

DOI: 10.26794/2587-5671-2024-28-2-219-226  
JEL G41, R22

# Perceived Enjoyment and Money Attitude on Intention to Subscribe of Streaming Service Platform: The Case from Makassar Region, Indonesia

N. Pratiwi<sup>a</sup>, A. Sudiro<sup>b</sup>, F. Rohman<sup>c</sup>, A.S. Hussein<sup>d</sup>

<sup>a</sup> BINUS Business School, BINUS University, Malang, East Java, Indonesia;  
<sup>a, b, c, d</sup> Brawijaya University, Malang, East Java, Indonesia

## ABSTRACT

The COVID pandemic, which broke out at the end of 2019, caused many changes in human life. Restrictions on access to entertainment and socializing activities have an impact on all aspects of life, but on the other hand, the business side of online streaming service platforms that show favorite movies and series benefits from this pandemic. The purpose of the study is to analyze the influence of perceived enjoyment and attitude toward money on intentions to subscribe to online streaming platforms. The study was conducted in Makassar, one of the metropolitan cities in Indonesia. The sample in this study was 151 people. Data was collected through a self-administered questionnaire, and the data then analyzed using PLS analytical tools. The results showed that perceived enjoyment and attitude toward money have a significant effect on the subscription intentions of online streaming platforms.

**Keywords:** Perceived enjoyment; money attitude; Intention to Subscribe; streaming service platform

**For citation:** Pratiwi N., Sudiro A., Rohman F., Hussein A.S. Perceived enjoyment and money attitude on intention to subscribe of streaming service platform: the case from Makassar region, Indonesia. *Finance: Theory and Practice*. 2024;28(2):219-226. DOI: 10.26794/2587-5671-2024-28-2-219-226

## ОРИГИНАЛЬНАЯ СТАТЬЯ

# Влияние воспринимаемого удовольствия и отношения к деньгам на намерение подписаться на стриминговые платформы: пример из региона Макаassar, Индонезия

Н. Пративи<sup>a</sup>, А. Судиро<sup>b</sup>, Ф. Рохман<sup>c</sup>, А.С. Хуссейн<sup>d</sup>

<sup>a</sup> Бизнес-школа БИНУС; Университет БИНУС, Маланг, Восточная Ява, Индонезия;  
<sup>a, b, c, d</sup> Университет Бравиджая, Маланг, Восточная Ява, Индонезия

## АННОТАЦИЯ

Пандемия COVID-19, разразившаяся в конце 2019 г., вызвала множество изменений в жизни людей. Ограничения доступа к развлечениям и общению влияют на все аспекты жизни, но, с другой стороны, от этой пандемии выигрывает бизнес платформ потоковых онлайн-сервисов, которые показывают любимые фильмы и сериалы. Цель исследования — изучить влияние воспринимаемого удовольствия и отношения к деньгам на намерение подписаться на платформы онлайн-потокового вещания. Исследование проводилось в Макассаре, одном из мегаполисов Индонезии. В исследовании принял участие 151 человек. Данные были собраны с помощью самостоятельно заполненной анкеты, а затем проанализированы с помощью аналитического инструментария PLS. Результаты показали, что воспринимаемое удовольствие и отношение к деньгам оказывают значительное влияние на намерения подписки на онлайн-платформы потокового вещания.

**Ключевые слова:** воспринимаемое удовольствие; отношение к деньгам; намерение подписаться; платформа потокового сервиса

**Для цитирования:** Pratiwi N., Sudiro A., Rohman F., Hussein A.S. Perceived enjoyment and money attitude on intention to subscribe of streaming service platform: the case from Makassar region, Indonesia. *Финансы: теория и практика*. 2024;28(2):219-226. DOI: 10.26794/2587-5671-2024-28-2-219-226

## INTRODUCTION

At the end of 2019, the world was shocked by the emergence of a new virus variant called the coronavirus that causes COVID-19, a disease that attacks the lungs, causing acute breathing difficulties. The presence of the coronavirus killed up to 14 December 2020, as many as 72,711,765 people were infected, 1,620,306 million people died, and 50,923,849 people recovered (worldometers)<sup>1</sup> while in Indonesia alone, data as of 15 December 2020 shows as many as 623,309 people are infected, 18,956 people died, and 510,957 people recovered.

