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# THE EFFECT OF CULTURE AND PSYCHOLOGICAL TO THE TRUST AND DECISION OF STUDENTS CHOOSE A MANAGEMENT STUDY PROGRAM

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## ABSTRACT

*Study programs targeted by prospective students, the Management program is the most preferred program of Joint Selection Entrance State University (SBMPTN) participants. This study aims to analyze the cultural, psychological influence on trust and decisions of students in choosing the management program at STIESIA, PERBANAS, and STIE Mahardika in Surabaya. The sample of this research is 200 undergraduate students of 2017 management study program. Technique of data retrieval in this research done through spreading of questionnaire. Data analysis techniques using SEM AMOS with SPSS version 20.0. The results of this study found that culture and psychology have significant influence on students trust and decisions and trust that significantly influence students' decisions in choosing management program in STIESIA, PERBANAS, and STIE Mahardika in Surabaya.*

**Keywords:** Culture, Psychological, Trust, Student Decision.

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## 1. INTRODUCTION

Competition for admission to State Universities through SBMPTN is quite high. The number of students nationally, received in state universities from SBMPTN results, is that the participants who passed for acceptance in state universities for 4 years (2014-2017) averaged 115,493 students, or less than 20 percent. So that participants who do not qualify for 80 percent will compete for entry into private universities. To continue studying to a higher education level, a prospective student must first be able to measure his academic ability, determine the type of course he wants, and seek information on which college is conducting the study program he or she is interested in. There are several that can be used as consideration when choosing a college, such as study program, cost, reputation of the college concerned, accreditation status, educational facilities available, and the quality and quantity of

the lecturer. From the number of study programs targeted by prospective students, the Management program is the most preferred program of SBMPTN participants. So the competition to be accepted in the management program is very strict. Currently, in Surabaya there are private universities one of which is the College of Economics of Indonesia in Surabaya.

Factors influencing student's decision in choosing management and college study program according to Setiadi (2003) are: 1). Cultures that include: culture, sub culture, and social class. 2). Social, including: Reference group, family, role and status. 3). Personality, including: Age and stages in the life cycle, work, state of the economy, lifestyle, personality and self-concept. 4). Psychological, including: motivation, perception, learning process, beliefs and attitudes. Cultural and psychological factors affect consumer decisions. And researchers try to research by using consumer confidence variable as a mediation of cultural and psychological variables on student decision variables in choosing management courses at STIESIA, PERBANAS, and STIE Mahardika in Surabaya.

### **1.1. Formulation of the Problem**

Problems encountered are:

- Does culture affect student's confidence in choosing Management Program?
- Does psychology affect student's confidence in choosing Management Program?
- Does the culture affect the student's decision in choosing a Management Program?
- Does the psychological effect on student decisions in choosing Management Program?
- Does confidence affect the student's decision in choosing a Management Program?

### **1.2. Research Purposes**

The purpose of research is to analyze and test:

- The influence of culture on students' trust in choosing Management Program.
- Psychological influence on students' trust in choosing Management Program.
- The influence of culture on the decision of students in choosing Management Program.
- Psychological influence on student decision in choosing Management Program.
- The influence of confidence in the decision of students in choosing Management Program.

## **2. THEORETICAL REVIEW AND HYPOTHESES**

### **2.1. Culture**

Culture is all values, thoughts, symbols that affect the behavior, attitudes, beliefs, and habits of people and society (Sumarwan, 2003). Culture is not only abstract, such as values, thoughts and beliefs, culture can take the form of material objects called cultural artifacts. Culture will give a person a clue about behavior that is acceptable to a society, and culture also gives a sense of belonging to someone in a society. Meanwhile, according to Setiadi (2003) culture is defined as a complex of symbols and man-made goods created by certain communities and passed from one generation to another as a determining factor and regulatory behavior of its members.

Cultural factors have a broad and deep influence on buying behavior (Kotler, 2005), namely:

### ***Culture***

Kotler (2005) says, "culture is the most fundamental determinant of desire and behavior". Culture begins with habit. Culture is a way of life that is developed and shared by a group of people and passed down from generation to generation. Culture is made up of many complex elements, including religious and political systems, customs, language, tools, clothing, buildings, and artwork.

