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(MARGINAL)

THE EFFECT OF USING E-COMMERCE, DIGITAL PAYMENT AND THE QUALITY OF ACCOUNTING INFORMATION SYSTEMS ON ENTREPRENEURIAL INTEREST

(Study on Students of Accounting Department, Faculty of Economics and Business, Jambi University)

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Abstract

The integration of e-commerce, digital payments, and Accounting Information Systems significantly enhances entrepreneurial interest among students. These technologies provide accessible and efficient tools for starting and managing businesses, fostering a greater inclination towards entrepreneurship. This study aims to analyze the influence of e-commerce, digital payment, and the quality of Accounting Information Systems (AIS) on the entrepreneurial interest of accounting students from the 2020 cohort at the University of Jambi. A saturated sampling technique was employed, resulting in a sample size of 171 active accounting students. Data collection was conducted through an online questionnaire consisting of several relevant questions. The results of the study indicate that e-commerce, digital payment, and the quality of AIS significantly affect students' entrepreneurial interest. These findings suggest that a good understanding and skills in using digital technology and information systems can encourage students' interest in entrepreneurship. Likewise, improving students' proficiency in online business, digital transactions, and computerized accounting can substantially boost their enthusiasm for entrepreneurship. Such skill development may result in more students starting their own businesses, potentially stimulating economic expansion and helping to lower joblessness among recent graduates.

Keywords: *E-Commerce, Digital Payment, Accounting Information Systems, Entrepreneurship Interest*

1. INTRODUCTION

Digital transformation in commercial has become an indispensable arsenal of business proprietors. These technologies help by providing accurate, quick and reliable data which in return reduce operating costs. As tech gets more advanced, even entrepreneurs are using them far and wide that has further fuelled the competition in this already challenging market. Entrepreneurs who are not prepared for this evolution could discover that their businesses fail to succeed or grow in a rapidly changing environment.

E-commerce is one of the information technology applications widely used in business to enhance competitiveness. According to Rehatalanit (2021), e-commerce encompasses commerce, business collaboration, services, and job vacancy information. E-commerce provides convenience for the public to start businesses due to its practicality, allowing anyone to create a business and market products through marketplaces or social media (Meredith Geoffrey, 2000). Data from databoks.katadata.co.id shows that the five

e-commerce platforms with the most visitors in Indonesia (January-December 2023) are Shopee, Tokopedia, Lazada, Blibli, and Bukalapak. Online marketplaces allow business owners to reach a broad customer base with their offerings. The ability to process payments electronically is a key component of internet-based selling (Rahmidani, 2015; Wahyuni & Diana, 2020; Wijaya et al., 2022).

According to databoks.katadata.co.id, the five most widely used e-wallets in Indonesia are Gopay, OVO, Dana, ShopeePay, and LinkAja. Secure digital payments enhance consumer trust. To minimize fraud in e-commerce, entrepreneurs must have a good Accounting Information System (AIS). AIS is useful for processing data and transactions to generate information beneficial for planning, control, and business operations. With accurate information, entrepreneurs can make better business decisions. The quality of AIS, e-commerce, and digital payments are interconnected and assist in business decision-making (Sari & Pravitasari, 2022).

Universities are now not only required to produce highly competent graduates but also those capable of creating jobs through entrepreneurship. However, the unemployment rate in Indonesia remains high, including among the educated unemployed. One solution to this unemployment problem is to encourage entrepreneurial spirit among students. In recent times, there has been a noticeable upswing in entrepreneurial activities among the younger generation.

Many motivational seminars, books, and media coverage discuss the success of entrepreneurs, encouraging them to venture into the business world. Business among students is now widespread, besides being an elective course in various faculties (Rahayu & Laela, 2018). Students must have a strong interest in opening new business units. Motivation is a key element that enhances an individual's work ethic and encourages them to maximize opportunities by leveraging their inherent abilities. This drive doesn't emerge instantaneously; rather, it evolves gradually in response to various influential factors. A person's motivation to become an entrepreneur is influenced by individual characteristics, including a high sense of responsibility, the courage to take risks, and a love for challenges.