The coronavirus did cause damage not only to human health but also to the country's economy. The presence of this virus has paralyzed all aspects of the economy that are the source of people's income, such as the manufacturing sector, trade, and tourism. Its presence has also changed our lifestyle and habits, ranging from small practices such as shaking hands to learning methods at schools and universities as well as ways of working that are appropriate. This gave rise to two new terms: learning from home and working from home. We are forced to stay at home, not gather in large numbers, and carry out 90% of our daily activities from home, which we have always done outside the house to make significant changes in our lives.

The COVID-19 pandemic has changed the world, from the stock market to consumer spending. Most countries in the world felt the impact of the coronavirus, so now when we hear the word "corona", our minds immediately come up with all kinds of things. Bad and our fears about the virus (via BBC).<sup>2</sup> The presence of the coronavirus, which has changed 90% of our habits, reduced outdoor activities, and increased activities from home, places, and activities that are considered to trigger crowds are limited, one of which is the shutdown of movie theaters and entertainment venues. With the movie theater being shut down, streaming service platforms can attract many customers and provide a platform for art workers and filmmakers to exhibit their creations. There are two streaming service platforms for music: Spotify, JOOX, and Apple iTunes, and for movies and series such as Netflix, HBO Go, Disney+, and Apple TV.

This streaming service platform was invented in early 2000 by the Apple Company with their iTunes application being the first in the industry. This application allowed their users to listen to their favorite music and movies by paying a certain price, but unfortunately, this was only for

Apple product users, followed by Spotify, Joox and reached a wider consumer base [1]. Initially, this music and movie streaming service business plan was not interesting for some reasons, such as movie theaters still being available and easy access to pirated music and films due to the lack of and weak regulation regarding intellectual property. Still, since the COVID-19 pandemic at the end of 2019 started to cause restrictions and limitations in social activities, including the shutdown of entertainment venues such as movie theaters and concerts that happen around the world, this streaming service business has come to the spotlight and gained international attention.

This streaming service has become the main choice for filmmakers, actors, musicians, and art workers as a platform to exhibit and perform their creations; on the other hand, it has also become the primary choice for moviegoers, music addicts and art enthusiasts to enjoy their favorite movies, music and arts. According to data provided by MPAA during the COVID-19 outbreak in the USA by the year 2020, there has been a 36% increase in television on-demand watchers, a 46% increase in streaming service subscribers, and a 15% increase in movie on-demand subscribers (THEME MPAA, 2020). In Indonesia, according to a survey conducted by POPULIX, there has been a 24,31% increase in the number of subscriptions for streaming service platforms (POPULIX, 2020).<sup>3</sup>

The streaming service business gains momentum in the middle of the COVID-19 pandemic and the fall of economic communities. However, the subscription cost for this service ranges from Rp 39.000 for Disney+, Rp 52.000 for Netflix, to Rp 79.000 for Hulu and Prime. This research aims to investigate consumer behavior and intention to stream services amidst the downfall of the economy and the decreased income following the COVID-19 outbreak. This research is based on the notion of the theory of planned behavior proposed by [2], which explains that the primary antecedents for performing certain behaviors were the attitude toward behavior, subjective norm, and perceived behavioral control.

## LITERATURE REVIEW

### Intention to Subscribe

The theory of planned behavior (TPB) is the advanced form of the idea of reasoned action (TRA), also proposed by [2]. It was based on certain behaviors people perform in societies and their personality traits [3, 4]. TPB has been widely used to observe one's behavior by looking at their attitude towards a certain behavior. Their cognitive and affective factors influence the mood performed by someone before manifesting

<sup>1</sup> URL: <https://www.worldometers.info/coronavirus/> (accessed on 15.12.2021).

<sup>2</sup> URL: <https://www.bbc.com/news/business-51706225> (accessed on 20.12.2021).

<sup>3</sup> URL: <https://info.populix.co/articles/binge-watching/> (accessed on 20.12.2021).

into performed behavior; thus, by observing this attitude, researchers can understand why someone performs certain behavior [5, 6]. The TPB and TRA are the tools to guide researchers to look more into the factors that influence one's attitude. The researcher has agreed that actual behavior antecedents are not solely attitudes but also factors that influence one's mood.

