USER ACCEPTANCE ANALYSIS OF DANAMAS PEER TO PEER LENDING SERVICES IN DENPASAR CITY

Ni Putu Ratih Parwati[1], Sephy Lavianto[2], Linda Yupita[3],
[1,2,3]Sistem Informasi Akuntansi, STMIK Primakara, Denpasar, Bali
[1,2,3]Jln. Tukad Badung No 135 Denpasar, Bali, Indonesia
E-Mail: parwatiratih775@gmail.com[1], sephy@primakara.ac.id[2], lindayupita@hotmail.com[3]

Abstract
The presence of fintech lending services in the financial sector provides a change in lending and borrowing transactions which were previously still conventionally turned into digital. However, in this facility, there are still some shortcomings which are felt by users in using fintech services. This research is intended to find out what influences users in using fintech services, especially Danamas in Denpasar City by applying the original Technology Acceptance Model (TAM) method which is modified using one external variable. This study uses quantitative methods and data analysis methods using Partial Least Square (PLS) with the help of Smart PLS 3.0 software. The sampling technique in this study uses two techniques, purposive sampling and area sampling. The results of the tests carried out showed that of the ten hypotheses tested directly and indirectly, there are seven accepted hypotheses and three rejected hypotheses. The three rejected hypotheses include the relationship between perceived ease of use (Y2) and attitude toward using (Y3), the relationship between perception of security (X1) and actual system of use (Y4) mediated by perceived usefulness (Y1), perceived ease of use (Y1), use (Y2), and attitude toward using (Y3), as well as the relationship between perceived ease of use (Y2) and the actual system of use (Y4) mediated by perceived usefulness (Y1) and attitude toward using (Y3) variables.

I. INTRODUCTION

Various sectors in Indonesia have mostly made innovations in the field of technology. The financial sector is one sector which has made this innovation by presenting digital-based financial services or known as Financial Technology (FinTech). Fintech is here with the aim of making it easier for users to transact digitally. According to Bank Indonesia, fintech is the result of combining financial services with technology so that it changes business activities which initially run conventionally to become moderate or digital [1].

The types of fintech which are developing in Indonesia are divided into several types. Those are digital payments, financing & investment, and account aggregators.

Known for its tourism sector, Bali provides great opportunities for the development of various types of businesses. One of them was recorded in Denpasar City with the highest number of micro, small, medium and large businesses, 97,526 businesses out of a total of 482,484 businesses in Bali [2]. In 2020, the economy in Denpasar City experienced a very drastic decline as shown in Figure 1 [3]. This condition was none other than due to the Covid-19 pandemic and making business actors experienced obstacles in operating, especially funding problems [3].

Figure 1. Graph of Economic Growth in
Denpasar City
Source: Central Bureau of Statistics of Bali
Province

The presence of *fintech* services as a new breakthrough in digitizing all financial transactions can provide the right solution in the midst of the Covid-19 pandemic, one of which is Peer to Peer Lending services.

Danamas is one of the Peer to Peer Lending platforms which has developed in Indonesia and has been registered and licensed by the OJK since 2017. By the end of 2020, Danamas had 190,215 investors and 10,280,289 borrowers spread across 34 provinces in Indonesia. The number of loans realized increased by IDR 470,367,045,839 and the total loans paid off increased by IDR 267,745,308,538 when compared to 2019.

The advantages of using this Danamas service are flexibility, fast disbursement of funds, being able to allocate capital or funds to anyone effectively, transparently and with low interest rates. Behind the convenience provided, there are several risks which endanger users, including fraud, theft of personal data and money laundering for the benefit of certain parties [4]. However, with these conveniences and risks, it does not reduce the number of *fintech* lending users, one of which is Danamas. It can be seen from the nominal amount of loans disbursed, especially in Bali, which has increased by IDR 5,479,821,900 in 2020 [5]. This is an interesting topic to study, because the convenience and the risks do not reduce the level of use of Danamas services.

II.   THEORETICAL BASIS
A. Grand teori

Grand theory is the main theory which underlies a research and includes the relationship between variables in research [6]. This study uses the Technology Acceptance Model (TAM) as a grand theory. The TAM model is one of the models used to determine a person's level of acceptance of technology[7][4].

B. Financial Technology (FinTech)

In Bank Indonesia Regulation Number 19/12/PBI/2017 concerning FinTech Implementation, it is defined that *fintech* is the result of a combination of financial services and technology which changes the business model from conventional to moderate, and can conduct transactions by making payments easily and efficiently [8].

