

Preferences of Micro, Small and Medium Enterprises Actors in Using Fintech Mobile Application in Indonesia with Technology Acceptance Model

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ABSTRACT

The purpose of this research is to find out and verify the preferences of *Micro, Small and Medium Enterprises* actors in using fintech *mobile* application with the Technology Acceptance Model. This study uses an explanative quantitative method as the method to be used to obtain the results of statistical analysis so that it can easily be shown the significance of the relationship between the variables studied. The data used are primary data using indicators to measure variables. The amount of data used was 158 data. The analysis used is path analysis with the SEM-AMOS version 16.0 test based on variable indicators. other variables outside of this study. The results prove that the quality of fintech services has a positive effect on the preferences of *Micro, Small and Medium Enterprises* in service use and the satisfaction of *Micro, Small and Medium Enterprises* actors in using fintech services has a positive effect on the Technology Acceptance Model. The limitation of this research is that the independent variable must be added, this is because the number of respondents is not widely distributed as well as the analysis tools.

Keywords: *Preferences, micro small and medium enterprises, fintech services, theory of reasoned action, technology acceptance model*

1. INTRODUCTION

Internet technology has transformed into a new civilization in three basic things that are the most important needs of mankind, namely Interaction, Communication and Transaction (ICT). As a consequence, the flow of information changes and forms social trends. Information in the mass media that used to be one-way changed into User Generated Content (UGC), or information content created by individuals so that personal experiences of an organization or product can be immediately informed and communicated quickly and massively[1]. Technology and digitalization have changed the way people perceive various things, from access to information, actualization, networking to all digital business payment methods[2]. Likewise with Micro, Small and Medium Enterprises business actors who are currently starting to use payment methods using digital wallets / e-wallets or what are currently often referred to as fintech (financial technology)[3].

Realizing that there is a need for this, several start-up companies are competing to innovate in developing technology and creating mobile-based application platforms, as a response and solution to their need for self-improvement, which we are currently familiar with as a start-up company providing financial services or known[4]. with Fintech (Financial Technology). The Financial

Services Authority (OJK) noted that until the end of February 2020 there were 25 licensed fintech P2P lending or financial technology (fintech) out of a total of 161 fintechs registered by the institution[5]. At least, currently there are 10 FinTech companies in Indonesia that are growing rapidly. namely Amarta, Cek Aja, Bareksa, Doku, Go-Pay, OVO, Dana, Midtrans, Finansialku, T-Cash, Money Friends, Modalku and Link Aja. With these fintech companies, it can make it easier for you to make payments, make it easier for you to manage finances, make it easier for people to open accounts, choose financial products that suit their needs, make it easier for someone to invest and make it easy to make donations[6]. The purpose of establishing a FinTech start-up company itself is to make it easier for people to access financial products, facilitate financial transactions, and also increase public understanding of financial literacy[7].

In developed countries, FinTech companies are divided into two segments, namely retail companies and large companies. Whereas in Indonesia itself, there are many types where companies that do this are dominated by start-up companies, such as for payments, lending or borrowing, retail investment, crowdfunding, financial planning, financial research, and also remittances. able to develop well is fast and consistent. This shows that the Indonesian people really respect a change. So that in the future Indonesia is worthy of being a competitive country in this

field. Judging from the verticals of the business being acted, the scope is quite diverse[8]. For the B2B model, there are three fintech lenders, two SaaS, and one each for marketplace, logistics, media and fintech payment[9]. Although each of them offers services to businesses, some actually intersect closely with transactional businesses at the consumer level. In Peer to Peer (P2P) lending, for example, even though the funds collected from the players above are focused on being distributed to Micro, Small and Medium Enterprises, their funds are still collected from individual investors. The platform was developed to allow anyone to access the flow of capital and act as an investor even though (perhaps) it does not provide direct profit, because loan interest and other fees are charged to borrowers. Likewise with SaaS. Although the features presented embrace microbusinesses, road applications and services are to accommodate consumer transaction needs at offline merchants. The business regulates transactions and cash flow within the business. For Business to Consumers (B2C) it is even more clear, because it charges consumers for the products or services provided[10]. No doubt buying and selling based businesses, financial transactions or subscriptions are among the most developed.

