

Social Marketing Promotion Strategy on Pregnant Women's Decision to Adopt "Sayang Bunda" Application in Semarang Indonesia

Tiwuk Puji Rahayu¹⁾, Farid Agushybana²⁾, Bagoes Widjanarko³⁾

¹⁾Masters Program in Health Promotion, Universitas Diponegoro

²⁾Department of Biostatistics and Demography, Universitas Diponegoro

³⁾Study Program of Public Health Sciences, Universitas Diponegoro

ABSTRACT

Background: Semarang City's Health Office launched "SAYANG BUNDA" android-based mobile application simultaneously, aiming to help pregnant women find out and monitor their pregnancy health, thereby can improve Antenatal Care (ANC) coverage. Purwoyoso and Ngaliyan public health centers with low visit ANC coverage and not achieving the target of program. The purpose of this study was to examine the effect of sales promotion, personal selling, advertising, and publication on pregnant women's decision to adopt "SAYANG BUNDA" android-based mobile application.

Subjects and Method: This was a case-control study conducted at Purwoyoso and Ngaliyan health centers, in Semarang City, from August to November 2019. A sample of 84 pregnant women was selected for this study. The dependent variable was pregnant women's decision. The independent variable was social marketing promotion strategy including sales promotion, personal selling, advertising, and publication. The data were collected by questionnaire and analyzed by a multiple linear regression.

Results: Sales promotion ($b= 0.22$; $p=0.005$) and personal selling ($b= 0.29$; $p < 0.001$) were

positively associated with the identification of need. Sales promotion ($b= 0.35$; $p < 0.001$) and personal selling ($b= 0.18$; $p=0.026$) were positively associated with information search. Sales promotion was positively associated with alternative evaluation ($b= 0.21$; $p= 0.035$). Advertising and publication was positively associated with trying and adopting to choose "SAYANG BUNDA" application ($b=0.22$; $p=0.094$). Advertising and publication was positively associated with post-use assessment to choose "SAYANG BUNDA" application ($b= 1.69$; $p=0.037$).

Conclusion: Social marketing promotion strategy improves pregnant women's decision to adopt the "SAYANG BUNDA" android-based mobile application.

Keywords: social marketing promotion strategy, pregnant women's decision, "SAYANG BUNDA" application

Correspondence:

Tiwuk Puji Rahayu. Masters Program of Health Promotion, Universitas Diponegoro. Email: tiwup-01@yahoo.co.id. Mobile: 085790337111.

Cite this as:

Rahayu TP, Agushybana F, Widjanarko B (2020). Social Marketing Promotion Strategy on Pregnant Women's Decision to Adopt "Sayang Bunda" Application in Semarang Indonesia. *J Health Promote Behav.* 5(2): 104-113. <https://doi.org/10.26911/thejhp.2020.05.02.05>



Journal of Health Promotion and Behavior is licensed under a Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License.

BACKGROUND

Maternal mortality rate (MMR) is, according to WHO, found from women's death during pregnancy or 42 days after the end of pregnancy due to anything related or exacerbated with pregnancy or its management. Indone-

sian Demographic and Health Survey (Survei Demografi dan Kesehatan Indonesia or SDKI) found 305 Indonesian women deaths per one hundred thousands live births (Indonesian Ministry of Health, 2015). Semarang City is a City in Central Java with the fourth

highest maternal mortality rate (MMR) following Brebes, Pemasang, and Kendal Regencies (Semarang District Health Office, 2016; Provincial Health Office of Central Java, 2017). Data from Semarang City Health Office mentions an decrease of maternal mortality rate in Semarang with 23 cases out of 26,052 live births or 88.3 per one hundred thousands live birth in 2017 compared with 32 maternal deaths in 2016.

