

FACTORS THAT INFLUENCE THE INTENTION OF USING MOBILE BANKING AT UNIVERSITAS NEGERI MALANG STUDENTS

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ABSTRACT

The increase in internet users in Indonesia every year is expected to have a positive impact on various productive activities, especially in the digital economy. One of the industries that take advantage of technological developments is banking with one of the services provided is mobile banking. Quantitative research that aims to identify the factors that influence the intention to use mobile banking in Malang State University students with a research sample of 378 students. Questionnaires were used as data collectors and distributed using a digital platform. The researcher empirically uses the technology acceptance model (TAM) with variables of perceived usefulness, perceived ease of use, perceived credibility, customer satisfaction, attitudes, and behavioral intentions. SEM-PLS analysis technique was used to obtain hypotheses and path coefficient relationships between constructs. The results showed that the intention to use mobile banking among students at the State University of Malang was motivated by perceived usefulness, perceived ease of use, perceived credibility, customer satisfaction, and attitudes. Moreover, attitude played a significant mediating role among the proposed variables.

Keywords: mobile banking, students, technology acceptance model (TAM), SEM-PLS analysis

INTRODUCTION

In its publication, the Association of Indonesian Internet Service Providers (APJII) stated that internet users around the world continue to increase. This can affect several other fields such as information and communication technology in the economic sector, especially in the banking sector. Information technology is a support in the banking system with the benefits provided in the form of "increasing inefficiency" and "operational costs" (Laukkanen & Lauronen, 2005; Leung & Matanda, 2013). In the banking industry, information technology is more focused on service systems. One of the services provided by banks is mobile banking, which is an application that supports users in realizing their desire to conduct banking transactions via smartphones. Consumers (customers) no longer have to do banking transactions by coming to the bank but only need to use smartphones, both cellphones, and TABs, by being connected to the internet network to be able to run mobile banking applications (Laukkanen et al., 2008).

The rapid increase in mobile banking transactions that occurred in Indonesia from 2020 compared to the previous year was due to the trend of financial transactions starting to shift to digital transactions due to the socialization of the use of electronic services during the covid-19 pandemic. However, the benefits of using mobile banking do not make all customers have the desire to use the service. The results of Puschel et al. (2010) stated that only 69% of consumers use mobile banking services while the other 27% do not. The level of knowledge and learning ability, additional costs, poor telecommunications networks, consumer preferences, are the four main reasons respondents refuse to use mobile banking (Iddris, 2013).

State University of Malang is one of the universities in the city of Malang with diverse students from various regions, ethnicities, and religions, and there are even foreign students studying at the State University of Malang. The distance between students who study at the State University of Malang means that these students must be able to carry out financial transaction activities as effectively and efficiently as possible, especially with the government policy that requires studying from home during the Covid-19 pandemic. So that indirectly students are required to master financial transaction technology such as mobile banking in paying tuition and other payments. The ability of students to quickly adapt and learn a technology is an advantage in the use of technology.

This study has constructs: first, in the literature related to perceived usefulness, perceived ease of use, perceived credibility, customer satisfaction, attitudes and intentions towards the use of mobile banking. Second, it provides an overview of the reasons students use mobile banking services.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Mobile Banking

Mobile banking is one of the services provided by banks to customers to assist customer mobility in conducting banking transactions. This application aims to provide convenience, security, privacy, time and effort savings, as well as easy access to finance (Laukkanen et al, 2005). Mobile banking is a service offered by banks to their customers to perform banking transactions via mobile devices.

Technology Acceptance Model

TAM is a theory that was first introduced by Davis (1989) which was developed from Theory of Reasoned Action by Ajzen and Fishbein (1980). TAM is a theoretical model designed to predict technology acceptance and the factors associated with it (Widyarini, 2005). TAM has the theoretical ability to explain how a person's intention or interest in using information systems is better than TRA and TPB (Mathieson, 1991). Wang, et al, (2003) stated that TAM is valid and supports if it is used in different

software. King & He (2006) in their research shows that TAM is a strong, reliable, and valid predictive model that can be used in various research contexts.