Fintech encourage changes in transactions that are carried out digitally, gradually having an impact on the surrounding environment. Information technology-based financial services and payment systems offer several advantages[11]. In terms of payment services, several problems such as distance, time and queues can be eliminated. Payment using practical fintech is expected to be able to reduce the barriers for Micro, Small and Medium Enterprises in accessing financial services so that their business can grow. With fintech, Micro, Small and Medium Enterprises actors can increase business capital because they are able to eliminate obstacles to conventional sources of capital from banks. Some of the benefits of implementing fintech for Micro, Small and Medium Enterprises include making transactions easier, refunding money in full, and reducing queues[12]. In addition, the use of fintech can accommodate the insufficient availability of cash brought by consumers. In terms of capital, there is still a financing gap in Micro, Small and Medium Enterprises that reaches \$ 165 billion. The presence of fintech is an opportunity for financial industry players to enter and reduce the financing gap[6]. However, there are still some obstacles in using fintech, one of the main ones is habit. This will affect preferences for using fintech, resistance in using fintech.

In general, preference is defined as the choice of whether someone likes or dislikes a product or service that is used, that consumer preferences indicate consumer preferences from various choices of existing products and or services[13]. Consumer preferences can be determined by measuring the level of usefulness and the relative importance of each attribute contained in a product or service. The preferences in this research are to examine Utilitarian Preferences and Economic Preferences. Utilization preference is a model of individual preference using the concept of utility / satisfaction (utility), which is defined as the satisfaction that a person receives as a result of his activities[14]. Utility itself is a pleasure, satisfaction,

or fulfillment of needs in consuming products or services. Meanwhile, Economic Preference is the ability to understand the concepts of economics, which is about human action to meet the many, varied and developing needs of life with existing resources through choices of production, consumption and distribution activities. The indicators of economic knowledge include: 1) Knowledge of economic principles; 2) Knowledge of Economic Motives; 3) Knowledge of Economic Action; 4) Knowledge of needs based on intensity; 5) Knowledge of Economic Law[15].

The Theory of Reasoned Action (TRA) approach which is used in this study as a preference variable of Micro, Small and Medium Enterprises actors in using fintech apps services, this theory describes behavior that changes based on the results of behavioral intentions, and behavioral intention is influenced by social norms and individual attitudes towards behavior[16]. Subjective norms describe individual beliefs about normal and acceptable behavior in society, whereas individual attitudes toward behavior are based on individual beliefs about that behavior[17]. Theory of reason action developed by Ajzen and Fishbein, states that the best predictions about a person's behavior are based on that person's interests¹⁰. Behavioral interest is based on 2 main factors, namely: individual belief in the results of the behavior carried out and individual perceptions of the views of the people closest to the individual on the behavior carried out. It can be said that attitudes will influence behavior through a process of careful and reasoned decision making and will have limited impact on three things, namely:

1. Attitude carried out towards behavior, based on attention to the results that occur when the behavior is carried out.
2. Behavior carried out by an individual is not only based on the views or perceptions that are considered correct by the individual, but also by paying attention to the views or perceptions of other people who are close or related to the individual.
3. Attitudes that arise are based on the views and perceptions of the individual, and paying attention to other people's views or perceptions of the behavior will lead to behavioral intentions that can become behavior.

In 1988, Ajzen developed a theory of reasoned action by adding individual beliefs and individual perceptions of behavior control, namely the belief that individuals can perform a behavior based on their ability to do so[18]. This theory is called the theory of planned behavior. The essence of the theory of planned behavior includes 3 things, namely, beliefs about possible outcomes and evaluation of these behaviors (behavioral beliefs), beliefs in expected norms and motivation to meet desired expectations (normative beliefs), and beliefs about a factor that can support or inhibiting behavior and awareness of the strength of these factors (control beliefs) [18].

In addition, this study also uses the Technology Acceptance Model approach. Davis (1989) developed a model to explain technology acceptance to be used by technology

users called the Technology Acceptance Model (TAM)[19]. Davis uses TRA as a grand theory to formulate TAM but does not adopt all the components of TRA theory[20]. Davis only uses Attitude and Belief elements, while Normative Belief and Subjective Norms are not used. The Technology Acceptance Model scheme is depicted in Figure 1 below:

