

**PERJANJIAN PELAKSANAAN PENELITIAN REGULER
PERIODE II TAHUN ANGGARAN 2021
NOMOR : 1662-Int-KLPPM/UNTAR/XI/2021**

Pada hari ini Senin tanggal 15 bulan November tahun 2021 yang bertanda tangan di bawah ini:

1. Nama : Jap Tji Beng, Ph.D.
Jabatan : Ketua Lembaga Penelitian dan Pengabdian kepada Masyarakat
Alamat : Letjen S. Parman No.1, Tomang, Grogol Petamburan, Jakarta Barat, 11440
selanjutnya disebut **Pihak Pertama**

2. Nama : Dr. Keni, S.E., M.M.
Jabatan : Dosen Tetap
Fakultas: Ekonomi dan Bisnis
Alamat : Jl. Tanjung Duren Utara, No. 1 Jakarta Barat 11470

Bertindak untuk diri sendiri dan atas nama anggota pelaksana penelitian :

Nama : Purnama Dharmawan, S.E., M.Si.
Jabatan : Dosen Tetap

Serta atas nama asisten pelaksanaan penelitian :

1. Nama (NIM) : Fidelius Marfel (115190434)
Fakultas : Ekonomi dan Bisnis
2. Nama (NIM) : Jacky Sona Putra (115190065)
Fakultas : Ekonomi dan Bisnis
3. Nama (NIM) : Valentino Wijaya (117202023)
Fakultas : Ekonomi dan Bisnis

selanjutnya disebut **Pihak Kedua**

Pasal 1

- (1). **Pihak Pertama** menugaskan **Pihak Kedua** untuk melaksanakan Penelitian atas nama Lembaga Penelitian dan Pengabdian kepada Masyarakat Universitas Tarumanagara dengan judul "**Studi Empiris *Traveling* Ke Luar Negeri Saat Pembatasan Perjalanan Selesai: Perluasan *Theory of Planned Behavior***"
- (2). Biaya pelaksanaan penelitian sebagaimana dimaksud ayat (1) di atas dibebankan kepada **Pihak Pertama** melalui anggaran Universitas Tarumanagara.
- (3). Besaran biaya pelaksanaan yang diberikan kepada **Pihak Kedua** sebesar Rp. 15.000.000,- (lima belas juta rupiah), diberikan dalam 2 (dua) tahap masing-masing sebesar 50%.
- (4). Pencairan biaya pelaksanaan Tahap I akan diberikan setelah penandatanganan Perjanjian Pelaksanaan Penelitian.
- (5). Pencairan biaya pelaksanaan Tahap II akan diberikan setelah **Pihak Kedua** melaksanakan penelitian, mengumpulkan :
 - a. *Hard copy* berupa laporan akhir sebanyak 5 (lima) eksemplar, *logbook 1* (satu) eksemplar, laporan pertanggungjawaban keuangan sebanyak 1 (satu) eksemplar, luaran penelitian; dan
 - b. *Softcopy* laporan akhir, *logbook*, laporan pertanggungjawaban keuangan, dan luaran penelitian.

- (6). Rincian biaya pelaksanaan sebagaimana dimaksud dalam ayat (3) terlampir dalam Lampiran Rencana Penggunaan Biaya dan Rekapitulasi Penggunaan Biaya yang merupakan bagian yang tidak terpisahkan dalam perjanjian ini.
- (7). Penggunaan biaya penelitian oleh **Pihak Kedua** wajib memperhatikan hal-hal sebagai berikut:
 - a. Tidak melampaui batas biaya tiap pos anggaran yang telah ditetapkan; dan
 - b. Peralatan yang dibeli dengan anggaran biaya penelitian menjadi milik Lembaga Penelitian dan Pengabdian kepada Masyarakat.
- (8). Daftar peralatan sebagaimana dimaksud pada ayat (7) di atas wajib diserahkan oleh **Pihak Kedua** kepada **Pihak Pertama** selambat-lambatnya 1 (satu) bulan setelah penelitian selesai.

Pasal 2

- (1). Pelaksanaan kegiatan Penelitian akan dilakukan oleh **Pihak Kedua** sesuai dengan proposal yang telah disetujui dan mendapatkan pembiayaan dari **Pihak Pertama**.
- (2). Pelaksanaan kegiatan penelitian sebagaimana dimaksud dalam ayat (1) dilakukan sejak Juli – Desember 2021.

