



## The Influence of Trust, Technology Understanding, and Interconnected Network on the Digital Banking Services Usage in Pujiharjo Village, Tirtoyudo Subdistrict

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### ABSTRACT

Digital banking is a medium for customers to facilitate transaction activities. Through this, there are several variables that can affect the use of digital banking, namely trust, technology understanding, and interconnected networking. The aim of this study is to find out how confidence, technology understanding, and interconnected networking influence the use of digital banking services. The population and samples in this study were the Pujiharjo rural community, where the sample used a non-probability sample with a type of purposive sampling compared to 81 respondents through the spread of the questionnaire. The classic assumption test tools on SPSS used in this study are normality, homocadasthesity, non-multicolinerity, and linearity. The study concluded that the trust variables, the technology understanding, and the interconnected network have a positive impact on the use of digital banking.

## **INTRODUCTION**

In the current era of rapid technological development, human activities are starting to be controlled by technology, this is due to with technology human activities are facilitated. According to Srisusilawati (2022) Digital banking is a banking service that used to be done traditionally at the bank directly, recently it can be done in a modern way where bank activities able to be done online independently through gadgets. This research discusses the use of digital banking, where currently digital banking is no longer familiar to the public.

The activity of making transactions using digital banking has been well-received by the public. In accordance with the community facts after this research was conducted, according to the author, Digital Banking Services is an activity that helps customers open and close account books, make transactions, save money, and prepare for their financial future, as well as the transformation of the banking industry that utilizes digital technology to provide more efficient and effective banking services to customers with a level of cybersecurity of customer data that must be watched out for. However, with the existence of digital banking that provides convenience to customers, it is often still found that customers are less interested in using digital banking to help their needs in carrying out transaction activities.

The Pujiharjo village, Malang district is one of the villages that are less interested in using digital banking services. This can be influenced by several variables that will be discussed in this research. Trust, understanding of technology, and interconnected networking can influence people to use digital banking. This statement can be stated because when a person is less confident in a digital banking service then the person will not use it, it can be assured owing to trust is something that is believed and related to the two parties who have a duty to understand and be convinced about the assumptions and some things that are considered important to drive the deal. (Artina 2021).

Similarly with technology understanding, when a person understand in the digital banking services usage then the person can use it, this can be assured through the statement according to Wulandari (2021) understanding is someone who understands the usage of banking digitally, that is, a person can see, follow, and apply what has been caught in banking use digitally. Then in addition to digital trust and understanding, internet networks can also affect the use of digital banking services. The Internet is a global communication network that is in the program to connect all the computers in the world despite different operating systems and machines, another understanding of this journal the Internet is the global system of all the computer networks that are interconnected. (Sibero, 2019). A person or customer can use digital banking services when connected to the Interconnected network, when the internet is stable then the digital banking service usage be able to used easily.

The trust, the internet, and technological understanding also have an influence on financial liquidity risk and risk management methods. According to Basory, et al., (2021) Liquidity risk is characterized by two sides - price and quantity [15;16]. If the Internet subscription quota price is cheap and then the

Pujiharjo village community use digital bank services more often, it will greatly affect the liquidity of the village community and make it easier for distributors and suppliers from the village to external parties and vice versa.

This research was conducted in Pujiharjo Village which is located in Tirtoyudo Sub-district, Malang District, East Java Province, Indonesia. Pujiharjo Village is one of the villages that is far from urban areas, this results in the lack of facilities in Pujiharjo Village. The existing facilities in Pujiharjo Village are not sufficient to carry out banking activities. The reason is that there is only EDC or Electronic Data Capture to help the community in conducting banking transactions, even though the community really needs banking to store and process the results of livelihoods and resources. Based on observations from researchers, no ATM or Automated Teller Machine was found in Pujiharjo Village. Therefore, digital banking is needed to help the banking activities of the community. The reason the researcher chose Pujiharjo Village as the object of research is because Pujiharjo Village is one of the villages in Malang Regency that is left behind compared to several villages there, especially in digital banking activities. Therefore, researchers are interested in conducting research in Pujiharjo Village. Based on the description that has been explained, the researcher takes the title "The Influence of Trust, Technology Understanding, and Interconnected Networks on the Digital Banking Services Usage in Pujiharjo Village, Tirtoyudo District."