Semarang City's Health Office has taken some attempts to reduce Maternal Mortality Rate (MMR) since 2015, one of which is to provide high-quality antenatal service by improving the pregnant women's first visit service and fourth-visit coverage. Considering the data of Semarang City's Health Office, the fourth-visit coverage in Semarang City decreases and is lower than the target in 2017, compared with that in 2016 (Ministry of Health, 2017). Noor (2010) found pregnant women having their pregnancy examined less than 4 times have the maternal death risk of 4.57 times higher than those having their pregnancy examined 4 times or more routinely. Purwoyoso and Ngaliyan

health centers are two public health centers located in one Sub District with lower fourth-visit antenatal care (ANC) and not achieving the target of program compared with other Public Health Centers in Semarang City, 73.1% and 89.81% (Semarang Health Office, 2012).

"SAYANG BUNDA" android-based mobile application is an android-based mobile application launched simultaneously by Semarang City's Health Office on July 2019 aiming to help pregnant women find out and monitor their pregnancy health, thereby can improve the fourth-visit antenatal care (ANC) coverage, but not all pregnant women in Semarang City have known and been willing to use the application. "SAYANG BUNDA" android-based mobile application has been trialed in three Public Health Centers on June 2019: Gayamsari, East Tlogosari, and Kedungmundu health centers. Pregnant women can acquire "SAYANG BUNDA" android-based mobile application for free by downloading it through Play Store on android smartphone (See Figure 1).

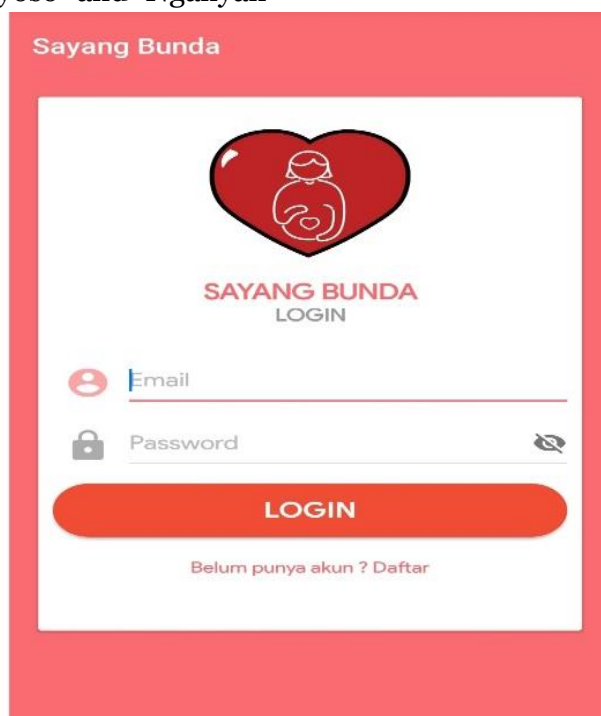


Figure 1. "SAYANG BUNDA" Android-Based Application for Pregnant Women

The menus on “SAYANG BUNDA” android-based mobile application system are pregnant women facilitation, birth consultation,

proximate healthcare facilities, pregnancy article, calculator of estimated due date, and general information (See Figure 2).



Figure 2. Menus of “SAYANG BUNDA” Application

Considering the implementation of Semarang Local Regulation Number 2 of 2015 about Maternal and Neonatal Safety, “SAYANG BUNDA” android-based mobile application is expected to help pregnant women in Purwoyoso and Ngaliyan health centers, monitor their pregnancy health maximally, so that their fourth-visit ante-natal care (ANC) coverage improves.

Considering the result of preliminary study conducted on Gasurkes KIA (Maternal and Neonatal Health Surveillance Officers) of Purwoyoso and Ngaliyan health centers, it can be seen that the acceptance to and the use of “SAYANG BUNDA” application is still low, 12 pregnant women in Purwoyoso health center and 8 in Ngaliyan health center, with the target of all pregnant women expected to use “SAYANG BUNDA” application.