Yasa et al (2014) conducted a study on the application of TAM to internet banking users in the city of Denpasar with the results showing that all the variables used had a positive effect on customers' intentions to use internet banking. Perception of ease of use is not a significant factor in the intention to adopt internet banking in a study conducted by Kazi (2013) with students as the object of research. In this study, the researcher considers five relevant factors that directly or indirectly influence customer intentions that have been studied by other researchers, including perceived usefulness, perceived ease of use, perceived credibility and customer satisfaction, and attitudes.

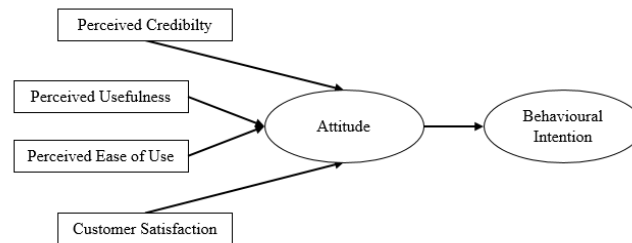


Figure 1. Research Model

1. Influence of Perceived Usefulness on Attitude and Behavioral Intention

Perceived usefulness is one of the determining factors in its contribution to customer attitudes toward using technology (Davis, 1989). This makes customers want to use innovative systems that allow them to have the freedom to make payments, etc. (Zhou, 2011). Customers find benefits such as time and cost savings with the use of mobile banking (Kim et al., 2009). In their research, Elhjjar & Ouaida (2019) stated that perceived benefits are one of the main variables that influence user attitudes and intentions in using mobile banking.

Ha1: Perceived usefulness, positive and significant to use mobile banking.

Ha6: Perceived usefulness, positive and significant to the attitudes in using mobile banking.

Ha10: Perceived usefulness, significant to use mobile banking indirectly through attitudes in the use of mobile banking.

2. Influence of Perceived Ease to Use on Attitude and Behavioral Intention

Davis (1989) argues that perceived ease of use encourages a person to accept the new system. Customers who use mobile banking mostly make banking transactions more simply and quickly (Hoehle et al., 2012). The results of the study of Alalwan et al. (2016), states that ease of use has a positive influence on the use of mobile banking.

Ha2: Perceived easy of use, positive and significant to use mobile banking.

Ha7: Perceived easy of use, positive and significant to the attitudes in using mobile banking.

Ha11: Perceived easy of use, significant to use mobile banking indirectly through attitudes in the use of mobile banking.

3. Influence of Perceived Credibility on Attitude and Behavioral Intention

Customers will generally avoid services or products they do not know and trust (Reichheld & Schefer, 2000). Perceived credibility is consumer confidence in the system safely and with certainty in maintaining personal information (Adesina & Ayo, 2010). Perceived Credibility is one of the determinants of behavioral intention in using the system.

Ha3: Perceived credibility, positive and significant to use mobile banking.

Ha8: Perceived credibility, positive and significant to the attitudes in using mobile banking.

Ha12: Perceived credibility, significant to use mobile banking indirectly through attitudes in the use of mobile banking.

4. The Influence of Customer Satisfaction on Attitudes and Behavioral Intentions

Consumers will feel satisfied if their desires or expectations for a product used are met. When a customer is satisfied with a product, the customer will recommend, buy or reuse the product and will not switch to another product. In his research, Ghani et al. (2017) stated that the satisfaction felt by customers in using internet banking had a significant influence on internet banking adoption.

Ha4: Customer service, positive and significant to use mobile banking.

Ha9: Customer service, positive and significant to the attitudes in using mobile banking.

Ha13: Customer service, significant to use mobile banking indirectly through attitudes in the use of mobile banking

5. Influence of Attitude on Behavioral Intention

There are several studies that have studied the relationship between user attitudes and intentions (Shaikh & Karjaluoto, 2015). Research conducted by Juwaheer et al. (2012) stated that behavior has a significant relationship with customer intentions to use mobile banking.

