THE EFFECT OF KNOWLEDGE, SECURITY, EASY AND TRUST ON THE BEHAVIOR OF USE OF FINANCIAL TECHNOLOGY (FINTECH) SYSTEM (DURING THE COVID-19 PANDEMIC)

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ABSTRAK

The impact of the increasingly rapid development of technology and the internet has not only penetrated the trading industry, but also the Indonesian financial industry. This is indicated by the presence of financial technology (fintech). Financial transactions through fintech include payments, investments, lending money, transfers, financial plans and comparisons of financial products. Digital financial services or financial technology (fintech) are implemented based on the legal umbrella. This follows the issuance of Financial Services Authority Regulation (POJK) Number 77/POJK.01/2016, concerning Information Technology-Based Lending and Borrowing Services (LPMUBTI). Indonesia faces a number of challenges during the covid-19 period, starting with changes in habits, because one of the transmissions of covid is during payment transactions, giving cash is very influential in the transmission of covid, therefore the government recommends making payments using other than cash. Therefore, this study aims to determine the effect of knowledge, security, convenience and trust on the behavior of using financial technology (Fintech) systems, especially online-based payments. by using multiple linear regression. This research was conducted in the DKI Jakarta area using a survey method. Researchers used SPSS software to test research data. The results of this study obtained that knowledge and convenience had a insignificant negative effect on the system of using Fintech and security and trust had a significant positive effect on the system of using fintech.

KEYWORDS: *Financial Technology (Fintech) Usage System, Online-Based Payment System, Knowledge, Security, Convenience, Trust*

PRELIMINARY

Research Background

In early 2020, the world experienced a COVID-19 pandemic, Indonesia also felt the impact of the pandemic. The government has carried out various kinds of prevention from COVID-19, one of which is by reducing payments using cash. Elshabyta (2018) The era of revolution 4.0 begins with the birth of economic globalization. The movement of business progress in this era is accompanied by the development of the latest technology. Rapid progress is evidenced by the emergence of creative and innovative business ideas with a technology background. The world community, including Indonesia, is required to be able to follow the flow of technological developments and advances in the current 4.0 revolution era. Efforts to enrich knowledge are intensified to increase awareness of technological developments that currently have permeated every line of society. The rapid development of technology and supported by an increasingly strong and stable communication infrastructure has brought a new impact on society, namely the presence of gadgets at a price that is much more affordable than before which allows us to access the internet at a lower cost. The emerging innovations do not stop there.

Innovations in technological developments and intelligence do not escape the influence of the financial and governance industries. The emergence of financial technology in various platforms can now be felt by the public. According to Bank Indonesia, financial technology or financial technology is the result of a combination of financial services and technology that ultimately changes the business model from conventional to moderate, which was originally a face-to-face payment system and carried a certain amount of cash, now it can be done with long-distance transactions and can be done in just seconds. The existence and application of financial technology use in

Indonesia must also continue to be developed, both from the government and the community side to monitor and control financial activities at the state, company level, to personal use. Massive use of financial technology will create a cashless society, or a cashless society. With these two things, people can experience various innovative and cheaper public financial services and increase the nation's competitive level in the eyes of the world.

Vernandito (2018: 24). Increasing public trust in fintech can be seen from the development of borrowers on the island of Java growing 422%, while outside Java 759% and this must be supported by a good understanding in order to minimize the occurrence of fraud or fraud caused by the negligence of the community or the intentionality of fintech companies. From the legal aspect, Indonesia has not fully met the security standards for fintech service users. The issue of protecting privacy and data privacy has become an urgent agenda. Various countries have made provisions on privacy and data protection privacy, but not with Indonesia.

Formulation of the problem
Based on the background that has been described, the problem formulations in this study are:
1. Does the knowledge factor affect the behavior of the Fintech use system for online-based payment users during the pandemic?
2. Does the security factor affect the behavior of the system usage
3. Fintech on online-based payment users during the pandemic?
4. Does the convenience factor affect the behavior of the Fintech system for online-based payment users during the pandemic?
5. Does the trust factor affect the behavior of the Fintech system for online-based payment users during the pandemic?