The “SAYANG BUNDA” application needs a good and high-quality social marketing to make the application offered acceptable and usable maximally to pregnant wo-

men. This social marketing aims to influence the pregnant women to change their behavior to accept and use “SAYANG BUNDA” application, thereby can improve ANC service quality in pregnant women. Social marketing strategy in promotion mix consists of advertising, sales promotion, publication, and personal selling (Sulaeman, 2017; Shaluhiah, 2019).

Purwitasari (2016) found that the program to be held as an alternative strategy specified refers to marketing mix constituting the combination of marketing system variables, the variable controllable to influence the consumers' response in the target market.

Glanz (2011) stated that consumer behavior factor is affected by environment, individual, and information processor and actual decision maker. Product purchasing or using decision consists of five stages: need identification, information search, alternative evaluation, purchasing decision, and post-purchase behavior starting before purchasing

actually and the effect long after that (Kotler and Gary, 2012).

This study employed Social Marketing and Rogers' Diffusion Innovation theory. A good high-quality social marketing promotion strategy is required in Purwoyoso and Ngaliyan health centers to make the SAYANG BUNDA" android-based mobile application acceptable and usable to pregnant women. For that reason, the effect of social marketing promotion strategy on pregnant women's decision to adopt SAYANG BUNDA" android-based mobile application should be recognized.

SUBJECTS AND METHOD

1. Study Design

This was a case-control study conducted at Purwoyoso and Ngaliyan health centers, in Semarang City, from August to November 2019.

2. Population dan Sample

The study population was pregnant women. A sample of 84 pregnant women was selected by simple random sampling.

3. Study Variables

The dependent variable was pregnant women's decision, including need identification, information search, alternative evaluation, trying and adopting, and post-use assessment (evaluation). The independent variable was social marketing promotion strategy, including sales promotion, personal selling, advertising, and publication.

4. Operational Definition of Variables

Sales Promotion was perception of pregnant women about how to promote or offer social marketing of Android-based mobile application "SAYANG BUNDA" through demonstrations using promotional media.

Advertising and Publication was perception of pregnant women about how to promote or offer social marketing android application "SAYANG BUNDA" through the provision of application information through the

power point media and booklets free of charge.

Personal Selling was perception of pregnant women about how to promote or offer social marketing of android application "SAYANG BUNDA".

Need Identification was perception of pregnant women to choose an action by recognizing the need in advance as a solution to the problem of social marketing android applications "SAYANG BUNDA".

Information Search was perception of pregnant women to be interested in the android application "SAYANG BUNDA" and choose an action to find more information about the application first as a solution to the social marketing problems of android applications "SAYANG BUNDA".

Alternative Evaluation was the perception of pregnant women to choose an action by making an evaluation of various alternatives in advance as a solution to the problem of social marketing android application "SAYANG BUNDA".

Trying and Adopting was pregnant women choose an act of deciding to try or adopt it as a way of solving social marketing problems for android applications "SAYANG BUNDA".

Post-Use Assessment was pregnant women perform an action after taking the decision to adopt or not android applications "SAYANG BUNDA".

5. Study Instruments

Data on sales promotion, personal selling, advertising, and publication, need identification, information search, alternative evaluation, trying and adopting, and post-use assessment (evaluation) were collected by questionnaire.

6. Data Analysis

Affect of social marketing promotion Univariate analysis was described in n and %. Multivariate analysis was conducted by a multiple linear regression.

7. Research Ethics

The research including informed consent, anonymity, and confidentiality. The research ethical clearance approval letter was obtained from Health Research Ethics Committee, Faculty of Public Health, Universitas Diponegoro No. 505/EA/KEPK-FKM/2019, on October 29, 2019.

