JMO App User Behavior Analysis with Theory of Planned Behavior (Case Study: Jambi City Community)

Shakira Salwa[1*], Lio Nauli Rambe[2], Serli Putri Andri Yani[3], Maria Rosario Borroek[4], Marrylinteri Istoningtyas[5]

Universitas Dinamika Bangsa, Indonesia[1,2,3,4,5]

Email: shakirasalwa2407@gmail.com[1], liouli87@gmail.com[2], serlyputri718@gmail.com[3], diamar_ros@yahoo.com[4], marrylinteri.kuliah@gmail.com[5]

*Corresponding Author

ABSTRACT

Jamsostek Mobile application is an application as an information service feature for Employment BPJS policies which can be accessed online, one of its features is a simulation of JHT and Pension Guarantee (JP) balances. The purpose of this study is to analyze user behavior in using JMO – Jamsostek Mobile application and to find out which variables have the most influence and have the highest value compared to other variables. The method used in this study is Theory of Planned Behavior (User Behavior Theory) which is an extension of Theory of Reasoned Action (TRA) aims to look at user behavior in JMO – Jamsostek Mobile application which focuses on 5 variables, in the form of 3 independent variables namely attitude toward behavior, subjective norm, perceived behavioral control) and 2 dependent variables namely behavioral intention and behavior. The population were the people of Jambi City where the number of respondents obtained from distributing questionnaires via Google Form was 384 respondents and this data analysis technique used SmartPLS. the results of hypothesis testing have a strong level of relationship that the independent variable has an influence on the dependent variable.

Keywords: Analysis, Behavior, Application, JMO Jamsostek Mobile, Theory of Planned Behavior

INTRODUCTION

The advancement of internet technology that is most often used and used is application technology. This application technology is included in the category of software or computer programs that operate on systems that are created and developed to perform certain commands in accordance with the purpose. Application technology helps provide convenience and comfort for the community, especially in Indonesia in various aspects of life (Rosario B et al., 2021).

The latest innovation of application technology in the social field is in the form of programs that provide protection to the working community against various kinds of risks. This is a form of support from government policies as a means of responding to advances in technology and information. There are various applications that support access to labor social security services in people in Indonesia. One of them is JMO application – jamsostek mobile.

Jamsostek mobile (JMO) is the result of the implementation of BPJamsostek as a feature of BPJS employment policy information services and handles complaints and mismatches in participation capacity, total salaries and the number of workers that can be accessed digitally or online. The features owned by jmo include filing and tracking old age insurance (JHT) claims, and pension insurance (JP) balance simulations, program information and others (Fitriyana et al., 2023).

In fact, many assessments of JMO applications are recorded on digital distribution services operated and developed by Google, namely the Play Store. The rating received by jmo on users is good, at a rate of 4.7 out of 5 with 2,076,566 million reviews. While on the application distribution platform for iOS, the App Store, JMO gets a rate of 1.5 out of 5 with 6,029 thousand reviews, this means that the application is processing in the category of not good in its application.

Behavioral approaches can be evaluated using a theory of planned behavior (TPB) that focuses on evaluating pre-planned behavior in the use and use of technology(Yulius, 2017). This theory helps in seeing how attitudes toward behavior, subjective norms, and percieved behavioral control influence and behavioral intention, and behavior (Amela et al., 2019).

In previous studies that used the Theory of Planned Behavior method too as a measurement model, they also investigated behavior analysis with the findings that attitudes towards behavior do not affect intentions, subjective norms have a significant effect on intentions, behavioral control has a significant effect on intentions, and intentions have a significant effect on behavior (Maharani et al., 2022).

Despite the many obstacles felt by its users, this application is still used by some Indonesian people. Therefore, the purpose of this study is to analyze user behavior in using JMO application – Jamsostek Mobile. As well as to find out which variable influences the most and has the highest value than other variables against the method to be used.