The purpose of this study is to analyze how influential trust is in the use of digital banking services in Pujiharjo Village, analyze how influential technological understanding is in the digital banking services usage in Pujiharjo Village, analyze how influential the internet is in the digital banking services usage in Pujiharjo Village.

## THEORETICAL REVIEW

### *Trust*

According to Sudirman (2019) customer trust is defined as an indicator of a psychological state that leads to trust in doing digital banking on the internet, maintaining the interests of customer transactions, maintaining commitment in serving customers, and providing benefits to their use.

Digital Customer Trust according to the author is an art of each individual who combines trust and understanding of digital banking with a conscious psychological state to carry out banking activities on the internet in order to achieve financial benefits.

There are several indicators of trust according to (Yositya et al., 2022):

a. Confidence in Service

On the trust indicator in services in this case points to the public's confidence in the availability of information technology services. If one has a belief in the use of information technology then that belief will grow by itself.

b. Perception of Service Quality

On the service quality indicator in perception this refers to the quality of the information technology service provided. When information technology services can provide satisfaction to the public, the public's confidence and confidence in information technologies services also grows.

c. Perception of Service Security.

This indicator of perceived service security is related to the services provided. Assuming that technology services provide services well-known guarantee security, one of which is identity. Then one's trust will grow even greater.

### ***Understanding***

As a fact of research, the definition of Understanding according to the Author is the ability to implement, interpret and connect a variety of ideas, concepts thought, and information with experiences experienced or knowledge possessed in various situations in the midst of urban society. The person understands of products or banking services, it makes it easier for the community to choose the right products and services for the smooth movement need of payment activities that are useful for the smooth running of business or community daily activities. (Susilo, 2020). There are 6 indicators in understanding based on digital banking:

- a. Interpretation is the ability of customers or the public to receive knowledge or information from the digital banking platform and to explain it in the form of words to others
- b. Exemplifying is the ability of a person to provide examples of concepts about digital banking that have been learned during the learning process.
- c. Classifying is the customer's ability to classify something that starts from the customer's activities when using the digital banking platform, then the customer is able to explain the characteristics of what has been obtained through the digital banking platform, and classify the advantages and disadvantages of the digital banking platform with examples of one bank platform with another bank platform.
- d. Inferring is the customer's ability to find a pattern from the use of digital banking, this pattern is seen through its advantages and disadvantages.
- e. Comparing is the customer's ability to detect similarities and differences between digital banking platforms from one bank to another or even platforms that have collaborated with banks.
- f. Explaining is the customer's ability to be able to explain to others about digital banking so that other people who have been explained can apply it to customer needs.

### ***Interconnected Network***

Interconnected Network or internet, Based on Rahman's (2021) previous research statement, the internet is a collection of several networks that become one where this network will be connected throughout the world. The internet is a relationship between various types of computers and networks in the world

that differ in operating systems and applications where the relationship utilises advances in communication media (telephones and satellites) that use standard protocols in communication, Gani (2018). Therefore, with the internet, the digital banking services usage will be easier.

### ***Digital Banking***

Digital banking is a familiar activity where this activity is carried out by banks to simplify and automate processes that use technological sophistication through web-based services including API (Application Programming Interface) where this allows the composition of services across institutions. Through the API, banks be able to deliver banking products and provide transactions using Web Digital Banking (Wijaya, 2021).

