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A STUDY ON THE PERCEIVED ACADEMIC PSYCHOLOGICAL CONTRACT AND THE MULTI-FINANCING COLLEGE FACULTIES OF ARTS AND SCIENCE COLLEGES, CHENNAI.

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ABSTRACT

The progress of any Nation depends upon the standards of its educational system and educational Institutions. The successful running of any educational system depends mainly upon the academicians, the students community, the curriculum and the infrastructure. Academic faculties play a pivotal role in the Higher Education Sector on whom the entire educational structure rests. Academicians are not only required to deliver education but also expected to provide professional consultations, conduct research, and publish articles in top journals. The changing character of academia inspired the researcher to study the psychological contracts within the academic environment. The research focused on examining the existence of a psychological contract that exists in academic environment and the responsibilities associated with self-financing college faculties of arts and science colleges. The paper highlights the multi-faceted responsibilities of self-financing college faculties in the area of teaching, research and administration as an 'obligation of teaching fraternity' to its employers in an academic environment. The self-administered questionnaires were circulated among the 50 women faculties of Chennai city to examine the perceived obligations in the academic environment.

Keywords: Psychological contract, academic responsibility, women faculty, obligations, Higher education, self-financing college environment.

1. INTRODUCTION

The main purpose of this research is to identify what represents academic psychological contract and an obligatory academic responsibilities of self-financing college faculties, how does it impact job performance of the faculties. The paper addresses the issue of different range of academic responsibilities that may shape the identity of the faculty such as teaching, research and administration placing an equal weight to capture the reality of what is expected in an academic environment.

2. NEED FOR THE STUDY

In the present scenario in higher education field, the responsibilities of an academic have become more challenging with research, teaching and administration which make the academic sense of identity. Thus, the Multifaceted responsibilities of self-financing college faculties reflects their attitudes, emotional intelligence, commitment and their academic responsibilities through their responses experiencing currently in their Institutions.

3. BACKGROUND OF THE STUDY

Taylor, 1999, in his findings from 'making sense of academic life' claimed that the emergent educational role of an academic is associated with skills and competencies in the area of teaching, research & publications, administration as the determinants of academic success. Researcher in this study intended to choose self-financing colleges to exhibit the 'reality' in performing 'academic responsibilities' to their employer Institution.

4. RESEARCH QUESTION

To examine the existence of psychological contract that is unique to the academic environment of self-financing faculties of arts and science colleges, to capture the perceived obligations by undertaking the duties and responsibilities within the Institutional environment.

5. OBJECTIVES OF THE STUDY

To study the demographic characteristics of the faculties employed in self-financing colleges at Chennai.

To study the perceptions of the faculties obligation towards academic responsibilities (teaching, research and administration) and its impact on job performance.

6. RESEARCH METHODOLOGY

The primary data obtained through on line questionnaires, gathered data from 60 faculties where 50 responses found suitable for analysis and interpretation. Simple frequency distribution and t-test were applied to evident the academic psychological contract among the self-financing college faculties, Chennai.

7. REVIEW OF LITERATURE ON PSYCHOLOGICAL CONTRACT

Rousseau, 1989, Psychological contract is perceptual, dynamic, and evolving in nature, as employees understand and interpret their employment relationships in their own way.

Rousseau, 1995, defined, "Psychological contracts are different from written or legally binding contracts because the set of reciprocal promises are primarily perceptions of responsibilities and entitlements and are often not clearly expressed".

According to Robinson, 1996, revealed, "The concept of 'promise' is an important part of contract; some of the employees' expectations are formally or informally confirmed by the organization". He also stated that, "Only those expectations emanate from perceived implicit or explicit promises by the employer are part of the psychological contract".

Turnley & Feldman, 1999, inferred that, "In social exchange theory asserts that psychological contracts are implicit agreements of 'give and take' rather than an explicit commitment".

Rousseau, 2001, suggested that, "Important characteristics of psychological contract is the individuals belief that the agreement is mutual, meaning that she perceives there to be common understanding that binds the parties to a specific course of action".

Conway & Briner, 2005, p.23, considered, "expectations and obligations as part of psychological contract, only if they were based on perceived promises".

8. LITERATURE REVIEW ON ACADEMIC PSYCHOLOGICAL CONTRACT

The expectations of working as a faculty in higher education were influenced by various factors. The expectations are associated with the institutions varied considerably while some warranted research based output while other explore on teaching excellence.

Harris & Caine, 1994, revealed that, Australian university experienced good research performance. This was linked to Networking with academic members, staff from other institutions, contact with colleagues in universities and overseas, by presenting papers in conferences, taking part as journal referees and journal editors.

Lee, 2003, interprets and gives wide range of sources of the obligations that, “ an academician faces within the areas of research, publication, teaching and administration along with the responsibilities documented effectively”.

Baruch & Hall, 2004, focuses on, “the existence of psychological contract in the academic environment and a corporate career model to think about the extent of responsibilities that may shaped the faculty as individual identity on research, administration and teaching”.

Gendron, 2008, in his study of , “constituting the academic performer recognized that identity is associated with being an academician linked to performance measures associated with the number of publications in the top journals, ensure they have displayable productivity ,otherwise their career are at risk perishing”.

9. ANALYSIS AND INTERPRETATION OF THE STUDY

Findings of the academic psychological contract of faculty perceived in the area of academic responsibilities (teaching, research and administration) revealed their obligations in their Institutions where they are employed currently, and expressed few concerns about their expectations and fulfillment. To analyze the perception of self-financing faculty in discharging academic responsibilities to the employer, t-test was carried out to measure the impact of job performance.

Table 1. Age

Age	Frequency	%	Cumulative %
24-34	27	54.0	54.0
35-45	20	40.0	94.0
46-56	1	2.0	96.0
Above 56	2	4.0	100.0
	50	100.0	

Source: Primary Data

Table 1, reveals the age group frequency and the percentage of respondents. 54% of the faculty falls under the age group of 24-34 and 40% falls under 35-45 age group.

Table 2. Income level

Income level (Rs)	Frequency	%	Cumulative %
15,000-25,000	31	62.0	62.0
26,000-36,000	18	36.0	98.0
37,000-47,000	1	2.0	100.0
	50	100.0	

Source: Primary Data

Table 2. indicates the income level of respondents, where 62% responded between 15,000-25,000 ceiling and 36% respondents fall under 26,000-36,000 INR, reveals pay structure of their Institution.

Table 3. Educational level

Educational level	Frequency	%	Cumulative
PG	3	6.0	6.0
M.Phil.	23	46.0	52.0
Research scholar	12	24.0	76.0
Ph.D	12	24.0	100.0
	50	100.0	

Source: Primary Data

Table .3, identified the educational qualification of respondents , faculties qualified with M.Phil., 46%, Research scholars 24% and Ph.D holders 24% resulted on the fact that more emphasis required on developing research skills.

Table 4. Academic experience

Experience in the current position	Frequency	%	Cumulative %
Less than one year	3	6.0	6.0
1-2 years	3	6.0	12.0
3-5 years	17	34.0	46.0
Above 5 years	27	54.0	100.0
	50	100.0	

Source: Primary Data

Table no.4 shows the academic experience of the faculty of the self- financing college. The study infers 54% of the faculty possess more than 5 years of experience and 34% falls under between 3-5 years. The academic experience indicates the length of service of the faculties working in self-financing arts and science colleges at Chennai.

Table 5. Research and publications / No of Papers presented

Total no of papers presented	Frequency	%	Cumulative %
Below 5 papers	32	64.0	64.0
Above 5 papers	18	36.0	100.0
	50	100.0	

Source: Primary Data

Table no 5 shows the number of papers presented in their academic career. 64% of the self- financing faculties fall under the category of below 5 numbers of count in paper presentations , where 36% of the faculties restore in the above 5 number of count in presentation of papers.

Table 6. Research and publications / papers published in refereed journals

Papers published in refereed journals	Frequency	%	Cumulative %
Below 5 papers	40	80.0	80.0
Above 5 papers	10	20.0	100.0
	50	100.0	

Source: Primary Data

Table no.6 reveals the data of paper published in refereed journals, where 80% respondents published in refereed journals, falling in the category below 5.

Table 7. Research and publications/ no: of citations if any.

Citations	Frequency	%	Cumulative %
Yes	05	10.0	10.0
No	45	90.0	100.0
	50	100.0	

Source: Primary Data

Table no.7 shows the details of citations in journals, the data infer that only 10% of the self-financing faculties having citations as their credit in research performance.

Table 8. Research and publications/publication of books

Publications	Frequency	%	Cumulative %
Yes	08	16.0	16.0
No	42	84.0	100.0
	50	100.0	

Source: Primary Data.

Table no.8. represent the publication of books in their academic/research area. Only 16% of respondents published books in their academic career. Majority of the respondents didn't have any publications. From the table, research and publications data, in a 'nutshell' revealed the grey areas where self-financing faculties need to be focused in order to develop research skills and networking to excel in their performance.

10. T-TEST

To test the responses of perception of faculties in self-financing institution, 'A Likert five point scale' is used. This research paper adopted 'one sample t-test' to ascertain the overall obligations of the faculties through parametric approach as stated below:

11. TEACHING FACULTIES PERCEPTION ON ACADEMIC RESPONSIBILITY – AN OBLIGATION TO THE EMPLOYER.

Table 9. one sample statistics on the perceptions of academic responsibilities (teaching, research and administration)

Academic responsibilities	N	Mean	SD	Standard error	t	P value
Teaching represents significant part in academia	50	4.50	.647	.091	49.195	.000
I provide quality teaching and work towards students overall development	50	4.60	.700	.099	46.477	.000
I value feedback system on performance	50	4.58	.575	.081	56.358	.000
I value peer review to monitor the quality of my work	50	4.32	.768	.109	39.789	.000
Do scholarly work and publish	50	2.48	1.313	.186	13.355	.000
Large part of my work is concerned with administration duties	50	4.44	.611	.086	51.346	.000
I have support system to undertake my admin responsibilities	50	2.30	1.249	.177	13.016	.000
Openness of communication for mutual trust	50	2.50	1.432	.203	12.344	.000
I am able to manage my job pressure and stress level	50	2.42	1.326	.188	12.903	.000

Research represents significant part of current work	50	2.30	1.249	.177	13.016	.000
Weightage on research is part of performance appraisal	50	3.40	.639	.090	37.631	.000
Appropriate resource platforms exist in my institution to support my research	50	2.48	1.313	.186	13.355	.000
Consideration of flexible working hours during research work	50	3.00	.926	.131	22.913	.000
Availed OD facility to attend conference/work shop	50	3.40	.639	.090	37.631	.000
Acknowledge research performance by way of increment	50	2.42	1.326	.188	12.903	.000

Source: Primary Data

Table 9, infers, the respondents perceived that, the academic responsibilities involves multi-faceted competencies and it has high noticeable impact on academic job performance. Institutions are also under more pressure to produce faculties for their impressive research profiles.

The above statistics on the 't-test' and the 'mean value' denotes the teaching responsibility, administrative duties and research skills. The respondents 'strongly agree' on the teaching responsibility on the variables such as teaching represents important role in the work, providing quality teaching, working towards students development, value feedback system, value peer review to monitor the quality teaching as the obligations provided by the faculties to their Institution. Faculties 'disagree' with the statement that 'they do scholarly article and engage in publication work'.

As part of administration duties obligated by faculties they, 'disagree' with the statements that they do 'have support to undertake admin duties and existence of openness of communication for mutual trust'. They also 'strongly agree' that 'large part of their current work is concerned with administration' only. They 'disagree' with the statement that, 'I am able to manage job pressure and stress level'.

With regards to research performance, faculties 'moderately' agreed about 'weightage on research is part of performance appraisal and Institution permits to avail OD facilities to attend conference and workshops, flexible working hours for research work to some extent by the Institutions. The faculties 'disagree' with the fact, 'the research plays significant part of current work, appropriate resource platform exist within their Institution, acknowledging research performance by way of increment'.

12. LIMITATIONS OF THE STUDY

The researcher collected samples from the women faculties working at Chennai, in self-financing arts and science colleges. So, the results cannot be generalized. Government/Aided/Deemed college academicians were not considered as their nature of appointment, benefits, exposures does not match with self-financing college faculties.

13. CONCLUSION

This study has examined how the academic responsibilities of self-financing faculties have impact on Research based job performance. The faculty perceived academic responsibilities and performance is associated with good quality of research and teaching practices. This determines the academic ability to carry out their responsibilities effectively. That's how the emergent educational role of the academic has led to 'new agenda' of work within the academic environment, where the emphasis have been on finding a balance between academic and Institutional values, priorities and practices in order to capture the reality of 'what is expected' on an academic within the context of 'Higher Education Institutions'.

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DO RESEARCHERS ANSWER THE INDUSTRY'S NEEDS? A REVIEW OF INFORMATION SECURITY FRAUD STUDIES

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ABSTRACT

The rising chance for fraud in the digital environment encourages researchers to study information system security. The growing number of studies discussing fraud in the digital environment and information system threat inspire the need for studies that integrate various study results in the form of a literature review.

Previous literature reviews have not provided a summary or analysis of what information technology fraud that attracted academics' attention the most. In addition, previous literature reviews have not specifically summarized security measures to prevent and detect information technology crimes suggested by previous studies. This study aims to identify the topics raised by previous research on information technology fraud with a focus on two main issues, namely various fraud techniques found in the digital environment and security measures to overcome fraud in the digital environment. This study also identified and explained research gap related to these two topics.

This study found that the most commonly discussed technique of information system fraud in scientific articles is data security threat, which was then followed by brute force attacks, while deceptive activity was the least discussed topic. The security measure to overcome digital environmental fraud that is most discussed by previous research is preventive measures, which are then followed by detection and response.

Keywords: Fraud, information system risks, threat, security measures, cybercrime, literature review

1. INTRODUCTION

Currently, information technology has become an integral part of the success of a business. Businesses that want to win against competitors should utilise information technology as demanded by their respective industry. However, the use of information technology can create new risks for businesses that adopt it. These businesses may face situations or threats that they have never experienced before they adopted information technology. Each business may face different situation and IT-adoption challenges based on their respective situations [1].

The increasing use of information technology and how businesses integrate it to their existing operations allow certain parties to steal resources or information by exploiting the digital environment. This act is referred to as information technology fraud, or often also called cybercrime, cyberthreat, and other similar terms.

Fraud in the digital environment is a threat that grows along with the widespread use of information technology by businesses. In 2015, theft of personal data via the internet reached 191 million data, which is the highest number of data thefts ever recorded [2]. The theft of payment card data that utilise formjacking grows in 2018 where Symantec recorded 3.7 million formjacking attempts [3]. Formjacking is a technique that use malicious JavaScript code injected in web pages or eCommerce sites to steal credit card data or other payment information. The growth of eCommerce will provide greater number of targets for these cyber criminals in the years to come.

The increasing number of information technology threat encourages researchers to conduct study related to system and information technology security. There are studies that focuses on identifying the various types and modes of fraud in the digital environment and how to overcome them [4]. Other studies discussed the factors that increase a business' probability in becoming a victim of fraud in the digital environment, while some studies assessed business' readiness and capability in fighting against information technology fraud [5], [6]. There are other studies that focuses on fraud prevention, detection, and investigation [7], [8]. The increasing number of studies and topics related to fraud in the digital environment encourage the need for studies that integrate various research results and previous studies. One way that can be done to integrate the results of research and previous studies is a literature review.

The literature review method has been applied several times to the topic of systems and information technology [9], [10]. These studies classified and analysed previous information and technology research and studies from the point of view of the information systems framework. They provide information that most of the research in the field of information technology security focuses on governance, human resources, and data confidentiality.

However, previous literature reviews have not provided a summary or specific analysis of what types of information technology fraud that's has attracted the attention of academics so far. Identifying and classifying fraud techniques which has been the focus of previous research is useful to determine whether academics accommodate the needs of the industry and address real-world situation or not. The survey results found the fraud techniques used by cyber criminals often changed significantly as years passed [2], [3]. A literature review of IT fraud studies allows us to assess whether the trends of certain research topics follow rising popularity of IT fraud techniques used by cyber criminals. Thus, researchers and industry practitioners can identify and address existing gaps between literature and industry needs regarding IT fraud studies.