Consumer behavior can be predicted through their attitude as to intention, which indicates whether consumers will re-buy or revisit a product or service shortly and recommend it to others [7]. Marketers should be able to observe consumer behavior intention to forecast their future behavior toward products or services. The choice is influenced by perceived enjoyment and consumer attitude toward spending money.

### Perceived Enjoyment

Perceived enjoyment is derived from the notion of perceived value and has become one of the most studied factors regarding consumer behavior and loyalty [8, 9], while perceived enjoyment is part of perceived value; when one enjoys the process of consuming a particular product or service, they will be willing to pay for that product or service at any price rate [10] and vice versa. Research on perceived enjoyment recently associated with the use of technology [11] states in their study that an easy-to-use technology with a convenient user interface was preferred by consumers and increased their consumer engagement toward the technology.

Perceived enjoyment is a feeling that arises when one enjoys the process of consuming a product or service. Perceived enjoyment is derived from the notion of perceived value, which suggests the comparison between sacrifices and benefits of finishing products or services. When someone is willing to sacrifice their money, time, and energy to buy a product or service, they have high expectations of certain benefits that will be provided by the products or services [9]. A consumer who feels that the sacrifices they make to get a product or service are commensurate with the benefits they gain tends to have the desire to enjoy the product or service [12] and will likely rebuy the product or revisit the service and spread positive word of mouth regarding that product and service.

This study contended that consumers would likely subscribe when they enjoyed the services provided by certain streaming service platforms. Hence, the proposed hypothesis is as follows:

H1 → Perceived enjoyment has a significant positive effect on the intention to subscribe.

### Money Attitude

Money is an important thing for human life; since its invention as a means of payment, it has changed

the financial market; it has also played an important role in influencing people's behaviour and shaping people's character [13]. Money attitude is different among cultures and environment; in research by [14] on culture and money, he found that there are different perceptions and attitudes toward money in Latin American community (Mexico and Cuba) and Anglo-American community (caucasian) for Latin American community, their money attitude is more collectivistic their value for family, togetherness, and connectedness more critical than individual needs; therefore, they will more likely to spend their money for family and community need, while for Anglo-American they are more individualistic and less common for them to share life with extended family, therefore they have the tendency derive self-worth from self-sufficiency.

Modern culture values money as a tool to buy everything, from daily needs to time and ideas. Money is the primary tool for a modern society with individualistic values, working pressures, and the need to present themselves to one another. According to [15], a money attitude is a construct that has three dimensions: named anxiety, power, prestige, and distrust. Their research found that anxiety and power prestige dimensions mediated the relationship between excessive internet use and compulsive buying. In today's pandemic, where social activities are mainly restricted and entertainment venues are mostly shut down, we spend time for work and relaxing at home; it arises boredom, and streaming services provide an alternative to minimize it. When consumers have money to spend, they will likely spend it on products or services they have full control of. The streaming service allows their customers to pick whatever entertainment, such as movies, series, or songs they like, as long as they subscribe.

This study contended that consumers' money attitudes would most likely influence their intention to subscribe to streaming service platforms; thus, the proposed hypothesis is as follows:

