STUDENT DECISION MAKING MODEL OF MAJORING IN BUSINESS ADMINISTRATION AS AN EFFECT OF SOCIAL ENVIRONMENT AND INDIVIDUAL PSYCHOLOGICAL ASPECT (STUDY ON UNIVERSITIES IN SOUTH KALIMANTAN)

Rofi'i, Hikmayanti Huwaida¹ and Sri Imelda²

Abstract: Purpose of this research is to understanding the influence of social environment and individual psychological aspect on student decision making of majoring in Business Administration in Universities of South Kalimantan, simultaneously and partially. The method of this research are descriptive and verificative. Unit of analysisis Business Administrative students. Data collected by questionairre with liker t scale. We use Multiple Reggression Technique to analyze the relationship among variables. The result of this research shows that social environment and individual psychological aspect simultaneously influence positive and significant to 33.1% on student decision making of majoring in Business Administration. Partially, social environment influences positive and nonsignificant, individual psychological aspect influences positive and significant on student decision making of majoring in Business Administration.

Key Words: Social Environment, Individual Psychological Aspect and Decision Makin, Business Administration.

INTRODUCTION

Education has an important role in creating qualified human resources. Education provider has an obligation to create qualified resource through effective education process. High education is consist of academy and profession education where as education unit provide advanced education in form of Polytechnic, Institute and University.

Student is direct customer for the university and sort of other education is competitor. Therefore, the major of Business Administration is important to give attention to social environment and invidual psychological aspect to win the competition.

^{12.} Lecturer of Politeknik Negeri Banjarmasin

The number of Business Administration student is becoming decrease after year, so that, the major of Business Administration is push to have recovery effort to it.

One of the efforts is to increase student service such as sufficient infrastructure which is considered to support qualified graduation.

The major of Business Administration have to know how social environment and individual psychological aspect influence decision making (Kotler, 2000:153).

The society realizes that education bringing on the increase of education institution, so that private and public college is increase.

The competition is not only between the public colleges but also with the private colleges that offers better facilities for the student, domestic and foreign.

Tri Dharma Perguruan Tinggi (Three Duties of College) is a function of higher education, i.e: 1) education and learning; 2) research; and 3) society devotion. The main activity of college is to give education for the student. Yusuf Hanafiah (1994:5) explain that education service is a service for the student to fulfill their needs. ThereforE, the quality of education service must be appropriate with student needs and even more. Realize on external environment, individual internal of education, and tight competition, college management is force to aware and proactive to read the opportunity and student willingness as users.

In globalization, all sectors, manufacturing and service, will face tight competition, globalization has a broad impact from the economy to education sector. Education has a direct relation to society development. Because the education is able to give better framework for society. Higher education push nation development otomatically.

Recent year, the awareness of society on education tends to increase. They realize to face the challenge in the future. One of the effort is to have higher education, so they will be able to develop their selves.

Student of Business Administration is hoping to have the best in learning the subject from their lecture both theoritical and practical, on time in class, good communication, appropriate facilities and comportable college that support qualified graduation. Therefor, it needs an understanding how much the social environment and individual psychological aspect influence student decision making of majoring in Business Administration.

Based on the explanation above, the deep review of decision making is more and more. Social environment and individual psychological aspect is a nature general condition around the customer. Costumer individual psychological consist of culture, social, demography and psychological. Culture, social, and demography environment is an external but psychological environment is an internal.

This research observes social external environment, because the culture and demography aspect has a weak influence to decision making. Social external environment according to Kotler (2000:153) are group of reference, family, role and social status in society that presumable influence student decision making of majoring in Business Administration.

Internal or psychological environment, according to Kotler (2000:160) is influence by four main factors, that is: motivation, perseption, knowledge, and personal believe.

Empirically, the influence of factors above is needed to be verified. The differences of time dimension and place and special characteristic in education bring about the accuracy of theory is needed to be reexam.

Objective of research are:

- 1. Knowing the factors of social environment and individual psychological aspect attained in Business Administration.
- 2. Knowing the influence of social environment and individual psychological aspect simultaneously and partially influence on student decision making of majoring in Business Administration.