RESULTS

A. Sample Characteristics

Most of pregnant women are aged 20-35 years and housewives. The education of

most pregnant is secondary education (45.-24%). Most of pregnant women had high income. All pregnant women were Moslem. More than a half of pregnant women were at second trimester gestation and multiparous. The lifestyle of most pregnant women is Plain Joes group. Plain Joes is a group of people who are always looking for products that can and are not conspicuous, but can meet the needs. Nearly all of pregnant women are rational that is buying or using product behavior if it is a primary need and guaranteed quality and adjusting economic conditions (Table 1).

Table 1. Sample Characteristics

	Characteristics	n	%
Age	< 20 years	2	2.38
	20 – 35 years	72	85.71
	> 35 years	10	11.90
Occupation	Entrepreneur	3	3.57
	Private	16	19.05
	Housewife	65	77.38
Education	Primary/Low Education	15	17.86
	Secondary Education	38	45.24
	High Education	31	36.90
Income:	Medium Income Class	14	16.67
	High Income Class	63	75.00
	Very high Income Class	7	8.33
Religion	Moslem	84	100
Residence area	Plain Village	84	100
Gestation	First Trimester	14	16.67
	Second Trimester	46	54.76
	Third Trimester	24	28.57
Pregnancy Status	Primipara	37	44.05
	Multipara	57	67.86
Lifestyle	Swingers group	5	5.95
	Seekers group	18	21.43
	Plain Joes group	61	72.62
Consumer behavior	Rational	83	98.81
	Irrational	1	1.19

B. Bivariate Analysis

After getting social marketing promotion, personal selling (mean=34.00; SD=1.74), information search (mean= 29.57; SD= 0.8-5), alternative evaluation (mean= 25.29, SD=

1.57), trying and adopting (mean= 3.81; SD= 1.64), and post-use assessment (mean= 26.74; SD= 10.7) were higher in the intervention group than control group (Table 2).

Table 2 Pregnant women decision after received social marketing promotion

Independent Variable	Mean ± SD	
	Intervention group	Control group
Sales promotion	33.55±1.94	32.33±2.14
Advertising and publication	25.43±1.33	32.33±2.14
Personal selling	34.00±1.74	33.62±2.06
Need identification	33.83±1.08	33.36±1.61
Information search	29.57±0.85	28.95±1.45
Alternative evaluation	25.29±1.57	24.88±1.29
Trying and adopting	3.81±1.64	2.48±1.69
Post-use assesment	26.74±10.70	20.98±10.9

C. Multivariate Analysis

1. The effects of advertising and publication, personal selling, sales promotion to need identification

Sales promotion (b= 0.22; p=0.005) and per-

Table 3. The results of multivariate analysis on the effects of advertising and publication, personal selling, sales promotion to need identification

Independent variables	b	p
Sales promotion	0.22	0.005
Advertising and publication	-0.04	0.582
Personal selling	0.29	0.000

sonal selling (b= 0.29; p <0.001) were positively associated with the identification of need to choose "SAYANG BUNDA" android-based mobile application (see Table 3).

2. The effects of advertising and publication, personal selling, and sales promotion to information search

Sales promotion (b= 0.35; p<0.001) and personal selling (b= 0.18; p=0.026) were positively associated with information search on

Table 4. The results of multivariate analysis on the effects of advertising and publication, personal selling, sales promotion to information search

Independent variables	b	p
Sales promotion	0.35	0.001
Advertising and publication	-0.25	0.002
Personal selling	0.18	0.026

the "SAYANG BUNDA" android-based mobile application. But, advertising and publication had negative association with information search to choose "SAYANG BUNDA" android-based mobile application (b= -0.25; p= 0.002) (see Table 4).

3. The the effects of advertising and publication, personal selling, and sales promotion to alternative evaluation

Table 5 showed the results of multivariate analysis on the effects of advertising and publication, personal selling, sales promotion to alternative evaluation. Table 5 showed that sales promotion was positively associated with alternative evaluation to choose "Sayang

Bunda" android-based mobile application (b= 0.21; p= 0.035), and it was statistically significant.