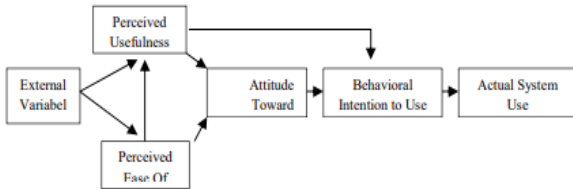


Figure 1 Technology acceptance model scheme

According to Davis, the behavior of using IT (Information Technology) is initiated by a perception of usefulness and a perception of ease of use of IT (ease of use), these two elements when associated with TRA are part of Belief[21]. Davis defines the perception of usefulness based on the definition of the word useful, which is capable of being used advantageously or can be used for a beneficial purpose. Perceived usefulness is the benefit that an individual believes can be obtained by using IT. In the context of the organization, utility is associated with improving individual performance either directly or indirectly which has an impact on the opportunity to obtain various benefits, both physical or material and non-material. Another variable put forward by Davis that affects the tendency of individuals to use IT is the perception of the ease of using IT. Ease means without difficulty or being freed from difficulties or not needing to try hard, in other words the perception of ease of use emphasizes individual belief that the IT system to be used is not troublesome or does not require a lot of effort when used. Perceived usefulness and perceptions of the ease of use of IT (Perceived ease of use) affect an individual's attitude towards IT use which will then determine whether he intends to use IT (Intention), then the intention to use IT will determine whether people it will use TI (Behavior). Davis (1986) in TAM found that perceived ease of use also affects perceptions of IT usability but does not apply the opposite, thus as long as individuals feel that IT is useful in their tasks they intend to use it regardless of whether IT is easy or not easy to use.

According to Lovelock, there are eight dimensions of service quality, namely performance, additional characteristics or features, reliability, conformance to specifications, durability, serviceability including comfort and satisfactory complaint handling, Aesthetics, perceived quality (perceived quality). According to Berry, determining ten general criteria or dimensions that determine service quality, namely tangibles, reliability, responsiveness, competence, courtesy, credibility, security, access, communication, and understanding the customer[22]. Meanwhile, according to Parasuraman, the five dimensions of service quality (SERVQUAL) are as follows[23]:

- a. Tangible, namely the ability of a company to show its existence to external parties. The appearance and ability of the company's physical facilities and infrastructure that can be relied on by the surrounding environment is clear evidence of the services provided by the service provider.
- b. reliability, which is the company's ability to provide services as promised accurately and reliably. Performance must be in accordance with customer expectations which means punctuality, the same service to all customers without errors, a sympathetic attitude, and with high accuracy.
- c. Responsiveness, which is a policy to help and provide fast (responsive) and accurate service to customers, by delivering clear information.
- d. Guarantee and certainty (assurance), namely the knowledge, politeness, and ability of company employees to foster customer trust in the company. This includes several components, including communication (communication), credibility (credibility), security (security), competence (competence), and courtesy (courtesy).
- e. Empathy (empathy), which is to give sincere and individual or personal attention to customers by trying to understand consumer desires. Where a company is expected to have an understanding and knowledge of customers, understand specific customer needs, and have a comfortable operating time for customers.

From several service quality indicators that have been described by several experts, the indicators used to measure service quality in this study are tangible, reliability, responsiveness, assurance, empathy. Based on the above theories, a hypothesis can be formulated in this study, namely it is suspected that there is an influence between the quality of Fintech application services on the preferences of Micro, Small and Medium Enterprises actors, and it is suspected that there is an influence between the preferences of Micro, Small and Medium Enterprises actors on the Technology Acceptance Model approach. The research design made by researchers to find out whether the preferences of Micro, Small and Medium Enterprises actors in using fintech application services in Indonesia with the Technology Acceptance Model can be seen in the following figure 2 below:

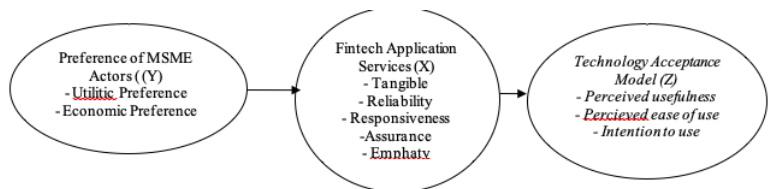


Figure 2 Research design

Operational Definition of Variables :

1. Fintech Application Services (X)
Service quality is the overall characteristics and characteristics of fintech applications in Indonesia in its

delivery to customers in order to meet their expected needs.

2. Preference of Micro, Small and Medium Enterprises Players (Y)

The preference of Micro, Small and Medium Enterprises actors is a variable of Micro, Small and Medium Enterprises preferences in using Fintech application services, this theory describes behavior that changes based on the results of behavioral intention, and behavior intention is influenced by social norms and individual attitudes towards behaviour

3. Technology Acceptance Model (Z)

The Technology Acceptance Model is a model that can be used to analyze the factors that influence the acceptance of an information system / system that is used as an approach in this study.