Based on previous research, Yusuf and Kristianto (2022) Society has begun to intensely transact using digital banking. Starting in 2007, which began with the payment of Commuter Line Train ticket, the increase in the volume of transactions, especially non-cash payments, had a positive impact, in view of the fact that when making non-currency payments can increase the cost of financial transaction so that it can also affect productivity and affect production and economic development. Digital banking is a transformation of conventional banking with the support of technology to carry out banking activities such as opening and closing accounts, transactions between account, between customers and between digital banks on the Internet in order to financial profit.

H<sub>1</sub>: Does the level of trust have a positive impact on the digital banking services usage?

Based on previous research conducted by Sudirman (2019), it shows that the level of trust has an influence and from this research, the level of trust has a positive and significant effect on the mobile banking application of Bank Sulawesi Barat Parepare. So in this case it can be concluded that H<sub>1</sub> trust can have a positive and significant effect on the digital banking services usage in Pujiharjo Village.

H<sub>2</sub>: Does the level of technology understanding have a positive impact on the digital banking services usage?

Based on previous research conducted by Srisusilawati (2022) showed that the level of understanding of Jayapura village, Cidaun sub-district, Cianjur district has not been so well understood. Therefore, it be ale to concluded that the level of public understanding can affect the use of digital banking. That's why, in this case it can be stated that H<sub>2</sub> technology understanding can have a positive and significant impact on the use of digital banking services in the village of Pujiharjo. Based on previous research conducted by Basory, et al., (2021) The IT Adoption seems to have a positive perspective to support a sustainable development in MSMEs activities. Therefore, the importance of understanding technology and the internet will be very influential for Pujiharjo villagers, some of whom work as MSME actors.

H<sub>3</sub>: Does the Internet have a positive impact on the digital banking services usage?

Based on previous research conducted by Rachadika (2020) shows that the internet can affect the use of mobile banking BCA. Therefore, it can be concluded that the H<sub>3</sub> Internet can affect the use of mobile banking. Remarkably, in this case it can be stated that the H<sub>3</sub> internet can influence the use of digital banking services in the village of Pujiharjo.

The research model is the body structure of a research. The framework of the mind is the research stream in which, prior to conducting a research, a thought framework have to be created, where to see the course and purpose of a research is seen through the framework. (Ahzanina, 2019).

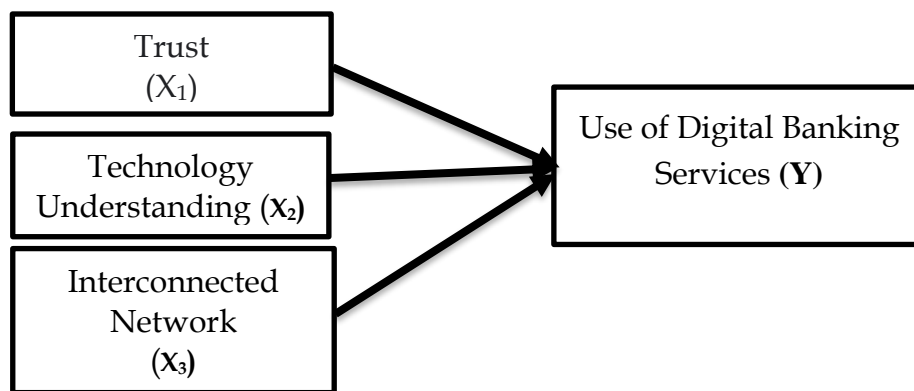


Figure 1. Conceptual Framework

The three variables importance such as X<sub>1</sub>, X<sub>2</sub>, and X<sub>3</sub> in rural communities with modern economic conditions is as in the research journal Basory, et al., (2021) In modern economic conditions, the activities of each economic entity are of concern to various actors in market relations who are interested in the results of their functions. Modern economic activists of pujiharjo villagers in their trade relations must get positive results supported by the influence of the three variables trust, technology understanding, and internet.

## METHODOLOGY

The population in the research study were people in Pujiharjo Village from 17 to 65 years old, who already had an ID card or identity card, and who often made banking transactions. The sample of this research study used a non-probability sample with a purposive sampling type by distributing questionnaires. Data analysis using validity tests and reliability tests. Then the classical assumption test used in this research study is normality, homoscedasticity, non-multicollinearity, and linearity tests.