Pasal 3

- (1). **Pihak Pertama** mengadakan monitoring dan evaluasi (MONEV) terhadap pelaksanaan penelitian yang dilakukan oleh **Pihak Kedua**.
- (2). **Pihak Kedua** diwajibkan mengikuti kegiatan MONEV sesuai dengan jadwal yang ditetapkan oleh **Pihak Pertama**.
- (3). **Pihak Kedua** menyerahkan laporan kemajuan, *log book* pelaksanaan penelitian serta wajib mengisi lembar MONEV dan draft artikel luaran wajib sebelum MONEV.

Pasal 4

- (1). **Pihak Kedua** wajib mengumpulkan Laporan Akhir, *Logbook*, Laporan Pertanggungjawaban Keuangan, dan luaran.
- (2). Laporan Akhir disusun sesuai Panduan Penelitian ditetapkan Lembaga Penelitian dan Pengabdian Kepada Masyarakat.
- (3). *Logbook* yang dikumpulkan memuat secara rinci tahapan kegiatan yang telah dilakukan oleh **Pihak Kedua** dalam pelaksanaan Penelitian.
- (4). Laporan Pertanggungjawaban yang dikumpulkan **Pihak Kedua** memuat secara rinci penggunaan biaya pelaksanaan Penelitian yang disertai dengan bukti-bukti.
- (5). Batas waktu pengumpulan Laporan Akhir, *Logbook*, Laporan Pertanggungjawaban Keuangan, dan luaran wajib berupa Artikel di **Jurnal/Prosiding Nasional Terakreditasi/Internasional Bereputasi**.
- (6). Apabila **Pihak Kedua** tidak mengumpulkan Laporan Akhir, *Logbook*, Laporan Pertanggungjawaban Keuangan, dan Luaran sebagaimana disebutkan dalam ayat (5), maka **Pihak Pertama** akan memberikan sanksi.
- (7). Sanksi sebagaimana dimaksud pada ayat (6) berupa proposal penelitian pada periode berikutnya tidak akan diproses untuk mendapatkan pendanaan pembiayaan oleh Lembaga Penelitian dan Pengabdian Kepada Masyarakat.

Pasal 5

- (1). Dalam hal tertentu **Pihak Kedua** dapat meminta kepada **Pihak Pertama** untuk memperpanjang batas waktu sebagaimana dimaksud pada Pasal 4 ayat (5) di atas dengan disertai alasan-alasan yang dapat dipertanggungjawabkan.

- (2). **Pihak Pertama** berwenang memutuskan menerima atau menolak permohonan sebagaimana dimaksud pada ayat (1).
- (3). Perpanjangan sebagaimana dimaksud pada ayat (1) hanya dapat diberikan 1 (satu) kali.

Pasal 6

- (1). **Pihak Pertama** berhak mempublikasikan ringkasan laporan penelitian yang dibuat **Pihak Kedua** ke dalam salah satu jurnal ilmiah yang terbit di lingkungan Universitas Tarumanagara.
- (2). **Pihak Kedua** memegang Hak Cipta dan mendapatkan Honorarium atas penerbitan ringkasan laporan penelitian sebagaimana dimaksud pada ayat (1).
- (3). **Pihak Kedua** wajib membuat poster penelitian yang sudah/sedang dilaksanakan, untuk dipamerkan pada saat kegiatan **Research Week** tahun terkait.
- (4). **Pihak Kedua** wajib membuat artikel penelitian yang sudah dilaksanakan untuk diikuti sertakan dalam kegiatan **International Conference** yang diselenggarakan oleh Lembaga Penelitian dan Pengabdian kepada Masyarakat.
- (5). Penggandaan dan publikasi dalam bentuk apapun atas hasil penelitian hanya dapat dilakukan oleh Pihak Kedua setelah mendapatkan persetujuan tertulis dari **Pihak Pertama**.

Pasal 7

- (1). Apabila terjadi perselisihan menyangkut pelaksanaan penelitian ini, kedua belah pihak sepakat untuk menyelesaikannya secara musyawarah.
- (2). Dalam hal musyawarah sebagaimana dimaksud pada ayat (1) tidak tercapai, keputusan diserahkan kepada Pimpinan Universitas Tarumanagara.
- (3). Keputusan sebagaimana dimaksud dalam pasal ini bersifat final dan mengikat.

Demikian Perjanjian Pelaksanaan Penelitian ini dibuat dengan sebenar-benarnya pada hari, tanggal dan bulan tersebut diatas dalam rangkap 2 (dua), yang masing-masing mempunyai kekuatan hukum yang sama.