C. Partial Least Square (PLS)

Partial Least Square (PLS) is a variant-based Structural Equation Modeling (SEM) approach which aims to test the predictive relationship between constructs by seeing whether there is a relationship or influence between the constructs [9].

D. Peer to Peer Lending

According to the Financial Services Authority, Peer to Peer Lending is the provision of financial services to bring together lenders and loan recipients in order to enter into lending and borrowing agreements directly through an electronic system.

E. Fintech Regulations in Indonesia

In maintaining comfort and security when processing transactions using *fintech* services, the government appoints several regulators to oversee this practice. Each regulator issues several regulations according to its function. [10] These include the Financial Services Authority, Bank Indonesia, and the Ministry of Communication and Information of the Republic of Indonesia.

III.   RESEARCH METHOD

This study uses quantitative research methods which are applied to survey and experimental methods. The survey method is carried out by collecting data through measuring instruments, questionnaires distributed to research respondents, while the experimental method is carried out by testing the hypotheses which have been made to determine the effect between variables with the help of the Smart-PLS 3.0 program [11].

The data analysis method in this study uses PLS-based SEM model analysis with Smart-PLS software. The stages in this analysis are [9] [12]:
 a. Model estimation
    At this stage, the authors design the measurement model (outer model) and structural model (inner model).
 b. Model evaluation
    1) Evaluation of the outer model or measurement model
       At this stage, an evaluation of the reflective and formative indicator models is carried out. The evaluation of the reflective model is carried out by testing the convergent and discriminant validity of the indicators forming the latent variable and testing the reliability with Composite Reliability and *Cronbach's Alpha* on indicators. Evaluation of

the formative model is carried out by comparing the relative weight measures and ascertaining whether the construct indicators are significant (substantive content).

 2) Evaluation of inner model or structural model

The evaluation of the inner model is carried out by evaluating the value of R2 (R-Square), provided that if the R2 value is 0.670, 0.333 and 0.190, it means that each model is strong, moderate and weak. In addition to R2 (R-Square), an evaluation of predictive prevalence was also carried out through the *Stone-Geiser Q* Square test with the formula [13]:

$$Q^2 = 1 - (1-R^2_1)(1-R^2_2)(1-R^2_n)\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots(3.1)$$

If the obtained Q2 value is above zero, it means that the model made has predictive ability. However, if the Q2 value is below zero, it means that the model made does not have predictive ability.

c. Hypothesis test

Hypothesis testing in this study uses the bootstrapping method in testing the T-test statistics with the provisions of t-statistics > t-table (1.96) which means that the hypothesis is accepted and t-statistics < t-table (1.96) which means that the hypothesis is rejected.
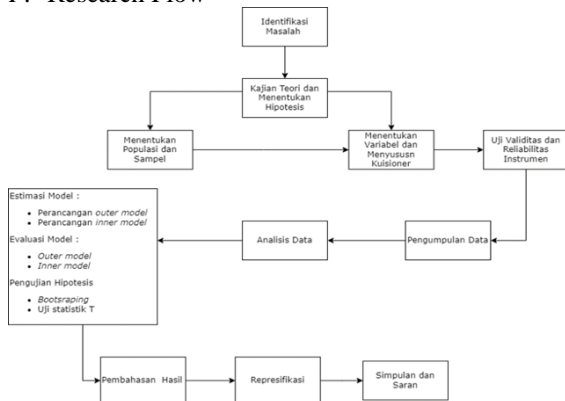
F. Research Flow

Figure 2. Research Flow

G. Population, Sample and Sampling Technique

The sampling technique in this study used two techniques, purposive sampling and area sampling. Purposive sampling is a sampling technique by determining certain criteria. Area sampling is part of group sampling which involves a sample area [14].

The first step the researcher uses is purposive sampling technique by determining the respondent's criteria to be used. The criteria consist of a minimum age of 21 years, the user has an information device (mobile phone) and is actively

using it, is registered as a Danamas user, has a work or business background and is domiciled in Denpasar City.