4. The effects of advertising and publication, personal selling, and sales promotion to trying and adopting

Table 6 showed the effects of advertising and publication, personal selling, and sales promotion to trying and adopting "SAYANG BUNDA" android-based mobile application.

Table 6 showed that advertising and publication was positively associated with trying and adopting to choose "SAYANG BUNDA" and-

roid-based mobile application (b=0.22; p=0.094), and it was marginally significant.

Table 5. The results of multivariate analysis on the effects of advertising and publication, personal selling, sales promotion to alternative evaluation

Independent variables	b	p
Sales promotion	0.21	0.035
Advertising and publication	-0.003	0.980
Personal selling	0.12	0.225

Table 6. The results of multivariate analysis on the effects of advertising and publication, personal selling, sales promotion to trying and adopting

Independent variables	b	p
Sales promotion	0.03	0.839
Advertising and publication	0.22	0.094
Personal selling	0.001	0.994

5. The effects of advertising and publication, personal selling, sales promotion to post-use assessment

Table 7 showed the results of multivariate analysis on the effects of advertising and publication, personal selling, sales promotion to post-use assessment to choose "SAYANG

BUNDA" android-based mobile application. Table 7 showed that advertising and publication was positively associated with post-use assessment to choose "SAYANG BUNDA" android-based mobile application (b= 1.69; p=0.037), and it was statistically significant.

Table 7 The results of multivariate analysis on the effects of advertising and publication, personal selling, sales promotion to post-use assessment

Independent variables	b	p
Sales promotion	0.32	0.677
Advertising and publication	1.69	0.037
Personal selling	-0.77	0.315

DISCUSSION

1. The effect of strategies social marketing promotion to need identification

After getting social marketing promotions, the results showed that sales promotion, personal selling, advertising and publication, need identification in intervention group was higher than control group. Sales promotion and personal selling variables were positively associated with the identification of need for "SAYANG BUNDA" android-based mobile application.

The results of the study are similar to a study by Alfajri (2018), which results that each variable of sales promotion, personal

selling, advertising and publication is a dominant factor in the variable of need identification, information search, alternative evaluation, try and adopt, and post-use assessment.

More sales promotion, personal selling, advertising your publication can increase personal perception about the introduction of needs so that it affects individuals to buy or use products. In accordance with previous research which states that it is necessary to identify the most suitable sales promotion to increase the introduction of personal needs (Jean et al., 2015).

2. The effect of strategies social marketing promotion to information search

The results of this study showed that information search in intervention group was higher than control group after getting social marketing promotions. Sales promotion and personal selling were positively associated with information search on the "SAYANG BUNDA" android-based mobile application. But, advertising and publication had negative association with information search to choose "SAYANG BUNDA" android-based mobile application.

The results of this study was in line with a study by Alfajri (2018), which stated that sales promotion, personal selling, and advertising and publication were associated with information search in decision making.

3. The effect of strategies social marketing promotion to alternative evaluation

After getting social marketing promotions that the results of alternative evaluation in intervention group was higher than control group. Sales promotion was positively associated with alternative evaluation to choose "SAYANG BUNDA" android-based mobile application, and it was statistically significant. Social marketing is not a science, but rather a professional craft which relies on multiple scientific disciplines to create programs designed to influence human behavior (Evans, 2006; Smith, 2006).

4. The effect of strategies social marketing promotion to trying and adopting

The results of this study showed that advertising and publication was positively associated with trying and adopting to choose "SAYANG BUNDA" android-based mobile application, and it was marginally significant.

Similar to a study by Susanti and Gunawan (2015), reported that advertising and personal selling affect positively the

purchasing decision of a product. Wenas et al. (2014) also stated that sales promotions, personal selling, advertising and publications influence purchasing decision.

Promotion is one of the key factors in the marketing mix and has a key role in market success (Oluyemi et al., 2015, Abudalu et al., 2015). The research uses advertising and publication with booklet. Irawati et al. (2019) reported that booklet media influences the enhancement of knowledge and attitudes of the bride and groom related to the prevention of pregnancy risk.