Research purposes
The purpose of this study is to determine whether:
1. The influence of the knowledge factor on the behavior of the Fintech usage system on online-based payment users during the pandemic.
2. The influence of the security factor on the behavior of the system using Fintech on online-based payment users during the pandemic.
3. The influence of the convenience factor on the behavior of the Fintech use system on online-based payment users during the pandemic.
4. The influence of the trust factor on the behavior of the Fintech use system on online-based payment users during the pandemic.

LITERATURE REVIEW, FRAMEWORK AND HYPOTHESIS
System for using Financial Technology, Knowledge, Security, Convenience, and Trust
Financial Technology Usage System

Bank Indonesia defines Fintech as a phenomenon of a combination of technology and financial features that change business models and barriers to weak financial models. It aims to enter which leads to increasing players in running services and assisting financial inclusion. Fintech is one that represents a new industry that combines all innovations in the field of financial services that have been implemented through new developments in technology.

One of the latest technological developments in Indonesia is financial technology or Financial Technology (FinTech). This industry is one of the methods of financial services that is gaining popularity in today's digital era. And digital payments are one of the fastest growing sectors in the FinTech industry in Indonesia.

Knowledge
Age The more mature the level of maturity and strength of a person will be more mature in thinking and working in terms of trust, people who are more mature will have more confidence than people who are not yet mature enough. This is as a result of the experience of the soul (Nursalam, 2011).

Maya (2014) The next knowledge that must be known is usage knowledge. Usage knowledge represents the third category of consumer knowledge. This kind of knowledge includes information available in memory about how a product can be used and what it takes to actually use the product.

Security
Desmayanti (2012) An information system can be said to be good if the security of the system is reliable. The security of this system can be seen through user data that is securely stored by an information system. In the

case of any reporting, everyone really expects confidentiality and security. They all reported

Convenience

Fardinal (2013). The effect of the effectiveness of the internal control system (general and application controls) on the quality of accounting information systems (ease of use, usability and use) and its impact on the quality of accounting information (relevance, accuracy, and verifiability), explains that a good quality system will prioritize ease of use. for its users so that the impact on the quality of information for its users

Trust

According to Lee (2009), trust is belief in others in the hope that others will not behave opportunistically. This is a belief that the other party will behave according to social ethics and there is confidence. From a marketing point of view (Maharani, 2010), where it is stated that the development of trust or positive expectations from customers, should be a fundamental component of a marketing strategy aimed at leading to the creation of true customer relationships.