THEORITICAL REVIEW

Education is conscious and planned effort to create study atmosphere and learning process so that the student may actively develop internal potential to have spiritual religion empowerment, self control, personality, intelegency, noble character and skills for him selves, for society, for nation and for the country (*UU RI No 12 tahun 2012 tentang Pendidikan Tinggi*). Education produces service for their student.

Recently, education service is facing tight competition. Every college with Business Administration majoring in is compete to give satisfaction for their student because satisfaction is key of success to win the competition. Here is the problem of social environment and individual psychological aspect becomes the important factor to face markettendency that motivated to act in decision making.

Kanuk (2000:677) explain that from the perspective of micro economy, consumption is how individual making decision to expense available sources (time, money, etc) for their interest. Decision making is not only based on economic reason, but also, social, culture, psychological influence and others underlie customer decision process.

Kanuk cognitive model (2000: 254) explains that customer is sees as thinking problem solver. In the framework, customer is often described as passive individual but in other hand he is active in searching product or service to fulfill

his requirement. Customer is viewed as information processor.Information processing will inform preference which is result on buy or no decision. Cognitive perception realizes that customer is impossible to have all the information for each alternative.

The decision for choosing Business Administration is the same as decision to become buyer in transaction of goods. Therefore, the theory of customer decision making such as consumer behavior become relevant to explain student decision making process of majoring in Business Administration.

Decision making in choosing Business Administration is a mirror of consumer behavior itself. Many experts show some factors influence consumer behavior.

Basu Swasta (2002:55-91) mention some factors influencing consusmer behavior. There are external factor i.e culture, social class, social community, reference and family. Internal factor includes motivation, observation, learning, personality, self concept and attitude. Engel (1993:46) describe two factors influence consumer behavior in the process of decision making. There are environment and individual difference. Environment consists of culture, social class, family and situation. Individual difference consists of customer, motivation knowledge, attitude, personality, life style, and demography.

Kotler (2000:153) explain some factors that influence purchasing, i.e: (1) culture, culture has broad and strong influence to attitude, among other is role, sub culture and social class (2) Social, include reference group, family and role/status, (3) personal characteristic, include age, life cycle, task, economic, personality and self concept (4) psychological, include motivation, perseption, learning, self convidence and believe.

Martini (2011) found that culture, personal and psychological partially is not influence the decision making, but social aspect does. Simultaneously, the results shows that culture, social, personal and psychological influence is 57.1%.

Sawaji (2011) found that education cost relatively influence image, motivation, attitude, and decision making. Reference group influence motivation, attitude, and decision making. Marketing communication influence image and decision making, but non significant to motivation and attitude. Image influence motivation, attitude and decision making. Attitude influence decision making.

Indartini (2010) found that individual characteristic, marketing mix, psychological factor partially influence decision making, but environment has non significant influence. Individual characteristic, marketing mix, environment, psychological factor, simultaneously influence student decision making.

Pramukti (2008) found that psychological factor, marketing mix, culture and social simultaneously influence decision making on Private Universities in Malang.

Hidayat (2008) found that culture, social, personal, psychological influence consumer shopping decision making.

Urfana (2013) found that culture, social, personal, psychological influence buying decision making.

Ramadhani (2013) found that culture, social, personal, psychological influence Furla bag buying decision making in Padang

Maleke (2013) found that social and psychological influence buying decision making simultaneously and partially. But personality, influence positive and non significant.

Mutaqin (2012) found that culture, social, personality, and psychological influence instant noodle buying decision making.

This research is focus on external environment on social aspect that consist of group reference, family and role/status, that has strong hyphotesis on influence student decision making of majoring in Business Administration (Study on universities in South Kalimantan).

Rofi'i and Imelda (2006) found that social environment and psychological aspect influence student decision making process of majoring in Business Administration simultaneously and partially. The influence is 41.12%.

Kotler (2000:157) found that reference group consist of all people that influence someone's attitude directly and indirectly. Family member is primary group that influence service utilization decision. Role/status is someone's position in each group.