## RESULTS

### Validity Test and Reliability Test

#### *Validity Test*

A valid instrument is able to get the expected research results to be feasible. An instrument is declared to be valid granted that the value of  $r$  value  $>$   $r$  table is positive. The  $r$  table value in this study with 30 samples and a significance level of 5% or 0.05 is 0.349. The results of the research instrument validity test are presented in the following table.

**Table 1 Validity Test Results**

Variable	Indicators	r Value	r Table	Description
Trust (X1)	X1.1	0,690	0,349	Valid
	X1.2	0,554	0,349	Valid
	X1.3	0,724	0,349	Valid
	X1.4	0,615	0,349	Valid
	X1.5	0,824	0,349	Valid
	X1.6	0,680	0,349	Valid
Technology Understanding (X2)	X2.1	0,616	0,349	Valid
	X2.2	0,751	0,349	Valid
	X2.3	0,735	0,349	Valid
	X2.4	0,466	0,349	Valid
	X2.5	0,479	0,349	Valid
Interconnected Network (X3)	X3.1	0,543	0,349	Valid
	X3.2	0,481	0,349	Valid
	X3.3	0,439	0,349	Valid
	X3.4	0,527	0,349	Valid
	X3.5	0,473	0,349	Valid
Digital Banking Services Usage (Y)	Y.1	0,474	0,349	Valid
	Y.2	0,431	0,349	Valid
	Y.3	0,765	0,349	Valid
	Y.4	0,508	0,349	Valid
	Y.5	0,543	0,349	Valid

Source: SPSS Data Processing Results (2023)

The validity test results in Table 4.6 show that the variables of trust, technology understanding, interconnected network, and use of digital banking services have a calculated  $r$  value greater than the  $r$  table value of 0.349. This proves that the statement items in the research instrument have met the data validity requirements.

#### *Reliability Test*

The reliability test aims to determine the extent to which the measuring instrument can be trusted or reliable. Reliability testing is carried out on instruments with the Cronbach's alpha coefficient. Conceding that the Cronbach's alpha value  $\geq 0.60$  then the instrument used is reliable. The results

of the instrument reliability test in this study are presented in the following table.

**Table 2 Reliability Test Results**

Variable	Cronbach's Alpha	Description
Trust (X1)	0,773	Reliable
Technology Understanding (X2)	0,708	Reliable
Internet (X3)	0,743	Reliable
Digital Banking Services Usage (Y)	0,843	Reliable

Source: SPSS Data Processing Results (2023)

The reliability test results in Table 4.7 show that the variables of trust, technology understanding, internet, and digital banking services usage obtained a Cronbach's alpha coefficient greater than 0.60 so that the statements on the questionnaire can be said to be reliable and can be used to conduct research.

**Classical Assumption Test**

*Normality Test*

The purpose of the normality test is to determine whether or not the regression model's residuals are regularly distributed. By examining the Asymp. Sig. (2-tailed), the Kolmogorov-Smirnov test may be used to determine the normality of the data. The data are regularly distributed if the Asymp. Sig. (2-tailed) is greater than the predefined significance level of 5% (0.05). The results of the multicollinearity test are displayed in the following table.

**Table 3 Normality Test  
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		81
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.64977080
Most Extreme Differences	Absolute	.073
	Positive	.034
	Negative	-.073
Test Statistic		.073
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Source: SPSS Data Processing Results (2023)

Based on the analysis results in Table 4.8, the Asymp. Sig. (2-tailed) of 0.200 which is greater than 0.05 (0.200 > 0.05). The test results show that the data in this study are normally distributed. This means that the data is normally distributed.