More varied advertising and publication media are needed in promoting or marketing social media such as film, social media, multimedia, and so on. Interactive multimedia are effectively used in increasing the knowledge and attitude of pregnant women (Hapitria and Padmawati, 2017).

Ali et al. (2016) showed that consumer perceptions of social marketing influence the purchasing decision of a product. Dastane (2016) also stated that sales promotion, advertising, personal sales, and publication influence in decision making.

The results of this study indicate that good promotion an innovation of a product makes the consumers try and adopt the innovation. More varied promotion strategies are required to improve their decision to adopt or use the product. Trust is a factors that influence a person to decide to buy or use a product. Hajli (2013) stated that trust has a direct relationship that affects the intention to buy a product.

5. The effect of strategies social marketing promotion to post-use assessment

The results advertising and publication was positively associated with trying and adopting to choose "SAYANG BUNDA" android-based mobile application, and it was statistically significant.

Social marketing is focused on ena-

bling, encouraging and supporting behavioral changes among target consumers. Social media are considered among the mass media communication channels that enable people to be actively involved in the communication process and stay connected with other. Social media can be effective in increasing awareness on the targeted topic and motivating people to change their behavior (Sampogna et al., 2017).

AUTHOR CONTRIBUTION

Tiwuk Puji Rahayu, Farid Agushybana, and Bagoes Widjanarko collected the data, did data analysis, interpreted the results, and wrote the manuscript.

FUNDING AND SPONSORSHIP

None

CONFLICT OF INTEREST

There are no conflicts of interest

ACKNOWLEDGEMENT

The authors would like to thank to Semarang City's Health Office, Puskesmas Purwoyoso and Puskesmas Ngaliyan for supporting the use of "SAYANG BUNDA" application.

REFERENCE

- Abudalu A, Ahmed EM, Almasaied SW, Elgazoli AI (2015). The real effective exchange rate impact on ASEAN-5 economic growth. *Int J Econ Manag Sci*, 3(2): 1-11. <https://doi.org/10.4172/2162-6359.1000174>
- Alfajri A (2018). Hubungan strategi promosi dengan keputusan pembelian gadget di toko (The relationship between promotion strategy and gadget purchase decision in the store) . 6(3): 599–608
- Ali Z, Shabbir MA, Rauf M, Hussain A. (2016). To Assess the impact of social media marketing on consumer perception. *Int j acad res account financ manag sci*, 6(3): 69-77. <https://doi.org/10.6007/ijarafms/v6-i3/21-72>
- Dastane O (2016). Effect of sales promotion schemes on purchase quantity: a study of Malaysian consumers. *Management & Marketing*, 14(2): 299–320
- Evans WD (2006). How social marketing works in health care. *BMJ*: 332 (7551): 1207–1210. <https://doi.org/10.1136/bmj.-332.7551.1207-a>
- Glanz K (2011). *Health behavior and health education: Theory, Research, and Practice*. Fourth Edition. English: Hoboken: John Wiley & Sons, Inc.
- Hajli MN (2013). A study of the impact of social media on consumers. *Int J Mark Res*, 53(6): 387–404. <https://doi.org/10.2501%2FIJMR-2014-025>
- Hapitria P, Padmawati R (2017). Efektifitas pendidikan kesehatan melalui multi-media dan tatap muka terhadap pengetahuan dan sikap ibu hamil tentang ASI dan menyusui (Effectiveness of health education through multi-media and face to face knowledge and attitudes of pregnant women about breast milk and breastfeeding). *Jurnal Care*. 5(2): 156-167. <https://doi.org/10.33366/cr.v5i2.535>
- Indonesian Ministry of Health (2015). *Infodatin 2015*.
- Irawati H, Kartini A, Nugraheni SA (2019). Pengaruh booklet terhadap pengetahuan dan sikap kesehatan reproduksi calon pengantin terkait pencegahan risiko kehamilan di Kabupaten Pemalang (The influence of the booklet on the knowledge and attitudes of reproductive health of the bride and groom related to the prevention of pregnancy risks in Pemalang Regency. *Jurnal Manajemen Kesehatan Indonesia*, 7(2): 124-131. Retrieved from: <https://ejournal.undip.ac.id/index.php/jmki/article/view/21816/15725>