Kotler (2000:161) explain that internal environment or psychological factor include: motivation, perception, learning and attitude. Motivation act is an impeller power of individual to do an action. Action is a process as regard to perception. Perception is a process to select, organize, and interpret information to form meaningful product image. In choosing the product, the customer will be influenced by their experience in the past. This experience leads to learning process. Learning is self exchange in personal attitude. Attitude is an evaluation, emotional feeling and favour able, unfavourable and long lasting action of someone's on object.

Social environment and individual psychological aspect must be fit to decrease negative impact from decision making and student is satisfied with the service offers.

We have to know about student's behavior if we want to know about student wants.

Kanuk (2000:6) explain that the consumer behavior is a study that learn about individual decision making to expense their sources and fulfill their needs include what, why, when and where. How many and how long they will use it.

Kotler (Basu Swasta, 2001:10) describe that consumer behavior is define as individual activity to earn goods and service, include decision making process of planning and determining the activity. There are two important elements of consumer behavior: (1) decision making process and (2) physical activity that involve individual in valuing, having and consuming goods and service.

Buyer decision making process is went across five level of activities: (1) needs identification, (2) information searching, (3) alternative evaluation, (4) buying and (5) results (feelings after buying).

Based on explanation above, the research paradigm is as follow:

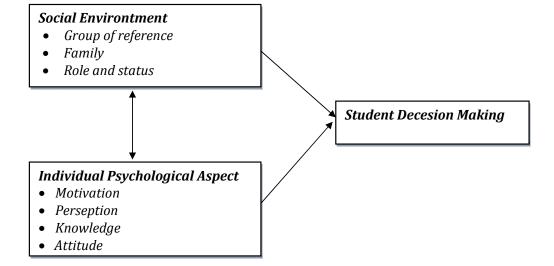


Figure 1: Relationship of Research Variable

(Source: Kotler, 2000:161)

Hypothesis

"Social environment and individual psychological aspect influence student decision making of majoring in Business Administration simultaneously and partially."

RESEARCH METHOD

This research is descriptive and verificative with quantitative approach.

The unit of analysis is business administration student. Fishbone Diagram Model of Decision Making is shown on exhibit 2.

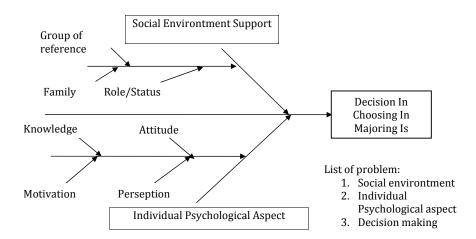


Figure 2: Fishbone Diagram Model

Measurement of Variable

The measurement scale of this research is Likert scale. Therefore, the type of data is interval (Sekaran, 2006).

Social environment as first independent variable is sign as $X_{1'}$ individual psychological aspect as second independent variable is sign as $X_{2'}$ and decision making as dependent variable is sign as Y.

Technique of Data Analysis

Analysis data technique in this research is using Multiple Regression.

RESULT AND DISCUSSION

General description of research object

Respondent of the research is student of Business Administration of College/ Universities in South Kalimantan. They are:

- 1. Business Administration of Politeknik Negeri Banjarmasin.
- 2. Business Administration of Universitas Lambung Mangkurat.

- 3. Business Administration of Politeknik Kotabaru.
- 4. Institute of Administration Bina Banua Banjarmasin.
- 5. Institute of Administration Tabalong.

Respondent are 200 students, 165 students fulfilling and returning the questionnaire which will be examines in this research.

Social Environment Variable

Student response about social environment in decision making to choose Business Administration based on their experience after they became a student at one of the college. Social Environment Variable (X_1) include: (1) reference group; (2) family; (3) role/status, measured by six items of statements. Data analysis results maximum score 30; minimum score 11; and interval range 4. Based on interval range, there is social environment interpretation as shown on table 1.