Pihak Pertama

Pihak Kedua

Jap Tji Beng, Ph.D.

Dr. Keni, S.E., M.M.

RENCANA PENGGUNAAN BIAYA
(Rp)

Rencana Penggunaan Biaya	Jumlah
Pelaksanaan Penelitian	Rp. 15.000.000,-

REKAPITULASI RENCANA PENGGUNAAN BIAYA
(Rp)

No.	Pos Anggaran	Tahap I	Tahap II	Jumlah
1.	Pelaksanaan Penelitian	7.500.000,-	7.500.000,-	15.000.000,-
	Jumlah	7.500.000,-	7.500.000,-	15.000.000,-

Jakarta, 15 November 2021

Peneliti,

(Dr. Keni, S.E., M.M.)

LEMBAR URAIAN REVIEWER

Judul Penelitian:

Studi Empiris Traveling Ke Luar Negeri Saat Pembatasan Perjalanan Selesai: Perluasan Theory of Planned Behavior

Isi Review:

1. Secara garis besar proposal telah disusun dengan baik.
2. Perhatikan kembali cara penulisan hipotesis dan sesuaikan dengan kaidah penulisan yang baku.
3. Mohon ditambahkan juga penjelasan mengenai siapa yang menjadi target responden penelitian.
4. Anggaran perlu disesuaikan dengan dana yang disetujui.

Looking Forward to Travel Abroad Again: An Empirical Study of People Intention to Travel in the Pandemic Covid-19 Era

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ABSTRACT

The Covid-19 pandemic has forced many people to refrain from traveling. The increasing number of people who get vaccines, the government's countermeasures, and others make it possible for people to travel, especially abroad, especially when travel restrictions are no longer enforced. Therefore, this study aims to predict the intention of tourists to travel abroad in the current pandemic era. This study uses the framework of the theory of planned behavior and is expanded by adding the variable risk perception. This study uses judgmental sampling and the number of questionnaires that can be analyzed is 283. Reliability and validity tests were carried out before hypothesis testing was carried out using CB-SEM. The results of the analysis show that the strongest predictor of intention to travel was perceived behavioral control. In addition, the results show that attitudes are significantly influenced by risk perception

Keywords: *intention; travel; theory of planned behavior; risk perception*

1. RESEARCH INTRODUCTION

COVID-19 has had a negative impact on many industries around the world including tourism. The United Nations World Tourism Organization (UNWTO) estimates that international tourist arrivals could decline by 60-80% by 2020 [1]. This is because most countries restrict the movement of individuals, close tourist attractions, and many public and business-related events. Not only that, for people who travel, especially abroad, vaccination requirements as well as self-isolation at the destination and in the country of origin, often make tourists think longer in deciding on their travels.

The trend of revenge tourism is a trend that is predicted to emerge soon due to the Covid-19 pandemic [2][3]. This trend will be strengthened when many people follow the Covid-19 vaccine. The Covid-19 pandemic has made many people experience boredom amid the implementation of social restrictions. Many people must resist the urge to go on vacation both at home and abroad. Traveling is no longer perceived as a mere waste of money. Travelers point to positive things from traveling such as getting new experiences through traveling, getting to know the culture to local cuisines or countries, making friends with local people or other travelers, to making money through writing books or blogs about traveling [4].

Research on intentions to travel during the Covid-19 pandemic has been carried out by researchers [5][6][7].

Several main variables are used as predictors in predicting intention to travel, for example: motivation [7], destination image [7][8][9][10][11][12], media exposure [6][13], trustworthiness [9][14], risk perception [5][13][15][16], positive emotions and destination attachment [17], and others. Conducting studies to determine individual intentions to travel can not only help explain, but also enable relevant stakeholders to be able to understand, predict, and do things that can encourage people to travel again, especially in this pandemic condition. However, while there are many different research models that have been carried out, few studies have used major theories of intention such as the theory of planned behavior in explaining intention to travel during this pandemic. In fact, one way that empirical research contributes to the development of science is through theory testing [18]. Therefore, this study uses the TPB framework and adds one major relevant variable in predicting intention to travel, namely the risk perception variable. Thus, the research will answer two main questions, namely:

1. Do subjective norms, attitudes towards traveling, and perceived behavioral control have a positive relationship with intention to travel, and
2. Does the perception of risk have a positive relationship with attitudes and intentions to travel?