### ***Sub-Culture***

The sub-culture consists of nationality, religion, racial group, and geographical area. When subcultures become big and prosperous, companies often design marketing programs specifically to serve them. Many sub-cultures make up important market segments, and marketers often design products and marketing programs tailored to their needs.

### ***Social Class***

The stratification is sometimes in the form of a caste system in which different members of caste are raised with a certain role and can not change their caste membership. Stratification is more often found in the form of social class. According to Kotler (2005), social class is a relatively homogeneous and permanent division of society, which is structured hierarchically and whose members share similar values, interests, and behaviors.

According to Sumarwan (2003), cultural elements include:

1. Value (Value)

Values are beliefs or anything that is considered important by a person or a society. Values can mean a belief about a thing, but value is not just trust. The value directs a person to behave in accordance with the culture.

2. Norms

Norms are the rules of society about good and bad attitudes, actions that may and should not be. Norms will direct someone about acceptable and unacceptable behavior.

3. Habit

Habits are various forms of culturally accepted behavior and actions. The habit is passed down from generation to generation from generation to generation.

4. Myth

Myth describes a story or belief that contains values and idealism for a society. Myths are often hard to prove.

5. Symbols

Symbols are all things (objects, names, colors, concepts) that have other significance (the desired cultural meaning).

According to Cateora and Graham (in Prasetyo, 2004), culture has five dimensions, namely:

- Materialistic dimension, which determines the material or equipment (technology) that a person needs to seek life (economy).
- The dimensions of social institutions, namely how families, education, media, and political structures are held and operated.
- The dimension of human relationships with the universe, which includes belief systems, religions, and values.
- The aesthetic dimension, which includes the arts of writing and form (carving, chisel), folk art, music, drama, and dance.

- The language dimension, which includes verbal and non verbal language which is a means of marketing communication.

## 2.2. Psychological

Psychology is a science that studies human behavior in relation to its environment. By language, psychology consists of two words derived from Greek, psyche (soul) and logos (science). So psychology is the science of the soul. According to Lamb (2001) in Koesoemaningsih (2013), psychological factors are a way of recognizing their feelings, collecting and analyzing information, formulating thoughts and opinions and taking action.

According to Kotler (2005), the choice of one's purchase is influenced by four main psychological factors, namely:

### 1. Motivation

According to J. Moscovits, in Setiadi (2003) motivation is defined as the initiation and direction of behavior and motivational lessons is actually a behavioral lesson. Motivation can be interpreted as a driving force that creates a person's passion for them to cooperate, work effectively and integrate with all their efforts to achieve satisfaction.

### 2. Perception

According to Kotler (2005) perception is a process used by an individual to choose to organize and interpret inputs, information to create a meaningful world picture. According to Kotler (2005) perception is a process used by an individual to choose to organize and interpret inputs, information to create a meaningful world picture.

### 3. Learning

According to Assael (1992) in Setiadi (2003), consumer learning is a change in behavior that occurs as a result of past experience.

### 4. Confidence and attitude

According to Kotler (2005), belief is a picture of one's thoughts about the image of something. People's beliefs about a product or brand influence their buying decision. Meanwhile, according to Kotler (2005) attitude is an evaluation, emotional feelings, and the tendency of actions that profitable or unprofitable and enduring a person on certain objects or ideas. Meanwhile, according to Kotler (2005) attitude is an evaluation, emotional feelings, and the tendency of actions that profitable or unprofitable and enduring a person on certain objects or ideas.

## 2.3. Trust

According Mowen and Minor (2002) in Sangadji (2013) defines consumer trust as all knowledge possessed by consumers, and all conclusions made by consumers about the object, its attributes, and its benefits. According to McKnight, Choudury and Kacmar (2002), trust begins before certain parties get to know each other through interactions and transactions.