Table 1 Variable Interpretation Guidance

No	Score Range	Category
1.	11-14	Very low
2.	15-18	Low
3.	19-22	Quite high
4.	23-26	High
5.	27-30	Very high

Furthermore, data is analyzed by percentage (%) and frequency (f) of social environment variable score (X_1) as shown on table 2.

Table 2 Score Distribution of Social Environment

No	Score	F	%	Cumulative
1	11-14	12	7.27	7.27
2	15-18	22	13.33	20.61
3	19-22	61	36.97	57.58
4	23-26	59	35.76	93.33
5	27-30	11	6.67	100.00
	Total	165	100.00	

Table 2 shows that 165 respondents is spread on five range. 12 respondents is on 11 and 14 range (7.27%); between 15 and 18 is 22 respondents (13.33%); between 19 and 22 is 61 respondents (36.97%); between 23 and 26 is 59 respondents (35.76%); and between 27 and 30 is 11 respondents (6.67%). The biggest or dominant percentation on social environment variable is 36.97% in the range between 19 and 22. Based on table 1, its category is quite high.

Score distribution is clearly shown on figure 3.

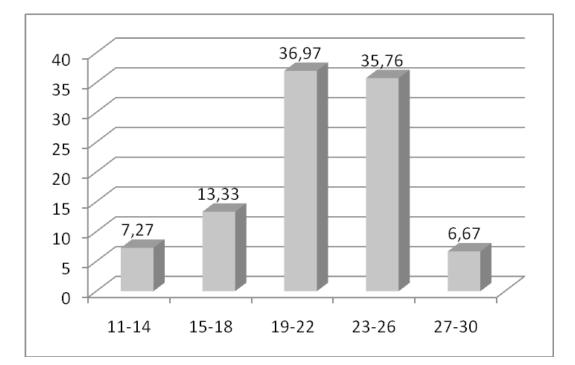


Figure 3: Score Distribution of Social Environment

Individual Psychological Aspect Variable (X₂)

Student response about individual psychological aspect in decision making to choose Business Administration based on their experience after they became a student at one of the college. As explain before, there are four individual psychological aspects, i.e motivation, perception, learning and attitude and measured by 20 items of statements. Data analysis result shows maximum score is 100, minimum score is 56 and interval range is 9. Based on interval range, there is individual psychological aspect interpretation as shown on table 3.

Table 3
Guidance of Interpretation of Individual Psychological Aspect Variable (X₂)

No	Score Range	Category
1.	92-100	Very low
2.	83-91	Low
3.	74-82	Quite high
4.	65-73	High
5.	56-64	Very high

Furthermore, data is analyzes by percentation (%) and frequency (f) of individual psychological aspect variable score (X_2) as shown on table 4.

Table 4
Score Distribution of Individual Psychological Aspect Variable (X₂)

No	Skor	F	%	Cumulative
1.	56-64	10	6.06	6.06
2.	65-73	30	18.18	24.24
3.	74-82	69	41.82	66.06
4.	83-91	48	29.09	95.15
5.	92-100	8	4.85	100.00
	Total	165	100.00	

Table 4 shows that 165 respondents is spread on five range. 10 respondents is on 56 and 64 range (6.06%); between 65 and 73 is 30 respondents (18.16%); between 74 and 82 is 69 respondents (41.82%); between 83 and 91 is 48 respondents (29.09%); and between 92 and 100 is 8 respondents (4.85%). The biggest or dominant percentation on individual psychological aspect variable is 41.82% in the range between 74 and 82. Based on table 1, its category is quite high.

Score distribution is clearly shown on figure 4.

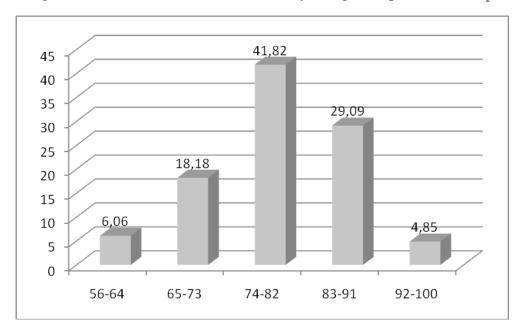


Figure 4: Score Distribution of Individual Psychological Aspect Variable (X₂)

Decision Making Variable (Y)

Decision making variable (Y) is measured by five item of questions. Student response completely and detail is as shown as follow:

Decision making variable (Y) is consist of 5 item of questions: maximum score is 25; minimum score is 11; and interval range is 3. Based on interval range, there is decision making interpretation as shown on table 5.