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1. Theory of Planned Behavior

As one of the main theories in predicting human behaviour [19][20], this theory has been widely applied in various contexts, such as marketing [21][22][23], human resources [24][25], finance [26][27], entrepreneurship [28][29][30], and many other behaviours to unethical behaviour [31][32][33]. In this theory, it is explained that human behaviour is influenced by his intention to behave. The intention to behave itself is then influenced by three main predictors such as attitudes to behave, subjective norms, and perceived behavioural control. In other words, the more a person has a belief that he should perform the behaviour, and the more he feels the social pressure associated with performing (or not performing) the behaviour, and the more the person perceives that he or she has the skills and abilities necessary to perform the behaviour, the more a person's intention to do something is formed. Intention, although not a perfect predictor of behavior, but intention is believed to be the best predictor in explaining human behaviour, if there are no other factors that can prevent the behaviour [34].

2.2. Risk Perception

Raymond A. Bauer was one of the first researchers to propose that consumer behaviour can be viewed as an example of risk taking [35]. Bauer pointed out that consumer behaviour involves risk in the sense that each consumer's actions will produce consequences that he cannot anticipate with anything close to certainty, and some of which are at least likely to be unpleasant [35]. Risk perception is based on an individual's frame of reference that is developed throughout life and is influenced by a variety of factors [36]. Not only that, but risk perception is also related to an individual's ability to distinguish a certain number of risks [37].

In relation to the tourism sector, risk perceptions can be divided into three views [38]. First, tourism risk perception is a tourist's subjective feeling of negative consequences or negative impacts that may occur during the trip. Second, tourism risk perception is a tourist's objective assessment of the negative consequences or negative impacts that may occur during the trip. Third, tourism risk perception is a tourist's cognitive that exceeds the threshold due to negative or negative impacts that may occur during the trip. Thus, the perception of risk affects tourists' intentions in planning their trip. Specifically, the perception of risk is often associated with worry and anxiety [39]. In contrast to Priest [40], it was shown that the perception of risk is more than the perception of the calculation of the negative probability that it will receive [39]. In connection with the Covid-19 pandemic, the pandemic has caused concerns about travel safety and anxiety about contracting the Covid virus while traveling or at tourist attractions.

Several studies related to perception of risk and intention to travel show that perception of risk significantly influences

people's intention to travel [5][13][15][16]. Based on the explanation related to the perception of the risk, this study adds this variable to the TPB (Figure 1). The relationship between perceptions of attitudes and intentions to behave is built based on a hierarchy of perceptions attitudes intentions. In other words, perception is the main source in the formation of individual attitudes, and attitude is then a predictor of behavioural intentions. Perceptions can also directly influence behavioral intentions [41][42].

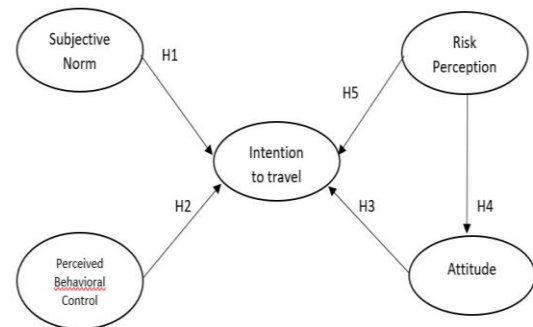


Figure 1 Research Model

Source: Developed by Researchers (2021)

From the research model above, the research hypothesis is as follows:

- H1:** There is a positive relationship between subjective norms and intention to travel
- H2:** There is a positive relationship between perceived behavioural control and intention to travel
- H3:** There is a positive relationship between attitude towards traveling and intention to travel
- H4:** There is a negative relationship between perceptions of risk and attitudes towards traveling
- H5:** There is a negative relationship between perception of risk and intention to travel

3. RESEARCH METHODOLOGY

Measurement. Research questionnaire was developed by integrating research indicators. All research indicators were developed from previous studies (Table 1). Overall indicators were measured using a 5-point Likert scale where 1 indicated strongly disagree to 5 indicates strongly agree.

Table 1 Research items and sources.