The use of e-commerce and digital payments among students is increasing, providing ease in starting a business without requiring significant capital (Bastomi et al., 2023). Students who actively utilize this technology can enhance their entrepreneurial interest. Observations show that accounting students at Jambi University, such as Widia (@dapur_uticatering) and others, have successfully utilized e-commerce, digital payments, and AIS for their businesses (Budiarto et al., 2023). These findings positively impact millennials and Gen Z in leveraging these platforms for entrepreneurship.

This research examines how online commerce platforms, digital payment methods, and advanced accounting software influence the entrepreneurial aspirations of accounting students at Jambi University. It explores the potential of these modern technologies to boost students' interest in starting businesses by offering user-friendly and effective tools for business operations. The research is driven by the need to tackle graduate unemployment through encouraging entrepreneurship. By identifying what motivates students towards entrepreneurial pursuits, the study aims to provide insights for shaping educational curricula and policies that could stimulate business creation and economic development.

2. LITERATURE REVIEW

This study employs the Technology Acceptance Model (TAM), a theoretical framework introduced by Fred D. Davis in 1986. TAM serves as a crucial tool for understanding and forecasting how individuals adopt and integrate information systems into their practices. The model has its roots in the Theory of Reasoned Action (TRA), but narrows its focus to technology adoption specifically. At its core, TAM introduces two pivotal concepts: perceived usefulness and perceived ease of use. These factors are considered the primary drivers of technology acceptance.

In the context of this research, TAM provides a theoretical foundation for examining how accounting students perceive and potentially adopt e-commerce, digital payment systems, and Accounting Information Systems. This framework allows the researchers to explore how these perceptions might influence students' interest in entrepreneurship, bridging the gap between technology acceptance and entrepreneurial inclinations.

2.1. E-Commerce

According to Pramiswari & Dharmadiaksa (2017), e-commerce streamlines business operations by conducting sales and transactions online. E-commerce allows sellers and buyers to transact virtually without meeting in person (Hafizah, 2022). Research indicates that e-commerce positively influences entrepreneurial decisions, improves communication efficiency, and expands marketing reach (Jamil, 2023). Studies by Saragih & Ramdhany (2012), Wijaya et al (2022), Lovita & Susanty (2021), Nurlaila & Fitriyah (2021), and Wijaya et al (2022) confirm that e-commerce increases entrepreneurial interest, especially among students.

H_1 : The use of E-Commerce has a positive effect on entrepreneurial interest.

2.2. Digital Payment

Digital payment refers to transactions using electronic media for cashless payments, providing ease and security in transactions (Febrilia et al., 2020). Research shows that digital payments positively influence entrepreneurial decisions, as supported by Putra et al (2017), Putri (2020), and Novianti & Wibisono (2020).

H_2 : The use of Digital Payment has a positive effect on entrepreneurial interest.

2.3. The Quality of Accounting Information Systems

DeLone & McLean (1992)define system quality as the performance of information systems in meeting user needs, encompassing hardware, software, policies, and procedures. As per Susanto (2013), a high-quality accounting information system requires the seamless integration of various elements, including hardware, software, human expertise, procedural frameworks, data storage systems, and communication infrastructure. This integration is crucial for generating valuable financial data. Multipe studies have illuminate that AIS play a major and favorable role in shaping entrepreneurial choices. This finding is corroborated by multiple researchers, including Pramiswari & Dharmadiaksa (2017), Sihombing & Sulistyo (2021), Wahyuni & Diana (2020), Nurabiah et al (2021), Lovita & Susanty (2021), and Nurlaila & Fitriyah (2021).

H_3 : The Quality of Accounting Information Systems has a positive effect on entrepreneurial interest.

3. RESEARCH METHODS

This study employs a quantitative approach, utilizing an online survey methodology with questionnaires distributed through Google Forms. The researchers gathered data by sending these questionnaires to a carefully chosen subset of a specific group. The target population comprises undergraduate accounting students who entered the Faculty of Economics and Business at the University of Jambi in 2020. Based on the researchers' data, there are 171 active accounting students in this faculty.

For sample selection, the researchers opted for a comprehensive approach known as saturated or total sampling. This method involves including every member of the population in the sample, ensuring complete representation. To measure responses, the study uses the semantic differential scale, which allows for nuanced data collection on participants' attitudes and perceptions.