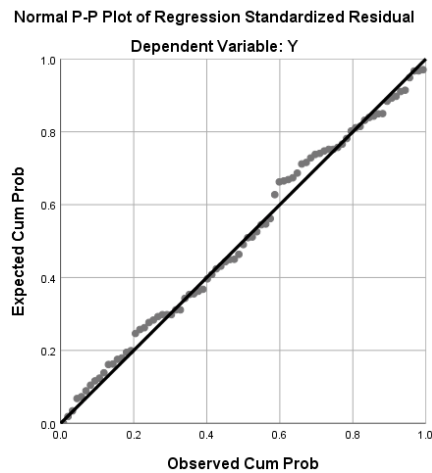


Figure 2 Normality Test Normal Probability Plot

Source: SPSS Data Processing Results (2023)

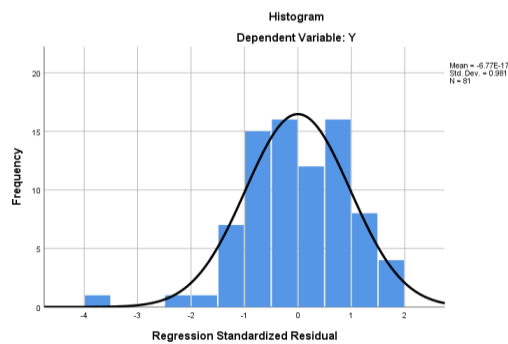


Figure 3 Histogram Normality Test  
Source: SPSS Data Processing Results (2023)

### *Multicollinearity Test*

The multicollinearity test aims to test whether the regression model finds a correlation between the independent variables. To detect the presence or absence of multicollinearity in the regression model, namely having a Tolerance number  $> 0.10$  or having a VIF value  $< 10$ . The multicollinearity test results are shown in the following table.

**Table 4 Multicollinearity Test**

		<b>Coefficients<sup>a</sup></b>					<b>Collinearity Statistics</b>	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	1.417	1.924		.736	.464		
	X1	.236	.094	.258	2.526	.014	.668	1.497
	X2	.262	.101	.244	2.603	.011	.792	1.262
	X3	.415	.122	.350	3.406	.001	.659	1.517

Source: SPSS Data Processing Results (2023)

Based on the multicollinearity test results in Table 4.9, it can be seen that the Tolerance coefficient of the trust, technology understanding, and internet network variables is greater than 0.10 and the VIF value is smaller than 10. These results indicate that there are no multicollinear symptoms from the regression model created.

**Heteroscedasticity Test**

The heteroscedasticity test is used to determine if the variance of the regression model and the residual data differ. The Glejser test is used to test for heteroscedasticity, and it may be said that there is no heteroscedasticity in the regression if the significance is greater than 5% or 0.05. The test results are shown in the following table.

**Table 5 Heteroscedasticity Test**

		<b>Coefficients<sup>a</sup></b>			T	Sig.
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	4.212	1.100		3.831	.000
	X1	-.028	.053	-.070	-.527	.600
	X2	-.017	.058	-.036	-.296	.768
	X3	-.130	.070	-.248	-1.861	.067

Source: SPSS Data Processing Results (2023)

Based on the results of the heteroscedasticity test in Table 4.10, it can be seen that the significance value of each independent variable, namely trust, understanding of technology, and internet network is greater than 0.05, it can be concluded that there is no heteroscedasticity problem in the regression model.

**The Coefficient of Determination**

The coefficient of determination or R<sup>2</sup> is used to determine the amount of contribution contributed by trust (X1), understanding of technology (X2), and internet network (X3) to the use of digital banking services (Y). The results of the coefficient of determination are shown in the following table

**Table 6 Coefficient of Determination  
 Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.682 <sup>a</sup>	.465	.444	1.682

Source: SPSS Data Processing Results (2023)

The coefficient of determination test results are shown from the R Square number in Table 4.12. The coefficient of determination or R Square of 0.465 means that 46.5% of the variation in the use of digital banking services in Pujiharjo Village is influenced by trust, understanding of technology, and internet networks, while the remaining 53.5% is influenced by other factors not included in the research model.