Construct	Item	Source
Risk perception	I think it is dangerous to travel right now because of the Covid 19 virus.	[16][43]
	The Covid 19 virus is a scary disease.	
	The Covid 19 virus makes me worry about my health.	
Attitude	In my opinion, traveling abroad after travel restrictions are lifted is fun.	[20]
	I think traveling abroad after the travel restrictions are lifted is an interesting thing.	
	I think traveling abroad after the travel restrictions are lifted is a wise thing.	
Subjective Norm	My parents approved of me traveling abroad after the travel restrictions are lifted.	[44]
	My friends supported me traveling abroad after the travel restrictions are lifted.	
	People who are important to me approve of me traveling abroad after the travel restrictions are lifted.	
Perceived Behavioral Control	I believe I will be able to travel abroad as soon as the travel restrictions are lifted.	[20][44]
	I have the financial resources to be able to travel abroad after the travel restrictions are lifted.	
	I have time to be able to travel abroad after the travel restrictions are lifted.	
Intention	I plan to travel abroad after the travel restrictions are lifted.	[44]
	I intend to travel abroad after the travel restrictions are lifted.	
	I will try to travel abroad after travel restrictions are lifted.	

Sampling design and sample size. This study applied a purposive sampling design. The criterion used in this sampling design is purposive sampling that the respondent will travel abroad when travel restrictions are no longer enforced. The scale used is a scale of 1-10 where 1 indicates very unlikely to 10 which indicates very likely. Only respondents who answered above the number 5 of the scale were the respondents of this study. The number of questionnaires set is a minimum of 200 respondents as suggested by [45] regarding determining the number of samples when using Structural Equation Modeling as a statistical technique in hypothesis testing.

Goodness of data and hypotheses testing. Research indicators are important in measuring research variables. However, research indicators may not be perfect, so the "goodness" of the action must be assessed [46]. Reliability and validity tests were conducted to determine the goodness of data. Specifically, Cronbach alpha and Composite Reliability are used to predict the reliability of the research indicators. Furthermore, convergent and discriminant validity were carried out using CFA and AVE. This study uses CB-SEM in testing the hypothesis by using the following model suitability index: CMIN/DF, CFI, TLI, as well as RMSEA as suggested by [47].

4. RESULTS AND DISCUSSIONS

Respondent profile. Of the 357 questionnaires received, a total of 283 questionnaires can be processed further because they meet the criteria of this study, namely only respondents who answered the possibility of traveling abroad when the restrictions are lifted above number 5 are the respondents of this study. Of the 283 respondents, more than half (55.5%) were women. Furthermore, more than half (59.4%) of respondents are students in undergraduate and postgraduate studies. While 15.5% worked in private companies, 13.1% as entrepreneurs, 4.2% worked in public companies, and 7.8% others. Results show that respondents travel abroad 1 time in 1 year (57.2%) with a duration of more than 7 days, and they travel with family (72.4%).

Reliability and validity of data. Table 2 shows the results of the analysis related to the goodness of data. The reliability test using Cronbach alpha and composite reliability showed good results where the reliability results were in the range of 0,807 - 0,915 exceeding the threshold limit of 0,7 [47]. The AVE result also shows a value above the threshold of 0,5 [47][48]. Furthermore, all loading values for each indicator have β values above 0,673 with a significant critical ratio at $p = 0.001$ ($\chi^2 = 124,921$, $df = 80$, $\chi^2/df = 1,562$, $CFI = 0,979$, $TLI = 0,973$, $RMSEA = 0,045$). Reliability is an indicator for convergent validity and an AVE of 0,5 or higher is a good rule of thumb indicating convergent validity is achieved [47]. Table 3 shows that the square root of the AVE (in the diagonal values) of each construct is larger than its corresponding correlation coefficients. Thus, discriminant validity is achieved [47]

Table 2 Results of Confirmatory Factor Analysis

Construct	Item	Standardized Regression Weight	Critical Ratio	Cronbach Alpha	Composite Reliability	AVE
RP	RP1	0,848				
	RP2	0,722	11,875			
	RP3	0,715	11,755	0,810	0,807	0,583
AT	AT1	0,870				
	AT2	0,902	18,554			
	AT3	0,757	14,909	0,876	0,881	0,714
SN	SN1	0,673				
	SN2	0,807	10,492			
	SN3	0,809	10,495	0,801	0,808	0,586
PC	PC1	0,764				
	PC2	0,811	12,000			
	PC3	0,707	10,922	0,801	0,805	0,580
IN	IN1	0,899				
	IN2	0,857	19,783			
	IN3	0,899	21,422	0,915	0,915	0,783