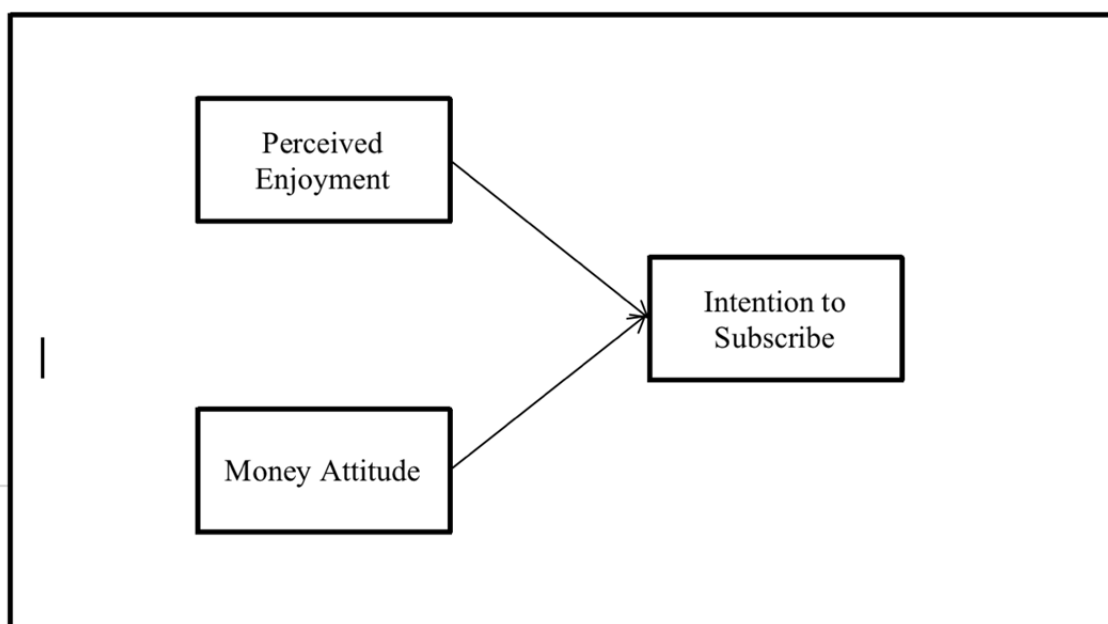
H2 → Money Attitude positively and significantly affects the intention to subscribe.

The interrelationship between variables studied in this research is shown in *Figure* below.

## METHOD

### Research Design, Population, and Sample

This study conducted explanatory research to answer the research questions, with data collected through questionnaires distributed via social media and messenger applications. This study was conducted in Makassar city, the capital of South Sulawesi Province. Makassar is a metropolitan city that provides faster and better access to information technology, like



**Fig. Conceptual Framework**

Source: Compiled by the authors.

every other metropolitan city compared to its satellite cities. The sampling method applied in this study was a purposive sampling method with the criteria that the sample must be a subscriber of one or more streaming service platforms such as Netflix, HBO Go, Disney+, Apple TV, or others. The data obtained in this study were then tested using partial least squares analysis with PLS as analytical tools. Out of the 200 self-administered questionnaires distributed, only 151 can proceed further.

### Measures

Intention to subscribe was measured using a behavior intention scale developed by [16] consisting of three bi-polar items based on questions such as “How likely is it that you would consider buying this product?”. Perceived enjoyment was derived from the experiential value dimension from [17] and measured using the scale adopted by [17] because it relates to experience when using the service. Money attitude was measured using the money attitude scale [18].

## RESULT AND DISCUSSION

### Common Method Bias

For social research, it is necessary to check the common method bias. Using the Hartman single factor or checking on the Variance Inflation Factor (VIF), we can find whether there is a multicollinearity problem that occurs in the research model proposed. The VIF value acceptance point is less than 5, while the Harman-Single factor test value must be less than 50%. This study shows the VIF value for each construct ranges

from 3 to 4, and the Harman-Single factor test result shows the value attained for this study is 25,672, less than 50%. It can be concluded that there is no standard method bias problem in this study [19].

### Outer Model Analysis

In the partial least squares (PLS) technique, there are two stages of analysis: outer model analysis and inner model analysis. Outer model analysis was conducted through discriminant validity test, unidimensional test, and convergent validity. This study shows that each outer indicator loading is more than 0.7, considered valid [19], and the Average Variance Extracted (AVE) value is more than 0.50, indicating that the construct is all valid. *Table 1* below summarises the outer model analysis for this study.

### Inner Model Analysis

Inner model analysis was obtained to measure the robustness of the structural model. It can be traced through the coefficient determination value ( $R^2$ ), and the relevance of prediction ( $Q^2$ ) [19]. The result of this study is as follows: the intention to subscribe value of  $R$  is .618, and the  $Q^2$  result of an intention to subscribe, perceived enjoyment, and money attitude respectively as follows 0.584; 0.592; 0.642. The rule of thumb acceptance rate for  $R^2$  and  $Q^2$  is more than .70 for  $R^2$ , which was claimed to be strong; 0.50, which was moderate and .20, which was claimed to be weak. In this study's result, the  $R^2$  value is .618; thus, can be concluded that the relationship between variables is moderate; meanwhile, for  $Q^2$ , if the model value is