In addition, previous literature reviews have not specifically summarized IT fraud preventive and detective methods that have been suggested by previous studies. To date, research in the field of information security has not succeeded in agreeing on the best prevention and detection measures in dealing with fraud in the digital environment. Each study states that the solutions they offer tend to be relevant only to the groups that make up their research population. A literature review that focuses on grouping prevention and detection measures can identify research gaps and explain why it is difficult for researchers to be able to formulate prevention and detection measures that are relevant for all groups.

This study reviews previous studies on IT fraud by focusing on two main issues, namely various techniques of fraud in the digital environment and steps to prevent or detect these techniques. This study also explains research gap related to these two topics that may help future researchers to identify potential future research topics related to fraud in the digital environment

2. RESEARCH METHOD

2.1 Literature Review Approach

This literature review uses a narrative and a descriptive review approach. The literature review method is appropriate for research that aims to draw conclusions from previous research or find certain patterns in previous studies that have different results[11]. This study aims to identify and analyze fraud techniques found in the digital business environment addressed in previous studies. Thus, the literature review method is considered appropriate in this study.

The narrative review approach uses verbal descriptions to describe previous studies, focusing on specific topics such as the theory used in the studies, research methods, or research results. Narrative review does not have a standard method in its implementation, but narrative reviews are often carried out by grouping previous research into certain classifications determined by the researcher [11]. The narrative review approach is considered appropriate for this study because it aims to classify previous studies based on IT fraud techniques that are addressed or relevant in the studies. The descriptive review approach classifies previous studies into groups, calculate the frequency of each group, summarise, and analyse the pattern to derive findings [11]. This study implemented the descriptive review approach by calculating the number of studies classified into each group to find patterns that may indicate the trends of certain topics so they can be compared to industry's needs.

2.2 Articles Selection

The main objects of this literature review were articles published in peer-reviewed journals. However, this study also included articles published as conference proceedings, if the articles are identified in the article selection process. This literature review selected articles by applying four stages, namely journal-based search, database-based search, keyword selection, and backward/forward search[9].

2.2.1 Journal Selection

This research selected reputable journals in the field of systems and information technology as a starting point for articles search. Journals should be published in English. This list of reputable journals was compiled by combining lists used by previous studies [9], [10]. The following is a list of journals that have been determined by the researcher as a starting point.

- MIS Quarterly
- Information System Research (ISR)
- Journal of Management Information System (JMIS)
- Journal of the Association for Information Systems (JAIS)
- European Journal of Information System
- Information & Management
- Communications of the Association for Information Systems (CAIS)
- Information System Journal (ISJ)

2.2.2 Database Selection

This study uses the ScienceDirect and Web of Science databases as the main databases for article searches. The database was chosen because journals that have been determined as the initial basis for searching for articles have been indexed by the two databases. This research also used Google Scholar to help identify if researchers missed identifying any relevant articles using these two main databases.

2.2.3 Keywords

This study selected articles that contain one or more keyword in their title or abstract. The keywords used in the search were; “information security”, OR “computer security”, OR “network security”, OR “cybercrime”, OR “online security”, AND “risk”, OR “threat”, OR “fraud”, OR “breach”, OR “theft”, OR “deception”

After deciding the main journals, database, and keywords that will be basis of articles search, researchers conducted the following steps. The researchers search for articles by using predetermined keywords on the related journal web page’s search feature. This study reviewed articles published in 2010-2020. Then, the researchers searched for articles in ScienceDirect web database and the Web of Science using predetermined search keywords. The search period was also 2010-2020. The researcher then conducted an article search using Google Scholar web database. The Google Scholar search results that enter the list or articles to be reviewed were only articles that had not been identified in the previous steps and published in well-reputed peer-reviewed journal or conference proceedings.

2.3 Literature Review Process

There is no standard method for conducting a literature review. In this study, researchers performed the following steps.

First, this study groups articles into categories and then calculates the frequency of each category to identify specific trends or patterns [11]. The categories were based on the different types of the research objectives [12], [13], types of information system security threats [14], security measures against fraud [15], research design [13] (Spender et al., 2017), and data collection techniques [12]. Two researchers classified each article in the list of reviewed articles individually based on a pre-arranged guideline. The results were compared and discussed between the two researchers to reach a unified result.

Table 1. Article Grouping Category

Category	Item	Reference
Nature of the theoretical aim of the paper	1) exploratory, 2) development, 3) testing, 4) review, 5) methodological 5) > 1 theoretical aim	[12] [13]
Information system security threats	1) Data security, 2) data privacy, 3) information overload, 4) data credibility, 5) transaction risk, 6) brute force attack, 7) illegal transaction, 8) deceptive activity 9) >1 security threats	[14]
Security measures against	1) preventive, 2) detective, 3) response	[15]

fraud	4) > 1 security measure 5) N/A	
Research design	1) Qualitative, 2) Quantitative, 3) both	[13]
Method of data collection	1) Interview, 2) observation, 3) archival, 4) participant observation, 5) others, 6) > 1 methods	[12]

Second, this study utilised a structured thematic analytical method by performing cluster analysis using NVIVO, based on word similarity. This method aimed to identify themes or topics that are often discussed in articles and journals, without any researchers' bias.

3. RESULTS AND DISCUSSIONS

3.1 An Overview of Information Security Studies' Research Method

The article selection process as described in the Methods section identified 79 articles published in 2010 – 2020 that fulfilled the predetermined criteria. These articles were grouped according to categories mentioned in Table 1.

First step is classifying research aims of these articles. This study found that most studies in this field is still aimed at testing an existing theory or model, reaching 46 percent. However, the proportion of research that aims to develop a research model or new idea is also quite large, reaching 30 percent. At this stage of analysis, the researcher combines two previously separate categorical items, namely developmental and methodological because in the process of categorizing the researcher found that these two objectives resulted in similar ideas or findings in the field of information security.

Table 2. Classifying Articles based on Research Aim

Research/Paper aim	Number of Articles	Percentage
Exploratory	1	1%
Development or methodological	24	30%
Review	8	10%
Testing	36	46%
> 1 theoretical aim	8	10%
Others	2	3%
Total	79	

Table 2 shows that there were eight articles identified as having more than one research aims. These articles aim to build a new technique or model on information systems (development). However, they do not stop at developing the model, they also immediately test the effectiveness of the model by using actual data (testing). Thus, it can be concluded that scientific articles in the field of information security generally aim to test an existing model or theory or building a new model or technique in the field of information system security.

This finding was in line with the result of grouping articles based on its research design. Table 3 shows that most studies in the field of information security and fraud uses quantitative methods. However, the proportion of research that uses qualitative and mixed methods is also not small. These results are in line with the research objectives identified in Table 2. Research that aims to build a research model or new idea tends to use qualitative or mixed methods, while research that aims to test existing hypotheses or theories tends to use quantitative methods.

Table 3. Classifying Articles based on Research Design

Research Design	Number of Articles	Percentage
Qualitative	24	30%
Quantitative	43	54%
Both	12	15%
Total	79	

This study found that the data collection methods used in information security studies varied widely. Table 4 shows that data collection through secondary sources (archival) is the most frequently used technique. There are 19 studies that use more than one data

collection technique. These studies combined secondary and primary data, so they usually combine archival and other techniques such as interviews or questionnaires. The four studies that used other data collection methods implemented simulation or experimental techniques to obtain the required data.

Table 4. Classifying Articles based on Data Collection Method

Data Collection Method	Number of Articles	Percentage
Interview	3	4%
Observation	9	11%
Archival	28	35%
Questionnaire	16	20%
> 1 method	19	24%
Other methods	4	5%
Total	79	

The interesting thing to note is that secondary data collection techniques are not only popular for research aimed at testing existing theory or hypothesis but are also quite popular for research aimed at developing new model or theory. An example of popular topic addressed in these types of studies is examining the hacker community or other information system user communities on the internet [16], [17].

3.2 Information Security Threats in Journal and Other Scientific Publications

The rapid growth of information technology shift how information system users assess fraud or information system security threats that need special priority. Based on review of selected articles published in 2010-2020, this study found that the topic of fraud or security threats that is most discussed in scientific articles is data security. This topic is generally divided into two smaller categories, namely the threat of data security fraud from outside the entity or organization, and threats originating from within the organization. Threats in the organization are also divided into two, namely threats that occur due to negligence of internal parties (non-fraud) and threats that occur due to internal fraudsters (fraud).

Brute force attack discusses fraudulent actions that specifically utilize certain applications or techniques to damage or steal information from an entity's information system. Articles that specifically discuss this topic raise the issue of spyware, virus, DDoS attacks, or the weakness of an entity's information system network as a whole. The articles that discuss deceptive activity raises the topic of social engineering and phishing where fraudsters deceive entities to gain access to information systems used by entities. Some articles focus on several types of information system fraud threats at once. This article generally discusses the threats to the entity's information system as a whole so that they consider the various types of threats that can occur.

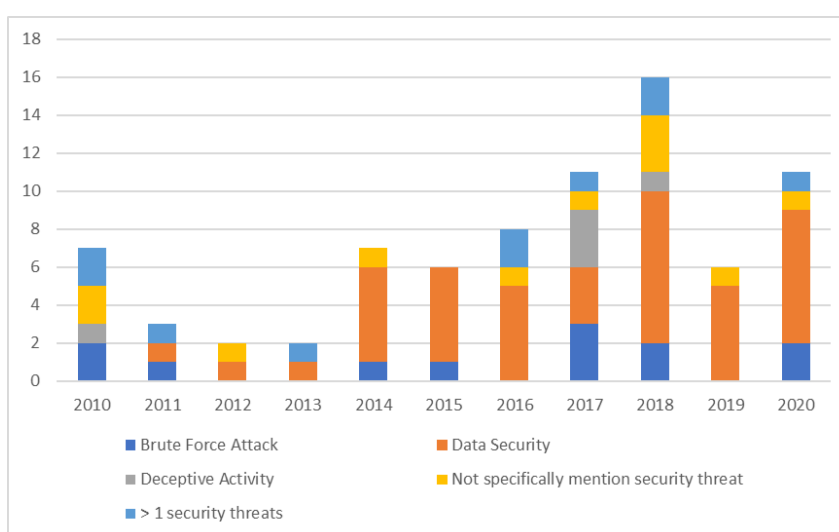


Fig 1: Information System Fraud/Threat Discussed in the Article during 2010-2020

It is also important to pay attention to the distribution of types of fraud or information system threats discussed in articles based on the article's year of publication. This analysis can provide an overview of how much attention the academics pay to a particular threat or information system fraud in a given year. Figure 1 provides the overview.

Data security threat is an issue that is growing in importance. Figure 1 shows that the number of scientific articles on this topic had increased for the last few years. The importance of data security grows along with the spread of technology that requires data sharing, such as the Internet of Things (IoT) or virtual office. However, this study also notes that deceptive activity, which includes social engineering issues and other similar fraud methods, is the least discussed topic. Several surveys found that there is an increasing number of targeted phishing email, which is one of the social engineering schemes [2], [3]. Various literatures often mention the user or human aspect of information system as one of the main elements of weakness in an entity's information system. Therefore, this topic should receive more attention from academics.

3.3 Security Measures Againsts Information System Threat in Journal and Other Scientific Publications

After discussing various types of fraud and information system threats that have been addressed in previous studies, the next step is to identify various prevention or countermeasures against information system security threats.

This study found that the security measure that is most discussed by academics is preventive measures. Topics that are often raised related to this security measure are discussions about company security policies, employee perceptions, factors that affect the success of a security policy, and other similar topics. The popularity of preventive measures as a research topic is natural because various studies and references mention preventive measures as the most effective and inexpensive step in fighting fraud [15].

The least discussed topic is response actions. The articles that address this topic specifically discuss methods to minimize impacts if a company becomes a victim of digital environmental fraud. The methods in general can be divided into two smaller groups. First, articles that discuss steps to improve the system. Second, articles that discuss customer relationship management to overcome customer dissatisfaction and concerns if a company experiences information system fraud.

All articles that address several security measures in their study usually combine preventive measures and other security measures such as detection and response. The combination of prevention and detection is considered the most effective security measure because it focuses on preventing fraud before its impact is felt by customers or other stakeholders of the entity.

3.4 Thematic Analysis

Cluster analysis was used for thematic analysis which aims to identify most discussed topics in articles related to fraud in the digital environment. The analysis is used to find important topics in previous studies, which have not been included in the previous descriptive analysis. Researchers summarised nine topics often discussed in previous studies, as follows.

- Data sharing risk, data security, and data privacy
- User and human aspect on information security risk management
- Designing information system security management to fight againsts cyber criminals
- How industry and stakeholders perceive cybersecurity challenges and impacts
- Cyberespionage

3.4.1 Data sharing risk, data security, and data privacy

The growing value and importance of data encourages businesses to consider data management in their operation. Data management issues tend to differ greatly between one business and another. They are also greatly varied between different industries.

Research in data security often focus on health industry. Health industry keeps improving its information technology adoption in its operation to facilitate patients' needs. However, the increased use of information technology in health industry also increase the chance of data breach, especially regarding patient data [18]. Information system security certification for health agencies also become a special concern for several studies, especially regarding its effectiveness in suppressing the data breach of patient information [19].

One of the main challenges for entities related to data security is deciding who has access to company data. Outsourcing is often seen as an option in providing inexpensive and customizable corporate information systems, but there are new risks caused by allowing third parties to access company data [20]. There is also an idea to create an industrial community to share certain data and information [21], but this idea was stalled by the possible risk of weakening individual business's position against competitors [22].

3.4.2 *User and human aspect on information security risk management*

The human user of an information system is one of the main elements of an information system, which unfortunately is often judged as a loopholes or weakness in an information system security [23]. This idea encourages many businesses to take steps in reducing the information system risks caused by employees, whether they occur due to negligence (error) or intentional (fraud) [24].

The most common security measures used by entities to reduce the impact caused by user negligence or insider threats are policies and rules. Entities usually focus on policies that regulate the use and management of information system security [24]–[28] and specific rules governing individual access to data and information systems infrastructure [29].

3.4.3 *Designing information system security management to fight againsts cyber criminals*

In general, the topic of designing information system security management can be divided into three smaller groups. First, design and policies that focus on the user. Two steps for managing information system users, namely access policies and settings, have been discussed in 3.4.2. Another step that needs to be considered is the extent to which system users are given the opportunity to participate in information security risk management [30] as well as continuous training models which can increase user resilience in the face of information security threats [31]. Second, the design and mechanism to early identify hackers or potential threats to prevent or detect early any attacks on corporate information systems [17], [32], [33]. Third, the technical design of corporate information systems that make it difficult for hackers or other security threats to hack into the company's overall system [34]–[36].

3.4.4 *How industry and stakeholders perceive cybersecurity challenges and impacts*

An important idea of how cybersecurity affects is the importance of an integration between various parties to fight cybercrime effectively. A study recommend to create integrated policies and procedures at all levels of public-private-government partnerships as a line of defense against cybersecurity threats in the United States [37]. All parties must be willing to be involved because problems with one entity can continue to other entities and create ripple effects, so there is great chance that market mechanisms can punish parties who are considered reluctant to contribute to cybercrime prevention [38].

3.4.5 *Cyberespionage*

The topic of cyberespionage is a new information security issue that is starting to emerge. Articles discussing this issue were only published in 2020. In general, this article discusses structured and targeted forms of data and information theft, where the perpetrator is no longer an individual, but an organization. One form of cyberespionage is embedding spyware on smartphones or other devices that allow continuous transfer of information [39].

4. CONCLUSIONS AND RECOMMENDATION

This study found that the most discussed information system fraud topic in previous studies was the threat to data security, which was then followed by brute force attacks which included various technical attacks of viruses, worms, and hacker attacks. Deceptive activity is an information system threat that is rarely discussed in previous studies. The analysis of topics per year shows that there has been a steady increase in recent years related to scientific articles on the topic of data security. However, there is only small number of articles discussing deceptive activity while the industry faces rising number of this type of information system fraud. Most information system security articles address preventive measures as the most commonly discussed security measures, which are then followed by detection and response.

Several topics commonly discussed in previous studies were (1) data sharing and data security, (2) User and human aspect on information security risk management, (3) designing information system security management to fight againsts cyber criminals, (4) how industry and stakeholders perceive cybersecurity challenges and impacts, and (5) cyberespionage.