Thought Framework
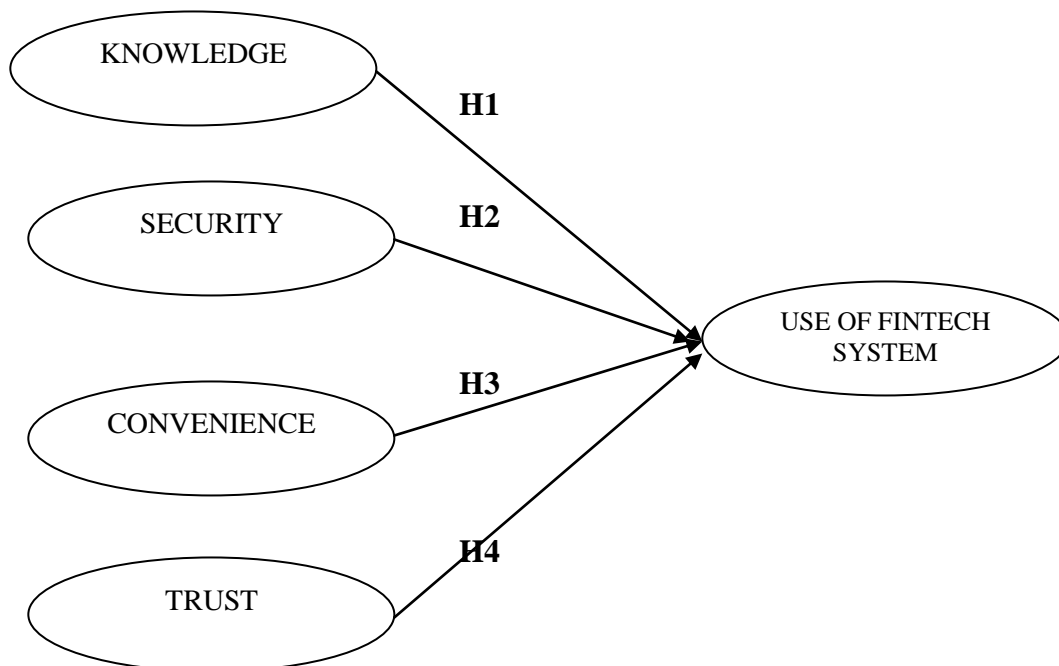
RESEARCH METHODS
Types of research
This study uses a causal research method that aims to examine the influence of the behavior of the Fintech use system on online-based payment users. This research requires hypothesis testing with statistical tests.

Operational Definition of Research Variables

Variables	Operational definition	Dimension	Indicator	Scale
Knowledge (X1)	Knowledge or cognitive is a domain that very important in shaping one's actions (overt behavior). The level of knowledge in the cognitive domain has six levels (Notoatmodjo, 2014), that is: know, comprehension, aplication, analysis, synthesis and evaluation	a. Product knowledge b. Usage Knowledge	a. People know about fintech. b. People know types of P2P Lending c. The public knows the concepts offered by fintech companies d. People understand P2P Lending operations	Ordinal
Security (X2)	According to Park and Kim (2004), security or security is defined as the ability of start-up companies to carry out control and maintenance of security over ongoing data transactions in fintech..	a. Customer data security b. Security of customer funds	a. a.Confidentiality of data is guaranteed with user ID on each customer's phone b. Guarantee data confidentiality c. Customer have a guarantee for the deposited funds d. Customer's funds will return again	Ordinal
Kemudahan (X3)	Menurut Davis (1989:320) pengertian Persepsi Kemudahan Penggunaan, didefinisikan sebagai tingkat dimana seseorang meyakini bahwa penggunaan Teknologi informasi merupakan hal yang mudah dan tidak memerlukan usaha kerasdari pemakainya.	a. Kemudahan layanan b. Kemudahn pemakaian	a. Fitur dalamaplikasi *P2P Lending* dapat digunakan dengan mudah b. Aplikasi *P2P Lending* mudah untuk didapatkan c. Nasabah dapat dengan mudah mengoperasionalkan aplikasi d. Aplikasi dapat digunakan dimana saja	Ordinal

Kepercayaan (X4)	Dalam kondisi yangterdapatunsur ketidakpastian, secara otomatis mengandung risiko. Dalam Kondisi yang berisiko, diperlukan adanyakepercayaan agarpihak yang terlibat bersedia untuk mengambil tindakan (Mayer& Davis, 1995).	a. Kredibilitas perusahaan *start up*	a. *track record* perusahaan penyelenggara yang baik b. Kepuasan nasabah akan Layanan dalam *fintech*. c. Perusahaan *startup* memilikibanyak nasabah	Ordinal
perilaku sistem penggunaan *Fintech* (Y)	Perkembangan teknologi yang terkini di Indonesia adalah teknologi finansialatau *Financial Technology* (*FinTech*). Industri ini merupakan salah satumetodelayanan jasakeuangan yang mulai populer di Era digital sekarang ini. Dan pembayaran digitalmenjadisalah satu sektordalam industri FinTechyangpaling berkembang di Indonesia*Peer To PeerLending*.	*a. Marketplace* b. Bunga Tetap c. Pengelola Dana	a. Mahasiswa mau menggunakan produk*P2P Lending*. b. Mahasiswa lebih memilih produk *P2P Lending* karena pembuatan akunnya mudah c. Mahasiswa mau merekomendasik an produk *P2P Lending* kepada orang lain	Ordinal