The next step, the researchers use area sampling technique in sampling is by dividing the population into four areas according to the sub-districts consisting of West Denpasar, East Denpasar, North Denpasar and South Denpasar with a minimum number of 30 (thirty) for each region. The use of a minimum number of samples in each area is based on *Roscoe's theory* which states that when dividing a population area into several parts, a minimum sample size of 30 (thirty) is used in each section. [14]. Based on this, the total sample used in this study is as follows:

Table 1. Number of Samples

Number	Area	Number of Samples
1	West Denpasar	30
2	East Denpasar	30
3	North Denpasar	30
4	South Denpasar	30
	Total	120

H. Research variable

As for what is meant by independent variables and dependent variables in this study:
a. The independent variable of this study is:
   1. Perception of Security (X1)
b. The dependent variables of this study are:
   1. Perceived Usefulness (Y1)
   2. Perceived Ease of Use (Y2)
   3. Attitude Toward Using (Y3
   4. Actual System Use (Y4)

The observed variable (indicator) is a variable which is measured directly or empirically and is a measure of the latent variable [9].

IV.   RESULTS AND DISCUSSION
A. Data Processing Results

The data processing carried out in this study went through three stages based on the research framework including; model estimation or design of the inner model and outer model, evaluation of the inner model and outer model, and testing of research hypotheses through direct and indirect relationships.

1. Model Estimation

At the model estimation stage, the inner and outer models are designed. The design of the inner model is described through the relationship between latent variables based on the research hypothesis. The design of the outer model is described through the relationship which flows from the latent

variables to the observed variables (indicators), so that the latent variables are reflected by the observed variables (indicators) or it can be said that the observed variables (indicators) used in this study are reflective. The design of the inner model and outer model in this study can be seen in Figure 3. and Figure 4 :
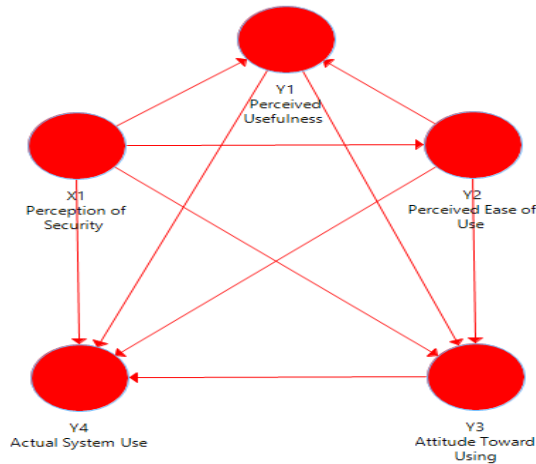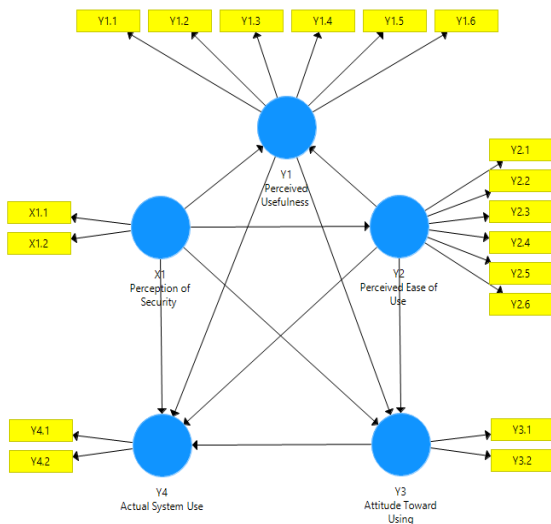

Figure 3. Inner Model Design

Figure 4. Outer Model Design

2. Model Evaluation

The second stage, the researcher evaluates the model that has been previously designed with the help of Smart-PLS 3.0:

2.1 Outer model evaluation

Based on the previous outer model design, it can be seen that the indicators used in this study are reflective, so that the evaluation of the outer model is carried out by testing the convergent and discriminant validity of the indicators forming the latent variables and testing the reliability with Composite Reliability and Cronbach's Alpha on indicators.

a. Convergent Validity Test

Convergent validity is assessed based on the loading factor (indicator value).

