time, and insignificant effect on degree program as moderating role to

each relationship. Therefore, Management should be focusing to increase student intention to graduate on time during the Covid-19 pandemic on the factors: a) increasing student personal attitude activities to motivate the student's participation in academic activities. Some practical initiatives such as encourage a student to be proactive in doing research and producing academic journals, conducting workshop series on research methodology, and conducting a writing competition b) increasing student subjective norm activities to support student mental health. Some practical initiatives such as faculties member support through personal touch such as personal motivation to finish the thesis and creating mental health community leads by an expert in a psychologist. This community should encourage their classmate, junior class, and senior class to finish the thesis on time c) increasing student perceived behaviour goal activities intending to support student strong perception that they must graduate on time. Some practical initiatives such as create "I will Graduate on Time Campaign" inside the campus (such as poster, video testimonial in LCD screen) and through digital media (e-flyer, personal message in student what's app group), communicate the benefit of graduating on time during Covid-19 (social distancing and safe your money – don't have to come to campus, access to join eLearning class/webinar, access to recorded class lecturing session, access to recorded webinars, paperless administration – administration, easy payment instalment), all student must fill-in questionnaire to assess their intention to graduate on time. This should be conducted during student registration in the first semester and thesis period. Students are required to state when, where, and how they will carry out their intentions to graduate on time and how to increase the likelihood of behaviour to graduate on time (Fishbein & Ajzen, 2010).

However, special treatment is needed for MBA students due to their difficulties in managing time between work and school. On top of the initiative proposed above, Management should consider encouraging them by increasing student personal attitude activities by conducting regular research mentoring classes conducted twice a week for 1 month with 1.5 hours per session discussing the research methodology and providing a list of thesis topics generated from the real project This could be a new topic that considers relevant to the current situation or an existing topic that needs to be adjusted to get the relevance.

Increasing student subjective norm by creating a set of a special thesis task force consisting of 1 faculty member and psychologist with the objective is to encourage and monitor their thesis progress as well their mental health also monitoring tools needed to record student progress. Send special gifts as reminders and motivation to stay healthy to finish a thesis on time such as an education/thesis calendar, a rapid test pack with a message to stay healthy, or special healthy food on special days. These should use the student meal budget. Increasing student perceived behaviour goal by offering multiple thesis techniques in a simplified step-by-step template so that student will be perceived it an easy task to do. Consider having it in digital such as microsite or Google Classroom.

LIMITATION AND RECOMMENDATION FOR FUTURE STUDY

The research was conducted in limited conditions, first is the number of samples only 104 responses out of 300 questionnaires disbursed to students, means 33% response rate. Large number of samples is recommended. To create future strategic planning in Covid-19 pandemic situation, we recommend a longitudinal study that involves repeated observations of the same variables (personal attitude, subjective norm, perceived behavioural control, and intention to graduate on time) over short or long periods with a type of observational study. The next researcher should add insight from IPMI lecturers, staff, and management to do holistic analysis. Research should consider adding analysis upon the student, lecturers, staff, and management mental health issues during the Covid-19 pandemic. Even though Indonesia is still at the second Covid-19 pandemic wave, IPMI should start planning a new way of conducting fun yet entertaining interactive learning methods by maximizing the Information and Communication Technology (ICT) resources and capacities of both teachers and students (Baloran, 2020). If students were struggling with a specific aspect such as low GPA due to difficulties to take learning process during the pandemic situation, Institution should assess them end-of-school-year on the graduating process then predict the possibility of them will be likely to leave education during the pandemic situation. Anticipating a long-term cessation by focusing to ensure learning continuity, aligning with governance regulations, monitoring, and efficient support. Creating pedagogical measurements to evaluate the learning process and generate mechanisms to support disadvantaged students (such as physical disadvantage, location disadvantages, internet disadvantage, financial disadvantages, health issue due to Covid-19 disadvantages).

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