LITERATURE REVIEW

Analysis

Analysis is an activity related to looking for problems in research, so that researchers can determine their relationship with the whole in relation to(Antika et al., 2020). So, it can be concluded that analysis is a research activity to observe a problem in detail in an event that wants to be solved, which is carried out to collect evidence and mindset into a component to be parsed, distinguished, and sorted in order to create a quality information system that is quality and can be interpreted.

Behavior

Behavior is a form of evaluation or feeling reaction. This means that a person's attitude towards an object is a feeling of support or partiality or a feeling of not supporting or not taking a side towards the object. Behavior is views or feelings accompanied by a tendency to act according to the object (Mewengkang & Tangkudung, 2016).

From the above explanation, it can be concluded that behavior is the process of individual interaction with the environment as a biological manifestation that he is a living being.

User Behavior

Behavior in the use of technology is an individual response or reaction to a set of components related to information to support decision making and supervision in the organization(Yulius, 2017).

JMO - JAMSOSTEK Mobile

Since the issuance of the National Social Security System, the State has begun to reform the implementation of social security programs by the Social Security Organizing Agency (BPJS). Social security for workers is organized by BPJS employment and BPJS health. BPJS Employment provides protection to all Indonesian workers both formal and informal sectors and foreigners working in Indonesia. BPJS Employment is also known as BPJamsostek. To facilitate its users, the Jamsostek Mobile Online (JMO) application was created (Lusiana & Nugroho, 2023).

Jamsostek Mobile (JMO) is the result of the implementation of BPJamsostek as a feature of BPJS Ketenagakerjaan policy information services and handling complaints and discrepancies in membership capacity, total salary and number of workers that can be accessed digitally or online. The features owned by JMO include filing and tracking Old Age Security (JHT) claims, simulating JHT and Pension Security (JP) balances, program information and others (Fitriyana et al., 2023).

Initially, before there was JMO, participants had to go to the Social Security office. But now with JMO application, it is very easy for users, no need to queue and no transportation costs, and save time. In the future, JMO will become a daily application for workers (Lusiana & Nugroho, 2023).

Theory of Planned Behavior

Theory of Planned Behavior (Theory of User Behavior) is an extension of the Theory of Reasoned Action (TRA)(Sakdiyah et al., 2019). TRA is a theory of reasoned action with one belief that a person's reaction and perception of something will determine that person's attitude and behavior. In TRA, a person's interest in behavior is formed based on two factors, namely attitude towards behavior and subjective norms.

Ajzen added a construct that was not yet in the TRA. This construct is called perceived behavioral control. This construct was added to TPB to control individual behavior which is limited by its shortcomings and the limitations of the lack of resources used to perform the behavior.

The TPB model explains that the behavior a person shows arises because of an interest in behaving. In TPB, behavioral intention is determined based on 3 main factors, namely: attitude toward behavior, subjective norm, and perceived behavioral control (Sakdiyah et al., 2019).

Attitude is a person's belief about the results that will result from engaging in certain behaviors. Subjective norms are a person's perception or view of the beliefs of others that will influence the interest in doing or not doing a behavior. Perceived behavioral control, namely behavior is determined by beliefs about the existence of factors that will facilitate or hinder the performance of behavior and the perceived strength of these factors or what is called control beliefs. Meanwhile, behavioral interest (intention) is a person's desire (interest) to perform a certain behavior. Someone will do a behavior if they have the desire or interest to do it (Sakdiyah et al., 2019).

So, it can be concluded that Theory of Planned Behavior is the interest that arises from the individual to behave and this interest is caused by several factors from internal and external to the individual. Interest in doing a behavior is influenced by three variables, namely attitude towards behavior, subjective norm and perceived behavioral control.

RESEARCH METHODS

This study uses a quantitative analysis approach to analyze how user behavior in using JMO - Jamsostek Mobile application using the Theory of Planned Behavior method and to find out which variables are most influential and have the highest value than other variables on the method to be used. Theoretical foundations are obtained from various journal books, articles and the internet to complement the concepts and theories used. Thus, a goal is achieved that has a theoretical and scientific basis for research and at the same time makes it easier to understand the concepts and theories used.