Table 1

## The Result of Outer Model Analysis

Construct	Indicator	Outer Loading (OL)	AVE	Composite Reliability (CR)
Perceived Enjoyment	PE1	.804	.672	.953
	PE2	.775		
	PE3	.876		
	PE4	.822		
	PE5	.807		
	PE6	.802		
	PE7	.840		
	PE8	.829		
	PE9	.836		
	PE10	.803		
Money Attitude	MA1	.820	.724	.954
	MA2	.800		
	MA3	.820		
	MA4	.895		
	MA5	.869		
	MA6	.894		
	MA7	.857		
	MA8	.847		
Intention to Subscribe	IS1	.863	.704	.934
	IS2	.877		
	IS3	.729		
	IS5	.859		
	IS6	.895		
	IS7	.802		

Source: Compiled by the authors.

higher than 0, it can be concluded that the model has a good predictive value. This study's  $Q^2$  results range from 0.584 to 0.642; thus, the model proposed in this study is a good fit. *Table 2* below provides the summary of the inner model analysis.

#### Hypothesis Test Result

This study proposed two hypotheses. The first hypothesis proposed that perceived enjoyment has a positive and significant effect on intention to subscribe. The result of smartPLS proved to support this hypothesis. The second hypothesis is that the attitude toward money

has a positive and significant effect on the intention to subscribe; the smart PLS result also supports this result. The discussion of the development is as follows:

H1 → perceived enjoyment positively and significantly affects the intention to subscribe.

From data presented in *Table 3* below, perceived enjoyment (PE) appears to have a 0.017 significant value lower than 0.05 as considerable acceptance indicated that perceived enjoyment has a positive and significant effect on the intention to subscribe; therefore, H1 is accepted. This finding supports the previous result stated that perceived enjoyment has a significant effect on using meaning [20],



revisit intention [21], and tourist booking behavior [11]. When a consumer has an enjoyable experience regarding the product and service, they will have the urge to consider re-buying the product or revisit the services and will also be recommended it to their family and friends, as for the second hypothesis explain as follows:

H2 → money attitude has a positive and significant effect on the intention to subscribe.

From the data presented in Table 3, money attitude (MA) appears to have a 0.000 significant value lower than 0.05, as considerable acceptance also indicated that money attitude has a positive and significant effect on the intention to subscribe; therefore, H2 is accepted. It supports previous research findings that money attitudes significantly affect buying behavior [15]. Although there has been an income decrease due to the pandemic, on the other hand, the shutdown and restrictions for social activities and entertainment gigs left consumers with no other choice but to enjoy entertainment from home by subscribing to streaming services.

Table 3 below provides a summary of hypothesis testing.

## CONCLUSION

The COVID-19 pandemic has changed our lifestyle and increased our need for streaming entertainment. For people in big cities like Makassar, the existence of streaming services is an alternative to dealing with boredom due to the lockdown that occurred during the pandemic. When choosing a streaming service, the convenience offered by streaming service platform providers is one of the main factors sought by customers. Streaming services that provide convenience of use will increase the level of customer intention to subscribe to the streaming service, regardless of what price they have to pay. This shows that money will not be a problem for streaming service subscribers as long as they feel comfortable while enjoying the shows offered by the streaming service platform provider.

### Practical Contribution

This study provided practical contributions. Creating an enjoyable experience when using an application, in this case, the streaming platform, is necessary for companies' advantage; consumers tend to choose a streaming platform that can provide them with an enjoyable experience while using their streaming platform. Subscription fees for one or more streaming

## Result of Inner Model Analysis

Construct	R 2	Q2
Perceived Enjoyment	-	.592
Money Attitude	-	.642
Intention to Subscribe	.618	.584

Source: Compiled by the authors.

## The Result of Hypothesis Testing

Path analysis	Original sampel	T statistic	P-Value
Perceived enjoyment → intention to subscribe (H1)	.133	2.384	.017
Money attitude → intention to subscribe (H2)	.733	17.958	.000

Source: Compiled by the authors.

services are fine as long as the streaming service provider can provide the enjoyment customers need.

### Limitations and Further Research

This study has several limitations, first regarding the sample. The rules of this study include that the model used is only limited to people who live and work in the city of Makassar, so generalizations for the behavior of people subscribing to streaming services during the COVID-19 pandemic cannot be made because there are differences in behavior among people with different cultural backgrounds.