Ha5: Attitude, positive and significant to use mobile banking.

RESEARCH METHODOLOGY

Research Design

This study uses a quantitative design and also uses structural equation modeling analysis with PLS approach. SEM-PLS is an alternative in using SEM analysis where the data does not need to be normally distributed, so this technique can be called a

soft modeling technique (Sarwono & Narimawati, 2015). The same analytical tools were also used by Al-Somali et al (2008); Puschel et al (2010); Burucouglu & Erdogan (2018). Abdillah & Jogiyanto (2015) formulate several stages in solving problems using the PLS method or approach, including developing theory-based models, building variable relationships in the form of complete models, namely measurement models and structural models, formulating measurement equations and structural equations, calculating weight relationships to determine the estimation of endogenous and exogenous latent variables, model evaluation, hypothesis testing through direct and indirect effects, conversion of path diagrams into structural models and interpretation of results.

Sample

In determining the sample size, the researcher uses the Slovin formula because the population size is already known. So that the sample in this study were 378 students of the State University of Malang. This study uses a closed questionnaire, where answers to questions have been given using a Likert scale. However, from the results of the questionnaires that have been distributed, only 342 respondents were obtained.

The indicators for the questionnaire questions from each of these variables are as follows:

Table 1. Questionnaire' Indicator

Variable	Indicators	References	Measurement
Perceived Usefulness	<ul style="list-style-type: none"> - Mobile banking complete banking activities faster Report to internal parties of the organization - Mobile banking improve the performance of using banking services - Mobile banking complete more banking activities - Internet gives me more control banking activities 	Al-Somali et al (2008)	Likert Scale
Perceived Ease of Use	<ul style="list-style-type: none"> - Mobile banking is clear and understandable Job satisfaction - Easy to do banking activities that I want to do using mobile banking - Mobile banking is easy to learn - I am already an expert in using mobile banking - Overall, mobile banking is easy to use 	Al-Somali (2008)	Likert Scale
Perceived Credibility	<ul style="list-style-type: none"> - I believe in the ability of mobile banking can protect my privacy and personal information - I'm sure won't lose the money when I make a transfer - I'm sure the bank will not sell my personal information to third person - Other people can't see my bank account information - The bank has enough specialists to detect fraud - I'm not worried about fake mobile banking app - Secure password - There is a guide on creating passwords - Account will be automatically locked after failed to login 	Yen Yuen & Yoew (2009)	Likert Scale
Customer Satisfacton	<ul style="list-style-type: none"> - I am satisfied using mobile banking - Using mobile banking is a pleasant experience - I will use mobile banking in my banking activities 	Ghani et al (2017)	Likert Scale
Attitude	<ul style="list-style-type: none"> - The development of mobile banking will support customers - Overall, mobile banking is positive - It is a good idea to use mobile banking in daily life 	Al-Somali et al (2008), Yen Yuen & Yoew (2009)	Likert Scale
Behavioral Intention	<ul style="list-style-type: none"> - I want to use or already use mobile banking - I hope that use mobile banking can handle my financial transactions and will continue in the future 	Yen Yuen & Yoew (2009), Ghani et al (2017)	Likert Scale

- I want to use mobile banking whenever I need it
- I will suggest others to use mobile banking

All question items for the intention variable to do behavioral intention (Y), perceived usefulness (x1), perceived ease of use (x2), perceived credibility (x3), customer satisfaction (x4), and attitude (z) produce an average variance extracted test result of all variables showed 0.900, 0.892, 0.930, 0.845, 0.892, 0.911 which are greater than 0.50 so it can be concluded that all question items are valid. Cronbach Alpha reliability test results of all variables showed 0.963, 0.960, 0.981, 0.977, 0.939, 0.951 which are greater than 0.70, and stated that the variables are reliable.