The researcher develops a research model based on the theory related to the variables to be studied as a tool in data collection. This conceptual research model begins by using a conceptual framework based on the Theory of Planned Behavior method.
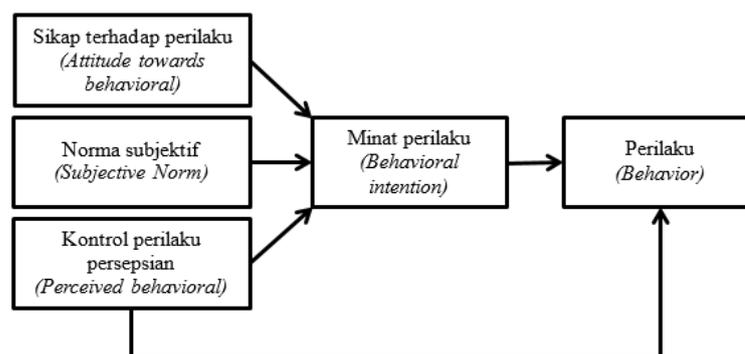

Figure 1. Conceptual Framework of Relationship Between Variables

In this study, data collection was used in the form of a questionnaire. Data collection was carried out by distributing questionnaires online to respondents (users of JMO application - Jamsostek Jambi City community) through social media, namely the Whatsapp application. This questionnaire is in the form of a statement in the form of a google form to be filled in related to the object of research, namely regarding indicators of attitude towards behavior, subjective norms, perceived behavioral control, behavioral intention, and behavior. This research is aimed at respondents who live in Jambi City to find out user behavior by using a Likert scale in selecting answers to the questionnaire where respondents are asked to choose one of the five alternative answers that have been provided.

The researcher analyzes the data by compiling and calculating the questionnaire that has been distributed via google form on the behavior of users of JMO - Jamsostek Mobile application to find out how to analyze user behavior in dealing with various obstacles posed in JMO - Jamsostek Mobile application with the help of the SmartPLS application and the processed data is analyzed using the Structural Equation Model (SEM) method.

Researchers use non-probability sampling techniques (not the entire population is taken) with the help of the Cochran formula:

$$n = \frac{z^2 Pq}{e^2}$$

Description:

n = Number of samples required

Z = Price in the normal curve for a 5% deviation, with a value of 1.96

P = 50% chance of correct = 0.5

q = 50% chance of being wrong = 0.5

e = Sampling error, usually 5%

In this study, using an accuracy level of 5%, then the confidence level taken is 95% so that a Z value of 1.96 is obtained with a predetermined error rate of 5% and a probability of true (accepted) or false (rejected) of 0.5 each.

Based on the values that have been determined, they are then entered into the Cochran formula as follows:

$$n = \frac{1{,}96^2 (0{,}5)(0{,}5)}{(0{,}5)^2}$$

$$n = \frac{(3{,}8416)(0{,}25)}{(0{,}5)^2}$$

$$n = 384{,}16$$

Based on the calculations obtained, the result is 384.16 if rounded, the sample to be used in this study is 384 respondents.

RESULTS AND DISCUSSION

Data Collection Results

From the results of the questionnaire that has been conducted, as many as 384 people in Jambi city who have participated in this stud yobtained the results that women are more dominant than men with a percentage of 63.2%. Then students aged 20-30 years have a dominance of 56% of the total respondents. Based on their occupation, students dominate at 39.1% and are dominated by people who live in South Jambi District with a percentage of 26.6%. Jambi city residents who use this application are more than those who do not use it, with a percentage of 64.8%.