Table 3 Correlation and AVE

Construct	RP	AT	SN	PC	IN
RP	<i>0,763</i>				
AT	-,532**	<i>0,844</i>			
SN	0,141*	0,151*	<i>0,765</i>		
PC	0,030	0,142*	0,266**	<i>0,761</i>	
IN	-,119**	0,247**	0,172**	0,544**	<i>0,884</i>

**Correlation is significant at 0.01 level (2-tailed)

*Correlation is significant at 0.05 level (2-tailed)

Italic diagonal elements are the square root of AVE for each construct. Off-diagonal elements are the correlations between constructs

The results of the structural model analysis show that the overall model shows a good fit with the data ($\chi^2 = 88,816$, $df = 73$, $\chi^2/df = 1,217$, $CFI = 0,993$, $TLI = 0,990$, $RMSEA = 0,028$). The results show that two of the five hypotheses are supported (Table 4). The two supported hypotheses are the relationship between risk perception and attitude, and the relationship between perceived behavioral control and intention.

Table 4 Results of hypothesis testing

Hypotheses	Path	Standardized Regression Weight	Critical Ratio	Results
H1	IN \leftarrow SN	0,014	0,233	Not supported
H2	IN \leftarrow PC	0,635	9,112	Supported
H3	IN \leftarrow AT	0,137	1,777	Not supported
H4	AT \leftarrow RP	-0,636	-9,453	Supported
H5	IN \leftarrow RP	-0,086	-1,060	Not supported

What influences a person's intention to travel? Using TPB, the results of the analysis show that only perceived behavioral control affects a person's intention to travel. This can be explained as follows. The condition of the Covid-19 pandemic has made many people in many countries unable to travel freely, especially to travel abroad. After more than a year many people are "forced" to live side by side with the Covid-19 virus, then a person's intention to travel abroad is influenced by control over that person who has the resources to be able to travel abroad. These resources include things like information about where to go, finances, when to travel, and more. The results of the study that perceived control behavior is a significant predictor of behavioral intention are also in line with the results of previous studies [49][50].

The influence of the people around the person has no significant effect in this study. This can be caused that a person's intention to be able to travel abroad is more driven by internal factors over him. Several surveys regarding tourism show that people have a high desire to be able to travel again because they feel anxious, bored, stressed, and other negative emotions they feel due to the Covid-19 pandemic.

This study shows that the perception of risk has an influence on a person's attitude to travel. The results of this study are also in line with previous studies which showed the influence of risk perception on behavioral attitudes [42][51]. However, risk perception does not have a significant effect on the intention to travel. It can be explained that a person's perception will affect the belief (attitude) of that person. In the context of this study, risk perception of the dangers of Covid has a significant negative influence on a person's attitude to travel. In other words, the higher the risk perception, the lower the person's confidence in being able to travel. However, the risk perception does not significantly affect a person's intention to travel. This can be caused by the condition of "boredom" experienced by many people so that a person's tendency to travel as soon as possible when possible is getting stronger.

5. CONCLUSIONS AND IMPLICATIONS

The aim of this study is to predict an individual's intention to travel when travel restrictions are lifted. The results showed that the strongest predictor of intention to travel was perceived behavioral control. In addition, the results show that attitudes are significantly influenced by risk perception. However, the results showed that the perception of risk had no significant effect on intention. Non-significant results also exist in the relationship between subjective norms and intention to travel, as well as the relationship between attitude and intention to travel.

This study contributes to the theory by providing support for the theory of planned behavior and this research is broadening TPB by adding the variable risk perception which is proven to have a significant positive correlation with attitudes towards traveling. The results of this study also contribute to practice by showing that the individual's intention to travel abroad, despite the current state of the Covid-19 pandemic, still exists. Practitioners need to pay special attention to those related to risk perception. Safety guarantees by obeying health procedures, administering vaccines, and other things can continue to be echoed, especially by the government and other related parties so that people will then have increased trust in their daily lives and especially in terms of traveling.

6. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

This research cannot be separated from the limitations of the study. In particular, the use of a non-probability sampling design (i.e., purposive sampling), although intended to obtain suitable respondents for this study, makes the results of this study unable to be generalized to other contexts. Further research can replicate this model and retest it either by using the same or different sampling design so that later this research model has empirical support either in the same or different contexts. Furthermore, this study is a cross-sectional study which only provides an overview relating to the respondents of this study at one time. The causal relationship between variables was not proven in this study.

ACKNOWLEDGMENT

The Authors would like to thank The Institution for Research and Community-Engagement Services of Universitas Tarumanagara (LPPM-UNTAR) for funding this research.

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