According to McKnight et al (2002) states that there are two dimensions of consumer confidence, namely:

1. Trusting Belief, is the perception of the trusting party (consumer) to the trusted party in which the seller has characteristics that will benefit the consumer. There are three elements that build trusting belief, namely:

- a. Benevolence (good intentions), means how much a person believes to the seller to behave well to consumers. Benevolence is the willingness of sellers to serve the interests of consumers.
  - b. Integrity (integrity) is how much a person's belief in the seller's honesty to maintain and fulfill the agreement that has been made to the consumer.
  - c. Competence (competence) is a person's beliefs on the ability of the seller to assist consumers in doing something in accordance with the required consumer. The essence of competence is the ability of the seller to meet the needs of the consumer.
2. Trusting Intention, is a deliberate thing in which a person is ready to depend on others in a situation, this happens personally and leads directly to others. McKnight et al (2002) states that there are two elements that build trusting intention:
- a. Willingness to depend is the willingness of the consumer to depend on the seller in the form of acceptance of risk or possible negative consequences.
  - b. A subjective probability of depend is the subjective customer's willingness to provide personal information to the seller, make transactions, and be willing to follow suggestions or requests from the seller.

The dimensions of customer trust according to Smith and Barclay cited by Jasfar and Farida (2005) consist of:

1. Character, which is related to human nature and behavior.
2. Competence, which is related to the expertise and professionalization in the delivery.
3. Consideration, which is the result of thinking that distinguishes an option.

McKnight et al. (2002) states that there are factors that can affect consumer confidence that is:

1. Perceived web vendor reputation. Reputation is an attribute given to the seller based on information from other people or sources. Reputation can be important to build a consumer's confidence in the seller because the consumer has no personal experience with the seller, The word-of-mouth reputation can also be the key to consumer interest. Positive information heard by consumers about the seller can reduce the perception of risk and insecurity when transacting with the seller. This can help increase consumer confidence about the competence, benevolence, and integrity of the seller.
2. Perceived web site quality is the perception of site quality from the virtual store. The virtual store display can affect the first impression formed.

Harapan (2007) states that there is a way to build trust is through approach. Such approaches include:

1. Physical Proximity, is that the company should be able to build good communication with its customers.
2. Intellectual Proximity, a closeness that needs to be applied also for trust not only on the surface, but also bias reach to mind.
3. Emotional closeness, physical and intellectual closeness do need to be built, but the most important thing is to maintain emotional closeness.

#### **2.4. Student's Decision**

According to Kotler (2017) before deciding to purchase goods or services, consumers usually go through 5 stages: Problem recognition, Information searching, Alternative evaluation, Buying decisions, and Behavior after purchase. Meanwhile, according to Kotler (2017) stages passed by consumers to reach a buying decision, namely:

1. Problem Introduction. This process occurs when the consumer faces a problem that is where there is a difference between the desired state and the actual situation.
2. Information Search. There are two information searches: internal search is information derived from itself such as personal experience and consumer memory and external search is when consumers seek information from their environment such as advertising, the experience of their close friends, and public opinion.
3. Alternative Evaluation. An alternative evaluation is the stage where consumers evaluate alternatives and make the best value judgment to meet the needs.
4. Purchase. Purchases include consumer decisions about what to buy, whether to buy or not, when to buy, where to buy, and how to pay for it.

Post-Purchase Behavior. After consuming a product or service, consumers will have a sense of satisfaction or dissatisfaction with the products or services consumed.

## 2.5. Hypothesis

The hypothesis of this study is

1. Culture affects the confidence of students in choosing Management Program.
2. Psychological effect on student's confidence in choosing Management Program.
3. Culture affects the decision of students in choosing Management Program.
4. Psychological effect on student's decision in choosing Management Program.
5. Trust affects the students' decisions in choosing Management Program.

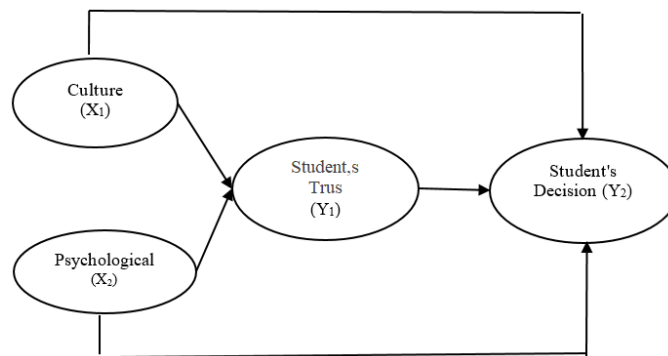


Figure 1 Conceptual Framework

## 3. RESEARCH METHODS

### 3.1. Types of Research

This design is an explanatory research that is a research that explains the causality relationship between several variables through hypothesis testing (Sugiyono, 2016).