Analysis Phase

Validity Test

Convergent Validity

Measurements can be categorized as having convergent validity if the loading factor value is> 0.7. If all loading factors have a value> 0.7, it can be concluded that all indicators have met the criteria for convergent validity, because no indicators for all variables are removed from the model and the correlation can be said to be valid (Fanulene & Soediantono, n.d.).

Source: SmartPLS 2023 Data

Figure 2. Loading Factors

Figure 2 shows that all loading factors have > 7.0, so the indicators for all variables have been eliminated from the model. So, it can be concluded that the indicators have met the criteria of convergent validity.

Discriminant Validity

Discriminant validity is a test of construct validity by predicting the size of the indicators of each block. One of the discriminant validities can be seen by comparing the AVE value with the correlation between other constructs in the model. If the AVE root value> 0.50, it means that discriminant validity has been achieved (Fanulene & Soediantono, n.d.).

Table 1. Average Variance Extracted (AVE)

Variable	AVE
Attitude Toward Behavior	0,695
Subjective Norm	0,722
Perceived Behavioral Control	0,663
Intention	0,742
Behavior	0,734

Source: SmartPLS 2023 Data

Based on Table 1 AVE above, it shows that the AVE value for all constructs has a value > 0.5. Therefore, there is no discriminant validity problem in the tested model.

Another method that can be used to determine discriminant validity is to use the cross-loading value. An indicator is said to fulfill discriminant validity if the cross loading value is 0.70 or more (Fanulene & Soediantono, n.d.).

	X1	X2	X3	Y1	Y2
x1p1	0.849	0.653	0.659	0.682	0.662
x1p2	0.856	0.661	0.648	0.704	0.662
x1p3	0.807	0.650	0.701	0.677	0.624
x1p4	0.823	0.641	0.713	0.701	0.627
x2p1	0.674	0.830	0.707	0.710	0.663
x2p2	0.680	0.821	0.683	0.673	0.715
x2p3	0.652	0.874	0.699	0.708	0.751
x2p4	0.648	0.872	0.707	0.681	0.775
x3p1	0.704	0.617	0.844	0.701	0.643
x3p2	0.616	0.753	0.771	0.664	0.717
x3p3	0.681	0.679	0.843	0.693	0.663
x3p4	0.655	0.623	0.798	0.626	0.594
y1p1	0.705	0.708	0.698	0.865	0.741
y1p2	0.737	0.754	0.729	0.868	0.741
y1p3	0.755	0.720	0.753	0.884	0.736
y1p4	0.657	0.626	0.662	0.828	0.676
y2p1	0.661	0.711	0.702	0.751	0.864
y2p2	0.627	0.774	0.705	0.699	0.849
y2p3	0.687	0.749	0.707	0.716	0.851
y2p4	0.671	0.693	0.645	0.714	0.863

Source: SmartPLS 2023 Data

Figure 3. Cross Loadings

Then it can be concluded that all latent variables already have discriminant validity.

Reliability Test

Reliability test is an index test that shows the extent to which a measuring instrument can be trusted or relied upon. This shows the extent to which the measurement results remain consistent when carried out twice or more on the same symptoms, using the same measuring instrument.

A questionnaire is said to be reliable if the answers to the questionnaire are consistent or stable over time. The questionnaire as a measuring tool must have high reliability. Reliability calculations can only be done if the variables on the questionnaire are valid.

Thus, you must calculate validity first before calculating reliability, so if the questions on the questionnaire are invalid, there is no need to continue with reliability testing. Reliability test can be measured using Cronbach's alpha (α) formula. A variable is said to fulfill construct reliability if it has a composite reliability value> 0.7 and a Cronbach's alpha value that is > 0.7, has a good level of reliability for a variable (Amanda et al., 2019).

The following composite reliability and Cronbach's alpha values for each variable indicator can be seen in the following table:

Table 2. Reliability Test

Variabel	Cronbach's alpha	Composite reliability
X1	0.854	0.901
X2	0.871	0.912
X3	0.830	0.887
Y1	0.884	0.920
Y2	0.879	0.917

Source: SmartPLS 2023 Data

Based on the reliability test results in table 2 above, it shows that the Cronbach's alpha value is above 0.7 and the composite reliability value is above 0.7. This means that the variables and indicators have met good reliability.