Population and Research Sample

The population used in this study is Fintech Users of Online-Based Payments (Ovo, GoPay, Soppe Pay) in the DKI Jakarta area. The sampling technique in this study is the Convinience Sampling technique, by distributing questionnaires to Online-Based Payment Fintech Users in the DKI Jakarta area. The reason for choosing this sampling technique is to simplify the sampling process. With the number of research parameters, in this case the number of construct indicators as many as 20, then the ideal number of respondents is between 100-200 respondentsv

Data collection technique

The type of data obtained in this study is documentary data, namely data obtained by researchers indirectly through intermediary media (obtained and recorded by other parties), generally in the form of evidence of records or historical reports that have been compiled in published archives (documentary data). and unpublished. Sources of data used in this study are secondary data, namely data that has been processed by primary data collectors and through literature studies related to the problems faced and analyzed, presented in the form of information.

METHOD OF ANALYSIS

Descriptive statistical data

Descriptive statistics are used to describe the variables in this study. The analytical tool used is the average (mean), maximum and minimum (Ghozali, 2013). This analysis tool is used to describe the variables of managerial ownership, institutional ownership, and liquidity.

Classic Assumption Test

Normality test

The normality test aims to test whether in the regression model confounding or residual variables have a normal distribution. As it is known that the t and F tests assume that the residual value follows a normal distribution, if this assumption is violated then the statistical test will be invalid for a small sample size (Ghozali: 2013). In this study, the statistical test used to test the residual normality was the Kolmogorov-Smirnov non-parametric statistical test. K-S test is done by making a hypothesis

H0   : residual data are normally distributed
Ha   : residual data are not normally distributed

Multicollinearity Test

Multicollinearity test aims to determine whether the regression model found a correlation between independent variables (independent). A good regression model should not have a correlation between independent variables (Ghozali: 2013).

Heteroscedasticity Test

The Heteroscedasticity test was performed using the Glejser test. Using the Glejser test, the absolute value of the residuals was regressed on each independent variable. Heteroscedasticity problems occur if there are variables that are statistically significant. The hypothesis for testing is as follows:

H0 : there is no heteroscedasticity
H1 : there is heteroscedasticity Decision:
If significant <0.05, then H0 is rejected (there is heteroscedasticity)
If significant> 0.05, then H0 fails to be rejected (no heteroscedasticity)

Autocorrelation Test

The results of data processing are often biased or inefficient due to misleading between adjacent data due to the influence of the data itself or what is called autocorrelation. This will cause the error in the previous period to affect the current error so that the error terms will be lower, resulting in higher R2 and Adjusted R2. The autocorrelation test can be done by calculating the Durbin-Watson d statistic, serial correlation in the residuals does not occur if the d value is between the du and 4-du boundary values. The hypothesis used is as follows:

H0: There is no autocorrelation
H1: There is autocorrelation

Hypothesis testing

Multiple linear regression analysis is used to determine the effect of two or more independent variables with one dependent variable, whether each independent variable is positively or negatively related to the dependent variable.