4. RESULTS AND DISCUSSION

4.1. Research Results

4.1.1. Respondent Characteristics Description

Table 1. Respondent Characteristics by Gender

Gender	Percentage	Total
Male	29,8 %	51
Female	70,2 %	120
Total	100%	171

Source: Processed Primary Data (2024)

As shown in the preceding Table 1, the total number of respondents is 171, consisting of 51 males (29.8%) and 120 females (70.2%).

Table 2. Respondent Characteristics by Completion of AIS Course

Criteria	Percentage	Total
Yes	100 %	171
No	0 %	0
Total	100%	171

Source: Processed Primary Data (2024)

Table 2 presents all respondents have completed the Accounting Information Systems (AIS) course, with a total of 171 respondents (100%).

Table 3. Respondent Characteristics by Experience in Online Transactions

Criteria	Percentage	Total
Have Ever	100 %	171
Never	0 %	0
Total	100%	171

Source: Processed Primary Data (2024)

Table 3 presents all respondents have engaged in online transactions using e-commerce platforms, with a total of 171 respondents (100%).

Table 4. Respondent Characteristics by Frequently Used E-Commerce Platform

Platform	Percentage	Total
Shopee	80,1 %	137
Lazada	7%	12
Tokopedia	12,9%	22
Other	0%	0
Total	100%	171

Source: Processed Primary Data (2024)

Table 4 presents 137 respondents (80.1%) prefer using the Shopee platform, 12 respondents (7%) prefer Lazada, and 22 respondents (12.9%) prefer Tokopedia. Overall, it can be concluded that the most preferred and used platform by respondents is Shopee.

4.1.2. Variable Description

a. Description of The E-Commerce Variable (X1)

Table 5. Respondent Answer Range of The E-Commerce Variable (X1)

No	Question	Respondent Answer Range							Total
		1	2	3	4	5	6	7	
Total		0	0	14	147	231	210	253	855
Percentage		0%	0%	2%	17%	27%	25%	30%	100%

Based on the table of respondents' responses to the e-commerce variable, it shows that 0 respondents or 0% answered in range 1; 0 respondents or 0% answered in range 2; 14 respondents or 2% answered in range 3; 147 respondents or 17% answered in range 4; 231 respondents or 27% answered in range 5; 210 respondents or 25% answered in range 6; 253 respondents or 30% answered in range 7. This indicates that the e-commerce factor has an influence on entrepreneurial interest.

b. Description of The Digital Payment Variable (X2)

Table 6. Respondent Answer Range of The Digital Payment Variable (X2)

No	Question	Respondent Answer Range							Total
		1	2	3	4	5	6	7	
Total		0	0	17	101	221	249	267	855
Percentage		0%	0%	2%	12%	26%	29%	31%	100%

Source: Processed Primary Data (2024)

Based on the table of respondents' responses to the digital payment variable, it shows that 0 respondents or 0% answered in range 1; 0 respondents or 0% answered in range 2; 17 respondents or 2% answered in range 3; 101 respondents or 12% answered in range 4; 221 respondents or 26% answered in range 5; 249 respondents or 29% answered in range 6; 267 respondents or 31% answered in range 7. This indicates that the digital payment factor has an influence on entrepreneurial interest.

c. Description of The Quality AIS Variable (X3)

Table 6. Respondent Answer Range of The Quality AIS Variable (X3)

No	Question	Respondent Answer Range							Total
		1	2	3	4	5	6	7	
Total		0	0	4	131	395	722	971	2223
Percentage		0%	0%	0%	6%	18%	32%	44%	100%

Source: Processed Primary Data (2024)

Based on the table of respondents' responses to the variable of accounting information system quality, it shows that 0 respondents or 0% answered in range 1; 0 respondents or 0% answered in range 2; 4 respondents or 0% answered in range 3; 131 respondents or 6% answered in range 4; 395 respondents or 18% answered in range 5; 722 respondents or 32% answered in range 6; 971 respondents or 44% answered in range 7. This indicates that the quality of the accounting information system factor has an influence on entrepreneurial interest.

d. Description of The Entrepreneurial Interests Variable (Y)

Table 7. Respondent Answer Range of The Entrepreneurial Interests Variable (Y)

No	Question	Respondent Answer Range							Total
		1	2	3	4	5	6	7	
Total		0	0	11	216	375	199	252	1026
Percentage		0%	0%	1%	21%	37%	19%	22%	100%

Source: Processed Primary Data (2024)

Based on the table of respondents' responses to the variable of entrepreneurial interest, it shows that 0 respondents or 0% answered in range 1; 0 respondents or 0% answered in range 2; 11 respondents or 1% answered in range 3; 216 respondents or 21% answered in range 4; 375 respondents or 37% answered in range 5; 199 respondents or 19% answered in range 6; 225 respondents or 22% answered in range 7. This indicates that the entrepreneurial interest factor has an influence.