Table 2. Value of Loading Factor

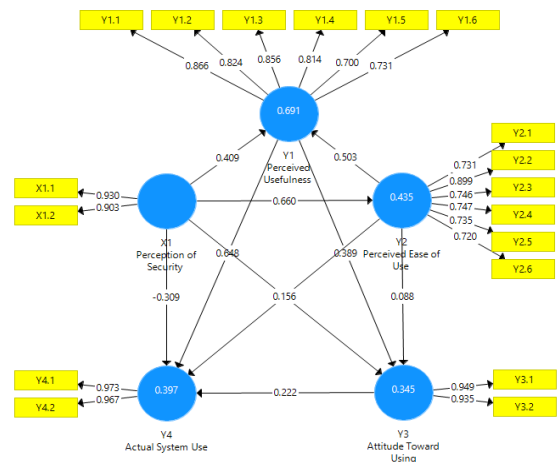|	Perception of Security (X1)	Perceived Usefulness (Y1)	Perceived Ease of Use (Y2)	Attitude Toward Using (Y3)	Actual System of Use (Y4)
X1.1	0,93				
X1.2	0,903				
Y1.1		0,866			
Y1.2		0,824			
Y1.3		0,856			
Y1.4		0,814			
Y1.5		0,7			
Y1.6		0,731			
Y2.1			0,731		
Y2.2			0,899		
Y2.3			0,746		
Y2.4			0,747		
Y2.5			0,735		
Y2.6			0,72		
Y3.2				0,949	
Y3.2				0,935	
Y4.1					0,973
Y4.2					0,967

Source: Data Processed 2022

Figure 5. Full Structural Model Research on User Acceptance Analysis of Danamas Peer to Peer Lending Services in Denpasar City

Based on Figure 4 and Table 2, it is found that all indicators for all variables have a loading factor of more than 0.6. It can be stated that all indicators on research variables; perception of security, perceived usefulness, perceived ease of use, attitude toward using, and actual system of use proved valid in shaping their respective constructs.

a. Discriminant Validity Test

Discriminant validity is calculated based on the cross loading value (the correlation between indicators and their latent variables). Based on Table 3, it is shown that each indicator has a greater cross loading on the latent variable compared to the other latent variables. This shows that the latent variable predicts indicators in its own block better than indicators in other blocks, and all indicators

deserve to be included in further analysis because they have met discriminant validity in the cross loading test.

Table 3. Cross Loading Value

	Perception of Security (X1)	Perceived Usefulness (Y1)	Perceived Ease of Use (Y2)	Attitude Toward Using (Y3)	Actual System of Use (Y4)
X1.1	0,930	0,714	0,638	0,505	0,342
X1.2	0,903	0,640	0,567	0,409	0,213
Y1.1	0,652	0,866	0,708	0,474	0,462
Y1.2	0,580	0,824	0,628	0,427	0,425
Y1.3	0,608	0,856	0,695	0,453	0,490
Y1.4	0,545	0,814	0,589	0,480	0,493
Y1.5	0,643	0,700	0,524	0,401	0,336
Y1.6	0,535	0,731	0,552	0,510	0,548
Y2.1	0,616	0,591	0,731	0,312	0,323
Y2.2	0,559	0,723	0,899	0,457	0,491
Y2.3	0,450	0,565	0,746	0,303	0,463
Y2.4	0,434	0,543	0,747	0,221	0,213
Y2.5	0,511	0,513	0,735	0,450	0,273
Y2.6	0,442	0,588	0,720	0,485	0,232
Y3.1	0,467	0,560	0,500	0,949	0,471
Y3.2	0,481	0,517	0,423	0,935	0,385
Y4.1	0,310	0,592	0,451	0,447	0,973
Y4.2	0,287	0,523	0,411	0,440	0,967

Source: Data processed 2022

b. Construct Reliability Test

The construct reliability test was obtained from the *Cronbach's Alpha* and Composite Reliability values through the PLS Algorithm with the condition that if the *Cronbach's Alpha* value > 0.7 and Composite Reliability > 0.7 then the latent variable was said to be reliable. The results of the calculation of *Cronbach's Alpha* and Composite Reliability are presented:

Table 4. *Cronbach's Alpha* Value and Composite Reliability

Research variable	Cronbach's Alpha	Composite Reliability
Perception of Security (X1)	0,811	0,913
Perceived Usefulness (Y1)	0,887	0,914
Perceived Ease of Use (Y2)	0,857	0,894
Attitude Toward Using (Y3)	0,873	0,940
Actual System of Use (Y4)	0,937	0,970

Source: Data processed 2022

Based on the results of the calculation of construct reliability presented in Table 4, it is stated that all latent variables have *Cronbach's Alpha* values > 0.7 and Composite Reliability > 0.7. This indicates that all latent variables can be said to be reliable and there is good stability and consistency of internal indicators.