	Table 5	
Guidance of Inter	pretation of Decision N	Making Variable (Y)
	D.	G .

No	Score Range	Category
1.	11-13	Very low
2.	14-16	Low
3.	17-19	Quite high
4.	20-22	High
5.	23-25	Very high

Furthermore, data is analyzes by percentation (%) and frequency (f) of decision making variable score (X_2) as shown on table 6.

	Total	165	100.00	100.00
5.	23-25	32	19.39	100.00
4.	20-22	100	60.61	80.61
3.	17-19	31	18.79	20.00
2.	14-16	1	0.61	1.21
1.	11-13	1	0.61	0.61
No	Score	F	%	Cumulative

Table 6 Score Distribution of Decision Making Variable

Table 6 shows that 165 respondents is spread on five range. 1 respondent is on 11 and 13 range (0.61%); between 14 and 16 is 1 respondent (0.61%); between 17 and 19 is 31 respondents (18.79%); between 20 and 22 is 100 respondents (60.61%); and between 23 and 25 is 32 respondents (19.39%). The biggest or dominant percentation on decision making variable is 60.61% in the range between 20 and 22. Based on table 5, its cathegory is quite high.

Score distribution is clearly shown on figure 5.

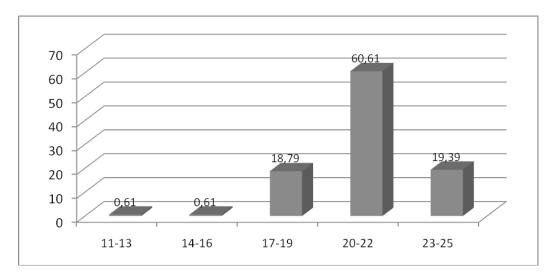


Figure 5: Score Distribution of Decision Making Variable (Y)

Data Analysis Process and Research Model Testing

Hyphotesis testing in this research are social environment and individual psychological aspect influence student decision making simultaneously and partially.

Hyphotesis testing is uses multiple regression as a tools of analysis. Independent variable include: social environment (X_1) and individual psychological aspect (X_2) and dependent variable is decision making (Y).

Social Environment (X_1) and Individual Psychological Aspect (X_2) influence Decision Making (Y).

To know the influence of social environment and individual psychological aspect on student decision making is may be seen from the value of coefficient of determination (R²). Coefficient of determination is shown as follow.

Table 7 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.558ª	.311	.303	1.705

a. Predictors: (Constant), Individual psychological aspect, Social Environment

 R^2 is 0.331. It means that simultaneously, social environment(X_1) and individual psychological aspect (X_2) influence decision making (Y) by 33.1%, and the rest is influence by other factors that not examines in this research.

Significant testing of simultaneously is shown as follow.

Table 8 ANOVA^b

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	212.725	2	106.362	36.595	.000ª
Residual	470.851	162	2.906		
Jumlah	683.576	164			

a. Predictors: (Constant), Individual psychological aspect, Social Environment

b. Dependent Variable: Decision Making

b. Dependent Variable: Decision Making

F count> F table (36,595>2,996) and significant level< 0,05 (0,000<0,05), therefor **Ho** is reject. It conclude that social environment (X_1), and individual psychological aspect (X_2) influence decision making (Y) all together.

Furthermore, partial testing may be seen as follow.