2. METHODS

The paradigm in this research is positivistic and refers to the social psychology tradition that exists in one of the communication science traditions which states that this tradition is a communication tradition that pays attention to the importance of interactions that affect mental processes in individuals. This type of research is causal and the data obtained were analyzed quantitatively. This study departs from a deductive scheme which states that there is a causal relationship in the variables. The relationship between variables that will be proven in this study is the Preference of Micro, Small and Medium Enterprises actors in using fintech application services in Indonesia with the Technology Acceptance Model Approach. The paradigm in this study uses a positivist paradigm which will help researchers confirm the relationship between the variables in this study. Population is a generalization area consisting of objects / subjects that have certain qualities and characteristics that are determined by the researcher to study and then draw conclusions.

The population in this study is finite, meaning that the number of population studied is known as well as the target population because the population for reasonable reasons has similar characteristics to the measured population. The population is Micro, Small and Medium Enterprises actors in Indonesia. According to Sugiyono, the sample is part of the total characteristics of the population[24]. According to Wijaya the basic assumptions that must be fulfilled in SEM analysis are the number of samples that meet the analysis principles and the maximum likelihood estimation (ML) technique is effective for samples ranging from 150-400 samples[25]. With reference to Wijaya's opinion, the sample for this study was 158, with an error rate of 0.05 or 5%. Because the number of population studied is known and targeted, the sampling method used is Proportionate Stratified Random sampling, which is a sampling technique based on a population that has a stratified or multi layered arrangement. This technique is used when the population has members / elements that are not homogeneous and proportionally stratified. To determine the effect of the service quality variable of the Fintech application on the

preferences of Micro, Small and Medium Enterprises actors with the Technology Acceptance Model approach, Structural Equation Modelling (SEM) analysis techniques are used which are operated through the Analysis of Moment Structure (AMOS) 16.0 program[26]. SEM can carry out three activities simultaneously, namely checking the validity and reliability of the instrument (equivalent to a confirmatory analysis factor), testing the relationship model between latent variables and obtaining a model that is useful for prediction or for proving the model[25] According to Hair et al., Proposed the stages of modelling and analyzing structural equations, namely developing the model theoretically, compiling path diagrams, converting path diagrams into structural equations, selecting input matrices for data analysis, assessing model identification and interpretation of models. Hypothesis testing technique is done by comparing the probability of significance (p) with a predetermined significance level (α) of 0.05. If the comparison of the significance probability value (p) is smaller than the significance level (α), then the hypothesis can be accepted, whereas if the significance probability value (p) is greater than the significance level (α), the hypothesis is rejected.

3. RESULTS AND DISCUSSION

Research on the preferences of Micro, Small and Medium Enterprises actors in using Fintech application services in Indonesia with the Technology Acceptance Model approach was carried out by distributing questionnaires which were conducted from 5 to 30 November 2020 with 158 respondents. The description of the research results will begin by identifying the characteristics of the respondents based on demographic factors and then determining the preferences of Micro, Small and Medium Enterprises actors in using fintech application services in Indonesia with the technology acceptance model approach. After the primary data is collected through questionnaires, then the data filtering process is carried out according to the characteristics of the sample that have been determined through tabulation. Then the data was analyzed using the analysis technique of Structural Equation Modeling (SEM) which was operated through the Analysis of Moment Structure (AMOS) 16.0 program. and using the computer assistance program SPSS (Statistic Program for Social Science) for Windows 16.0.

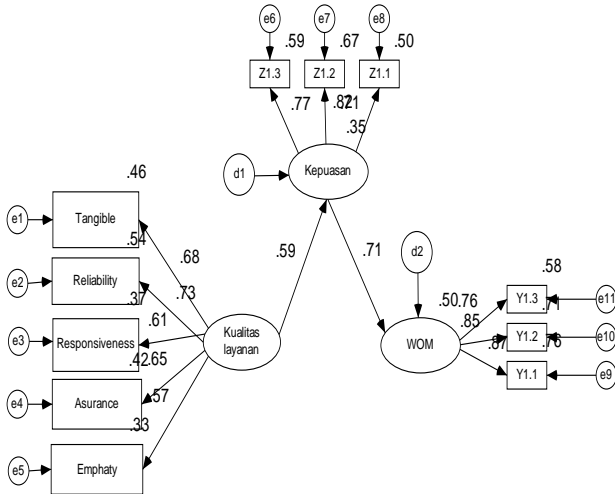


Figure 3 Structural model

The estimation results of the structural model using the Maximum Likelihood estimation method obtained the following values:

Goodness of Fit Measure	Indeks	Nilai Acuan	Keterangan
Chi-square of estimate model (df = 42)	62.402		
Probability Level	0,022	> 0,05	Tidak fit
Cmin/df	1,486	< 2	Fit model
GFI	0,931	> 0,9	Fit model
AGFI	0,891	≥ 0,9	Marginal
RMSEA	0,056	0,05 – 0,08	Fit model
RMR	0,016	≤ 0,05	Fit model
TLI	0,961	≥ 0,9	Fit model
CFI	0,970	≥ 0,9	Fit model
NFI	0,916	≥ 0,9	Fit model

Table 1 Structural model suitability index table

Hypothesis			Estimate	S.E.	C.R.	p	
H1	MSME actors preferences	<---	Quality of service for fintech apps	0.805	0.165	4.880	0.000
H2	Technology Acceptance Model	<---	Satisfaction of using fintech services	0.765	0.109	7.006	0.000

Table 2 Hypothesis testing results table

The results of the first hypothesis test obtained a significance level of 0.000 ($p < 0.05$) and a C.R value of 4,880, this value is greater than 1.96. So that the first hypothesis which states that there is a positive influence between the preferences of Micro, Small and Medium Enterprises actors on the quality of fintech application services is accepted. Meanwhile, the results of the second hypothesis test obtained a significance level of 0.000 ($p < 0.05$) and a C.R value of 7.006, this value is greater than 1.96. So that the second hypothesis which states that there is a preference for Micro, Small and Medium Enterprises actors in using Fintech application services in Indonesia is determined by the Technology Acceptance Model Approach is accepted. After testing the hypothesis the next

stage is to determine which variable relationship has the most influence. To find out which variable relationship has the most influence, it can be seen from the value of the estimate squared multiple correlations. The biggest estimate squared multiple correlations was the most influential. The most influential variable relationship is the fintech application service with the Technology Acceptance Model approach with a value of 0.525, this is because the value of the estimate squared multiple correlations of fintech application services with the Technology Acceptance Model approach is greater than the estimate squared multiple correlations of the preferences of Micro, Small and Medium Enterprises actors with fintech application services.

The results of this study are in accordance with the theory put forward by Theory of Reasoned Action. According to Ajzen, the central factor of individual behavior is that the behavior is influenced by individual intentions. behavior intention towards this particular behaviour[27]. The intention to behave is influenced by three components, namely (1) attitude, (2) subjective norm and (3) perceived behavior control. The theory put forward by Lupiyodi states that service quality has its own impact on customer behavior for these services, for example the attitude that supports the company and the service by saying positively about the product, recommending the company to others based on the Technology Acceptance Model in this study where, the target consumers in this study are consumers who are included in the intention to use category, where consumers, in this case the Micro, Small and Medium Enterprises actors, are people who like to try new variations both in the form of brands and products and are willing to spend more money on innovations and new services that have a middle market target. to the top[23]. These people are also among those who consider prestige and a lifestyle important.

4. CONCLUSION

Based on the discussion of the results of the discussion above, it can be concluded that: There is a negative influence between the quality of Fintech Application services on the preferences of Micro, Small and Medium Enterprises actors, while 66.1% is influenced by other variables outside of this study. There is a positive influence between the Technology Acceptance Model on fintech application services. The Technology Acceptance Model has a strong, positive and significant impact on fintech application services in Indonesia. The Technology Acceptance Model also has an influence on the preferences of Micro, Small and Medium Enterprises actors themselves, where the desire to get convenience, practical and efficient which has become a necessity for easy and practical transactions for Micro, Small and Medium Enterprises actors today, consumers who in this study are Micro, Small and Medium Enterprises actors also attach what their opinions are. about the services and features that must be provided by fintech application service providers in Indonesia.

Based on the results of the research above, it can be suggested several things, including for further researchers it is recommended to conduct research outside the exogenous variables that affect the quality of the fintech application services used in this study considering that there is an influence of 66.1% of other variables, or combine variables. fintech application service quality with other variables outside the variables in this study. It is recommended that companies pay more attention to the facilities of the OJK (Financial Services Authority) supervision system for reliability indicators, pay more attention and train customer service to more quickly handle consumer complaints for responsiveness indicators, better inform customers that fintech application startup companies provide security guarantees during transactions through the insurance program / security assurance transactions for indicator assurance.

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CONFLICT OF INTEREST

Authors declare no conflict of interest

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