Structural Equation Modelling (SEM)

R-Square (R2) Value

The coefficient of determination (R-Square) value shows how much correlation or relationship between the independent variable and the dependent variable. The correlation coefficient is said to be strong if the R value is above 0.5 and close to 1.

The interpretation of the coefficient of determination is as follows:

Interprestasi Terhadap Koefisien Determinasi	
Besarnya Nilai R^2	**Tingkat Hubungan**
0.00 – 0.199	Sangat Rendah
0.20 - 0.399	Rendah
0.40 – 0.599	Sedang
0.60 – 0.799	Kuat
0.80 – 0.1000	Sangat Kuat

Source : (Kurnia, 2017)

Figure 4. Interpretation

Table 3. R-Square Value

Variabel	R-square	R-square adjusted
Y1	0,780	0,778
Y2	0.746	0.745

Source: SmartPLS 2023 Data

This value is categorized at a strong level of relationship, so it can be concluded that the independent variable exerts a moderate influence on the dependent variable.

Hypothesis Test

Hypothesis testing is carried out to determine whether the independent variables in the regression model affect the dependent variable. Hypothesis testing uses the t-statistic test. Based on the significance value, the applicable decision-making requirements are:

1) If the significance value < 0.05, it means that the independent variable has an individual influence on the dependent variable.

2) If the significance value > 0.05, it means that the independent variable does not have an individual influence on the dependent variable.

Table 4. T-statistic test results

Relationship	Original Sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T statistics (|O/STDEV|)	P Values	Results
X1 -> Y1	0.367	0.366	0.088	4.168	0.000	Accepted
X2 -> Y1	0.300	0.301	0.068	4.409	0.000	Accepted
X3 -> Y1	0.279	0.280	0.098	2.855	0.004	Accepted
X3 -> Y2	0.351	0.354	0.081	4.327	0.000	Accepted
Y1 -> Y2	0.551	0.549	0.094	5.876	0.000	Accepted

Source: SmartPLS 2023 Data

Based on table 4, the following hypothesis testing results are obtained:

1) The first hypothesis shows that the relationship between X1 (Attitude Toward Behavior) and Y1 (Behavioral Intention) has a significant effect with a t-statistic value of 4.168 > 1.96. The original sample value is 0.367 which indicates that the direction of the relationship between X1 (Attitude Toward Behavior) and Y1 (Behavioral Intention) is positive. This is reinforced by the p-values of the direction of this relationship is 0.000 < 0.01. So that based on the results of this analysis for hypothesis 1 (H1) in this study, it states that "Attitude Toward Behavior has a positive effect on behavioral interest (Behavioral Intention) in JMO - Social Security Mobile Application, it can be stated that H1 is accepted (Kurnia, 2017). The results in this study are relevant to previous researchers conducted by Lifatin Sakdiyah, Rochman Effendi, Alwan Sri Kustono (Sakdiyah et al., 2019).

2) The second hypothesis shows that the relationship between X2 (Subjective Norm) and Y1 (Behavioral Intention) has a significant effect with a t-statistic value of 4.409 > 1.96. The original sample value is 0.300 which indicates that the direction of the relationship between X2 (Subjective Norm) and Y1 (Behavioral Intention) is positive. This is reinforced by the p-values of the direction of this relationship is 0.000 < 0.01. So that based on the results of this analysis for hypothesis 2 (H2) in this study, it states that "Subjective Norm (Subjective Norm) has a positive effect on behavioral interest (Behavioral Intention) in JMO - Social

Security Mobile Application, it can be stated that H2 is accepted(Kurnia, 2017). The results in this study are relevant to previous researchers conducted by Lifatin Sakdiyah, Rochman Effendi, Alwan Sri Kustono (Sakdiyah et al., 2019).