4.1.3. Descriptive Statistic

Table 8. Descriptive Statistics Results

	N	Min	Max	Mean	Std
E-Commerce	171	18	35	28.16	4.587
Digital Payment	171	18	35	28.79	4.429
Quality of Accounting Information Systems	171	58	91	79.77	9.299
Entrepreneurial Interest	171	23	42	32.40	5.823

Source: Processed Primary Data (2024)

Based on the calculations from Table 8, it can be concluded that all independent and dependent variables have a well-distributed data spread. This indicates that e-

commerce, digital payment, and the quality of AIS are significant factors to consider in entrepreneurial interest.

4.1.4. Validity Test

All question items demonstrated validity as their r-statistic values surpassed the critical r-table value of 0.126. The research instrument consisting of 29 question items across four variables e-commerce, digital payment, quality of accounting information systems, and entrepreneurial interest has been validated and can effectively measure the variables.

4.1.5. Reability Test

Table 9. Reliability Test Results

Variable	*Cronbach Alpha*	Standard Coefficient	Description
E-Commerce (X1)	0,928	0,60	Reliable
Digital Payment (X2)	0,940	0,60	Reliable
Quality of AIS (X3)	0,966	0,60	Reliable
Entrepreneurial Interest (Y)	0,948	0,60	Reliable

Source: Processed Primary Data (2024)

Based on the calculations in Table 9, the Cronbach's Alpha values are 0.928 for the E-Commerce variable, 0.940 for the Digital Payment variable, 0.966 for the Quality of AIS variable, and 0.948 for the Entrepreneurial Interest variable. In light of these results, we can determine that the measurement indicators for each variable demonstrate reliability, as all variables exhibit a Cronbach's Alpha value exceeding 0.60. This outcome suggests that the questionnaire employed in this study is dependable and appropriate as an instrument for measurement.

4.1.6. Classical Assumption Test

a. Normality Test

The normality assumption for the research model is satisfied, as evidenced by the Kolmogorov-Smirnov test. The test yielded a p-value of 0.200, exceeding the 0.05 threshold typically used for statistical significance.

b. Multicollinearity Test

The study's independence from multicollinearity is confirmed by the tolerance and Variance Inflation Factor (VIF) values of all independent variables. E-Commerce shows a tolerance of 0.633 and VIF of 1.580, Digital Payment has a tolerance of 0.539 and VIF of 1.856, and Quality of Accounting Information Systems exhibits a tolerance of 0.566 and VIF of 1.768. As all tolerance values exceed 0.10 and all VIF values are below 10, the study meets the criteria for absence of multicollinearity, validating its suitability for further analysis.

c. Heteroscedasticity Test

The heteroscedasticity test results using Spearman's rho indicate: The E-Commerce variable shows a correlation significance value of 0.918. The Digital Payment variable

shows a correlation significance value of 0.748. The Quality of AIS variable shows a correlation significance value of 0.74. The analysis reveals that the correlation significance values of the independent variables exceed 0.05. This finding suggests that the model and its variables do not exhibit heteroscedasticity, thus satisfying an important assumption for reliable statistical inference.

4.1.7. Regression Analysis

Table 10. Multiple Linear Regression Analysis Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.911	2.840		1.730	.086
	E-Commerce	.333	.088	.289	3.806	.000
	Digital Payment	.244	.098	.204	2.480	.014
	Quality of AIS	.139	.046	.245	3.040	.003

a. Dependent Variable: Entrepreneurial Interest

Source: Processed Primary Data (2024)

The multiple linear regression equation, derived from the calculations presented in Table 10, can be expressed as follows:

$$Y = 4{,}911 + 0{,}333X1 + 0{,}244X2 + 0{,}139X3 + e$$

4.1.8. F-Test

Table 11. Simultaneous Test Results (F-Test)

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1844.842	3	614.947	35.409	.000[b]
	Residual	2900.316	167	17.367		
	Total	4745.158	170			

a. Dependent Variable: Entrepreneurial Interest
b. Predictors: (Constant), E-Commerce, Digital Payment, Quality of AIS

Source: Processed Primary Data (2024)

The F-test results in Table 11 reveal that e-commerce, digital payment, and quality of accounting information systems collectively influence entrepreneurial interest. This is evidenced by a significance value of 0.000, which is below the 0.05 threshold ($\alpha = 5\%$). Moreover, the calculated F value of 35.409 exceeds the F table value of 2.43. These findings support the initial hypothesis, confirming that the three variables significantly impact entrepreneurial interest when considered together.