**Model Feasibility Test**

The first step in determining whether or not the estimated regression model is viable is the model feasibility test, sometimes referred to as the F test. The estimated model's suitability for use in explaining how the independent variables affect the dependent variable is what is being tested for feasibility. With the caveat that a reasonable probability number to employ as a regression model is less than 5% or 0.05, the value mentioned is used to assess the viability of the analysis model. The analytical model is thought to be practicable if Sig. < 0.05, while it is seen to be impractical if Sig. > 0.05. The F test results are shown in the following table.

**Table 7 Model Feasibility Test  
 ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	189.248	3	63.083	22.308	.000 <sup>b</sup>
	Residual	217.739	77	2.828		
	Total	406.988	80			

Source: SPSS Data Processing Results (2023)

Determination of model validity test results based on the value stated from the simultaneous hypothesis test or F test with the provision that a good probability number to be used as a regression model is less than 5% or <0.05. The test criteria for explaining the interpretation of simultaneous influences between free and bound variables are as follows:

- a. If Sig. F > 0.05 then there is no influence of the independent variable on the dependent variable, the regression model is considered not feasible.

- b. If Sig.  $F < 0.05$ , then the independent variables simultaneously affect the dependent variable, the regression model is considered feasible.

The formulation of the simultaneous test hypothesis is as follows:

H0: There is no simultaneous influence of trust, technology understanding, and internet on the digital banking services usage, the regression model is not worthwhile.

Ha: Trust, technology understanding, and internet simultaneously influence the digital banking services usage, making regression models worthwhile.

Based on the F test results in Table 4.13, a F value of 22,308 with a significance value of 0,000 is obtained. Since the significance value is less than 0.05 ( $0,000 < 0.05$ ), it can be concluded that H0 is rejected and Ha is accepted. These results mean that trust, technology understanding, and interconnected networking simultaneously influence the digital banking services usage, regression models have been considered valid.

**The hypothesis test (Test t)**

Partial hypothesis testing is used to test the influence trust variables, the technology understanding, and the interconnected network in part on the digital banking services usage variable. The t test results are shown in the following table.

**Table 8 Test t  
Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized	T	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	1.417	1.924		.736	.464
	X1	.236	.094	.258	2.526	.014
	X2	.262	.101	.244	2.603	.011
	X3	.415	.122	.350	3.406	.001

Source: SPSS Data Processing Results (2023)

The test results of acceptance or rejection of H0 can be determined by comparing the significance value t (Sig. t) with the determined probability level of 0.05. The test criteria to explain the influence between each variable are as follows:

- a. If the Sig. t value is  $> 0,05$ , then H0 is accepted and H1/H2/H3 is rejected.
- b. If the Sig. t value is  $< 0.05$ , then H0 is rejected and H1/H2/H3 is accepted.

1. The impact of trust on the digital banking services usage

H0: There is no influence of trust on the use of digital banking services

H1: Trust positively influences the use of digital banking services

Based on the t results test of the trust variable influence (X1) on the variable digital banking services usage (Y), a beta coefficient value of 0.236 is obtained, which means that there is a positive direction and a significance value of 0.014 which is smaller than 0.05 ( $0.014 < 0.05$ ), which means that there is a significant effect. These results indicate that H0 is rejected and H1 is accepted, so trust has a positive influence on the digital banking services usage.

## 2. The Influence of Technology Understanding on the Digital Banking Services Usage.

H0: There is no influence of technology understanding on the digital banking services usage

H2: Technology understanding has a positive influence on the digital banking services usage

Based on the t test result of the variable technology understanding which given influence (X2) on the digital banking services usage variable (Y), the beta coefficient value of 0.262 is obtained, which means that there is a positive direction and a significance value of 0.011 which is smaller than 0.05 ( $0.011 < 0.05$ ), which means that there is a significant influence. These results indicate that H0 is rejected and H2 is accepted, so that technological understanding has a positive influence on the digital banking services usage.