2.2 Inner model evaluation

The evaluation of the inner model is done by looking at the R-Square value, which is a way to assess how much the endogenous latent variable can be explained by the exogenous latent variable.

Table 5. R-Square Value

Research variable	R-*Square*	Information
Perceived Usefulness (Y1)	0,691	Strong
Perceived Ease of Use (Y2)	0,435	Moderate
Attitude Toward Using (Y3)	0,345	Moderate
Actual System of Use (Y4)	0,397	Moderate

Source: Data processed 2022

Based on the value of R^2, it can be calculated Q^2 (Stone-Geiser Q Square test):

$Q^2 = 1 - [(1-R^2_1)\ (1-R^2_2)\ (1-R^2_3)\ (1-R^2_4)]$ ……………………… (3.1)

$Q^2 = 1 - [(1-0,691)\ (1-0,435)(1-0,345)\ (1-0,397)]$

$Q^2 = 1 - [0,309*0,565*0,655*0,603]$

$Q^2 = 1 - 0,0689$

$Q^2 = 0,931$

The value of Q^2 is obtained at 0.931. This means that 93.1% of the variables from the actual acceptance of Danamas services (actual system use) in Denpasar City can be explained by the variables of perception of security on perceived usefulness, perceived ease of use, and attitude toward using while the remaining 6.9% explained by other variables outside the study.

3. Hypothesis test

Hypothesis testing is done by bootstrapping method through Smart-PLS 3.0. In this test, the direct and indirect relationship between variables was also tested.

a. Live Effect Test

Testing the direct relationship between exogenous latent variables and endogenous latent variables as well as fellow endogenous latent variables in Smart-PLS can be seen through the path coefficients as presented in Table 4.20.

Table 6. Direct Effect Test Results

Direct Influence	Original Sample	Standard Deviation	T-Statistics	Status
Perception of Security (X1) -> *Perceived Usefulness* (Y1)	0,409	0,108	3,787	Received
Perception of Security (X1) -> *Perceived Ease of Use* (Y2)	0,660	0,078	8,470	Received
Perceived Usefulness (Y1) -> *Attitude Toward Using* (Y3)	0,389	0,148	2,626	Received

Perceived Usefulness (Y1) -> Actual System of Use (Y4)	0,648	0,150	4,315	Received
Perceived Ease of Use (Y2) -> Perceived Usefulness (Y1)	0,503	0,112	4,484	Received
Perceived Ease of Use (Y2) -> Attitude Toward Using (Y3)	0,088	0,127	0,696	Rejected
Attitude Toward Using (Y3) -> Actual System of Use (Y4)	0,222	0,109	2,037	Received

Source: Data processed 2022

Figure 6. Repression of the Model

b. Indirect Relationship Test

In the results of the indirect effect test, it was found that from the 3 (three) hypotheses tested, 2 (two) hypotheses were rejected. The two hypotheses are the relationship between the variable perception of security (X1) on the actual system of use (Y4) mediated by perceived usefulness (Y1), perceived ease of use (Y2), and attitude toward using (Y3); and the relationship between perceived ease of use (Y2) and the actual system of use (Y4) is mediated by perceived usefulness (Y1), and attitude toward using (Y3) which shows an insignificant relationship because the t-statistic value is less than 1.96 although positive effect.

Table 7. Indirect Effect Test Results

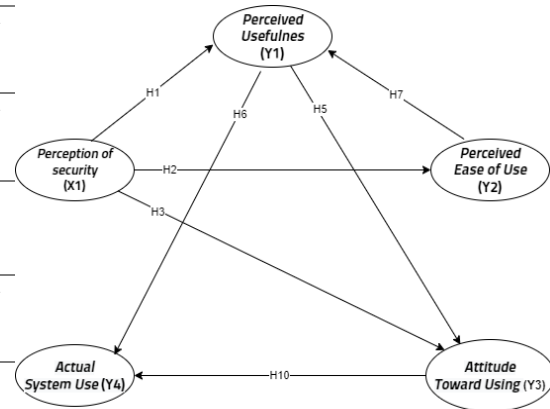| Indirect Influence	Mediator	Original Sample	Standard Deviation	T - Statistics	Status
Perception of Security (X1) -> Attitude Toward Using (Y3)	*Perceived Usefulness (Y1), Perceived Ease of Use (Y2)*	0,129	0,056	2,315	Received
Perception of Security (X1) -> Actual System of Use (Y4)	*Perceived Usefulness (Y1), Perceived Ease of Use (Y2), Attitude Toward Using (Y3)*	0,029	0,022	1,301	Rejected
Perceived Ease of Use (Y2) -> Actual System of Use (Y4)	*Perceived Usefulness (Y1), Attitude Toward Using (Y3)*	0,020	0,031	0,630	Rejected