3) The third hypothesis shows that the relationship between X3 (Perceived Behavioral Control) and Y1 (Behavioral Intention) has a significant effect with a t-statistic value of $2.855 > 1.96$. The original sample value is 0.279 which indicates that the direction of the relationship between X3 (Perceived Behavioral Control) and Y1 (Behavioral Intention) is positive. This is reinforced by the p-values of the direction of this relationship is $0.004 < 0.01$. So that based on the results of this analysis for hypothesis 3 (H3) in this study, it states that "Perceived Behavioral Control has a positive effect on behavioral interest (Behavioral Intention) in JMO - Social Security Mobile Application, it can be stated that H3 is accepted(Kurnia, 2017). The results in this study are relevant to previous researchers conducted by Lifatin Sakdiyah, Rochman Effendi, Alwan Sri Kustono (Sakdiyah et al., 2019).

4) The fourth hypothesis shows that the relationship between Y1 (Behavioral Intention) and Y2 (Behavior) has a significant effect with a t-statistic value of $5.876 > 1.96$. The original sample value is 0.551 which indicates that the direction of the relationship between Y1 (Behavioral Intention) and Y2 (Behavioral) is positive. This is reinforced by the p-values of the direction of this relationship is $0.000 < 0.01$. So that based on the results of this analysis for hypothesis 4 (H4) in this study, it states that "Behavioral Intention has a positive effect on Behavior (Behavior) on JMO - Social Security Mobile Application, it can be stated that H4 is accepted (Kurnia, 2017). The results in this study are relevant to previous researchers conducted by Lifatin Sakdiyah, Rochman Effendi, Alwan Sri Kustono (Sakdiyah et al., 2019).

5) The fifth hypothesis shows that the relationship between X3 (Perceived Behavioral Control) and Y2 (Behavior) has a significant effect with a t-statistic value of $4.327 > 1.96$. The original sample value is 0.351 which indicates that the direction of the relationship between X3 (Perceived Behavioral Control) and Y2 (Behavior) is positive. This is reinforced by the p-values of the direction of this relationship is $0.000 < 0.01$. So that based on the results of this analysis for hypothesis 5 (H5) in this study, it states that "Perceived Behavioral Control has a positive effect on Behavior on JMO - Jamsostek Mobile Application, it can be stated that H5 is accepted(Kurnia, 2017). The results in this study are relevant to previous researchers conducted by Lifatin Sakdiyah, Rochman Effendi, Alwan Sri Kustono (Sakdiyah et al., 2019).

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the results of research and recommendations, the results are obtained for the behavior of Jamsostek Mobile users based on the theory of planned behavior method. The conclusions are as follows:

1) It was found that the variables X1 (Attitude Toward Behavior), X2 (Subjective Norm), X3 (Perceived Behavioral Control) had a significant effect on the variables Y1 (Behavioral Intention) and Y2 (Behavior). So, it can be said that user interest and real behavior of a person can be influenced by attitudes towards their choices, beliefs or views of others and perceptions of factors that will facilitate performance.

2) It was found that the Y1 (Behavioral Intention) variable most influenced the Y2 (Behavior) variable, because the t-statistic value of the Y1 (Behavioral Intention) variable had the highest value than the other variables.

Recommendation

Jamsostek Mobile application is an application as a feature of the BPJS Ketenagakerjaan policy information service that handles complaints and discrepancies in membership capacity, total salary and number of workers that can be accessed digitally or online. The features in Jamsostek Mobile application include submitting and tracking Old Age Security claims, simulating JHT and Pension Security balances, program information and others. Therefore, it is hoped that Jamsostek Mobile application can be developed again, especially on the obstacles felt by users in the features of Jamsostek Mobile application so that the application can increase effectiveness and efficiency which is useful for increasing user interest and will continue to use Jamsostek Mobile application for the future.