### 3.2. Population, Sample, and Sampling Technique

The population in this study are S1 students of 2017 management study program at STIESIA, PERBANAS, and STIE Mahardika in Surabaya as many as 200 students, where sampling is determined by accidental sampling.

### 3.3. Data Retrieval Techniques

The data retrieval technique in this research is done through the spreading of questionnaire and measurement scale of kuesjoner this research using likert scale.

### 3.4. Operational definition

Exogenous variables (X) consist of:

1. Culture (X1)

It is the student's action to choose a management course based on the beliefs, habits, thoughts, feelings, which a student has inherited from generation to generation, or from generation to generation. Furthermore, cultural variables are measured through indicators (Sumarwan, 2003):

a. Good and bad view (X1.1)

It is a good and bad opinion of a student in assessing management courses.

b. Hearing hearing (X1.2)

It is often the students hear the name of management study program.

c. Rating on quality (X1.3)

Is how students assess the quality of management courses.

2. Psychological (X2)

It is the motivation or motivation of the student that influences his decision to choose a management study program. Psychological factors are measured through indicators (Kotler 2005),

a. Motivation (X2.1)

Is the driving force of a change in a student who appears on psychiatric symptoms, feelings, and also emotions, thus encouraging the student to choose a management study program.

b. Perception (X2.2)

It is the process of selecting, organizing, and interpreting information from a student about a management course.

c. Knowledge or learning (X2.3)

Is a change in the behavior of a student who comes from experience.

The dependent variable (Y) consists of:

1. Student Trust (Y1)

It is the willingness of students to accept what they are, and hope for good behavior from the management study program. Confidence factors measured through indicators (McKnight et al 2002) are:

a. Ability to be honest and keep promises (Y1.1)

It is an attitude as it is and fulfills something that has been promised shown by the management study program.

b. Attention and empathy (Y1.2)

It is a form of awareness and a sense of what other people perceive by management courses.

c. Ability to provide service and satisfaction (Y1.3)

Is the provision of services from management courses that lead to satisfaction on the other side.

2. Student Decision (Y2)

It is the process of the student to judge and then choose from a variety of alternative courses of study, in accordance with his interests by setting a choice for a particular management

course that is considered the best. Student decision factors are measured through indicators (Kotler, 2017).

- a. Needs recognition (Y2.1)  
Is identifying the needs and wishes of an unfulfilled student from a management study program.
- b. Information search (Y2.2)  
It is the collection of information from a student about a management study program to meet his needs.
- c. Alternative Evaluation (Y2.3)  
It is the process of assessing from several alternative courses that match the needs of a student.
- d. Deciding (Y2.4)  
It is the process of a student in the selection of a real management course.
- e. Behavior after deciding (Y2.5)  
Is a sense of satisfaction or dissatisfaction of a student after deciding to choose a management course.

### 3.5. Data Analysis Technique

The analysis technique used in this research is by using Structural Equation Modeling (SEM). SEM is a powerful statistical technique in setting measurement models and structural models based on causality relationships, ie the occurrence of changes in one variable affects the change of other variables and the use of SEM is able to test the coefficients out between several subject groups, and the ability to handle difficult data, such as time series data with autocorrelation errors and abnormal data (Mochklas, 2017). So the use of SEM in accordance with the purpose of this study to prove and analyze the influence of exogenous variables (cultural, social, personality, psychological) to endogenous variables (beliefs and student decisions). While the variables in this study is a latent variable, so the data analysis using SEM analysis techniques. (Structural equation modeling) with AMOS 5 (Analysis of Moment Structure) and SPSS version 20.0 packages.

## 4. RESEARCH RESULT AND DISCUSSION

### 4.1. Research Result

The model fit test shows the conceptual model has been able to explain the empirical conditions under study. The Chi Square index shows the result of 1.976 with the probability to reject H0 above 5% which means the empirical model with the conceptual model being tested shows no different. The RMSEA index has been below the cut off value of 0.8 (0.000), AGFI above 0.8 (0.941), GFI above 0.9 (0.960) as well as TLI (1.016) and CFI (1,000) has exceeded the critical limit of 0.95 so model is declared fit.