Source: Data processed 2022

B. Discussion

The discussion of the model from the research which has been carried out is based on the model repression according to Figure 4.5:

a) **Influence of Perception of Security on Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, and Actual System Use**

The results and analysis of research data indicate that the perception of security has a direct positive and significant effect on perceived usefulness and perceived ease of use. This means that the higher the level of security provided by Danamas services, the more customer perceptions of convenience and perceived usefulness in user acceptance of Danamas services increase.

The relationship between perception of security on attitude toward using which is mediated by perceived usefulness and perceived ease of use shows a positive and significant indirect effect. This means that the higher the security level of the services provided is, the more user attitudes towards using Danamas services will be. Besides that, it also shows that perceived usefulness and perceived ease of use are able to mediate the perception of security towards attitude toward using. This is in line with the opinion of Mrs. Noor Aisyah (04 May 2022) who said:

> *"...the Danamas app is very easy to use. In addition to providing a competitive investment return, Danamas is also safe to be used as a tool to get passive income because it has been registered with the OJK."*

In contrast to the relationship between perception of security and actual system use, which is mediated by perceived usefulness, perceived ease of use, and attitude toward using, it shows a positive and insignificant effect. This means that the high and low level of security of the services provided has not been able to significantly increase the use by customers of the use of services indirectly and significantly.

Although the perception of security has an indirect and insignificant effect on the actual system

use, it does not mean that the perception of security is not needed in user acceptance of Danamas services, in fact the perception of security must be improved so that the perception of convenience and the perception of usability continues to increase. With the increasing perception of convenience and perceived usefulness, the attitude of users in using the service also increases.

.

b) The Effect of Perceived Usefulness on Attitude Toward Using and Actual System Use

The results of the study and analysis of research data indicate that the perceived usefulness of attitude toward using and actual system use has a direct positive and significant effect. This means that the higher the perceived usefulness of the customer, the better the attitude of the user in using the service and the actual use of Danamas services will also increase. In line with the opinion given by Mrs. Rianti (04 May 2022) as a borrower at Danamas that stated:

> *"...when I got to know this Danamas, I was greatly helped by the financial problems in the business that I run. The service is also easy to understand, and the many choices given make me love this Danamas"*

Mr. Mulyadi as a lender at Danamas stated that (05 May 2022):

> *"...becoming a Danamas Lender is not difficult and efficient. Many choices of investment menus are offered so we can choose for ourselves whether we want to invest in any service...."*

The statements of several respondents above indicate that there are many services provided by Danamas. This indicates that in using its services, it does not focus on one area, by lending and borrowing funds, but is equipped with several other services, which in doing so can increase the level of acceptance of Danamas service users.

c) Effect of Perceived Ease of Use on Perceived Usefulness, Attitude Toward Using, and Actual System Use

The results of research and analysis of research data show that perceived ease of use on perceived usefulness has a direct positive and significant effect. This means that the greater or lesser the perceived convenience of the customer, the greater the customer's perception of the perceived usefulness of Danamas services. This is in line with the opinion of Mr. Suyanto (05 May 2022) who said:

> *"... Danamas fulfills all the investment criteria I want, security with insurance, convenience with Jido and Mutual Fund services in one application, and high returns"*

Based on this statement, it can be seen that the provision of services which are easy to understand and clear in use can increase usage significantly, which can be seen from the increasing attitude of user acceptance of the services provided. Meanwhile, the perceived ease of use towards attitude toward using shows a positive and insignificant effect. This means that the increased perception of the ease of use of the services provided does not affect the increase in customer attitudes towards the use of services directly and significantly.

Likewise, perceived ease of use on actual system use mediated by perceived usefulness and attitude toward using shows a positive but not significant effect. That is, the high or low perception of ease of use does not significantly increase the use of the Danamas services. This indicates that perceived usefulness and attitude toward using are not able to mediate perceived ease of use against actual system use.