This study recommended future researchers to address many types of deceptive activity in digital environment. Deceptive and social engineering are fraud techniques that have become increasingly popular for the last few years. However, the number of articles on this topic is still few and far between in recent years. Research on this topic is urgently needed along with the increasing use of the internet. Cyberespionage is also an interesting topic to be pursued by future studies. The topic is still rarely discussed by scientific articles in the field of information security and fraud. Generally, this topic is still considered similar with data security. However, the increasing popularity of electronic devices that utilize the Internet of Things (IoT) increase the importance of this topic in the future.

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THE MODERATION OF CAMPUS ENVIRONMENT ON THE INFLUENCE OF ENTREPRENEURSHIP EDUCATION AND ROLE MODELS ON ENTREPRENEURIAL INTENTION

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ABSTRACT

The growth number of entrepreneurs in Indonesia is expected to continue to increase from the current condition which is still in the range of 3% of the total population of Indonesia by increasing entrepreneurial intention among university students. This research aims to find out the influence of entrepreneurship education, role models on entrepreneurial intention moderated by the campus environment. The research design used quantitative descriptive with undergraduate students population of with a sample of 173 people. Multiple regression and moderated regression analysis (MRA) was used to determine the effects of moderation. The results showed that entrepreneurship education had no effect on entrepreneurial intention while role models had a positive effect on students' entrepreneurial intention. Entrepreneurship education and role models together have an effect on students' entrepreneurial intention. The campus environment as a moderation variable is able to moderate the influence of entrepreneurship education on entrepreneurial intention but the campus environment does not succeed in moderating the influence of role models on entrepreneurial intention.

Keywords: entrepreneurship education, role models, campus environment, entrepreneurial intention

1. INTRODUCTION

Indonesia is a country that has abundant natural resources. In addition, Indonesia also has a large number of human resources in Indonesia. If it is not balanced with good quality human resources, it will cause various problems. One of the problems that occur is the problem of unemployment. Open Unemployment Rate According to higher education completed in August 2015-2019, that the unemployment rate in Indonesia reached 5.29 percent in 2019, only down 0.06 percent from 2018. While the ratio of the number of entrepreneurs or entrepreneurs in Indonesia currently only reaches 3.09 percent of the total population (Central Bureau of Statistics, 2019). Ideally, the entrepreneur ratio is 4 percent in order to encourage national economic growth. In this regard, Indonesia is still far from developed countries. It is known that America's ratio of entrepreneurs is 12 percent, Japan is 11 percent, China is 10 percent, Singapore is 7 percent and Malaysia is 5 percent. Based on the 2018 Global Entrepreneurship Index data, out of 137 countries, Indonesia is ranked 94th in terms of entrepreneurship. This position is still lagging behind several other Southeast Asian countries.

This is because Vietnam is in 87th place, the Philippines is 76th, Thailand is 71st, Malaysia is 58th, Brunei Darussalam is 53rd, and Singapore is 27th (republika.co.id)

One way to foster interest in entrepreneurship is through formal channels, namely entrepreneurship education. Entrepreneurship education needs to be fostered both in schools, universities and in the community. This is to form humans who have creative and innovative mindsets so that they are able to take advantage of opportunities to create new businesses. This is an investment in human capital to prepare students to start a new business through the integration of experience, skills and knowledge essential in developing and expanding a business. Entrepreneurship education can also increase students' interest in choosing entrepreneurship as a career choice in addition to career choices as private employees, civil servants, or State-owned enterprises employees which can significantly direct attitudes, behavior, and interests towards entrepreneurship [1].

An individual's decision to engage in a particular behavior is often influenced by the behavior and opinions of others [2]. This applies also to the choice of an individual's occupation [3] as well as to the decision to engage in entrepreneurship. Role Models are general references to individuals who are examples to be imitated by others and who can stimulate or inspire others to make certain (career) decisions and achieve certain goals [4]. Based on Gibson (2003) there are 4 indicators of entrepreneurship role models, namely inspiration and motivation, increasing self-efficacy, learning by example and learning with support [5], [6]. Although entrepreneurial role models have become a phenomenon, currently the academic field has only studied them in a limited way. In this study, role models will be examined in determining the effect on entrepreneurial intention.

Campus environment is a factor that can increase students' entrepreneurial intention. This is because students spend almost every day on campus on various academic and non-academic activities. The campus environment is able to support entrepreneurship education in universities. Research related to the influence of the campus environment on students' entrepreneurial intention shows that in the campus environment students can interact with lecturers, college friends and people they meet when students carry out on the job training. Students get high motivation when interacting with lecturers both in classical lecture activities, and in informal meetings. In this study, the campus environment was considered to be a moderating variable because the campus environment can strengthen or weaken the influence of entrepreneurship education and role models on student's entrepreneurial intention.

Entrepreneurship intention can be seen from the willingness to work hard and diligently to achieve business progress, the willingness to bear various risks related to the business actions he takes, the willingness to take new paths and ways, the willingness to live frugally, and the willingness to learn. The entrepreneurial intention of Yogyakarta State University students is still relatively low. This is evidenced by the lack of students participating in the Student Entrepreneurship Program (PMW) and the Entrepreneurship Development Program. With the number of active students in the 2019/2020 academic year as many as 29,983 only about 1% of students take part in the entrepreneurship program and own a business. Therefore, this study will examine the effect of entrepreneurship education and Role Models on Entrepreneurship Intention moderated by the Campus Environment of Yogyakarta State University Students.

2. LITERATURE REVIEW

Entrepreneurship intention is influenced by many factors, including entrepreneurship education [7], entrepreneurial motivation, campus environment, experience, self-efficacy, gender and so on ([8]. However, there are not many studies that use the campus environment as a moderating variable that will strengthen or weaken the entrepreneurial intention. This study examines the role of the campus environment in moderating the influence of entrepreneurship education and role models on entrepreneurial intention.

a) The Influence of Entrepreneurship Education on Entrepreneurship Intention

Entrepreneurship education has now become a compulsory university course at many universities. This is because entrepreneurship education is an important component in the formation of young entrepreneurs and provides a stimulus for students in creating and realizing business ideas as career choices. Through entrepreneurship education, it is hoped that it will be able to change the mindset of students from job seekers to job creators. Therefore, entrepreneurship education has a positive effect on a person's entrepreneurial intention. From this explanation, the hypothesis proposed is that there is a positive influence of entrepreneurship education on Entrepreneurship intention (H1).

b) The Influence of Role Models on Entrepreneurship Intention

Role Models have become a phenomenon in growing entrepreneurial intention. The role of role models is important for aspiring entrepreneurs before starting a business. The effect of role models on entrepreneurial intention provides an indication that role models are very important in the decision to actually become an entrepreneur [9]. So the hypothesis put forward is that there is a positive influence of Role Models on Entrepreneurship Intention (H2).

c) The Influence of Entrepreneurship Education and Role Models on Entrepreneurship intention

Enhancing entrepreneurial intention in students can be done through academic channels (formal channels) namely entrepreneurship education in the form of courses through role models owned by students. Both of these are expected to have a positive influence on the formation of entrepreneurial intention. The hypothesis put forward is that there is a positive influence of entrepreneurship education and role models on entrepreneurial intention (H3).

d) Campus Environment moderates the influence of Entrepreneurship Education on Entrepreneurship Intention

The campus environment is an external factor that influences the growth of interest in entrepreneurship. Interaction between students, between students and lecturers, providing infrastructure to support entrepreneurship activities can increase students' entrepreneurial intention. In this study the campus environment serves as a moderating variable that will strengthen or weaken the influence of entrepreneurship education on entrepreneurial intention. A conducive campus environment will strengthen the influence of entrepreneurship education on entrepreneurial intention. The entrepreneurship education provided will foster entrepreneurial intention if it is supported by an adequate campus environment. On the other hand, if the campus environment is not conducive, it will weaken the influence of entrepreneurship education on entrepreneurial intention. So the hypothesis proposed is that the campus environment moderates the effect of entrepreneurship education on Entrepreneurship intention (H4).

e) Campus Environment moderates the influence of Role Models on Entrepreneurship intention

Entrepreneurial figures as role models owned by students will be strengthened by a campus environment that supports the growth of Entrepreneurship intention. Role models can come from internal (family and relatives) or external such as successful entrepreneurs introduced by the campus through seminars, training and other activities that will foster student entrepreneurial intention. So that the campus environment will strengthen the influence of role models on the interest in entrepreneurship. The hypothesis put forward is that the campus environment moderates the influence of Role Models on Entrepreneurship Intention (H5).

Conceptual Framework Based on literature review and hypothesis development, the conceptual framework built to determine the effect of entrepreneurship education, Role Models on Entrepreneurship Intention moderated by the campus environment is based on research [10]. The difference with this study is that the moderation model used is comprehensive for both independent variables. The conceptual framework of the research is described as follows.

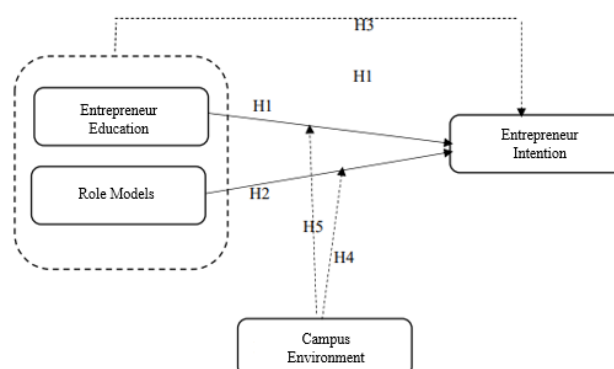


Fig 1: Research Conceptual Framework

3. RESULTS AND DICUSSIONS

This study applied a quantitative approach, namely research that is used to examine certain populations and samples and uses data collection with research instruments that aim to test predetermined hypotheses. The time of the study was carried out from February to July 2020. In this study, the population was all students of Yogyakarta State University. The sample in this study was using purposive sampling method with criteria for undergraduate students at Yogyakarta State University who were or had taken entrepreneurship courses. The ideal and representative sample size or sample size according to Hair et al (2010) depends on the number of all question items multiplied by 5-10. This study has 33 question items, so the minimum sample size is $5 \times 33 = 165$. The minimum sample size is 165 respondents and this study took a sample of 173 respondents who were considered sufficient to represent the population to be studied.

3.1 Variable Indicator

In this study the indicators of entrepreneurship education include: (1) the objectives of entrepreneurship education, (2) learning facilities and infrastructure, (3) teaching materials, and (4) teaching methods. The number of question items on the entrepreneurship education variable is 9 items. The role models with indicators (Bosma, et al. 2012) are (1) to inspire and motivate, (2)

to increase self-efficacy, (3) to set an example, and (4) to provide support [11]. The number of questions asked is 4 items. Indicators used to measure entrepreneurial intention refer to research by Karimi, et al (2013), namely: (1) readiness to do anything to become an entrepreneur, (2) professional goal is to become an entrepreneur, (3) make every effort to start and run a business themselves, (4) determination to create their own company in the future, (5) seriously thinking about starting a business, and (6) having a strong intention to start a business in the future [12]. The number of question items is 6 items. The indicators for measuring the campus environment (Hapsari, 2018) are: (1) university support for students for entrepreneurship, (2) university assistance for students in entrepreneurship, (3) provision of facilities and infrastructure for entrepreneurial practice, (4) entrepreneurship seminar activities held university for students. (5) The university holds entrepreneurship training that encourages students to be entrepreneurs, (6) the university provides a forum for students to practice entrepreneurship, (7) has practiced entrepreneurship on campus [10]. The number of measurement items for campus environment variables is 14 items.

3.2 Validity Test

Validity test in this study using factor analysis. Factor analysis in multivariate analysis is classified as an interdependence analysis (interdependence technique) where the entire set of interdependent relationships is examined. In this study, the value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO MSA) is greater than 0.50 which is 0.883; this shows that the existing data is feasible for factor analysis, while the results of the Bartlett's Test of Sphericity test obtained a significance level of 0.000, which means that there is a correlation between variables (significance <0.05), thus it can be concluded that all existing variables can be analyzed more continue because it meets the criteria. Then table 1 shows that all statement items in each variable are grouped into one, with a loading factor value above 0.50. This shows that the indicator is a unified measuring instrument that measures the same construct and can predict what should be predicted.

Table 1. Rotated Component Matrix (Validity Test)

Rotated Component Matrix ^a				
	Component			
	1	2	3	4
X11			.748	
X12			.783	
X13			.811	
X14			.859	
X15			.711	
X16			.568	
X17			.727	
X21				.704
X22				.692
X23				.707
X34	.695			
X36	.735			
X37	.780			
X38	.740			
X39	.825			
X310	.738			
X311	.819			
X312	.849			
X313	.761			
X314	.648			
X41		.792		
X42		.884		
X43		.793		
X44		.830		
X45		.819		
X46		.823		

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

3.3 Reliability

Reliability test is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to the question is consistent or stable from time to time. The results of the reliability test can be seen in table 2 below.

Table 2. Reliability Test

Variable	Normal Limit	Cronbach Alpha	Note
Entrepreneurship Education	>0.06	0.888	Reliable
Role Models	>0.06	0.781	Reliable
Campus Environment	>0.06	0.925	Reliable
Entrepreneurship Intention	>0.06	0.919	Reliable

Source: Primary Data (2020)

3.4 Data Analysis Technique

Hypothesis testing was carried out using multiple linear regression and moderating regression. The multiple regression equation was conducted to examine the effect of entrepreneurship education and role models on entrepreneurial intention.

The moderated Regression Analysis was carried out in two stages. The first moderation regression test was used to see the effect of the moderating variable on the campus environment on the relationship between entrepreneurship education and entrepreneurial intention. The second moderation regression test was used to see the effect of the moderating variable on the campus environment on the relationship between role models and interest in entrepreneurship.

4. RESULTS AND DISCUSSION

4.1 Results

Multiple linear regression analysis is used to determine the influence of entrepreneurship education and role models on entrepreneurial intention both partially and simultaneously. The results of regression analysis of the influence of entrepreneurship education and role models on entrepreneurial interests are shown in table 3.

Table 3 Regression Results of The Influence of Entrepreneurship Education and Role Models on Entrepreneurial Interest

Variable	Regression Coefficient	t-count	Sig	Decision
Entrepreneurial Education	0.071	0.770	0.442	Insignificant
Role Models	1.041	6.138	0.000	Significant
Adjusted R2 = 0.231				
F-count = 26,861				
Sig = 0.000				

Based on table 3, it can be seen that the regression coefficient of entrepreneurial education and role models have a positive regression coefficient. This means that entrepreneurial education and role models have a positive influence on entrepreneurial intention.

Regression moderation analysis is used to determine the influence of variables of campus environmental moderation strengthening or weakening the influence of campus education on entrepreneurial intention and role models on entrepreneurial intention.

The first stage of moderation test was conducted to determine the influence of the campus environment that moderates the relationship between entrepreneurship education and entrepreneurial interests. The effect of campus environment moderation on the influence of entrepreneurial education on entrepreneurial interests is done gradually. First, this study conducted regression analysis of the influence of Entrepreneurship Education and Campus Environment on Entrepreneurial Interests and then continued with moderated regression analysis presented in table 4 and table 5, consecutively.

Table 4. Regression Analysis Results of the influence of Entrepreneurship Education and Campus Environment on Entrepreneurial Intention

Variable	Regression Coefficient	t-count	Sig	Decision
Entrepreneurship Education	0.284	2.987	0.003	Significant
Campus Environment	0,0075	1.463	0.145	Insignificant
Adjusted R2 = 0.072				
F-count = 7.72				
Sig = 0.001				

Table 5. Regression Results of Entrepreneurship Education Interaction and Campus Environment to Entrepreneurial Intention

Variable	Regression Coefficient	t-count	Sig	Decision
Entrepreneurship Education	1.252	2.7	0.008	Significant
Campus Environment	0,923	2.302	0.023	Significant
Entrepreneurship Education*Campus Environment	-0.028	-2.123	0.034	Significant
Adjusted R2 = 0.091				
F-hitung = 6.769				
Sig = 0.000				

Based on the results of regression tables 4 and 5, it shows that the regression coefficient of entrepreneurial education and campus environment has a positive regression coefficient. This means that entrepreneurial education and the campus environment have a positive effect on entrepreneurship interests. Whereas, the regression coefficient of entrepreneurial education interaction with the campus environment is negative. This means that the interaction variables of entrepreneurial education and the campus environment negatively affect entrepreneurship interests.