RESEARCH RESULTS AND DISCUSSION
Results of Data Analysis
Validity test

Knowledge Validity Test Results

Statement items	Pearson Correlation	R_Table	Information
X1.1	0.810	0.1966	Valid
X1.2	0.384		Valid
X1.3	0.811		Valid
X1.4	0.760		Valid

Security Validity Test Results

Statement items	Pearson Correlation	R_Table	Information
X2.1	0.481	0.1966	Valid
X2.2	0.258		Valid
X2.3	0.895		Valid
X2.4	0.884		Valid

Ease of Validity Test Results

Statement items	Pearson Correlation	R_Table	Information
X3.1	0.617	0.1966	Valid
X3.2	0.884		Valid
X3.3	0.617		Valid
X3.4	0.884		Valid

Trust Validity Test Results

Statement items	Pearson Correlation	R_Table	Information
X4.1	0.916	0.1966	Valid
X4.2	0.744		Valid
X4.3	0.893		Valid

Fintech Usage System Behavior

Statement items	Pearson Correlation	R_Table	Information
Y1.1	0.896	0.1966	Valid
Y1.2	0.232		Valid
Y1.3	0.254		Valid

Based on the results of the validity test in the table above, it can be concluded that all questionnaire statement items regarding Knowledge, Security, Ease, Trust, and Behavior of the Food E-commerce Usage System can be said to be valid, because each statement has a significant value of less than 0.05 and the product correlation value. Pearson's moment in each statement item is greater than 0.1966 (r-table).

Uji Reliabilitas

Reliability Test Results

Variabel	Cronbach's Alpha	Batasan	Keterangan
Knowledge	0, 810	0,60	Realibe
Security	0,705	0,60	Realibe
Easy	0,880	0,60	Realibe
Trust	0,888	0,60	Realibe
Fintech Usage System Behavior	0,702	0,60	Reliabe

Based on the results of the reliability test above, it can be seen that the Knowledge variable can also be said to be

reliable or reliable, because the Cronbach's Alpha value is above 0.60, which is 0.810, Security can also be said to be reliable or reliable, because the Cronbach's Alpha value is above 0.60, which is 0.705, ease of use. can also be said to be reliable or reliable, because the Cronbach's Alpha value is above 0.60 which is 0.880, Trust can also be said to be reliable or reliable, because the Cronbach's Alpha value is above 0.60 which is 0.888 and the variable Behavior of the Fintech Usage System can also be said to be reliable or reliable , because the value of Cronbach's Alpha is above 0.60, which is 0.702. So it can be concluded that the indicators or questionnaires used in each variable are declared reliable or trustworthy as a variable measuring instrument.

Normality test

Normality test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.12727948
Most Extreme Differences	Absolute	.336
	Positive	.336
	Negative	-.244
Test Statistic		.336
Asymp. Sig. (2-tailed)		.200[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

From the output above, it is known that the significance value (Asymp, Sig 2-tailed) is 0.200. Because the significance value is more than 0.05, the residuals are normally distributed.

Multicollinearity Test

Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-3.178	1.407		-2.258	.026		
	Knowledge	-1.075	.689	-.192	-1.562	.122	.345	2.903
	Security	2.182	.764	.379	2.857	.005	.294	3.398
	Easy	-.112	.645	-.020	-.174	.863	.388	2.580
	Trust	3.022	.767	.528	3.942	.000	.289	3.456

a. Dependent Variable: behavior of the fintech system

Based on the table above, it shows that each independent variable has a small VIF value of 10 and a greater tolerance value of 0.1, it can be concluded that there is no multicollinearity between the independent variables in the regression model.

Heteroscedasticity Test

Heteroscedasticity Test Results – Gleyzer
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	1.775	.328		5.413	.000
Knowledge	-.136	.141	-.160	-.962	.338
Security	-.292	.153	-.336	-1.915	.058
Easy	.016	.133	.019	.122	.903
Trust	.033	.024	.237	1.368	.175

a. Dependent Variable: ABS_Res

From the table above, the significance of all variables above 0.05 means that there is no heteroscedasticity so that the regression model is feasible to use to predict the behavior of Fintech User Systems during the pandemic.