Be based to result of path coefficient analysis get two model equation of this research, that is:

$$\text{Equation I: } Y1 = 0.193 X1 + 0.204 X2$$

$$\text{Equation II: } Y2 = 0.191 X1 + 0.170 X2 + 0.240 Y1$$

The equation can be seen in Figure 2 below.



The Effect of Culture and Psychological to the Trust and Decision of Students Choose a Management Study Program

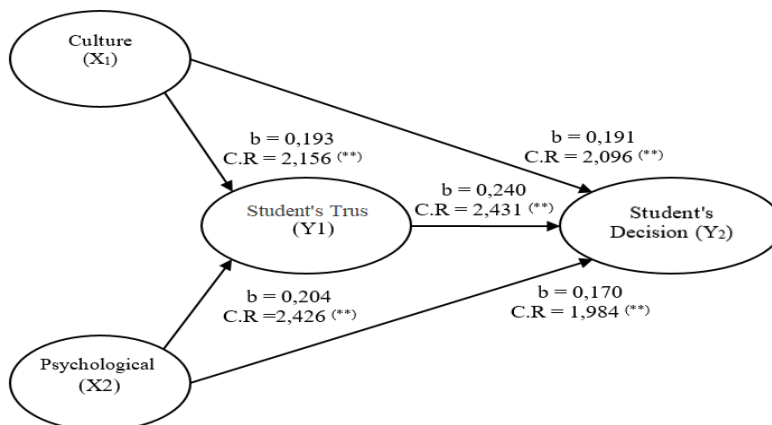


Figure 2 Results of Path Coefficient Analysis

The first equation of the results of the analysis provides an explanation of the correlation between cultural variables and psychology to students' confidence in choosing a management study program. The student's confidence was positively influenced by culture of 0.193 and psychology of 0.204. The increasing of positive culture will result in the increase of trust, as well as the creation of psychological condition of a better person then the student's trust will also increase by the coefficient of the path.

The results of the second equation explain the direct effects of cultural variables, psychology and beliefs on student decisions in choosing management courses. The occurrence of a culture increase of 1 standard deviation will have an impact on student's decision increase of 0.191 and vice versa when there is a decrease in the variable will be followed by a unidirectional change. While the direct influence of the psychological variables shows the coefficient value of 0.170 and the student confidence variable of 0.240.

Table 1 Hypothesis Testing Results

			Estimate	S.E.	C.R.	P
Y1	<---	X1	0,193	0,090	2,156	0,031
Y1	<---	X2	0,204	0,084	2,426	0,015
Y2	<---	X1	0,191	0,091	2,096	0,036
Y2	<---	X2	0,170	0,086	1,984	0,047
Y2	<---	Y1	0,240	0,099	2,431	0,015

The first hypothesis (H1) that tested the significance of direct influence between the culture on student beliefs showed a significant influence with the coefficient of the positive sign of 0.193 with the value of C.R. equal to 2.156 and obtained significance (p) of 0.031 is smaller than the level of significance ( $\alpha$ ) is set at 0.05. Thus culture (X1) directly affects trust (Y1), which means that any cultural increase will increase students' confidence in choosing management study program.

The second hypothesis (H2) that tested the significance of direct influence between student psychology to trust showed significant influence with path coefficient marked positive equal to 0,204 with value of C.R. of 2,426 and the probability significance (p) of 0.015 is lower than the significance level ( $\alpha$ ) determined at 0.05. Thus psychology (X2) directly affects trust (Y1), which means that any increase in psychology will increase trust.

The third hypothesis (H3) that tested the significance of direct influence between the culture on student decisions showed a significant influence with path coefficients with positive sign of 0.191 with the value of C.R. of 2.096 and obtained a significance (p) of 0.036 which is smaller than the significance level ( $\alpha$ ) specified at 0.05. Thus the culture (X1) directly affects student decisions (Y2), which means that any increase in culture will increase student's decision in choosing management study program.