The second stage of moderation test was conducted to determine the influence of the campus environment that moderates the relationship between role models and entrepreneurship intention. The effect of campus environmental moderation on the influence of role models on entrepreneurship interests is carried out gradually, the first stage of analysis of role models regression and campus environment on entrepreneurial interests and the second stage with regression of interaction between role models and campus environment. The results of the analysis are presented in table 6 and table 7.

Table 6. Results of Regression of Role Models and Campus Environment to Entrepreneurial Interests

Variable	Regression Coefficient	t-count	Sig	Decision
Role Model	1.089	6.72	0.000	Significant
Campus Environment	0,009	0.197	0.844	Insignificant
Adjusted R2 = 0.229				
F-count = 26.498				
Sig = 0.001				

Based on table 6, it is known that the Role Models regression coefficient and the campus environment have a significant positive regression coefficient. This means that Role Models and the campus environment have a positive influence on entrepreneurial intention.

The results of the regression analysis of the interaction between Role Models and the campus environment on entrepreneurial intention can be seen in table 7.

Tabel 7. Regression Results of The Interaction of Role Models and Campus Environment on Entrepreneurial Intention

Variable	Regression Coefficient	t-hitung	Sig	Decision
Role Model	0.533	0.703	0.483	Insignificant
Campus Environment	-0.194	-0.707	0.481	Insignificant
Role Models*Campus environment	0.016	0.752	0.453	Insignificant
Adjusted R2 = 0.227				
F-hitung = 17.809				
Sig = 0.000				

Based on the results of regression analysis in table 7, it shows that the Role Models regression coefficient has a positive regression coefficient, meaning that role models have a positive effect on entrepreneurial intention. The campus environment regression coefficient results in negative value means that Role Models negatively affect entrepreneurial intention. Whereas, the regression coefficient of Role Models interaction with the campus environment is positive. This means that the interaction variables of Role Models and the campus environment have a positive influence on entrepreneurial interests.

The summary results of multiple regression analysis and moderation can be seen in table 8.

Table 8 Summary of Research Hypothesis Testing

Hypothesis	Relationship	Coefficient Regression	t-count	Sig	Decision
Main effect					
H1	Entrepreneurship Education - > Entrepreneurial intention	0.071	0.770	0.442	Not supported
H2	Role Models - > Entrepreneurial intention	1.041	6.138	0.000	Supported
H3	Entrepreneurship education and Role Models - > Entrepreneurial intention		F-count 26.861 Adj R ² : 0.231	0.000	Supported
Moderating effect					
H4	Campus Environment * Entrepreneurship Education - > Entrepreneurial intention	-0.028	-2.132	0.034	Supported
H5	Campus Environment*Role Models -> Entrepreneurial Intention	0.016	0.752	0.453	Not supported

Based on the results of these regression analysis pada tabel 8, the regression coefficient in the effect of entrepreneurship education on entrepreneurial intention has positive value but not significant. Thus, hypothesis 1 is not supported. The regression coefficient in the effect of role models on entrepreneurial intention has significant positive value. Thereby, hypothesis 2 is supported. The effect of entrepreneurship education and role models, simultaneously, on entrepreneurial intention, have a significant positive regression coefficient. Thus, hypothesis 3 is supported. The interaction of campus environment and entrepreneurship education has negative significant positive regression coefficient. Thus, hypothesis 4 is supported. However, the campus environment interaction with entrepreneurial intention positive regression coefficient but not significant. Thus, hypothesis 5 is not supported.

4.2 Discussion

The results of linear regression analysis of the influence of entrepreneurship education and roles models on entrepreneurial intention moderated by the campus environment show that entrepreneurship education does not have a significant positive effect on

entrepreneurial intention, roles models have a significant positive effect on entrepreneurial intention, campus environment moderates the influence of education on entrepreneurial intention but the campus environment does not moderate the influence of role models on entrepreneurial intention. In addition, entrepreneurship education and role models, simultaneously, have a significant positive effect on entrepreneurial intention.

4.2.1 *The Impact of Entrepreneurship Education on Entrepreneurial intention*

The results showed that the variables of entrepreneurship education had no effect on students' entrepreneurial intention. This result is derived from the calculated value of 0.770 with a significance value of t of 0.442 and a regression coefficient of 0.071.

In this study it turns out that entrepreneurship education obtained during lectures is not able to increase student entrepreneurial intention. Even though its effect is positive but it is not significant. Based on the respondents' answers to question items about entrepreneurship education, it was seen that question items through entrepreneurship education could make business feasibility studies respond the lowest (score 694). This means students feel they have not gained adequate knowledge of how to make business feasibility studies even though the question that responded the highest is on the entrepreneurship education item that can add knowledge and insight in entrepreneurship (score 754) and the entrepreneurship education item that provides thought to take advantage of opportunities in entrepreneurship (score 754).

The results of this study support Lorz's research (2011) which concluded that entrepreneurship education has a positive but not significant effect or in other words has no effect on entrepreneurial intention. Entrepreneurship education provided in the form of theory in the classroom for the cognitive realm and the conative realm in the form of field practices in the form of bazaars or business days has not been able to foster entrepreneurial intention among students.

4.2.2 *The Influence of Role Models on Entrepreneurial intention*

The results showed that Role Models had a significant positive effect on entrepreneurial intention. This is evidenced by a t -count value of 6,138 and a significance of t of 0.000 smaller than 0.05 and a positive regression coefficient of 1.041. Therefore, the results of this study support the hypothesis that role models have a significant positive effect on entrepreneurial intention in students.

The existence of business figures either from family, relatives, friends or others who are used as role models can increase entrepreneurial intention. The role of role models as an inspiration and motivation giver got the lowest answer score (672) which means that role models have not provided inspiration and motivation. the highest response to statements about role models can be an example for them (705).

The results of this study support [11] which states role models have a direct influence on entrepreneurial intention and [12] which states that role models have an indirect effect on entrepreneurial intention.

4.2.3 *The influence of Entrepreneurship Education and Role Models on Entrepreneurial intention.*

Based on the results of the F test obtained a calculated F score of 26,861 with signification of 0.000 smaller than 0.05 which means that entrepreneurial education and role models together affect students' entrepreneurship interest. In other words, this research model can measure the influence of entrepreneurial education and role models on entrepreneurship interests. The magnitude of the coefficient of determination (Adjusted R²) value of 0.231 which means the independent variable in the study was able to explain the dependent variable by 23.1% while the remaining 76.9% was explained by other variables that were not studied.

4.2.4 *Campus Environment moderates the influence of entrepreneurship education on Entrepreneurial intention*

The results of the moderation effect test showed that there was a positive influence of the campus environment on entrepreneurial intention which was indicated by a regression coefficient of 0.075 and a calculated t value of 1,463 insignificant at a t value of 0.145. But not because the results of the interaction between entrepreneurship education and the campus environment have a negative influence on entrepreneurial intention. (the regression coefficient of -0.028) is significant at the t value of 0.034. So it is said that the campus environment moderation absolutely (pure moderator) the influence of entrepreneurship education on entrepreneurial intention. The campus environment individually has no effect on entrepreneurial intention, but when interacting with entrepreneurship education, the campus environment moderates the influence of entrepreneurship education on students' entrepreneurial intention. These results support the hypothesis that the campus environment reinforces the influence of entrepreneurship education on entrepreneurial intention. This research supports previous research from [13].

4.2.5 *The Campus environment does not moderate the influence of Role Models on Entrepreneurial intention.*

The results of the moderation effect test showed that the campus environment independently had no effect on entrepreneurial intention shown with a calculated t value of 0.197 and a significance of a t value of 0.844. The results showed that the interaction

between the campus environment and role models had an insignificant positive (strengthening) influence on entrepreneurial intention. Thus, the campus environment does not moderate the influence of Role Models on entrepreneurial intention. The form of moderation that arises is the potential moderation or homologizer moderator. Thus, campus environment has the potential to moderate role models toward entrepreneurial intention. The results of this study support [14], which states that the campus environment does not moderate the influence of entrepreneurship courses on the interests of entrepreneurship students. There has not been much research linking the campus environment as a moderation variable in the relationship of entrepreneurship education and role models to entrepreneurial intention. Most studies treat the campus environment as an independent variable that can affect entrepreneurial intention.

5. CONCLUSION

Entrepreneurship interest among students still needs to be increased through various internal stimulus such as entrepreneurship education, campus environment that supports the creation of budding entrepreneurs in the form of competition and support of funding facilities and others and external stimulus in the form of the introduction of successful entrepreneurs who can be used as role models. Students still need to gain adequate knowledge of how to make business feasibility studies. The existence of good business figures who come from family, relatives, friends or others who are used as role models can be an example for students and can increase entrepreneurial intention. But when role models interact with the campus environment, role models are not able to foster entrepreneurial intention. The campus environment individually has no effect on entrepreneurial intention, but when interacting with entrepreneurship education, the campus environment moderates the influence of entrepreneurship education on students' entrepreneurial intention. So that the campus environment in the form of infrastructure facilities can increase or strengthen the role of entrepreneurship education to the entrepreneurial intention of students. Entrepreneurial learning combined with a conducive campus environment will foster high entrepreneurial intention.

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TAXPAYER'S WILLINGNESS TO TAKE TAX INCENTIVES DURING THE COVID 19 PANDEMIC: INDONESIA VIEW

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ABSTRACT

This study aims to examine the effect of knowledge on tax incentives, implementation of tax incentives, barriers to implementing tax incentives and socialization media for tax incentives on taxpayers' willingness to take advantage of tax incentives during the Covid-19 pandemic. The Corona outbreak is a global disaster that affects national economic stability and community productivity. The policy of tax incentives and relaxation is given to all taxpayers in Indonesia. This study uses quantitative methods by distributing questionnaires to corporate and individual taxpayers in Indonesia. This study uses regression analysis, with corporate and individual taxpayers in Solo Raya, Indonesia. The results of the study stated that knowledge of tax incentives, the implementation of tax incentives implementation had a positive effect on the willingness of taxpayers to take advantage of tax incentives during the Covid-19 pandemic, while the variables of obstacles to the implementation of tax incentives and the socialization media of tax incentives did not affect the willingness of taxpayers to take advantage of incentives. taxes during the Covid-19 pandemic.

Keywords: Tax incentives; Willingness of taxpayers; Knowledge; Barriers; Socialization Media.

1. INTRODUCTION

COVID-19 has had a significant impact on the global economic, political, socio-cultural system (Sigala 2020). Covid-19 has had a major impact on the global economy, even in the field of taxation (Ustantini, Amin, and Junaidi 2021). The spread of the Covid-19 pandemic has not only caused problems in the health sector with the emergence of infections and deaths, but also greatly affected the environment, education, politics, security, social and economy (Laing, 2020; Saadat, et al., 2020; Abodunrin, et al., 2020; Chakraborty, 2020; Nicola, et al., 2020). Various recommendations have been made to prevent the spread of Covid 19, one of which is implementing social distancing and lockdown. The implementation of social distancing and this lockdown has put tremendous pressure on a country's economy. The handling of Covid 19 has damaged the economic fabric, human life around the world (Kuckertz, et al., 2020; Chakraborty, 2020), and prompted a global economic crisis (Chakraborty, 2020; Nicola, et al., 2020).

The government was also affected by this outbreak, as it resulted in lower state revenues through taxes. The tax revenue target, which usually increases, as well as its realization must be hindered by the COVID-19 virus (Sitohang and Sinabutar 2020). In order to save the national economy, the government has carried out various programs, including the policy of tax incentive facilities for taxpayers (Kumala and Junaidi 2020). This tax stimulus is given to help taxpayers face the impact of the Covid-19 pandemic. This is supported by several studies, to overcome global economic difficulties is to evaluate effective fiscal measures to improve the risk of

liquidity crisis and bankruptcy due to Covid 19, including delaying and even eliminating tax payments (Baldwin, et al., 2020; Bénassy-Quéré, et al., 2020, Nicola, et al., 2020), tax stimulus in the form of tax relief and tax reduction (Djalante, et al., 2020; Abodunrin, et al., 2020). The government decided to provide tax incentives by issuing PMK Number 44/PMK.03/2020 which has been changed to PMK Number 68/PMK.03/2020, and is currently changed to PMK Number 110/PMK.03/2020. Income tax incentives regulated in the PMK include: Article 21 PPh incentives, PP 23 2018 tax incentives, Article 22 import PPh incentives, Article 25 PPh installment incentives; and Value Added Tax (VAT) incentives (Saniananda 2021).

Based on a survey conducted by PEN-DJP on 21 July-7 August 2020, of the approximately 12,822 strategic taxpayers who took part in the survey, 65% were in the process of applying for the use of incentives (Ministry of Finance, 2021). However, the realization of the PEN budget for the business incentive sector as of September 30, 2020 has only been used for 23.27% of the total Rp120.61 trillion (DGT 2020), this data shows that there are still many taxpayers who have not utilized incentives. This happens because according to research Budiman et al. (2020) there are still many business people who do not understand technology so it is quite difficult to take advantage of online incentives. Similarly, Anggraini et al. (2021) said that there are still obstacles in utilizing tax incentives such as the number of human resources who are not good at using the internet, limited knowledge, the complexity of filing tax incentives, limited internet access in some areas, because during the lockdown internet users increased so that users overloaded.

Research conducted by Mudiarti & Mulyani (2020) states that the understanding of PMK No. 86 of 2020 has a positive and significant effect on the willingness to carry out tax obligations during the Covid-19 period. Research conducted by Ilkham (2017) and Pringgandana and Suaryana (2019) states that knowledge and understanding of tax regulations has a positive effect on willingness to pay taxes. Tambun et al. (2020) states that the lack of public willingness to pay taxes cannot be separated from the lack of knowledge, understanding, perception and service of the taxpayers themselves towards taxes. The attitude of the taxpayer assumes that taxes are a wasted expenditure. This is one of the factors that hinders and reduces the awareness of taxpayers in carrying out their tax obligations. However, the findings of Hardiningsih & Nila (2011) state that knowledge of tax regulations has no effect on willingness to pay taxes.

Another problem that arises regarding this tax incentive is the implementation of online both when taxpayers apply for tax incentives, as well as reporting on the realization of tax incentives every month. This is a problem in itself, because SMEs human resources in Indonesia are still low, especially related to technology problems as well as slow internet connections and networks that have not been comprehensive to remote parts of Indonesia (Faudziah, Ahmad, and Sentosa 2012). Setyaningsih and Okfitasari (2016) found that the majority of taxpayers in implementing the tax amnesty program use outside parties (tax consultants). Taxpayers think that this program is good but complicated. This is in line with Pamulang, Indriastuti, and Wardana (2020) which found that the reluctance of taxpayers to take advantage of government incentives is due to too complex conditions that are not proportional to the effort and incentives obtained.

The government's strategy in taxation through policies in the form of tax incentives must be accompanied by educational socialization about tax incentives. The use of information technology in disseminating the tax incentive program is also very much needed, so that tax services and SMEs activities can run well even though they are online (Astrid Faradisty 2021). The results of Mudiarti & Mulyani's research (2020) show that the socialization of tax incentives has a positive and significant effect on the willingness to carry out tax obligations of private SMEs in the trading sector in Kudus during the covid-19 period.

Based on the results of previous studies showing that there is no consistency related to the willingness of taxpayers to pay their tax obligations, this research was conducted. The difference is the willingness of taxpayers to take tax incentives during the COVID-19 period in Solo Raya, Indonesia. In this study, researchers want to obtain empirical evidence showing that taxpayer knowledge regarding tax incentives, implementation of tax incentives implementation, barriers to tax incentives implementation, and socialization media regarding tax incentives can affect taxpayers' willingness to take advantage of tax incentives during the pandemic.