Table 9 Coefficients^a

Model -			dardized cients	Standardized Coefficients	т	Cia	Collinea Statist	U
		В	Std. Error	Beta	- Т	Sig.	Tolerance	VIF
1	(Constant)	10.175	1.258		8.086	.000		
	Social environment	.001	.041	.002	.019	.985	.663	1.508
	Individual psychological aspect	.136	.020	.557	6.956	.000	.663	1.508

a. Dependent Variable: decision making

From the table above, X_1 coefficient is 0.001 and X_2 coefficient is 0.136. And the Regression Equation is as follow:

$$Y' = 10,175+0,001 X_1+0,136 X_2$$

The next step is testing the significant of influence of each variable partially to decision making. T test is use to know the significancy of social environment influence to decision making and individual psychological aspect also. The level of significant is 0.05 and two tail.

Testing of Coefficient of Social Environment Variable (X_1)

T count< t table (0,019<1,96) and significant >0,05 (0,985>0,05), **Ho** is not reject. The conclusion that social environment (X_1) influence non significant to decision making (Y).

Testing of Coefficient of Individual Psychological Aspect (X2)

T count> t table (6,956>1,96) and significant < 0,05 (0,000<0,05), **Ho** is reject. The conclusion is individual psychological aspect (X_2) influence decision making (Y).

To earn complete description of hyphotesis testing simultaneously and partially, shown as follow:

Table 10 Summary of Hypotesis Testing

No	Research Hyphotesis	Hyphotesis test	Decision
1.	Social environment and Individual psychological aspect influence decision making of majoring in Business Adm.	Ho is reject H1 is not reject	Hyphotesis of research is not reject simultaneously 33,1%.
2.	Individual social environment influence decision making	Ho is not reject H1 is reject	Research Hyphotesis is reject
3.	Individual psychological aspect influence decision making.	Ho is reject H1 is not reject	Research Hyphotesis is not reject.

Final Model of linier equation formed in this research as follow:

$$Y' = 10,175+0,001 X_1+0,136 X_2$$

CONCLUSION AND SUGGESTION

Conclusion

Based on data analysis, there are some conclusion may be made, i.e:

- 1. Social environment and individual psychological aspect influence student decision making of majoring in Business Administration at Universities in South Kalimantan. The influence of social environment consists of group of reference, family, and role/status. The main consideration for making decision is come from family and role/status influence. It means family is reliable information source and having experience about Business Administration. Role and status will influence student decision making. Individual psychological aspect consists of motivation, perception, knowledge and attitude. The main consideration for student is come from motivation, knowledge and attitude. Other individual psychological aspect, perception, has some limitation: class is not sufficient, incomplete facility and infrastructure.
- 2. Social environment and individual psychological aspect influence student decision making. This condition indicates that social environment and individual psychological aspect stimulate decision making.
- 3. Social environment has non significant influence on decision making.

4. Individual psychological aspect influence decision making. This condition shows that student in making decision needs better service from the college, especially the major of Business Administration.

Suggestion

These are the suggestions for the research:

- Business Administration has to consider social environment. In this case, giving information about Business Administration clearly and complete is very important, also the strength of Business Administration above other major for the source of information that influence student decision making of majoring in Business Administration.
- 2. Better service for the student is very important such as: complete the facility and infrastructure (library, laboratory, LCD, computer, AC).
- 3. There are many other variables that influence student decision making. Therefor, the researcher is interesting to conduct further research with other variable besides social environment and individual psychological aspect such as: culture, economic, and lifestyle on student decision making of majoring in Business Administration.

References

- A. A. Anwar Prabu Mangkunegara. 2002. *Perilaku Konsumen*. Cetakan kedua. Bandung: PT Refika Aditama.
- Basu Swasta dan T. Hani Handoko. 1997. Manajemen Pemasaran Perilaku Konsumen., Yogyakarta: Liberty.
- Djaslim Saladin, Yevis Marty Oesman. 2002. *Perilaku konsumen dan pemasaran strategik*. Cetakanpertama. Bandung: Penerbit Linda karya.
- Engel, James F. Blackwell, Roger D. Miniard, Paul W. 1994. *Consumer Behavior*. 8th Edition The Dryden Press Harcout Brace Collage Publisher.
- Hidayat, Nevi Wahyu. 2008. Fengaruh Faktor Budaya, Sosial, Pribadidan Psikologisterhadap Keputusan Konsumendalam Berbelanja Pada Toserba Graha Mulia Lumajang. http://eprint.umm.ac.id.
- Husein Umar. 1999. Metodologi Penelitian Aplikasi Dalam Pemasaran, Edisi Ke-2. Jakarta: Gramedia Pustaka Utama.
- Indartini, Mintarni. 2010. Faktor-Faktor yang Mempengaruhi Keputusan Mahasiswa Memilih Fakultas Ekonomi Universitas Merdeka Madiun. http://unmermadiun.ac.id