Model Fit Test
Coefficient of Determination (R2)

Coefficient of Determination Results
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.712[a]	.507	.487	3.40304

a. Predictors: (Constant), Kepercayaan, Pengetahuan, Kemudahan, Keamanan

Based on the table above, it can be seen that the Adjusted R Square is 0.487 which means that 48.7% of the variables of trust, knowledge, convenience, and security affect the behavior of the Fintech User System during the pandemic while the remaining 51.3% is influenced by other variables outside the model, including other User Risk, Trust, Risk, Educational Background and so on.

Simultaneous Significance Test (F Test)

Results Test F
ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1133.215	4	283.304	24.463	.000[b]
Residual	1100.166	95	11.581		
Total	2233.381	99			

a. Dependent Variable: Perilaku Sistem Fintech

b. Predictors: (Constant), Kepercayaan, Pengetahuan, Kemudahan, Keamanan

Based on the ANOVA test in the table above, the calculated F value is 24,463 with a significant level of 0.05. While in table F in the attachment, it is known that df 1 (number of variables – 1) or 4-1 = 3, and df 3 (n – k – 1) or 100–4 – 1 = 95 (n is the number of samples and k is the number of independent variables), obtained a figure of 2.47. Based on the predetermined F test criteria, F count > F table (24,463 > 2.47) and a significant level < 0.05 (0.000 < 0.05). This shows that the regression model can be used to see the effect of the variables of trust, knowledge, convenience, and security on the Behavior of Fintech User Systems during the pandemic.

Hypothesis testing
Individual Parameter Significance (t Test)

Result Test T
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.178	1.407		-2.258	.026
	Knowledge	-1.075	.689	-.192	-1.562	.122
	Security	2.182	.764	.379	2.857	.005
	Easy	-.112	.645	-.020	-.174	.863
	Trust	3.022	.767	.528	3.942	.000

a. Dependent Variable: Perilaku Sistem Fintech

Based on the table above, it can be explained that the results of the partial test are as follows:

1) Knowledge Variable (X1)

From the results of the t-statistical test, the t-count value is -1.562 with a significant level of 0.122. This means that t count > t table 1.562 > 0.677) and a significant level of < 0.05 (0.122 > 0.05 meaning Knowledge has no significant effect on Behavior on Fintech User Systems during the pandemic

2) Security Variable (X2)

From the results of the t-statistical test, the t-count value is 2.857 with a significant level of 0.005. This means that t count > t table (2.857 > 0.677) and a significant level of < 0.05 (0.005 > 0.05 meaning Security has a significant effect on Behavior on Fintech User Systems during a pandemic.

3) Convenience Variable (X3)

From the results of the t-statistical test, the t-count value is -0.174 with a significant level of 0.863. This means that t count < t table (0.174 < 0.677) and a significant level of < 0.05 (0.863 > 0.05), meaning that Ease has no significant effect on Behavior on Fintech User Systems during the pandemic.

4) Confidence Variable (X4)

From the results of the t-statistical test, the t-count value was 3.942 with a significant level of 0.000. This means that t count > t table (3.942 > 0.676) and a significant level of < 0.05 (0.000 < 0.05 meaning Trust has a significant effect on Behavior on Fintech User Systems during the pandemic.

DISCUSSION

The influence of the knowledge factor on the behavior of the system using fintech during the Covid-19 pandemic

The results of this study say that the knowledge factor has no significant effect on the behavior of the Fintech User System during the pandemic. Ainun (2015) Explaining that security is a factor to be considered, the potential for crimes that usually occur in online transactions such as fraud, credit card hijacking (carding), illegal transfers of funds from certain accounts is very large if the security system of e-commerce infrastructure is still weak. Therefore, the security of e-commerce infrastructure becomes an important and serious study for computer and informatics experts. This research is in line with Ainun's research in 2015 the results of his research found that: (1) Security has a positive effect on purchasing decisions (2) Ease has a positive effect on purchasing decisions (3) Performance risk has a negative effect on purchasing decisions (4) Security, convenience, and Performance risk simultaneously affects purchasing decisions.