2. REVIEW OF LITERATURE

2.1 Planned Behavior Theory

Planned behavior theory is a theory that was first put forward by Ajzen (1991), plan behavior theory explains that intention is a determining factor in influencing tax-paying behavior where there are 3 underlying constructs, namely attitudes, norms and control. This theory will have an influence on individual and corporate taxpayers in carrying out their tax obligations both when paying and reporting taxes in the midst of their Covid-19 pandemic from a psychological perspective.

2.2 Attribution Theory

Attribution theory was first proposed by Heider (1958) and has been developed by Kelley (1967). Attribution theory is a theory that provides an illustration that everyone will give an interpretation of certain events and will have a close relationship with the thoughts and behavior of each person. This theory will also determine taxpayers to do what taxpayers do.

2.3 Tax Incentive

The provision of tax incentives is one of the efforts made by the government to increase investor interest in investing. Thus, state revenues originating from the tax sector are increasing (Directorate General of Taxes, 2013). Through this regulation, the government provides several tax incentives for taxpayers affected by Covid 19. This tax incentive is expected to be an economic stimulus for sectors affected by Covid 19, thus this tax incentive is expected to be a savior for economic actors. The following are tax incentives that will be received by taxpayers: Article 21 Income Tax Incentive, Article 22 Import Income Tax Incentive, Article 25 Income Tax Installment Incentive, VAT Incentive, SMEs Tax Incentive.

2.4 Willingness Of Taxpayers To Take Advantage Of Tax Incentives

Willingness is defined as an impulse from within that is conscious, based on consideration of thoughts and feelings, as well as the whole person of a person that causes activities that are directed at achieving certain goals related to their life needs (Mudiarti and Mulyani 2020). The willingness of taxpayers to take advantage of incentives arises because of circumstances that encourage them to take advantage of these tax incentives.

2.5 Knowledge of Tax Incentives

According to Andrew & Sari (2021) Tax knowledge is knowledge of general provisions in the field of taxation, types of taxes that apply in Indonesia ranging from tax subjects, tax objects, tax rates, calculation of tax payable, recording of taxes payable, to how to fill out tax reporting. Knowledge of tax incentives is tax information that can be used by taxpayers as a basis for acting, making decisions, in relation to the implementation of their rights and obligations in the field of tax incentives (Saad, 2014). Sugiri (2020) stated tax incentives during the COVID-19 pandemic are donations given by the government as an effort to stabilize the economy during the pandemic so that they can survive during the pandemic.

2.6 Incentive Implementation

Implementation of government policy incentives to empower businessmen affected by the COVID-19 pandemic, there are several additional steps that can be taken to complement existing policies Sugiri (2020). The complementary strategy can be in the form of a short-term strategy or a long-term strategy (Sitohang and Sinabutar 2020).

2.7 Barriers to Incentive Implementation

There are several obstacles and obstacles in the implementation of the Covid-19 tax incentive, a lack of understanding in the process of utilizing incentives is one of the contributing factors Wijoyo et al (2021). The complexity of the tax program application system, low education, leadership commitment and lack of experience of taxpayers are also obstacles to the implementation of the tax program (Setyaningsih and Okfitasari, 2016).

2.8 Tax Incentive Socialization Media

Tax dissemination regarding PMK 86/2020 incentives has an important role in increasing compliance for taxpayers in the midst of the Covid-19 pandemic, so that taxpayers can understand and take advantage of PMK 86/2020 incentives provided by the government (Andrew and Sari 2021). Socialization of taxation means an effort made to provide information on taxation with the aim of making a person or group understand about taxation so that taxpayer compliance will increase Sudrajat, Ajat & Ompusunggu. (2015).

2.9 The Effect of Knowledge Regarding Tax Incentives on Taxpayers Willingness to Utilize Tax Incentives

Knowledge and understanding of taxpayers is related to the perception of taxpayers in determining their behavior (perceived control behavior) in paying awareness. Mudiarti & Mulyani (2020) stated that understanding tax incentives has a positive and significant impact on the willingness to carry out tax obligations during the Covid-19 period. In line with research conducted by Ilkham (2017) stated that knowledge of tax regulations has a positive effect on willingness to pay taxes. Puspita, Dian, A., Harimurti, F., & Astuti (2016) also prove that understanding sunset policy has a positive and significant effect on willingness to pay taxes. The level of willingness to pay taxes during this new normal era is based on the ability of taxpayers to pay and report taxes online and the knowledge of taxpayers about government policies in the form of tax incentives, so that they can be used to improve their business finances during this pandemic and can assist the government in encouraging acceleration of national economic recovery (Faradisty, 2021).

H1: Knowledge of Tax Incentives has a positive effect on the Willingness of Taxpayers to Utilize Tax Incentives.

2.10 The Influence of the Implementation of Tax Incentives on the Willingness of Taxpayers in Utilizing Tax Incentives

The ease of use of the implementation of tax incentives, the ease of requirements and stages of tax incentives will lead to the willingness of taxpayers to use them. Implementation is carried out online/online both when taxpayers apply for tax incentives, as well as reporting on the realization of tax incentives every month (Faudziah, Ahmad, and Sentosa 2012). Tax incentives can be utilized with easier procedures and can be managed online to avoid the transmission of Covid 19 (Marlinah, 2021).

H2: Implementation of Tax Incentives has a positive effect on the Willingness of Taxpayers to Utilize Tax Incentives.

2.11 The Influence of Obstacles to the Implementation of Tax Incentives on the Willingness of Taxpayers to Utilize Tax Incentives

Setyaningsih and Okfitasari (2016) found that the obstacles to implementing the tax amnesty program include inappropriate education, lack of experience of taxpayers, a system that is difficult to understand, low leadership/personal commitment, and the lack of socialization of the new system. This is in line with the findings of Anggraini et al. (2021) that there are still obstacles in utilizing tax incentives such as the number of human resources who are not good at using the internet, limited knowledge, the complexity of filing tax incentives, limited internet access in some areas, because during the lockdown internet users increased so that users overloaded.

H3: Barriers to the Implementation of Tax Incentives have a positive effect on the Willingness of Taxpayers to Utilize Tax Incentives.

2.12 The Effect of Tax Incentive Socialization Media on the Willingness of Taxpayers to Utilize Tax Incentives

The socialization of tax incentives must be carried out by related parties so that taxpayers are aware of this program. Research conducted by Ayem et al. (2018) and Pangesti and Yushita (2019) prove that socialization has a positive and significant effect on willingness to pay taxes. Nagel et al. (2019) states that training can improve welfare and make tax authorities better off. Onu's research (2016) in-depth says that the process of social influence influences taxpayer communication. The research discusses social norms and tax compliance, tax communication in social networks, and important persuasive messages used in tax compliance campaigns. H4: Tax Incentive Socialization Media has a positive effect on the Willingness of Taxpayers to Utilize Tax Incentives.

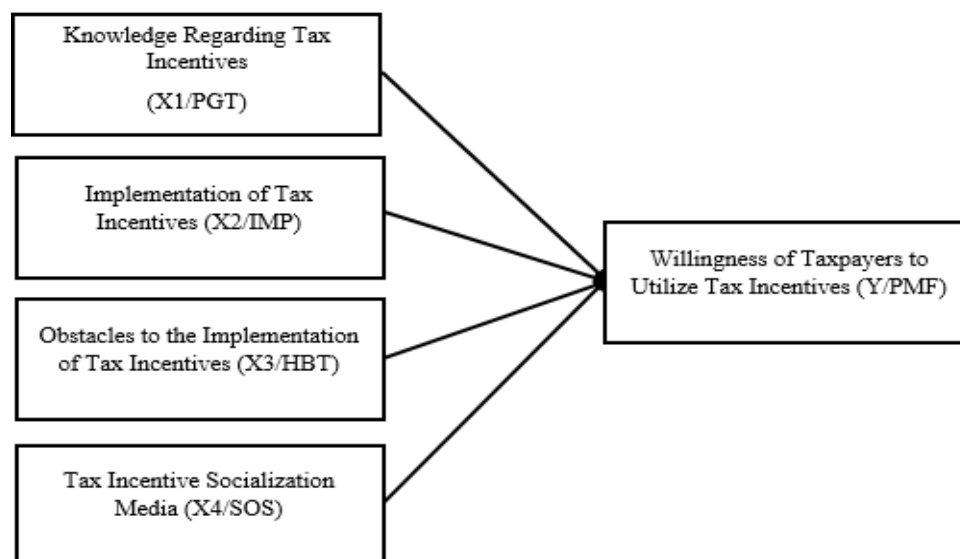


Fig 1: Framework of Thinking

3. METHODOLOGY

This research is included in explanatory research where researchers want to obtain data, information and information that have not previously been known by using a quantitative approach. Quantitative research is defined as a systematic investigation of phenomena by collecting data that can be measured using statistical techniques Ghozali & Ratmono (2017). This research is included in the primary research because it uses a Likert scale questionnaire to be distributed to respondents, namely the Solo Raya Region Taxpayer. The analytical technique used in this study is multiple regression analysis which first tested the research instrument (validity test and reliability test). The dependent variable used in this study is the willingness of taxpayers to take advantage of tax incentives

during the pandemic (Y/PMF). While the independent variables used are Knowledge of Incentives (X1/PGT), Implementation of Tax Incentives (X2/IMP), Barriers to Implementing Tax Incentives (X3/HBT) and Tax Incentive Socialization Media (X4/SOS).

Table 1. Variable Operational Definition

Variable	Sub Variable	Measurement
Independen Variable (X)	Knowledge of Tax Incentives (X1/PGT)	Knowledge of PMK about tax incentives, Knowledge of requirements for filing tax incentives, Knowledge of the consequences of using tax incentives, Knowledge of the types of tax incentives provided during the COVID-19 pandemic.
	Implementation of Tax Incentives (X2/IMP)	Implementation of application for tax incentives without external assistance, Implementation of application programs and implementation of tax incentives based on PMK, Application of implementation of tax incentives that are complicated in technical preparation
	Barriers to the Implementation of Tax Incentives (X3/HBT)	Inappropriate education, Lack of experience, Difficult system to understand, Low leadership/personal commitment, Lack of socialization of the new system
	Tax Incentive Socialization Media (X4/SOS)	Information related to tax incentives comes from the internet (google), Information related to tax incentives comes from social media facebook/instagram, Information related to tax incentives comes from the www.pajak.go.id , Information related to tax incentives comes from tax consultants, Information related to tax incentives comes from Tax Office (KPP)/Account Representative.
Dependen Variable (Y)	Taxpayer Willingness to Take Advantage of Tax Incentives (Y/PMF)	Types of tax incentives used, Taxpayers are willing to take advantage of tax incentives and carry out tax obligations for tax incentives

3.1 Procedure

The population in this study were all registered taxpayers as taxpayers in Solo Raya, Indonesia. The sample in this study were taxpayers who received tax incentives during the COVID-19 pandemic. In this study using the convenience sampling method, which is a technique of collecting information from members of the population who are happy to provide information (Sugiyono 2017). The total data obtained for this study were 72 respondents.

3.2 Analysis

Data Analysis Techniques The data analysis technique used in this research is quantitative data analysis techniques which are processed by statistical techniques using SPSS software with regression analysis.

4. RESULTS

The research targets are individual taxpayers and corporate in Solo Raya. The targets of this research are those who are involved both users and supporters of the implementation of tax incentives. There are 72 taxpayers who are respondents, consisting of 41 individual taxpayers and 31 corporate taxpayers. Data was collected by distributing questionnaires to respondents. The following is the demographic data of the respondents:

Table 2. Variable Operational Definition

	N	%
Corporate Tax Payer	31	43,05
Individual Tax Payer	41	56,95
Total	72	100

Source: Primary Data Processed (2021)

From table 1, it can be seen that 43.05 percent of the sample came from corporate taxpayers while 56.95% came from personal taxpayers. The sample shows a fairly balanced proportion between corporate and personal taxpayers. So that this research is more representative for the research sample.

4.1 Descriptive Statistics Test

The descriptive statistical test in this study was used to explain the minimum, maximum, mean and standard deviation values of 4 independent variables and 1 dependent variable. The values of the results of this descriptive statistical test are presented in the table below.

Table 3. Result of descriptive statistical test

	N	Min	Max	Mean	Std. Dev
PGT	72	4	17	8.04	3.065
IMP	72	3	13	6.43	2.669
HBT	72	5	24	11.67	3.505
SOS	72	6	26	15.22	4.485
PMF	72	2	9	3.79	1.244

Source: Primary Data Processed (2021)

4.1.1 The Effect of Knowledge Regarding Tax Incentives on the Willingness of Taxpayers to Utilize Incentives

Table 4. Knowledge of Tax Incentives

	SS	S	N	TS	STS	Total
Taxpayers have adequate knowledge about Tax Incentives as a basis for obtaining incentives	20	33	13	6	0	72
Taxpayers have the ability to understand the requirements for obtaining tax incentives	23	37	7	5	0	72
Taxpayers fully understand the consequences that arise from taking tax incentives	18	35	13	5	1	72
Taxpayers have knowledge of the types of taxes that are given tax incentives	21	40	6	4	1	72

Source: Primary Data Processed (2021)

Information:

- SS: Totally Agree
- S: Agreed
- N: Neutral
- TS: Disagree
- STS: Strongly Disagree

Tax incentive regulations are adequately understood by taxpayers as the basis for obtaining incentives. The majority of respondents in this study have adequate knowledge about Tax Incentives as a basis for obtaining incentives, as many as 73.61% of respondents stated strongly agree and agree. Taxpayers have the ability to understand the requirements for obtaining tax incentives, as many as 83.33% of respondents stated strongly agree and agree. A total of 73.61% of respondents agree that they have fully understood the consequences of taking this incentive. They believe that this incentive can lighten their business. A total of 84.72% of taxpayers who have knowledge of the types of taxes are given tax incentives.

4.1.2 The Influence of the Implementation of Tax Incentives on the Willingness of Taxpayers in Utilizing Incentives

Table 5. Implementation of Tax Incentives

	SS	S	N	TS	STS	Total
Taxpayers apply for tax incentives without outside assistance	25	16	8	22	1	72
Routinely, the tax received by this facility is reported in a timely manner	26	36	7	3	0	72
The application of implementing tax incentives requires the technical complexity of preparation	25	25	8	11	3	72

Source: Primary Data Processed (2021)

In practice, taxpayers in using this program still need external assistance, as many as 31.94% of respondents still cannot apply for tax incentives independently. Similar to the tax amnesty program (Setyaningsih and Okfitasari, 2016), respondents, who are the majority of taxpayers who receive tax incentives, are still collaborating with outside parties. They think that this program is good but complicated. This is in line with research conducted by (Pamulang, Indriastuti, and Wardana 2020) which states that the reluctance of taxpayers to take advantage of government incentives is due to too complex conditions which are not proportional to the effort and incentives obtained. However, the obedient and obedient attitude of taxpayers who are respondents in this study is quite high. That is, 86.11% of respondents in this study have routinely reported the use of this incentive in a timely manner.

4.1.3 The Influence of Obstacles to the Implementation of Tax Incentives on the Willingness of Taxpayers to Utilize Incentives

Table 6. Obstacles to the Implementation of Tax Incentives

	SS	S	N	TS	STS	Total
Inappropriate education	5	35	21	10	1	72
Lack of experience	9	46	11	5	1	72
Difficult system to understand	11	38	17	5	1	72
Low leadership/personal commitment	6	27	21	16	2	72
Lack of socialization of the new system	22	42	2	4	2	72

Source: Primary Data Processed (2021)

As many as 55.5% of respondents agreed that inappropriate education was an obstacle to the implementation of tax incentives; 76.38% of respondents agree that lack of experience is an obstacle to the implementation of tax incentives; 68.05% of respondents agreed that the system that is difficult to understand is an obstacle to the implementation of tax incentives; 45.83% of respondents agreed that the low leadership/personal commitment is an obstacle to the implementation of tax incentives; and 88.88% of respondents agreed that socialization about this program was still lacking.