4.1.9. T-Test

Table 10's calculations yield the following T-test results for each variable:

a. E-Commerce (X1): The coefficient's significance test reveals a calculated T value of 3.806, surpassing the T table value of 1.974, with a significance of 0.000. This

falls below the 5% significance threshold (0.000 < 0.05), indicating a substantial link between e-commerce and entrepreneurial interest.

b. Digital Payment (X2): The coefficient's significance test shows a calculated T value of 2.480, exceeding the T table value of 1.974, with a significance of 0.014. This is within the 5% significance level (0.014 < 0.05), suggesting a meaningful relationship between digital payment and entrepreneurial interest.

c. Quality of Accounting Information Systems (X3): The coefficient's significance test demonstrates a calculated T value of 3.040, higher than the T table value of 1.974, with a significance of 0.003. This is below the 5% significance level (0.003 < 0.05), indicating a notable influence of accounting information systems quality on entrepreneurial interest.

4.1.10. Coefficient of Determination

Table 12. Coefficient of Determination Result

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.624[a]	.389	.378	4.167

a. Predictors: (Constant), Total_X1, Total_X2, Total_X3
b. Dependent Variable: Total_Y

Source: Processed Primary Data (2024)

Based on Table 12, the Adjusted R Square value is 0.378 or 37.8%. This indicates that the independent variables e-commerce (X1), digital payment (X2), and the quality of accounting information systems (X3) can explain 37.8% of their influence on the dependent variable, which is entrepreneurial interest. Other factors not considered in this research account for the remaining 62.2% of the influence or explanation.

4.2. Discussion

The results of this research indicate that the use of e-commerce, digital payment, and the quality of accounting information systems simultaneously influence the entrepreneurial interest of active accounting students from the 2020 cohort in the Faculty of Economics and Business at Jambi University (Musthofa et al., 2020). Therefore, the hypothesis proposed in this study is accepted. This can be proven by the F-test results and variable descriptions, where all respondents' statements received a response range of 7 with a total score of 253 or 30%, the digital payment variable received a response range of 7 with a total score of 267 or 31%, the quality of accounting information systems variable received a response range of 7 with the highest total score of 971 or 44%, and the entrepreneurial interest variable received a response range of 7 with a total score of 225 or 22%. Thus, all the hypotheses in this study are accepted because they have a positive and significant influence, meaning they positively impact the sample and population, supporting the hypothesis and aligning with the theory proposed in this study.

According to the Technology Acceptance Model (TAM), there are two perceptions: ease of use and usefulness in using technology. TAM is highly relevant when applied to the variables e-commerce, digital payment, and the quality of accounting information systems, as these variables can facilitate accounting students from the 2020 cohort at the

Faculty of Economics and Business at Jambi University in decision-making to start their businesses through e-commerce, make it easier for consumers to use digital payment methods, and enable students to utilize accounting information systems based on the knowledge they have gained through their studies.

The findings of this research align with studies by Ginting & Anugrah (2023), Ririn Fitriyah (2022), and Wijaya et al (2022). The higher the knowledge about e-commerce, the higher the students' interest in making entrepreneurial decisions. The accounting information system positively influences entrepreneurial decision-making. The higher the knowledge about the accounting information system, the greater the students' interest in making entrepreneurial decisions.

E-commerce involves buying and selling transactions electronically using the internet (Asy'Ari & Shulthoni, 2023). The hypothesis test results in this study show that the e-commerce variable positively and significantly affects the entrepreneurial interest of accounting students from the 2020 cohort at Jambi University. All respondents' statements on the e-commerce variable received the highest response range of 7 with a score of 253 or 30%, indicating that e-commerce usage greatly helps accounting students from the 2020 cohort at Jambi University in considering entrepreneurial decisions due to easy access and low capital requirements, and the lowest response range of 3 with a score of 14 or 2%. Thus, it can be concluded that the first hypothesis in this study is accepted because it has a positive and significant effect on the entrepreneurial interest of accounting students from the 2020 cohort at Jambi University.