The influence of security factors on the behavior of the system using fintech during the Covid-19 pandemic

The results of this study say that the security factor has a significant effect on the behavior of the fintech user system. Ainun (2015) Explaining that security is a factor to be considered, the potential for crimes that usually occur in online transactions such as fraud, credit card hijacking (carding), illegal transfers of funds from certain accounts is very large if the security system of e-commerce infrastructure is still weak. Therefore, the security of e-commerce infrastructure becomes an important and serious study for computer and informatics experts. This research is in line with Ainun's research in 2015 whose research results found that: (1) Security has a positive effect on purchasing decisions (2) Ease has a positive effect on purchasing decisions (3) Performance risk has a negative effect on purchasing decisions (4) Security, convenience, and Performance risk simultaneously affects purchasing decisions.

The influence of the convenience factor on the behavior of the Fintech Use System during the Covid-19 Pandemic

The results of this study say that the convenience factor has no significant effect on the behavior of the Fintech User System during the pandemic. This research is in line with Dien's research in 2018 the results of this study show that 1) Ease of electronic money has a significant effect on decisions to use electronic money in society, 2) Benefits of electronic money significantly affect decisions on using electronic money in society, 3) Promotion electronic money has a significant effect on decisions to use electronic money in society and 4) The convenience, usefulness and promotion of electronic money significantly influence decisions on the use of electronic money in society.

The Influence of the Trust Factor on the Behavior of the Fintech Use System During the Covid-19 Pandemic

The results of this study say that the trust factor affects the behavior of the Fintech User System during the pandemic. Dien (2018) Explains that promotion is one way that can be used to disseminate information on a new product to the public. Through promotion, the company will inform and encourage people to use their products through mass media or in other ways. This research is in line with Lenggang's research in 2019 the results show that product quality does not partially affect purchasing decisions on the Shopee marketplace. Price has a partial effect on purchasing decisions on the Shopee marketplace and Promotions have a partial effect on purchasing decisions on the Shopee marketplace

CONCLUSION

Based on the results of the discussion in the previous chapter, some conclusions from the results of this study are summarized as follows:

1. There is a negative influence The knowledge factor affects the behavior of the fintech user system. Knowledge factor does not play an important role in the use of technology.
2. There is a positive influence The security factor affects the behavior of the fintech user system. The security factor plays an important role in the use of fintech technology and must be transparent and it is hoped that fintech companies can provide adequate guarantees of data security and confidentiality. Because security has an influence on the behavior of the food fintech user system during the current covid-19 pandemic.
3. There is a negative influence. The convenience factor affects the behavior of the fintech user system. The public is directed to understand the benefits and ease of use of fintech. In the ease of use variable, it is indicated by respondents who feel that how to use fintech must be easy to understand and also practical. Not only that, respondents are also helped by the existence of Food E-commerce, enough with fintech applications so transactions can run during the current covid-19 pandemic.
4. There is a positive influence. The trust factor affects the behavior of the fintech user system. Because people need trust in transactions using Fintech.

SUGGESTION

Based on the results of the research, discussion and conclusions as well as the limitations of the research, the following suggestions can be given:

1. Improving Fintech System Security because adequate security and data confidentiality guarantees have an influence on the Behavior of Fintech User Systems, especially during the current covid-19 pandemic.
2. The features of using fintech must be easy to understand and practical. Not only that, respondents must also be helped by the existence of fintech, enough with fintech applications so that transactions can run during the current covid-19 pandemic.
3. Fintech promotions must continue to be carried out with various promotions every month, so consumers will be more interested in making purchases, because with the promotions offered, consumers will feel that they get a lot of benefits, especially during the current covid-19 pandemic.
4. Further researchers, it would be nice if you expand the observed variables. For example, by adding variables of trust, service quality, features and so on. With the hope that the results of further research can be better.
5. For further researchers, the population and research samples to be more expanded, not only the Jabodetabek area but also a more national area, and a larger number of respondents so that the results of further research can be more accurate

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