4.1.4 The Effect of Tax Incentive Socialization Media on the Willingness of Taxpayers to Utilize Incentives

Table 7. Media Socialization of tax incentives

	SS	S	N	TS	STS	
Media Socialization of tax incentives comes from the internet (google)	9	36	13	14	0	72
Media Socialization of tax incentives comes from social media facebook/instagram	6	26	21	15	4	72
Media Socialization of tax incentives comes from social media WA, telegram	10	37	14	9	2	72
Media Socialization of tax incentives comes from the www.pajak.go.id	10	33	11	14	4	72
Media Socialization of tax incentives comes from tax consultants	21	35	7	6	3	72
Media Socialization of tax incentives comes from the KPP/Account Representative	7	19	22	20	4	72

Source: Primary Data Processed (2021)

Media socialization has an important role in all life without exception taxes. It is proven that social media has a big role in the realization of tax incentives. This is supported by 62.50% of respondents obtaining information related to tax incentives from the internet or in this case google; 44.44% of respondents obtained information from social media facebook/ Instagram; 65.28% of respondents obtained information from social media WA and telegram; 59.72% of respondents obtained information through the www.pajak.go.id page; 77.78% of respondents obtained related information from tax consultants; and 36.11% of respondents received information on tax incentives from the KPP/Account Representative. The data above also explains that most of the information regarding tax incentives is obtained by taxpayers from social media, especially Google. The distribution of information from the Tax Office (KPP)/Account Representative actually shows the lowest number, which is only 36.11% who agree with the statement. This also supports that socialization from related parties is still lacking.

4.2 Multiple Regression Analysis

Table 8. Media Socialization of tax incentives

Variabel	Prediction	Coefficient	Sig.
(Constant)		1.177	0.053
KNOWLEDGE	(+)	0.120	0.014**
IMPLEMENTATION	(+)	0.125	0.030**
BARRIERS	(+)	0.056	0.153
SOCIALIZATION MEDIA	(+)	0.013	0.651
<i>R Square</i>		0.339	
<i>Adj. R Square</i>		0.299	
<i>Prob > F</i>		8.583	
<i>Regression*</i>		.000 ^b	

The table above shows that the significance value is 0.000, which means that the sig.F value obtained from the study is less than 0.05. This means that the research model is accepted and feasible to use and the independent variable has a simultaneous effect on the dependent variable. From the results of the t-test, the Knowledge (PGT) and implementation (IMP) variables have a positive effect on the Willingness of Taxpayers to Utilize Incentives (PMF), where the regression results of 0.014 and 0.030 are smaller than 5%. The value of Adjusted R2 of 0.299 shows the effect of the independent variable on the dependent variable of 29.9%, while 70.1% is influenced by other variables. While the Barriers (HBT) and Socialization Media (SOS) variables have no effect on the Willingness of Taxpayers to Utilize Incentives (PMF), where the regression results are 0.153 and 0.651 are greater than 5%. The regression equation of this study can be arranged as follows:

$$PMF = 1.177 + 0.120 PGT + 0.125 IMP + 0.056 HBT + 0.013 SOS + e$$

5. DISCUSSION

In the discussion section there is a description of: The first hypothesis in this study is accepted, namely knowledge of tax incentives on the willingness of taxpayers to take advantage of incentives. Based on the test results, it shows that the taxpayer knowledge variable affects the willingness of taxpayers to take advantage of tax incentives during the COVID-19 pandemic, this is evidenced by the results of the t-statistical test on the taxpayer knowledge variable showing significant results. With the knowledge of tax incentives, taxpayers are aware of the convenience provided by the government in carrying out tax obligations during the pandemic. Taxpayers who do not know about the existence of tax incentives clearly tend to be taxpayers who do not want to take advantage of existing tax incentives. The results of the analysis of Pringgandana & Suaryana (2019) showed that knowledge and understanding of tax regulations had a positive and significant effect on willingness to pay taxes.

This finding as same as by Mudiarti & Mulyani (2020) stated that the understanding of PMK No. 86 of 2020 has a positive and significant effect on the willingness to carry out tax obligations during the Covid-19 period. In the research of Puspita, Dian, A., Harimurti, F., & Astuti (2016) also proves that understanding has a positive and significant effect on willingness to pay taxes. With the knowledge of tax incentives, taxpayers are aware of the convenience provided by the government in carrying out tax obligations during the pandemic. The results of the analysis of Pringgandana & Suaryana (2019) showed that knowledge and understanding of tax regulations had a positive and significant effect on willingness to pay taxes.

The second hypothesis in this study is accepted, namely the implementation of tax incentives has an effect on the willingness of taxpayers to take advantage of incentives. This is evidenced from the results of the t test which shows that the significance level is <0.05, this proves that there is no significant effect between the independent variables on the dependent variable. The implementation of tax incentives is carried out online, both when taxpayers apply for tax incentives, as well as reporting on the realization of tax incentives every month (Faudziah, Ahmad, and Sentosa 2012).

The implementation of the tax incentive program has several obstacles, including inadequate education; lack of experience; elusive system; low leadership/personal commitment; and the lack of socialization of the new system. The biggest obstacle in implementing this tax incentive program is the lack of experience of taxpayers. The change in the system from manual to online in order to be able to adapt to the times and in current conditions still leaves quite a number of problems that are considered as difficulties by taxpayers. Another thing that hinders the implementation of the tax incentive program which is still related to tax experience is the lack of socialization of the new system.

The third hypothesis in this study is rejected, namely the obstacles to the implementation of tax incentives have no effect on the willingness of taxpayers to take advantage of incentives. This is evidenced by the results of the t test which shows that the significance level is > 0.05 , this proves that there is no significant effect between the independent variables on the dependent variable. This finding is similar to the research conducted by Pamulang et al., (2020) and Mukhlis et al., (2015) which stated that the government should provide equitable education to all regions which in turn can improve tax compliance. Changes in regulations that are too fast will be confusing for the implementers of tax incentives, especially the taxpayers themselves. If this negligence does not cause any impact, then it will not cause problems.

The fourth hypothesis in this study was rejected, namely that the socialization media of tax incentives had no effect on the willingness of taxpayers to take advantage of tax incentives during the COVID-19 pandemic. This is evidenced by the results of the t test which shows that the significance level is > 0.05 , this proves that there is no significant effect between the independent variables on the dependent variable. In addition, based on the results of descriptive analysis which stated that respondents did not agree with the tax socialization to get information related to tax incentives because with the tax socialization by tax officials, it was not enough to increase their understanding of the latest knowledge of taxes, namely tax incentives given during the pandemic.

This finding is the same as Savitri and Musfialdy (2016) that show that the quality of service on the relationship between taxpayer awareness, tax sanctions, compliance costs and taxpayer compliance. service quality in conservation does not have a mediating role in the relationship between tax socialization and taxpayer compliance because tax socialization has no effect on increasing willingness to carry out tax obligations. In line with research conducted by Andreas and Savitri (2015) stated that taxpayer awareness does not have a mediating role in the relationship between tax socialization, tax knowledge, and taxpayer compliance. The findings as mentioned above explain that in order to increase taxpayer awareness in paying taxes, they need to gain a better understanding of tax regulations through tax socialization.

6. CONCLUSION

The heading of a section should be in Times New Roman 12-point bold in all-capitals flush left with an additional 6-points of white space above the section head. Sections and subsequent sub- sections should be numbered and flush left. For a section head and a subsection head together (such as Section 3 and subsection 3.1), use no additional space above the subsection head.

6.1 Subsections

From the results of the research that has been done, it can be seen that there are still many taxpayers who have not taken advantage of tax incentives during the pandemic. Based on the results of the tests that have been carried out in this study, it can be concluded that knowledge of tax incentives affects the willingness of taxpayers to take advantage of incentives. This provides a relationship that the knowledge possessed by taxpayers about tax incentives will be able to encourage taxpayers to be able to take advantage of tax incentives in accordance with the circumstances experienced by taxpayers. The implementation of tax incentives has an effect on the willingness of taxpayers to take advantage of incentives. This provides a relationship that the implementation of the implementation of tax incentives will be able to encourage taxpayers to be able to take advantage of tax incentives. Barriers to the implementation of tax incentives do not affect the willingness of taxpayers to take advantage of incentives. This explains that the obstacles that occur during the implementation of tax incentives do not affect taxpayers to be able to take advantage of tax incentives, because they are the needs of taxpayers. Media socialization of tax incentives does not affect the willingness of taxpayers to take advantage of incentives. This explains that the socialization media that occurs during the implementation of tax incentives does not affect taxpayers to be able to take advantage of tax incentives, because it is a taxpayer's need.

In future research, It can add other variables like awareness of tax players, perception of tax incentive, and service of tax office. Practical advice, the Directorate General of Taxes (DGT) should continue to be more massive in socializing tax incentives, maintain and further improve its services, and provide training on the implementation of bookkeeping for taxpayers both during the pandemic and after the pandemic ends. Because there are still taxpayers who don't know how to take advantage of these incentives until now and they still don't know the correct way of bookkeeping, and haven't taken advantage of the rates and facilities that the government has given in the midst of this pandemic.

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THE ACCOMMODATION OF LINGUISTIC STYLES ON SOCIAL MEDIA BRAND POSTINGS TOWARDS CUSTOMER ENGAGEMENT DURING PANDEMIC: A CONCEPTUAL PAPER

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ABSTRACT

Business owners regularly attempt to encourage customers' engagement by posting messages on social media platforms, but the messages are often ignored. In this paper, the researcher will investigate how linguistic styles of brand posts on social media brand page influence customers' engagement. Drawing on the Communication Accommodation Theory (CAT) the researcher proposes that adapting to general social media linguistic styles namely emotionality, complexity and informality in brand posts could be an efficient and practical approach to enhance customers' engagement among business practitioners. The findings of this paper will improve the understanding of the role that language plays in brand communications on social media by signifying that customers' engagement could be enhanced through employing proper linguistic style in social media page postings.

Keywords: linguistic styles, consumer engagement, social media, page postings.

1. INTRODUCTION

The advent of social media as a potential tool for brands and customers' interaction is becoming an integral part of the marketing communication. Owing to the rising of COVID-19, many businesses are diversifying their sales and marketing channels through social media. Thus, it is common for brands to create social media accounts such as Facebook, Twitter and Instagram pages for them to actively network with customers via likes, shares and comments. However, enhancing customer engagement with brand postings on social media is challenging to marketers as it is unclear how they can strategically construct their linguistic styles to facilitate consumer engagement activities on social media. Consequently, it is very crucial to understand the ability of accommodating

linguistic styles in brands page postings. In this paper, the researcher will examine the linguistic style effects on brand selection and the brand selection effects on customer engagement.

Drawing on the Communication Accommodation Theory (CAT), the researcher proposes that tailoring brand postings to general social media linguistic styles namely emotionality, complexity and informality could be an efficient and practical approach to enhance customers' engagement. The researcher has selected Facebook page as a research context because it is the most popular social media marketing communication channel worldwide. Furthermore, data extracted from interviews is selected as a qualitative approach for this study not only due to its fertility in dyadic interactions but also because it poses new challenges to the CAT in term of robustness. The findings of this paper will improve our understanding of the role that language plays in brand-customer communications on social media as well as providing guidelines for marketers on how to strategize engaging brand postings from the linguistic standpoint for the survival, growth and sustenance of a business.

Research Objectives

- a) To examine linguistic style effect on brand selection
- b) To investigate the brand selection effect on customer engagement

Research Questions

- a) How linguistic style influences the brand selection?
- b) Is there a mediating effect of brand selection in the relationship between linguistic style and customer engagement?

2. LITERATURE REVIEW

2.1 The Importance of Social Media

Social media has transformed the way brands and customers interact with one another and has become an essential aspect of marketing communication (R. Dolan, J. Conduit, J. Fahy, and S. Goodman, 2016). Brands are increasingly using social media accounts like Facebook brand pages, Twitter, and Instagram to communicate with customers on a regular basis by generating engaging page postings. Customers can like, share and comment on posts to follow brands and actively network with them. As the popularity of social media platforms grows, it becomes progressively necessary and crucial for researchers and practitioners to expand their knowledge of how these platforms deliver value to customers and platform providers. This is because user engagement as a key indicator of sales success is vital to a company's survival, growth, and sustainability (Cheng, X., 2020). Therefore, increasing consumer engagement with brand posts on social media is dynamic and challenging (S. Chung, A. Animesh, K. Han, and A. Pinsonneault, 2014).

In social media, language indeed does have an impact on the outcome of brand-customer communication. For instance, it has been discovered that the language used by businesses in their social media communications with customers has an impact on customers' trust in the brand (Jakic et al., 2017; Gretry et al., 2017). Given the explosive proliferation of social media, it is perplexing and cost-intensified for businesses to adjust their language to the customers' segments with regards to each of their linguistics styles. Language accommodation in computer-mediated interactions has been demonstrated to improve communicator rapport (K. Muir, A. Joinson, R. Cotterill, and N. Dewdney, 2017) and trust (L.E. Scissors, A.J. Gill, and D. Gergle, 2008). Furthermore, linguistic accommodation has been shown to have a favourable impact on communicators' involvement and behaviour in the research (R.I. Swaab, W.W. Maddux, and M. Sinaceur, 2011). As a result, it is reasonable to assume that language accommodation in brand posting will promote customer engagement.

2.2 Social Media Marketing during Pandemic

COVID-19's spread has prompted numerous countries to take severe measures. Many economic sectors, including micro, small, and medium-sized enterprises, as well as startup players, have been astounded by the lockdowns and limitations on most community activities and economic activity (Kuckertz et al., 2020). For example, according to a survey done by the International Labor Organization (ILO) on the impact of the COVID-19 pandemic on 571 businesses, 70% of those businesses have stopped producing as a result of COVID-19. As a result of the foregoing facts, many firms are now using social media to widen their sales or marketing channels. The survey conducted by the ILO shows that only 1 in 5 companies are successful in diversifying their products.

During COVID-19, the implementation of physical or social distancing has an impact on the move from conventional to online business operations (Patma, Wardana, Wibowo, & Narmaditya, 2020). This means that firms' ability to vary their offerings, particularly in terms of social media marketing, is still restricted. It is fascinating to examine the use of social media as a marketing tool affected business performance in Malaysia during the pandemic. The importance of social media for marketing is highly significant for boosting performance, according to Chatterjee and Kumar Kar (2020), Cheung et al. (2020), and Tajvidi and Karami (2017), therefore the influence will be investigated in this study. This research is critical in understanding how firms can accommodate different linguistic styles in social media in order to deal with market changes induced by the pandemic.