- Kanuk, Leslie Lazar., Leon G. Shiffman 2000. *Consumer Behavior. Sixth edition.* New Jersey: Prentice-Hall International.
- Kaplan, Robert M, and Denis P Saccuzza. 1993. "Psychological Testing (Principles, Application, and Issues)", 3rd edition Brooks. California: Cole Publishing Company.
- Kotler, Philip. 2002. Manajemen Pemasaran 1 & 2. Edisi Millenium Terjemahan Hendrateguh, Ronny. A. Rusli, Benjamin Molan Jakarta PT. Prenhallindo.
- Maleke, Cindy Liffie. 2013. Faktor Sosial, Pribadidan Psikologis Pengaruhnyaterhadap Keputusan Pembelian Blackberry Gemini Pada PT Megamitra Makmur Sejahtera. http://ejournal.unsrat.ac.id.
- Masri Singarimbundan Sofyan Effendi. 1995. Metode Penelitian Survey. LP3ES, Jakarta.
- Mutaqin, Imam. 2012. Analisis Faktor-Faktor yang Mempengaruhi Konsumendalam Pengambilan Keputusan Pembelian Produk Mie Instan Merek Indomie. http://library.gunadarma.ac.id.
- Nirwana SK Sitepu, 1994. Analisis Jalur (Path Analisis), Diterbitkan Atas Usaha Unit Pelayanan Statistika, Jurusan FMIPA. UNPAD Bandung.
- Ramadhani, Ori dkk. 2013. *Pengaruh Faktor Budaya, Sosial, Pribadi, dan Psikologis terhadap Keputusan Pembelian Tas Furla diKota Padang*. http://ejurnal.bunghatta.ac.id.
- Rofi'Idan Imelda. 2008. Pengaruhling Kungan Social danaspekp sikologisindividuterhadap keputusan Mahasiswadalammemilih Program Studi Administrasi Bisnis. Jurnal Intekna No. 1 Mei 2008.
- Sawaji, Jamaluddin, dkk. 2011. Pengambilan Keputusan Mahasiswadalam Memilih Perguruan Tinggi Swasta di Sulawesi Selatan. http/:pasca.unhas.ac.id
- Sekaran, Uma. 2003. *Research methods for Business, A Skill-Building Approach*. Third Edition. USA: Jhon Wiley & Son, Inc.
- S. Nasution. 2001. *Metode Research (Penelitian Ilmiah)*, Cetakan Keempat. Jakarta: Bumi Aksara.
- Sugiyono, 2004. Metode Penelitian Bisnis. Cetakan Ketujuh. Bandung: Penerbit Alfabeta.
- Sugiyono, 2005. Statistikuntukpenelitian. Cetakan Ketujuh. Bandung: Penerbit Alfabeta.
- Sutisna, 2002. *Perilaku Konsumendan Komunikasi Pemasaran. Cetakankedua*. Bandung: Penerbit PT Remaja Rosdakarya.
- Urfana, Millatinadkk, 2013. Fengaruh Faktor Kebudayaan, Sosial, Pribadidan Psikologisterhadap Keputusan Pembelian Makanan Cepat Sajipada Konsumen Kentucky Fried Chicken (KFC) Walikota Medan.http: jurnal.usu.id.
- YudhaPramukti, Johan Prasetyo. 2008. Faktor-Faktor yang Mempengaruhi Mahasiswadalam Memilih Perguruan Tinggi Swasta (Studi Pada Mahasiswa STIE Malangkececwara). http://elibrary.ub.ac.ad