RESULTS AND DISCUSSION

Respondent Characteristics

Respondents in this study were 378 students of the State University of Malang, but only 342 questionnaires that can be processed by researchers. Of the 342 students of State University of Malang involved in this study, 44.7% of respondents were male and 55.3% female respondents. With an age range of 17-36 years. The respondents who participated the most in this study came from the Faculty of Economics as much as 14.0%, 8.5% from the Faculty of Social Sciences, 12.3% from the Faculty of Engineering, 2.3% from the Faculty of Educational Psychology, 2.9% from the Faculty of Sports Science, 2.6% from the Faculty of Mathematics and Natural Sciences, and 24.9% from the Faculty of Literature.

Table 2. Gender

Gender	Frequency	Percentage
Men	153	44.7%
Women	189	55.3%
Total	342	100%

Table 3. Age

Old	Frequency	Percentage
17 - 20 Years	137	40.1%
21 - 24 Years	158	46.2%
25 - 28 Years	43	12.6%
29 - 32 Years	2	0.6%
33 - 36 Years	2	0.6%
Total	342	100%

Table 4. Faculty

Faculty	Frequency	Percentage
Faculty Of Economics	111	32.4%
Faculty Of Science Education	48	14.0%
Faculty Of Social Science	29	8.5%
Faculty Of Engineering	42	12.3%
Faculty Of Educational Psychology	8	2.3%
Faculty Of Sport Science	10	2.9%
Faculty Of Mathematics & Natural Sciences	19	2.6%
Faculty Of Literature	85	24.9%
Total	342	100%

Hypotheses Testing

Direct Effect Hypothesis

The direct influence hypothesis test in this study can be seen from the path coefficients which can be seen in the following table:

Table 5. Direct Effect Hypothesis Testing Results

Exogenous	Endogenous	Path Coefficient	Standard Error	T Statistics
Perceived Usefulness	Attitude	0.202	0.088	2.293
Perceived Usefulness	Behavioral Intention	0.154	0.069	2.230
Perceived Ease of Use	Attitude	0.231	0.105	2.189
Perceived Ease of Use	Behavioral Intention	0.146	0.070	2.098

Perceived Credibility	Attitude	0.199	0.085	2.344
Perceived Credibility	Behavioral Intention	0.126	0.067	1.869
Customer satisfaction	Attitude	0.381	0.112	3.403
Customer satisfaction	Behavioral Intention	0.193	0.080	2.420
Attitude	Behavioral Intention	0.401	0.129	3.104

Based on the table above, it can be seen that there is an effect of perceived usefulness on behavioural intentions to use mobile banking with a significance value of 0.151 so that H_{a1} is accepted, perceived usefulness has a positive and significant effect. This means that the perception of usefulness as a construct supports the application of TAM theory. The results of this study are in line with research conducted by Al-Somali et al (2008) that perceived benefits which are an internal component of the TAM model are emphasized as a significant factor in encouraging customers to accept and adopt Internet banking. And also are consistent with several previous studies, namely Kazi (2013) and Ghani et al (2017). The significance value of perceived usefulness on attitude is 0.202 so that H_{a6} is accepted, perceived usefulness on attitude has a positive and significant effect. The result of this study support precious studies, Elhajjar & Ouaida (2019) which states that the perceived usefulness has a significant influence on attitudes. The existence of a mobile banking service system is intended to assist consumer mobility in conducting financial banking transactions for daily life, especially students who are active consumers and are classified as more updated on technology so that students have a positive attitude in using mobile banking.

It can be seen that there is an effect of perceived usefulness on behavioural intentions to use mobile banking with a significance value of 0.146 so that H_{a2} is accepted, perceived usefulness has a positive and significant effect. The result of this study support precious studies, Yasa et al (2014) and Ghani et al (2017) but not support precious studies by Kazi (2013) which states that perceived ease of use has no significant effect on Pakistani students' intention to use internet banking. The significance value of perceived ease of use on attitude is 0.231 so that H_{a7} is accepted, perceived ease of use on attitude has a positive and significant effect. The result of this study support precious studies, Yasa et al (2014) which states that the perceived ease of use has a significant influence on attitudes. Ease of using the system is one of the considerations in an effort to attract interest in using the system. Mobile banking is a mainstay system created by banks to make it easier for customers to carry out financial transactions so that banks are competing to enrich the features available in mobile banking. The renewal and ease of use of mobile banking makes students have an interest in using the service system.