3. THEORETICAL FRAMEWOK

3.1 Communication Accomodation Theory (CAT)

The Communication Accommodation Theory (CAT) proposes that people adapt their communicative behaviours, why they do so, and how social influences emerge as a result of doing so (Giles et al., 1991; Muir et al., 2017). Convergence and divergence are two communicating strategies that are derived from CAT (Giles et al., 1991). Convergence is a communication strategy in which communicators engage in comparable communicative behaviours in order to gain social approbation, affiliation, and reduce social distance (Giles et al., 1991). Divergence, on the other hand, is a communication technique that emphasizes the distinctiveness of communication behaviours, which is commonly used to highlight diverse social identities and enhance social distance (Giles et al., 1991). Communication convergence can be achieved by modifying one's verbal, para-verbal, and non-verbal aspects, according to CAT research. CAT has been widely used and tested in a variety of CMC situations, including email (Bunz and Campbell, 2004), instant messaging (Scissors et al., 2009), online communities (Michael and Otterbacher, 2014; Welbers and de Nooy, 2014), and virtual teams (Yilmaz, 2016). As a result, utilizing a conversational language style in their social media posts that is emotional, informal, and less complex could have a good impact on consumer engagement. Based on CAT, the theoretical framework proposed is as follows:

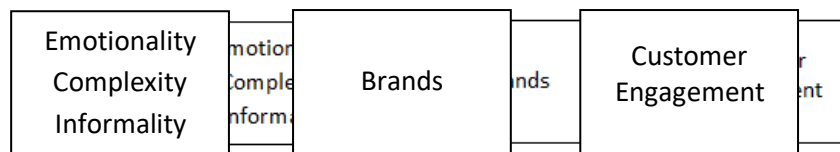


Fig 1: Theoretical Framework

3.2 Emotionality

Emotionality refers to the emotional linguistic features, such as positive and negative emotion words, that are embedded in brand posts. Percy (2012) conducted research on marketing communication and discovered that emotions in brand communication, such as advertising and service, have an impact on the communication. Furthermore, Hancock et al., (2008) found that such effects exist in CMC in addition to face-to-face interactions. Using emotive phrases in messages has been found to increase cognitive involvement such as attention (Kissler et al., 2007), message receiver participation (Joyce and Kraut, 2006), and sharing behaviours (Joyce and Kraut, 2006). (Kim and Johnson, 2016). In a recent study, Kim and Johnson (2016) demonstrated that emotions embedded in brand-related content on Facebook influence consumers' desire to share the content and engage with the company. As a result, the researcher presents the following hypothesis:

H1: Positive emotionality of brand posts is positively related to customers' engagement whereas negative emotionality of brand posts is negatively related to customers' engagement

3.3 Emotionality

The effort required to digest and comprehend a communication is referred to as complexity. This includes post length, average sentence length, long words, hashtags, and at-mention, all of which have an impact on the message's communicative consequences (Arguello et al., 2006). Previous study has demonstrated that message complexity reduces advertising's persuasiveness (Burgers et al., 2015; Cox and Cox, 1988), implying that consumers prefer simple brand communication. Due to the obvious ubiquitous information overload on social media, consumers only devote a small amount of cognitive resources to processing social media content without paying close attention, as Jones et al. (2004) discovered, where people respond more to simple messages in overburdened mass interactions. As a result, the researcher presents the following hypothesis:

H2: Complexity of brand posts negatively impacts consumer engagement

3.4 Informality

The informality of communication is a concept that has received considerable attention in linguistic research (Baron, 2003). According to McArthur (2003), informal communication is "common, non-official, familiar, casual, and often colloquial, and contrasts in these ways with formal communication." Furthermore, past study has discovered that the communicative informality style may be utilized to soften hierarchical power connections, minimize social distance, and convey closeness, corollary, it is frequently used by communicators to strengthen relationships (Gretry et al., 2017). By using emoji, contractions, informal punctuation, and personal pronouns in accordance with the conditions of the marketing channel, brands adopting a conversational communication style can increase consumers' interactivity and improve their evaluation of the brands (Jakic et al., 2017; Kelleher, 2009). (Mohr and Nevin, 1990). As a result, the researcher comes up with the following hypothesis:

H3: Informality of brand posts positively impacts consumer engagement

4. METHODOLOGY

4.1 Research Design

A field study will be conducted based on Facebook brand pages to test the hypotheses. The researchers select Facebook as the research context because it is the most popular social network as well as the most popular social media marketing platform worldwide (Statista, 2020). Given its massive user community, Facebook provides a platform where brands can enhance their presence, communicate with consumers, and build consumer communities. Since Facebook brand pages provide a natural setting where researchers can unobtrusively observe brand-consumer interactions, most previous research on consumer engagement with brand posts used Facebook brand pages as their research context (Wagner et al., 2017).

4.2 Data Collection

A qualitative research will be conducted in the context of five different industries in Penang. The researcher has selected Facebook page as a research context because Facebook is the most popular social media marketing communication channel worldwide especially during pandemic where companies are gradually channeling their businesses online. Besides, it is also a good environment for the study not only because of its fertility in dyadic interactions but also because it poses new challenges to the theory of communication accommodation in terms of robustness. Therefore, the researcher will conduct an interview with each of the business owner or the person in charge of the write up to understand better regarding the language management in Facebook pages posts. The researcher will use a filing system to maintain participant's signed consent form, interview questions and interview transcriptions. There will be no participants' names associated with their interviews; as they will be pseudonymized as R1 to R5 for the business owners to keep the information and identity confidential.

5. CONCLUSION

Social media has become an important marketing communication channel. While consumer engagement is the most important and widely used evaluation metric in social media marketing, marketers are experiencing difficulties creating effective content that optimizes consumer engagement. Given the importance of language in marketing communications on social media, it is indeed surprising that little thought has gone into how firms should optimize the language in their postings to increase consumer engagement. This research takes a step forward in bridging this gap by looking into the effects of brand language styles in this scenario. The conclusions of this study teach digital marketers about the value of brand language style, demonstrating that how brands communicate is just as important as what they represent. According to the expected result of this research, digital marketers should carefully plan the linguistic style of brand posts on social media. Simply including some linguistic characteristics (positively emotional words and less complex language such as simple words and short sentences) while avoiding others (informal expressions, negatively emotional words, and personal pronouns) can help increase consumer engagement.

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THE INFLUENCE OF ATTITUDES AND REFERENCE GROUPS ON THE PURCHASE INTENTION OF HALAL FOOD MODERATED BY RELIGIOSITY

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ABSTRACT

The purpose of this study is to determine the effect of attitude dimensions on purchase intentions and the role of religiosity in moderating reference groups' intention to purchase halal food products. The study modified the Theory of Reason Action (TRA) model to outline attitude-forming factors that influence buying intentions and the role of religiosity that moderate the influence of reference groups on the purchase intention of halal food. The study population is a Muslim community in Indonesia and a sample of 200 respondents using non probability sampling. Data collection uses self-administrated questionnaire with closed-ended questions, provided online. Data analysis using Structural Equation Modelling. The results showed that knowledge of halal products and concern for health and safety of products had a significant positive effect in shaping attitudes while media exposure had no significant effect on attitudes and attitudes towards halal products had a positive effect on buying intentions. Reference groups have a positive effect on buying intentions and religiosity is able to moderate the influence of reference groups on buying intentions. In accordance with TRA it can be concluded that attitudes and reference groups influence the intention to buy halal food products and religiosity strengthens these influences. Media exposure has no effect on the formation of attitudes which means that confidence and evaluation in halal food products are not affected by the media. Religiosity strengthens the influence of reference groups to buy halal food. The study modified the TRA model to outline attitude-forming factors that influence buying intentions and the role of religiosity that moderate the influence of reference groups on the purchase intention of halal food.

Keywords: Attitudes, reference group, purchase intention, religiosity, and halal food

1. INTRODUCTION

According to figures from the Ministry of Home Affairs' Directorate General of Population and Civil Registration Indonesia's overall population would be 272.23 million in June 2021. 236.53 million individuals (86.88 percent) of this total are Muslims. This signifies that Islam constitutes the majority of Indonesia's population. Indonesia has the world's largest Muslim population (12%) followed by Pakistan (11,10%) and India (10,90%) (gomuslim.co.id). There are three major issues among global Muslims, namely the sharia economy, halal products and Muslim clothing (Hafidudin, 2007). Consuming halal products is important for Muslims. Islam requires its adherents to consume food and drinks that are clearly halal status. On the other hand, Islam prohibits Muslims from consuming haram food and drinks, both the raw materials and the process. Public awareness to consume halal food

products is getting higher. Therefore, the demand for halal products has become a very important and strong economic value at this time. Understanding and knowledge about halal food products is not limited only to Muslims but also to non-Muslim consumers who come from various races, cultures, and beliefs. For Muslims, to be a good Muslim, it is one's responsibility to seek and only consume halal food and drink because halal food is healthy and hygienic.

Indonesia has the world's greatest market share in the halal food sector. According to sharia economic data from 2015, halal items totaled IDR 3,000 trillion, with 70% of that total being in the halal food industry, which includes rice, spices, livestock-sourced food, and milk. However, there are few business actors in Indonesia (Media Indonesia, 2017). According to Bank Indonesia data, Indonesia ranks first as a market player in halal food, but tenth as a market and actor in the financial sector. The fashion industry is then ranked fifth as a market, while cosmetics for the market is ranked fourth. and as an eighth-ranked actor. Indonesia is ranked fifth in terms of travel market size (Bank Indonesia, 2019). Thus, marketers have a tremendous chance to grow the halal food market both locally and globally. Malaysia was ranked top in the Halal Industry, according to the 2015 Global Islamic Economic Report. The United Arab Emirates, Bahrain, Saudi Arabia, Pakistan, Oman, Kuwait, Qatar, and Jordan follow in order, with Indonesia in tenth place. Consumers that follow a halal lifestyle are expanding in number and size. At the moment, ten halal lifestyle sectors serve as indicators of the halal industry namely food, finance, travel, cosmetics, education, fashion, media recreation, pharmaceuticals, medical, art and culture. For Muslims, halal food products are essential. Halal food must be consumed by all Muslims. The way human food demands are met is controlled by Islamic law. Halal food, according to the Qur'an, is any food that is not specifically listed as haram and is prohibited or violates Islamic law, as specified in Surah Al-Baqarah 168, 172-173, and Al-Maidah 87-88.

For the Indonesian people, awareness regarding the necessity of halal food consumption still needs to be developed. This is demonstrated by their apathy for the existence or absence of halal logos and certificates on the food to be consumed. Consumers generally adhere to today's lifestyles, which value imported products above locally sourced brands that are already halal certified. Additionally, the influence of friends, family, and coworkers has an effect on consumers' intents to purchase halal food products. As shown in a study conducted on the Muslim community in France (Stitou and Rezgui, 2012), the majority of respondents (56%) stated that they would not purchase a product if they had doubts about its halal status, while others (87%) expressed a willingness to pay a premium for a truly halal product. Haider (2015) identified five factors that influence the interest in purchasing halal food namely halal awareness, personal perception, halal marketing, halal certification, and religious beliefs. According to the study's findings, halal awareness had no effect on halal foods purchasing intentions. According to Maghfiroh (2015), personal variables, such as social factors, information factors, and attitudes all influence the propensity to purchase halal-labeled packaged foods. According to Husaini (2016), the elements that influence Muslim students' consumption behavior are religiosity, social factors, attitudes, and perceived intentions, however the halal label has no effect on the intention to purchase halal food. Setiawan (2015) used attitude factors, subjective norms, and perceived behavior control to examine how consumers' purchase intentions are influenced by other halal-labeled food. The findings revealed that the perceived behavior control variable had no bearing on the desire to purchase halal food. According to Khan and Azzam's (2016) research on the factors that influence customer purchase intentions, religious characteristics and subjective norms had no effect, however attitudes and perceived behavioral control had a positive effect. The religiosity variable has been used in several studies on the purchase intention of halal products, either as a variable that directly affects purchase intention (Khan and Azam, 2016) (Husin & Rahman, 2013) (Said, Hassan, Musa, & Rahman, 2014) or as a mediating variable (Said, Hassan, Musa, & Rahman, 2014). (Garg & Joshi, 2018). However, few researchers have used religion as a moderating variable in their studies (Parvin Hosseini, Mirzaei, and Iranmanesh, 2019), (Kiriakidis, 2015). (Farouk, Md Idris, and Saad, 2018). According to research (Farouk et al., 2018), religion moderates the effect of subjective norms on zakat product purchase intentions, but not attitudes regarding purchase intentions. Religion moderates the influence of storage and transportation on the want to buy halal food items, but it does not moderate the effect of animal slaughter, country of origin, or the halal logo on the desire to buy halal food products, according to research by Parvin Hosseini et al., (2019). The results of studies on the factors that influence the purchasing intention of halal food products using the Theory of Planned Behavior are inconsistent. Aside from that, few research use the religion variable as a moderating variable, instead preferring to use it as an independent variable. As a result, the goal of this study is to look at the elements that determine whether or not people will buy halal food.

2. LITERATURE REVIEW AND HYPOTHESES

2.1. Purchase Intention

According to Fishbein and Ajzen (1991), a person's intention to behave is a good determinant of how they behave in specific situations. It may be inferred that intention is a powerful predictor of behavior since it demonstrates how determined an individual is to try and how much work they put into planning in order to exhibit a behavior. Fishbein and Ajzen (1980, 2011) propose that a person's subjective evaluation, whether or not he would do the behavior, indicates the strength of his intention to demonstrate the activity. Intention refers to the amount of work that a person is willing to expend in order to engage in a particular behavior. This intention is utilized as a proxy for the factors that drive the desired behavior, which is a cognitive representation of an individual's willingness to engage in specific actions (Ajzen, 2006). Intention can be measured in this manner by providing numerous question items that inquire whether the subject intends to do a behavior or not.

2.2. Attitude Toward Halal Food

Fishbein, Ajzen (1985) defines attitude as a person's general feeling regarding a stimulus object. A person acquires and behaves towards an object when they create a belief about it. Traits link items to attributes, and people's attitudes about objects depend on how these traits are evaluated. In general, a person builds beliefs about an object by linking it with other objects, traits, or events. In terms of attitudes toward an action, each belief connects the conduct to a specific outcome or other characteristics, such as the costs associated with executing the behavior. Because the traits linked with the conduct have been rated as favorable or negative, it will acquire an attitude toward the behavior automatically and concurrently. Thus, a person learns to support behavior that is considered to have highly desirable effects while developing an unfavorable attitude toward activity that is predominantly connected with negative consequences. Subjective value outcomes, in particular, contribute directly to attitudes in proportion to the level of belief, that is, the subjective probability that the behavior will result in an outcome. Attitude is the proclivity to assess an item, circumstance, institution, concept, or person/group of people with some degree of favor or disfavor, as manifested in cognitive, affective, and behavioral reactions (Fishbein, 1980).

The attitude structure is composed of three interdependent components namely cognitive, affective, and the conative component (Hawkins, Mothersbaugh, 2010). Cognitive is a representation of what the individual owner of the attitude believes. The cognitive component contains perceptions, beliefs, and stereotypes that individuals have about something. Affective is an individual's feeling towards the object of attitude and involves emotional problems. This emotional aspect is usually the deepest root as an attitude component and is the most resistant aspect to influences that might change a person's attitude. The conative component of the attitude structure demonstrates how a person's actions or behavioral tendencies relate to the attitude object he faces. The antecedents of attitude to halal food refer to Rahman's research which is based on the TPB theory, namely product knowledge, safety and health concern, and media exposure. proposed hypothesis in this research is:

H1: There is a positive relationship between attitude towards halal food products and purchase intention

2.2.1. Product knowledge

Nowadays, Muslims must be conversant with halal products (Conner and Sparks, 1996; Vermeir and Verbeke, 2006, dalamislam.com). In Islam, halal food is classified into various categories, and each of these categories must be completed in order for the food to be considered halal. Halal food categories (dalamislam.com) include those that are halal in substance, halal in procurement, halal in processing, and halal in service, delivery, and storage. Several previous research have been conducted (Bang, Ellinger, Hadjimarcou, & Traichal, 2000) According to (Ayyub, 2015), (Husin & Rahman, 2013), (Ahmed, Vveinhardt, Streimikiene, & Pilinkien, 2019), (Abd Rahman, Asrarhaghghi, & Ab Rahman, 2015), (Said, Hassan, Musa, & Rahman, 2014), (Said, Hassan, Musa, & Rahman, 2014), knowledge, in general, refers to facts, feelings, or experiences that a person or group of people is aware of. It can also be defined as familiarity or awareness earned via experience or education. (Abd Rahman et.al, 2015). To be more explicit, knowledge refers to the competence and abilities that a person or a group of individuals have earned through a theoretical or practical understanding of a subject (Che Amat et al., 2011; Sinclair, 2010). Knowledge regarding organic food has been shown to have a favorable impact on sentiments toward such food in previous study (Aertsens et al., 2011; Gracia, 2007; stobbelaar et al., 2007). Only a few research (Abdul Aziz and Chok, 2013; Hamdan et al., 2013) have looked into the impact of knowledge on halal food attitudes. According to the findings of Hamdan et al. (2013), there is a weak link between halal food awareness and purchasing decisions. Non-Muslim consumers' purchasing intentions are favorably associated to their understanding of halal cuisine, according to Abdul Aziz and Chok (2013). Similarly, Ayyub (2015) finds that non-Muslim opinions regarding halal food in the UK are influenced by knowledge.

H1a: There is a positive relationship between product knowledge to attitude towards halal food

2.2.2. Safety and Health concern

Numerous research have indicated a link between an emphasis on safety and health and views toward halal items (Ambali & Bakar, 2014; Hussain, Rahman, Zaheer, & Saleem, 2016). (Nawawi et al., 2018). More precisely, (Ambali & Bakar, 2014) discovered that sentiments for halal products in Malaysia were positively influenced by their level of safety and concern for their health. Meanwhile, a poll conducted by (Hussain et al., 2016) indicated that safety and health concerns have a considerable beneficial effect on sentiments toward halal products in Pakistan. Halal food is defined as any food that may be consumed by humans and is permissible under Islamic law, as long as the food does not contain any of the haram foods specified in the Qur'an. Halal food products must be halal and thoyiban (halal and clean) so that for Muslims the health and safety factors of the product will affect attitudes.