Even though perceived ease of use is directly and not significantly related to attitude toward using and indirectly and does not significantly affect the actual system of use, it does not mean that perceived ease of use is not needed in increasing user acceptance of Danamas services, in fact perceived ease of use must be continue to be improved so that the perceived usefulness will increase.

d) The Influence of Attitude Toward Using on Actual System Use

The results of research and analysis of research data show that attitude toward using on actual system use has a positive and significant direct effect. This means that the higher the user's attitude towards Danamas services, the more the use of Danamas services will be significantly increased. This is in line with the opinion of Mr. Artono (04 May 2022) as a loan that stated:

> *"... Reseller Credit loans at Danamas are very good, I am very satisfied with the services provided. It can help my business, sometimes there are problems on the network but it doesn't interfere when buying credit. The pulse price is also cheaper. I'm really benefited and have no regrets using Danamas..."*

The statement above shows that, the higher the benefits felt by users when using Danamas services, the greater the positive impact on the actual level of use of this Danamas service.

Based on the discussion of the relationship between the variables tested, there are several variables which are related to each other and some are not related. Apart from that, each variable must be continuously improved to obtain better results than before.

V. CONCLUSION

Based on the results of model analysis testing and research data processing that has been carried out, it can be concluded that the results of the model analysis in this study are acceptable because they have shown test results which meet the requirements so that the proposed model can be used as a model to test user acceptance of *fintech* services of lending Danamas or other *fintech* services. The results of data processing using the Smart-PLS 3.0 software show that there are seven accepted hypotheses. This means that the level of user acceptance of Danamas services is influenced by several factors of perception, features, and usability. The results of data processing using the Smart-PLS 3.0 software also show that there are three rejected hypotheses. This shows that the high perceived security perception of users has not been able to significantly increase the use of Danamas services, and the high perceived ease of use has not been able to increase usage attitudes in terms of acceptance and actual use of Danamas services.

REFERENCES

[1]   K. K. B. P. RI, "Kemajuan IPTEK untuk Mendorong Pertumbuhan Ekonomi dan Inovasi - Kementerian Koordinator Bidang Perekonomian Republik Indonesia." 2021.

[2]   N. P. E. Wiratmini, "Pemulihan Ekonomi Kota Denpasar Lewat Pengembangan Industri Kreatif," *Bisnis.com*. .

[3]   D. Safitri, "Perkembangan Fintech di Bali & Potensinya," *DuniaFintech.com*, 2019. .

[4]   Suyanto dan T. A. Kurniawan, "Faktor yang Mempengaruhi Tingkat Kepercayaan Penggunaan FinTech pada UMKM Dengan Menggunakan Technology Acceptance Model (TAM)," *Akmenika J. Akunt. dan Manaj.*, vol. 16, no. 1, 2019.

[5]   "Laporan Tahunan 2020," *Danamas*. .

[6]   D. I. Fatmawati, *Modul Metode Penelitian For SKP*. 2017.

[7]   Fauzi, "TAM Modifikasian dengan Pengimbuhan Teori Penguatan Institusi (Kondisi yang Memfasilitasi , Tekanan Institusi dan Insentif) terhadap Kinerja Pengguna SIPKD Modified TAM," Universitas Gadjah Mada, 2016.

[8]   D. Komunikasi, "Edukasi : Mengenal Fintech," *Bank Indonesia*, 2018. .

[9]   UMY Repository, "Bagian I Konsep Dasar PLS," 2015. .

[10]   Y. Sudaryo dan N. A. Sofiati, *Digital Marketing dan Fintech di Indonesia*. Yogyakarta: ANDI.

[11]   D. Sudaryono, *METODOLOGI PENELITIAN : KUANTITATIF, KUALITATIF, DAN MIX METHOD*. Depok: Rajawali Pers, 2019.

[12]   I. Ghozali dan H. Latan, *Partial Least Squares : Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 Untuk Penelitian Empiris*, 2 ed. Semarang: Badan Penerbit-UNDIP, 2015.

[13]   I. Ghozali, *Structural Equation Modeling : Metode Alternative dengan Partial Least Square*. Semarang: Badan Penerbit Universitas Diponegoro, 2011.

[14]   D. A. Trisliatanto, *Metodologi Penelitian: Panduan Lengkap Penelitian dengan Mudah*, I. Yogyakarta: ANDI, 2020.