REFERENCES

Amanda, L., Yanuar, F., & Devianto, D. (2019). Uji Validitas dan Reliabilitas Tingkat Partisipasi Politik Masyarakat Kota Padang. *Jurnal Matematika UNAND*, *8*(1), 179. https://doi.org/10.25077/jmu.8.1.179-188.2019

Amela, W. R., Lubis, A. H., & Sabrina, H. (2019). Penggunaan Theory of Planned Behavior untuk Menganalisis Niat Perilaku Milenial dalam Belanja Daring melalui Aplikasi Instagram. *JBMI (Jurnal Bisnis, Manajemen, dan Informatika)*, *16*(2), 210–230. https://doi.org/10.26487/jbmi.v16i2.7671

Antika, T. R., Umar, A., Andriani, K., & Rahmadani, P. (2020). *ANALISIS KEMAMPUAN MENULIS TEKS EKSPLANASI SISWA KELAS VII SMP NEGERI 1 LABUHAN DELI TAHUN PEMBELAJARAN 2019/2020*.

Fanulene, T. D., & Soediantono, D. (n.d.). Manajemen Rantai Pasok Pada Industri Pertahanan di Era Industri 4.0 dan Digital. *Journal of Industrial Engineering*, *3*(4).

Fitriyana, V., Lutfi Hakim, Dian Candra Rini Novitasari, & Ahmad Hanif Asyhar. (2023). Analisis Sentimen Ulasan Aplikasi Jamsostek Mobile Menggunakan Metode Support Vector Machine. *Jurnal Buana Informatika*, *14*(01), 40–49. https://doi.org/10.24002/jbi.v14i01.6909

Kurnia, D. (2017). *ANALISIS SIGNIFIKANSI LEVERAGE DAN KEBIJAKAN DEVIDEN TERHADAP NILAI PERUSAHAAN. 4*(2).

Lusiana, D., & Nugroho, A. B. (2023). Analisis Faktor-faktor yang Mempengaruhi Penerimaan dan Penggunaan Aplikasi Jamsostek Mobile Online (JMO) dengan Model Unified Theory of Acceptance and Use of Technology (UTAUT). *Sainteks*, *20*(1), 95. https://doi.org/10.30595/sainteks.v20i1.17137

Maharani, N. P. J., Hoediansyah, M. E., Salsabilla, Y., & Fauzan, M. (2022). *ANALISIS PERILAKU MAHASISWA DALAM MELAKUKAN BELANJA ONLINE MELALUI APLIKASI TIKTOK MENGGUNAKAN THEORY OF PLANNED BEHAVIOUR*.

Mewengkang, N. N., & Tangkudung, J. P. M. (2016). *DAMPAK TEKNOLOGI SMARTPHONE TERHADAP PERILAKU ORANG TUA DI DESA TOUURE KECAMATAN TOMPASO*.

Rosario B, M., Istoningtyas, M., & Febrianti, F. (2021). ANALISIS KUALITAS WEBSITE SAMSAT JAMBI MENGGUNAKAN METODE DELONE AND MCLEAN. *Rabit : Jurnal Teknologi dan Sistem Informasi Univrab*, *6*(2), 138–144. https://doi.org/10.36341/rabit.v6i2.1743

Sakdiyah, L., Effendi, R., & Kustono, A. S. (2019). Analisis Penerimaan Penggunaan E-Learning dengan Pendekatan Theory of Planned Behavior (TPB) pada Mahasiswa Akuntansi Universitas Jember. *e-Journal Ekonomi Bisnis dan Akuntansi*, *6*(2), 120. https://doi.org/10.19184/ejeba.v6i2.11151

Yulius, R. (2017). Analisis Perilaku Pengguna dalam Pembelian Item Virtual pada Game Online. *Journal of Animation & Games Studies*, *3*(1), 1. https://doi.org/10.24821/jags.v3i1.1582