H1b: There is a positive relationship between safety and health concern to attitude towards halal food

2.2.3. Media exposure

The media as a source of information about halal products includes all forms of communication, including television, radio, the internet, banners / billboards / outdoor displays, magazines, posters, brochures, bulletins, newspapers, documentaries, articles, commercials, and sales promotions (Che Omar, 2013; Rahim & Pawanteh, 2009; Ayanwale et al., 2005). The impact of media exposure on halal items (references from the media) has been shown to have a greater effect on attitudes (Bonne, Vermeir, Bergeaud-Blackler, & Verbeke, 2007), (Kamarulzaman, Veeck, Mumuni, Luqmani, & Quraeshi, 2016), (Md Husin et al., 2016), and (Rahim et

al., 2013). There are few studies that demonstrate how the media might influence an individual's subjective norms. As a result, this study identifies media references as a factor in the establishment of subjective norms (Md Husin et al., 2016). This is because the research is primarily focused on the marketing component of halal food products, making the mass media more pertinent. Consumers may feel that personal referrals from family members or friends can influence their purchase of halal food items, however online and offline media references might also influence their purchase of halal food products. The term "mass media" refers to all modes of communication, including newspapers, radio, television, and the internet (Pasek et al., 2006). The mass media, according to Aggarwal et al. (1998), is informational. The mass media have a number of advantages, which are exemplified by their capacity to rapidly reach vast audiences, generate knowledge, and transmit information (Rogers, 1995). Numerous research have confirmed the mass media's major influence on subjective norms (Zolait and Ainin, 2009; Conner et al., 2001; Limayem et al., 2000). For instance, Zolait and Ainin (2009) examined the effect of mass media on Yemeni citizens' intentions to utilize internet banking. They discovered that mass media had a considerable influence on people's intentions to utilize internet banking. In another study (Bhattacharjee, 2000), a comparable construct known as external influence was used, which is best demonstrated by mass media influence.

H1c: There is a positive relationship between media exposure to attitude towards halal food

2.3. Reference Group

Numerous studies on Islamic financial services and information technology have established a strong correlation between interpersonal referrals (friends, family members, and coworkers) and subjective standards (Husin and Rahman 2013; Husin et al. 2016). It is detailed in further detail in a conceptual paper that examines the aspects that influence a customer's intention to become a family member. According to research on takaful schemes (Husin & Rahman, 2013), interpersonal referrals from friends, family members, and coworkers are crucial precursors that can put social pressure on individual intentions to join in family takaful schemes.

H2: There is a positive relationship between reference group to purchase intention on halal food

2.4. Religiosity

Religion is a commitment to religion or faith beliefs that is manifested in the activities or behavior of persons who adhere to that religion or faith. Religion is defined as knowledge, the strength of one's belief, the frequency with which one's worship and regulations are observed, and the depth of one's admiration for the religion to which one adheres. For a Muslim, religiosity is defined by the extent to which he or she understands, believes in, practices, and appreciates Islam. According to this definition, religiosity in Islam consists of five components: aqidah, worship, charity, morals, and knowledge (Astogini, 2011). According to Glock's 1965 definition of religiosity, religion has five dimensions: ideological, ritualistic, experiential, intellectual, and consequential. Religiosity acted as a moderator of reference group influence on purchasing intention.

H3: religiosity moderates the influence of reference groups on purchase intention

The research model for attitude toward halal food and reference group to purchase intention as below.

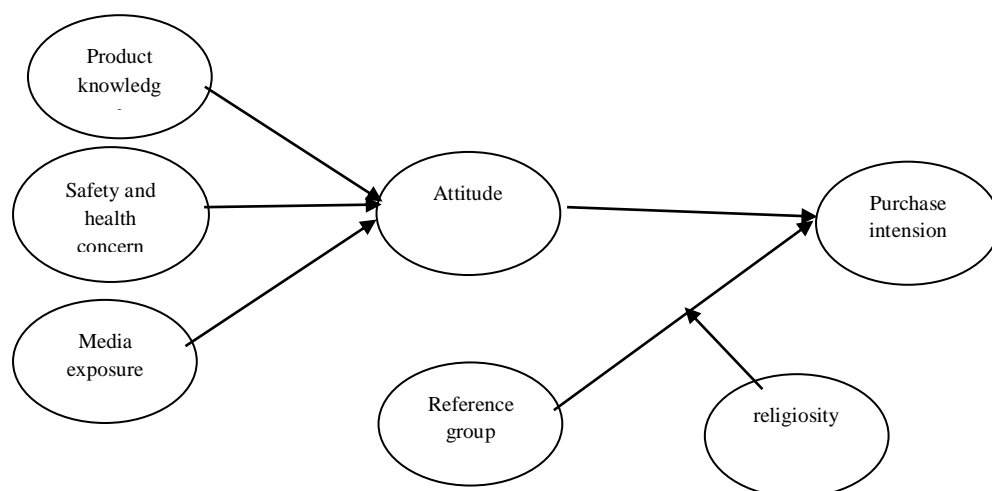


Figure 1. Research model

3. RESEARCH METHODOLOGY

3.1. Sample

This study focuses on Muslim communities or consumers in Indonesia who are aware of and expect to purchase halal food products in the future. The sampling technique used in this study is non-probability sampling, which is a sampling technique that does not provide equal opportunities for each element or member of the population to be sampled (Cooper and Schindler, 2013). Sample selection based on certain factors (criteria) related to the study aims or research challenges. The researcher employs judgment sampling to select respondents from Muslim communities in Indonesia who are at least 17 years old, are familiar with halal food products, and want to purchase them. The reason for choosing the 17-year age requirement is to adhere to Tilker and Hurlock's periodization of human development in Suryana (2011), which states that early adolescence lasts until the age of seventeen, while late adolescence lasts until the age of legal adulthood. Specifically, 21 years of age. Additionally, under Indonesian law, everyone over the age of seventeen is deemed intellectually mature and is entitled to a resident identity card. The method for determining the minimum sample size differs significantly. Five factors influence the sample size required for Structural Equation Modeling (SEM) (Hair et al., 2014), including (1) the normality of multivariate data, (2) estimation techniques, (3) model complexity, (4) the number of missing data, and (5) the mean error of variance among reflective indicators. The needed sample size should be established, in particular, utilizing data analysis based on the section of the model with the most predictors. The sample size for this study was based on the SEM model's minimum sample size criteria, which was 225. Descriptive statistic of sample shown in table I below

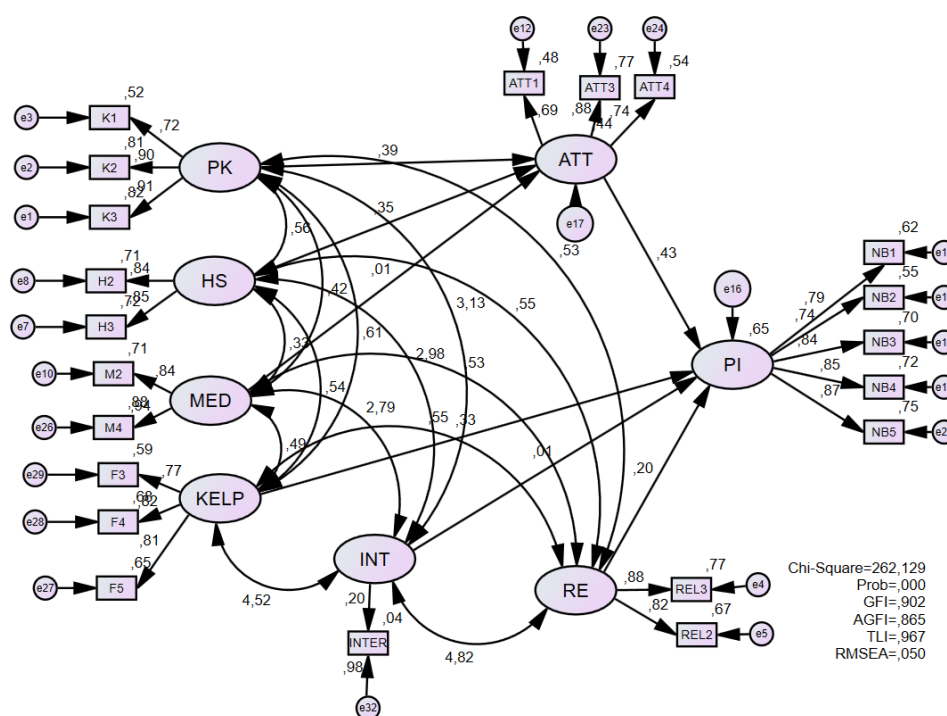
Table 1. Demographic profile of respondents

Characteristics	%
Gender	
Male	39 %
Female	61 %
Age	
17-25	36,0%
26-35	36,9%
36-45	14,2%
46 – 55	9,3%
56 - 65	3,6%
Level of Education	
High School	36,0%
Diploma	8,0%
Undergraduate	49,8%
Post graduate	5,8%
Occupation	
College student	22,2%
Civil servant	7,6%
Private sector worker	36,4%
Employees of state-owned enterprises	21,3%
Entrepreneur	4,0%
Others	8,4%
Monthly Income	
Below Rp1.000.000	12,0%
Rp 1.0001 – Rp 3.000.000	20,9%
Rp 3.000.001 – Rp 5.000.000	43,6%
Above Rp5.000.000	23,6%
County	
Banten	5,8%
DIY	38,2%
DKI Jakarta	10,7%
Jawa Tengah	5,8%
Jawa Barat	18,2%
Jawa Timur	3,6%
Riau	3,6%
Sumatera Selatan	14,2%

3.2. Data Analysis And Results

The analytical data used Structural Equation Modeling (SEM) to simultaneously and moderation model and examined hypothesized relationship proposed in the study. One of the requirements is that the measurement model that measures individual latent construct using multiple indicators needs to be analyzed using confirmatory factor analysis (CFA) so that its validity can be confirmed. CFA of the measurement model is considered appropriate when there is a theoretical and empirical knowledge of the underlying latent variable structure (Anderson & Gerbing, 1988; Byrne, 2001). At this stage, the strength of the regression paths from constructs to their observed variables is the key interest of the research. The primary concern is the extent to which the observed variables are generated by the underlying constructs. Once the measurement model is validated and goodness-of-fit is satisfied the model is ready for the next analysis, that is, structural model. The second step evaluates latent factors' moderating effect on endogenous variables.

The result shows that measurement model is a model of measurement for conformance testing. SEM confirming indicator s or manifest of a latent variable to two or more variables of study (Sumadi, 2016). The measurement model shows that Chi-square= 262,129. Probability = 0,00 GFI = 0,902, AGFI= 0,865, TLI = 0,967, CFI = 0,974 and RMSEA = 0,050. The criteria fit so that the whole model can be accepted.



The proposed hypotheses were tested using a simultaneous regression and the moderation effect of religiosity on reference group to purchase intention of halal food. Table II shows the results of hypotheses testing

Table 2 Results of Hypotheses testing

Hypothesis	Estimate	p Value	Result
H1: Attitude toward halal food → purchase intention	0,436	0,000	Supported
H1a: Product knowledge → Attitude toward halal food	0,376	0,000	Supported
H1b: Safety and Health concern → Attitude toward halal food	0,282	0,000	Supported
H1c: Media Exposure → Attitude toward halal food	0,010	0,856	Not supported
H2: Reference group → purchase intention	0,326	0,000	Supported
H3: Religiosity*Reference group → purchase intention	0,004	0,000	Supported

Knowledge of halal food products, health and safety concern (Nawawi et al., 2018), and media exposure are all antecedents (determinants) of attitudes toward halal food items (Khan & Azam, 2016).

4. DISCUSSION

The purpose of this study is to determine the antecedents or dimensions affecting attitudes toward halal food (knowledge, safety and health, and media exposure), and the reference groups influencing the intention to buy halal food. This study succeeded in proving that attitude has a positive and significant effect on purchase intention of halal food. Various behavioral studies have proven that attitude is the main predictor of purchase intention (Ajzen, 1985); (Ajzen, 1988); (Fishbein & Ajzen, 2011); (Ajzen, 2012). Attitude is an overall evaluation of a particular action that shows how much a person likes or dislikes doing an action. The attitude of a Muslim consumer describes the overall evaluation in carrying out the Islamic faith.

Numerous research on halal food knowledge have been conducted with the goal of determining the level of understanding regarding halal food products. The term "knowledge" refers to the competence and abilities that an individual possesses and acquires through a theoretical or practical understanding of an object (Abd Rahman, Asrarhaghighi, & Ab Rahman, 2015). Knowledge is also a factor that influences consumer buying attitudes and behavior. This research is consistent with the findings of (Larasati, Hati, & Safira, 2018); (Abd Rahman et al., 2015); (Said, Hassan, Musa, & Rahman, 2014); and (Said, Hassan, Musa, & Rahman, 2014). (Johan & Putit, 2016). 2019 (Maharani and Sivia). (Ahmed, Vveinhardt, Streimikiene, & Pilinkien, 2019); (Ahmed, Vveinhardt, Streimikiene, & Pilinkien, 2019); (Ayyub, 2015). The more knowledge a someone possesses, the more favorable his or her attitude toward halal food products will be.

Consumer perceptions regarding halal cuisine are impacted by consumer worries about food safety and health. Consumers who are concerned about their safety and health will develop a favorable attitude (Ambali & Bakar, 2014; Hussain, Rahman, Zaheer, & Saleem, 2016). (Nawawi et al., 2018). The study's findings demonstrate that customer attitudes toward halal food are influenced by safety and health concerns.

The mass media can also be utilized as a guide on whether or not to take a particular activity (Md Husin, Ismail, & Ab Rahman, 2016). Consumer behavior will be influenced by the type of media used and the completeness of information obtained. The role of the media becomes increasingly crucial in an era when the use of information technology via gadgets has become a necessity. Electronic media, such as television, and online media were the most extensively used medium in this survey. Consumers favor the media that provides thorough information on halal items. However, media exposure is not proven as an antecedent of attitude.

The hypothesis in this study that the reference group has a positive and significant effect on purchasing intention. Reference groups such as parents, relatives, close friends, and coworkers expect individuals to perform or not perform certain behaviors, which are used as references to direct behavioral intentions (Baron & Byne, 2003, Rptiono, 2018).

In this study, religiosity acts as moderation variable that can strengthen the influence of reference groups on the purchase intention of halal food products. Religiosity has a positive effect on purchase intention. The interaction of religiosity and reference groups has a positive effect on purchase intention. The form of moderation that occurs is quasi moderation.

5. CONCLUSION

Attitude has a positive effect on the intention to buy halal food products. This means that the more positive a person's attitude towards halal food products increases the purchase intention. This result is supported by the majority of respondents' responses strongly agree with the statement about attitudes towards halal food products. Knowledge has a positive effect on attitudes. This means that the better knowledge about halal food that a person has will form a positive attitude. The aspect of knowledge about halal food is important in shaping one's attitude. Concern for safety and health factors has a positive effect on attitudes. The more people care about food safety and health, the more positive their attitude will be. Respondents strongly agree that halal food is safer for health. media exposure has a positive effect on attitudes towards halal food. The more selective in using the media as a reference for halal food, the better a person's attitude will be. Reference group has a positive effect on purchase intention. This means that the higher the role of the reference group will increase the intention to buy halal food. Religiosity moderates the influence of reference groups on the purchase intention of halal food products. The moderating effect (religiosity interaction and reference group) has a positive effect on purchase intention. This means that the role of religiosity in the relationship between reference groups and purchase intention is to act as a quasi-moderation. Quasi-moderation is a variable that moderates the relationship between the independent variable and the dependent variable and at the same time acts as an independent variable.

6. LIMITATION AND FUTURE RESEARCH

This study has several limitations including the research sample is not evenly distributed throughout Indonesia, the study only examines ready-to-eat halal food products (halal culinary) and does not distinguish the size of restaurants that serve halal food. This study only examines the final product of halal food (fast food) without considering the supply of raw materials and production

processes that are guaranteed to be halal and this study does not specifically examine the halal logo issued by the MUI which must be present in a halal restaurant in the form of a barcode or MUI halal sticker, because this will increase awareness of halal food products.

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