The next limitation is that this study only uses two constructs: perceptions of comfort and attitudes toward money. Several other constructs can still be explored more deeply, affecting the intention to subscribe to streaming movies and series services.

Suggestions for further research are to use a more heterogeneous sample so that the results can be more easily generalized. Future research can also explore other factors influencing consumers' intentions to subscribe, especially for streaming movies and series services.

## REFERENCES

1. Yitong L., Yun S., Yinian M., et al. A study on quality of experience for adaptive streaming service. In: Proc IEEE Int. conf. on communications workshops (ICC). (Budapest, June 09–13, 2013). Piscataway, NJ: IEEE; 2013. DOI: 10.1109/ICCW.2013.6649320

2. Ajzen I. The theory of planned behavior. *Organizational Behavior and Human Decision Process*. 1991;50(2):179–211. DOI: 10.1016/0749–5978(91)90020-T
3. Beck L., Ajzen I. Predicting dishonest actions using the theory of planned behavior. *Journal of Research in Personality*. 1991;25(3):285–301. DOI: 10.1016/0092–6566(91)90021-H
4. George J.F. The theory of planned behavior and Internet purchasing. *Internet Research*. 2004;14(3):198–212. DOI: 10.1108/10662240410542634
5. Ajzen I., Joyce N., Sheikh S., Cote N.G. Knowledge and the prediction of behavior: The role of information accuracy in the theory of planned behavior. *Basic and Applied Social Psychology*. 2011;33(2):101–117. DOI: 10.1080/01973533.2011.568834
6. Pavlou P.A. What drives electronic commerce? A theory of planned behavior perspective. *Academy of Management Proceedings*. 2002;(1). DOI: 10.5465/APBPP.2002.7517579
7. Baker D.A., Crompton J.L. Quality, satisfaction and behavioral intentions. *Annals of Tourism Research*. 2000;27(3):785–804. DOI: 10.1016/S 0160–7383(99)00108–5
8. Nagel D.M., Cronin J.J., Utecht R.L. Consumption or prosumption? A question of resources. *Journal of Services Marketing*. 2018;32(6):739–754. DOI: 10.1108/JSM-11–2016–0390
9. Parasuraman A. Reflections on gaining competitive advantage through customer value. *Journal of the Academic Marketing Science*. 1997;25(2):154–161. DOI: 10.1007/BF02894351
10. Sweeney J.C., Soutar G.N. Consumer perceived value: The development of a multiple item scale. *Journal of Retailing*. 2001;77(2):203–220. DOI: 10.1016/S 0022–4359(01)00041–0
11. Mohamad M.A., Hanafiah M.H., Radzi S.M. Understanding tourist mobile hotel booking behaviour: Incorporating perceived enjoyment and perceived price value in the modified Technology Acceptance Model. *Tourism and Management Studies*. 2021;17(1):19–30. DOI: 10.18089/tms.2021.170102
12. Sharma P., Nayak J.K. Examining experience quality as the determinant of tourist behavior in niche tourism: An analytical approach. *Journal of Heritage Tourism*. 2020;15(1):76–92. DOI: 10.1080/1743873X.2019.1608212
13. Roberts J.A., Jones E. Money attitudes, credit card use, and compulsive buying among American college students. *Journal of Consumer Affairs*. 2001;35(2):213–240. DOI: 10.1111/j.1745–6606.2001.tb00111.x
14. Falicov C.J. The cultural meanings of money: The case of Latinos and Anglo-Americans. *American Behavioral Scientist*. 2001;45(2):313–328. DOI: 10.1177/00027640121957088
15. Pahlevan Sharif S., Yeoh K.K. Excessive social networking sites use and online compulsive buying in young adults: The mediating role of money attitude. *Young Consumers*. 2018;19(3):310–327. DOI: 10.1108/YC-10–2017–00743
16. Kantamneni S.P. Measuring perceived value: Scale development and research, findings from a consumer survey. *The Journal of Marketing Management*. 1996;6(2):72–86.
17. Yamauchi K.T., Templer D.J. The development of a money attitude scale. *Journal of Personality Assessment*. 2010;46(5):522–528. DOI: 10.1207/s15327752jpa4605\_14
18. Hair J.F., Jr., Black W.C., Babin B.J., Anderson R.E. Multivariate data analysis: A global perspective. 7<sup>th</sup> ed. Upper Saddle River, NJ: Pearson Education; 2010. 816 p.
19. Wang H., Lee K. Getting in the flow together: The role of social presence, perceived enjoyment and concentration on sustainable use intention of mobile social network game. *Sustainability*. 2020;12(17):6853. DOI: 10.3390/su12176853
20. So K.K.F., Kim H., Oh H. What makes airbnb experiences enjoyable? The effects of environmental stimuli on perceived enjoyment and repurchase intention. *Journal of Travel Research*. 2021;60(5):1018–1038. DOI: 10.1177/0047287520921241