- Jean WA, Yazdanifard R (2015). The review of how sales promotion change the consumer's perception and their purchasing behavior of a product the review of how sales promotion change the consumer's perception and their purchasing behavior of a product. *Global Journal of Management and Business Research*, 15(5).
- Kotler P, Gary A (2012). *Prinsip-prinsip Pemasaran (Principles of Marketing)*. Edition 13. Jakarta.
- Noor H (2010). Analisis faktor resiko terhadap kematian maternal di Kabupaten Bulukamba (Analysis of risk factors for maternal mortality in Bulukamba District. *Media Kebidanan Poltekkes Makassar*, 2(2): 47–55.
- Oluyemi JA, Yinusa MA, Abdullateef R, Sunday A, Kehinde K (2015). Factors influencing the practice of self-medication among bankers in selected new generation banks in Ilorin Nigeria. *Int J Econ Manag Sci*, 4(2): 227. <https://doi.org/10.4172/2162-6359.1000227>.
- Provincial Health Office of Central Java (2016). *Profil Kesehatan Jateng 2016*.
- Provincial Health Office of Central Java (2017). *Profil Kesehatan Provinsi Jawa Tengah Tahun 2017*.
- Purwitasari (2016). Rancangan strategi pemasaran pelayanan kesehatan di Puskesmas Soreang UPTD Pelayanan Kesehatan Kecamatan Soreang Kabupaten Bandung (The draft of marketing strategy for health services in the Soreang Community Health Center Health Services Soreang District Bandung District). Retrieved from: <https://repository.unpas.ac.id/1637/>
- Sampogna G, Bakolis I, Evans-Lacko S, Robinson E, Thornicroft G, Henderson C (2017). The impact of social marketing campaigns on reducing mental health stigma: Results from the 2009–2014 Time to Change programme. *Eur Psychiat*, 40: 116-122. <https://doi.org/10.1016/j.eurpsy.2016.08.008>.
- Semarang District Health Office (2012). *Profil Dinas Kesehatan Kota Semarang*.
- Semarang District Health Office (2017). *Profil Kesehatan Kota Semarang 2017*. <https://doi.org/10.2307/1942600>.
- Shaluhiyahh Z (2019). *Kewirausahaan dan Pemasaran Sosial Program Kesehatan (The Entrepreneurship and Social Marketing Program)*. Edition II. Semarang: PKIP FKM UNDIP.
- Smith WA (2006). Social marketing: an overview of approach and effects. *Inj Prev*. 12(1): 138–143. <https://doi.org/10.1136/ip.2006.012864>
- Sulaeman ES (2017) *Pembelajaran Pemasaran Sosial Teori dan Aplikasi (Learning Social Marketing Theory and Applications)*. Surakarta.
- Susanti F, Gunawan AC (2015). Pengaruh bauran promosi dan harga terhadap keputusan pembelian produk kosmetik Maybelline (Effect of promotion mix and price on the decision to purchase Maybelline cosmetic products). *INARxiv*. <https://doi.org/10.31227/osf.io/npjqh>
- Wenas R, Sepang J, Togas N (2014). Periklanan, penjualan pribadi, promosi penjualan, dan publisitas terhadap keputusan pembelian pada Penerbit Andi Cabang Manado (Advertising, personal selling, sales promotion, and publicity regarding purchasing decisions at Andi Branch Manado Publisher. *Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 2(4): 578–588.