It can be seen that there is an effect of perceived credibility on behavioural intentions to use mobile banking with a significance value of 0.126 so that H_{a3} is accepted, perceived credibility has a positive and significant effect. The result of this study support precious studies, Mortimer et al (2015) and Kazi (2013) who also uses students as the object of his research, stated that students generally have little concern about the privacy and security risks of internet banking services. But the result is not support precious studies by Yen Yuen & Yoew (2009) which states that general respondents still have a high level of concern about privacy and security in using electronic banking services. The significance value of perceived credibility on attitude is 0.199 so that H_{a8} is accepted, perceived credibility on attitude has a positive and significant effect. The result of this study support precious studies, Mortimer et al (2015). The belief in privacy and security is one of the important factors in the intention to use a service system. The completeness of existing features in mobile banking is also expected to increase the level of security in transactions on the system. The existence of knowledge and a fast learning process in studying the mobile banking system makes students intend to use mobile banking.

It can be seen that there is an effect of customer satisfaction on behavioural intentions to use mobile banking with a significance value of 0.193 so that H_{a4} is accepted, customer satisfaction has a positive and significant effect. The significance value of customer satisfaction on attitude is 0.381 so that H_{a9} is accepted, perceived credibility on attitude has a positive and significant effect. The result of this study support precious studies by Ghani et al (2017) which states that Customer satisfaction is the most important factor in determining customer intentions to use mobile banking.

It can be seen that there is an effect of attitude on behavioural intentions to use mobile banking with a significance value of 0.401 so that H_{a5} is accepted, customer satisfaction has a positive and significant effect. The result of this study support precious studies by Puschel et al (2010) which states that attitude is an important factor in consumer intention to use mobile banking. It can also be seen from the highest significance value is the attitude value so that it can be stated that attitude is the most dominant variable that affects students' intentions to use mobile banking.

Indirect Effect Hypothesis

The criterion in the test is that if $T\text{-statistics} > T\text{-table}$ (1.64) then there is a significant indirect effect between exogenous variables on endogenous variables through mediating variables. The results of the indirect effect test can be seen in the following table:

Table 6. Results of the Indirect Effect Hypothesis

Exogenous	Intervening	Endogenous	Indirect Coefficients	SE	T Statistics
Useful Perception	Attitude	Behavioral Intention	0.081	0.044	1.844
Perception of Ease of Use	Attitude	Behavioral Intention	0.093	0.052	1.789
Perceived Credibility	Attitude	Behavioral Intention	0.080	0.043	1.870
Customer satisfaction	Attitude	Behavioral Intention	0.153	0.067	2.293

The test results for all hypotheses Ha₁₀-Ha₁₃ indicate that there is an influence of the attitude variable that can strengthen or weaken the influence of the dependent variable on the intention to use mobile banking. The information obtained from the questionnaire shows a positive understanding and use of mobile banking in its use in daily life. The result of this study support precious studies, Yasa et al (2014), Elhajjar & Ouaida (2019), Al-Somali et al (2008), Haider et al (2018) and Ghani et al (2017).

CONCLUSION

There is a trend of financial transactions starting to switch to digital transactions due to the socialization of the use of electronic services during the Covid-19 pandemic which increases every year in Indonesia due to the customer's intention to use these services in their daily transaction activities. The existence of this intention can be influenced by the use value, ease of use, trust in a sense of security in privacy, as well as a feeling of satisfaction with the use of these electronic services.

The mediating effect of attitude tends to result in higher behavioral intention to use mobile banking when combined with perception. usability, perceived ease of use, perceived credibility, and customer satisfaction. The results of the research can be useful for developing knowledge in the fields of banking and business management, especially regarding the intention to use electronic services for customers. Previous research and references related to the six research variables are quite difficult to obtain, especially with the research background in the world of education.

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