## ABOUT THE AUTHORS / ИНФОРМАЦИЯ ОБ АВТОРАХ



**Nur Pratiwi** — Lecturer at Entrepreneur Business Creation, BINUS Business School, BINUS University, Malang, East Java, Indonesia; PhD student, Department of Management, Faculty of Economic and Business, Universitas Brawijaya, Malang, East Java, Indonesia

**Нур Пративи** — преподаватель по предпринимательской деятельности, Бизнес-школа БИНУС, Университет БИНУС, Маланг, Восточная Ява, Индонезия аспирант, кафедра менеджмента, факультет экономики и бизнеса, Университет Бравиджая, Маланг, Восточная Ява, Индонезия  
<https://orcid.org/0000-0002-7125-0854>

*Corresponding author / Автор для корреспонденции:*  
 tiwi\_nurpratiwi@student.ub.ac.id



**Achmad Sudiro** — PhD, Prof., Department of Management, Faculty of Economic and Business, Universitas Brawijaya, Malang, East Java, Indonesia

**Ачмад Судиро** — PhD, профессор, кафедра менеджмента, факультет экономики и бизнеса, Университет Бравиджая, Маланг, Восточная Ява, Индонезия

<https://orcid.org/0000-0003-3822-8943>

ppmem.brawijaya@gmail.com



**Fatchur Rohman** — PhD, Assoc. Prof., Department of Management, Faculty of Economic and Business, Universitas Brawijaya, Malang, East Java, Indonesia

**Фатчур Рохман** — PhD, доцент, кафедра менеджмента, факультет экономики и бизнеса, Университет Бравиджая, Маланг, Восточная Ява, Индонезия

<https://orcid.org/0000-0003-0761-3240>

fatchur@ub.ac.id



**Ananda Sabil Hussein** — PhD, Assoc. Prof., Department of Management, Faculty of Economic and Business, Universitas Brawijaya, Malang, East Java, Indonesia

**Ананда Сабил Хуссейн** — PhD, доцент, кафедра менеджмента, факультет экономики и бизнеса, Университет Бравиджая, Маланг, Восточная Ява, Индонезия

<https://orcid.org/0000-0002-4030-1073>

sabil@ub.ac.id

#### **Author's Declared Contribution:**

**N. Pratiwi** — statement of the problem, development of the concept of the article, description of the result, statistical analysis, the conclusion of the study.

**A. Sudiro** — critical analysis of literature.

**F. Rohman** — description of the result, critical analysis of literature.

**A. Sabil Hussein** — research method, critical analysis of literature, statistical analysis.

#### **Заявленный вклад авторов:**

**Н. Пративи** — постановка проблемы, разработка концепции статьи, описание результата, статистический анализ, заключение исследования.

**А. Судиро** — критический анализ литературы.

**Ф. Рохман** — описание результата, критический анализ литературы.

**А. Сабил Хусейн** — метод исследования, критический анализ литературы, статистический анализ.

*Conflicts of Interest Statement: The authors have no conflicts of interest to declare.*

*Конфликт интересов: авторы заявляют об отсутствии конфликта интересов.*

*The article was submitted on 12.12.2022; revised on 27.01.2023 and accepted for publication on 26.02.2023.*

*The authors read and approved the final version of the manuscript.*

*Статья поступила в редакцию 12.12.2022; после рецензирования 27.01.2023; принята к публикации 26.02.2023.*

*Авторы прочитали и одобрили окончательный вариант рукописи.*