The relationship between the Technology Acceptance Model (TAM) and the e-commerce variable is that e-commerce provides usability and ease of transactions and enhances consumer purchasing opportunities. Purchase reach becomes wider through diverse access to available products and services. For entrepreneurs like students, e-commerce offers high flexibility for buyers or customers, allowing them to view product catalogs and place orders anytime, anywhere, 24/7. This study's findings support previous research by Ginting & Anugrah (2023), Ririn Fitriyah (2022), Nurlaila & Fitriyah (2021), and Pramiswari & Dharmadiaksa (2017), who found a positive and significant relationship between e-commerce and entrepreneurial interest. However, these findings contradict research by Jamil (2023) and Taufiq-Hail et al (2023), who found that e-commerce does not influence entrepreneurial decision-making.

Digital payment, often referred to as electronic payment, is a type of payment using electronic media as part of e-commerce services, storing payment instrument data for transactions using cards or electronic money. It aims to provide ease, speed, efficiency, and transparency to buyers. The hypothesis test results in this study show that the digital payment variable positively and significantly affects the entrepreneurial interest of accounting students from the 2020 cohort at Jambi University. All respondents' statements on the digital payment variable received a response range of 7 with a total score of 267 or 31%, indicating that the ease and usability of digital payments during transactions spark the entrepreneurial interest and intention of accounting students from the 2020 cohort at Jambi University, and the lowest response range of 3 with a total score of 17 or 2%. Thus, it can be concluded that the hypothesis for the digital payment variable is accepted because it has a positive and significant effect, meaning it positively impacts

the sample and population, supporting the hypothesis and aligning with the theory proposed in this study.

According to the Technology Acceptance Model (TAM), digital payment technology provides benefits for users, such as simplifying payment transactions and increasing payment effectiveness. TAM is supported in this research as it facilitates students in making business decisions and makes it easier for consumers to pay through digital payment methods. This study's findings support research by Oktaviana & Setiawan (2022) and Novianti & Wibisono (2020), which stated that the digital payment variable positively and significantly influences entrepreneurial decision-making.

The quality of the accounting information system is a concept that must be integrated with all related elements and sub-elements to produce quality accounting information. The hypothesis test results in this study show that the quality of the accounting information system positively and significantly affects entrepreneurial interest. All respondents' statements on the quality of the accounting information system variable received the highest response range of 7 with a total score of 971 or 44%, indicating that the accounting information system can improve the efficiency and effectiveness of use, and the lowest response range of 4 with a total score of 131 or 6%. Thus, it can be concluded that the hypothesis for the quality of the accounting information system variable is accepted because it has a positive and significant effect, meaning it positively impacts the sample and population, supporting the hypothesis and aligning with the theory proposed in this study.

The Technology Acceptance Model (TAM) aims to explain and predict user acceptance of an accounting information system. TAM provides a strong and straightforward explanation for analyzing and understanding various factors influencing the acceptance of computer technology. This study's findings align with research by Nurabiah et al (2021), Wahyuni & Diana (2020), and Pramiswari & Dharmadiaksa (2017), which stated that the accounting information system positively and significantly influences entrepreneurial decision-making.

5. CONCLUSION

Based on the analysis and discussion presented earlier, the following conclusions can be drawn: The use of E-commerce has a significant and positive influence on entrepreneurial interest among accounting students of the 2020 cohort at Jambi University. Digital payment methods also have a significant and positive influence on entrepreneurial interest among these students. Additionally, the quality of Accounting Information Systems has a significant and positive influence on their entrepreneurial interest.

From these conclusions, the researcher recommends that the coefficient of determination in this study is 0.378, indicating 37.8%, which falls into the category of a small effect size. This suggests that 62.2% of factors influencing the dependent variable lie outside the scope of this research. Future researchers could consider adding other independent variables that may affect the dependent variable. Additionally, future studies may benefit from employing direct interview methods to obtain accurate data that reflects the respondents' situations and conditions.

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