The fourth hypothesis (H4) that tested the significance of direct influence between psychology on student decisions showed a significant influence with path coefficient marked positive by 0.170 with the value of C.R. equal to 1,984 and obtained significance probability (p) equal to 0,047 which is smaller than level of significance ( $\alpha$ ) which is determined equal to 0,05. Thus psychology (X2) directly affects student decisions (Y2), which means that any increase in psychology will increase student's decision in choosing management study program.

The fifth hypothesis (H5) that tested the significance of the direct influence of trust on student decisions showed a significant influence with path coefficients with positive sign of 0.240 with the value of C.R. of 2,431 and the probability significance (p) of 0.015 is lower than the specified significance level ( $\alpha$ ) of 0.05. Thus, student confidence (Y1) directly affects student decisions (Y2), which means that every increase of student confidence will increase student's decision in choosing management study program.

## 4.2. Discussion

The result of analysis shows that there is a cultural influence to the students' trust in choosing management study program. This shows that the culture embedded in management courses at each private university in Surabaya will be able to give students confidence to choose the course of study. This is in line with Sumarwan (2002) which explains that culture is all values, thoughts, symbols, which affect the behavior, attitudes, beliefs, and habits of a person.

The result of the analysis shows the influence of psychology on student's belief. This indicates that the better the psychological conditions that arise from within the students will be the higher the confidence in choosing a management study program.

The results of data analysis conducted also found that culture has a significant and positive effect on the decision to choose a management study program. This suggests that culture can determine the extent to which a student's decision in choosing a management course, as it can be explained that culture is the most fundamental cause of one's desires and behaviors. According to Kotler (2005), the first factor affecting buying behavior is cultural factor. Cultural factors are the most fundamental determinants of desire and behavior to get the values, perceptions, preferences and behaviors of other important institutions. Cultural factors provide the widest influence on consumer behavior. Cultural factors include culture, sub-culture, and social class. Culture is the most basic cause of one's desires and behaviors.

Based on the results of the analysis also found a significant and positive psychological influence on the decision of students to choose a study program management. This is in line with the opinion of Kotler (2005) which explains that psychological factors is one of the factors that arise from within the consumer that greatly influences purchasing decisions. According to Kotler (2005) the choice of buying a person is influenced by four main psychological factors, namely motivation, perception, learning, and beliefs and attitudes.

Consumer behavior can provide an explanation of what the consumer needs, the reasons consumers decide to make purchases, as well as what factors influence consumers in making

decisions to make purchases. One of the factors that influence consumers in deciding to make a purchase is consumer psychology which consists of: motivation, perception, learning, beliefs and attitudes.

In humans, the influence of psychological factors attached to each individual, such as motivation, learning, perceptions, beliefs and attitudes will react to external input and affect the introduction of needs, search information before buying and evaluating alternatives. The experiential experience of alternative evaluations will ultimately affect all elements of the psychological factors (Bernard, 2009: 31).

These results are in line with the results of research Fredereca and Chairy (2010) revealed that consumer purchasing decisions one of them influenced by psychological factors consumers.

In testing the last hypothesis proves that trust has a significant and positive effect on student decisions in choosing a management study program. This indicates that the better the confidence the stronger purchasing decisions made in this decision choosing a management study program. This is in line with Bilondatu (2013) which found that trust influences purchasing decisions.

## 5. CONCLUSIONS AND RECOMMENDATIONS

### 5.1. Conclusions

- Culture significantly affects the students' trust in choosing management study program at STIESIA, PERBANAS, and STIE Mahardika in Surabaya.
- Psychology has a significant direct effect on students' trust in choosing management study program at STIESIA, PERBANAS, and STIE Mahardika in Surabaya.
- Culture has a direct effect on student's decision in choosing management study program at STIESIA, PERBANAS, and STIE Mahardika in Surabaya.
- Psychology has a direct effect on student's decision in choosing management study program at STIESIA, PERBANAS, and STIE Mahardika in Surabaya.
- Trust has significant direct effect on student's decision in choosing management study program at STIESIA, PERBANAS, and STIE Mahardika in Surabaya.

### 5.2. Recommendations

- It is expected that each private university can improve the students' confidence in the management study program, for example through a complete explanation of the superiority of the management study program compared to other study programs.
- It is expected that each private university can improve the opinion in the community that if the prospective students will later continue their education in a management course, they can compete with the private universities and other favorite countries.

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