## 2. The influence of the Internet on the digital banking service usage

H0: There is no influence of the Internet on the digital banking services usage

H3: Internet has a positive influence on the digital banking services usage

Based on the t test results of the internet variable which given influence (X3) on the digital banking services usage variable (Y), obtained the beta coefficient value of 0.415 means the presence of a positive direction and the significance value of 0.001 less than 0.05 ( $0,001 < 0.05$ ) means there is a significant influence. These results indicated that H0 was rejected and H3 accepted, the Internet had a positive influence on the digital banking services usage.

## DISCUSSION

### *The trust influences the digital banking services usage*

The trust test has an influence (X1) on the digital banking services usage (Y) showed the results that trust had a positive influence on the digital banking services usage in Pujiharjo Village, H1 was accepted. The results mean that the higher level of trust among the community has an influence in the Pujiharjo village on digital banking services usage and the digital banking services usage will be growth.

***The technology understanding influences the digital banking services usage***

The technology understanding test has an influence (X2) on the digital banking services usage (Y) showed the results that technology understanding had a positive impact on the the digital banking services usage in Pujiharjo Village, H2 was accepted. The results mean that the higher level of technology understanding among the community has an influence in the Pujiharjo village and the digital banking services usage will be growth.

***The internet influences the digital banking services usage***

The internet test has an influence (X3) on the digital banking services usage (Y) showed the results that internet or interconnected network had a positive impact on the the digital banking services usage in Pujiharjo Village, H3 was accepted. The results mean that the higher level of internet among the community has an influence in the Pujiharjo village and the digital banking services usage will be growth.

**CONCLUSIONS AND RECOMMENDATIONS**

Based on the results and discussion, some conclusions can be drawn as follows:

1. The trust influence (X1) on the digital banking services usage (Y) obtained a positive beta coefficient value of 0.236 and a significance value of 0.014 less than 0.05 ( $0.014 < 0.05$ ). This result meant that H1 was accepted, the trust had a positive influence on the digital banking services usage in the Pujiharjo village.
2. The technology understanding influence (X1) on the digital banking services usage (Y) obtained a positive beta coefficient value of 0.262 and a significance value of 0.011 less than 0.05 ( $0.011 < 0.05$ ). This result meant that H2 was accepted, the technology understanding had a positive influence on the digital banking services usage in the Pujiharjo village.
3. The internet influence (X1) on the digital banking services usage (Y) obtained a positive beta coefficient value of 0.415 and a significance value of 0.001 less than 0.05 ( $0.001 < 0.05$ ). This result meant that H3 was accepted, the internet had a positive influence on the digital banking services usage in the Pujiharjo village.

Based on the analysis results and conclusions, then the advice that can be given to the parties in need is as follows:

1. For providers of digital banking services it is advised to make the results of this research a consideration in raising public influence by prioritizing security and data protection, participate in the educational organization and training programs to improve digital literacy and technology understanding in the community, as well as developing applications and platforms that respond to the Internet various conditions.
2. For the Pujiharjo village community it is advised to make the results of this research as a consideration in developing and improving access and digital banking services usage, increasing awareness on the security of

accounts and personal data on the banking digital services usage, strengthening knowledge and technology understanding, as well as encouraging the development of internet infrastructure around Pujaharjo village.

3. Further research is suggested to examine the trust phenomena, technology understanding, internet, and the digital banking services usage with a wider scope as well as adding more representative sample sizes.
4. Further research is suggested to carry out direct observations to ensure the respondent truth in the questionnaire filled so that the response given can be more objective.

### **FURTHER STUDY**

There are some limitations during the preparation of this study, namely as follows:

1. The research was carried out on a samples limited number, i.e. only as many as 81 people in the Pujiharjo village, it is suggested for further researchers to obtain more samples so that the range is wider.
2. The dissemination of questionnaires is carried out through Google forms that make researchers less able to the seriousness directly observe and truth of respondents in the questionnaire filled.

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