
Factors Affecting the Use of E-money of University Student in Indonesia

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Abstract

This research is motivated by the use of technology in the current digital era, which provides various conveniences for users to carry out non-cash transactions using smart phones via digital wallets or e-wallets to build a cashless society. This research was conducted to determine the factors that influence the acceptance and interest of students in Yogyakarta in using E-Money so that they can realize a cashless society. The method used in this research is a quantitative method. Data processing was carried out using multiple regression analysis methods with the help of software and validity and reliability tests using SPSS version 16.0 software. The results of this research show that the variables used in this research, namely Performance expectancy, Effort expectancy, Social Influence, Hedonistic motivation and Perceived risk, have a significant impact on the use of E-Money.

Keywords : Performance expectancy, Effort expectancy, Social Influence, Hedonistic motivation, Perceived risk, E-Money

1. Introduction

Digital payment is a payment medium that is made using technology called electronic media. One example of the use of information technology is transaction activities that have developed from cash payments to non-cash payments. This phenomenon began in 2007, marked by the emergence of E-Money in Indonesia, then over time followed by e-wallets which in recent years have become a trend in mobile payment services. With a cashless system, this can support the growth of digital payments in Indonesia (Rachmawati et al, 2019).

E-Money (electronic money) is the latest financial innovation for payment transactions in Indonesia. Electronic money was introduced in 2007 and is classified into two types, namely chip-based and server-based (Papadopoulos, 2011). Currently, there are 41 money service companies registered with Bank Indonesia. Twenty-nine of them are server-based, and 12 are chip-based. Technological innovation makes business transactions easier and has an impact on business activities (Stewart, 2011). According to Bank Indonesia data (2019), the growth of E-Money transactions in 2015-2019 in Indonesia was around 70% per year. This data explained that the E-Money market share will continue to increase and become an attractive opportunity for fintech companies such as Go pay, OVO and Shopee Pay

Based on data from We Are Social 2019 Indonesian Digital Report 2019, Indonesia's population is more than 268 million people with internet users reaching 150 million people or more than 50% of Indonesia's population. The majority are mobile internet users, of which more than 142 million people. The percentage of internet users who use mobile banking has reached 61% (Kemp, 2019).

According to the Executive Director of the Head of the Legal Department of Bank Indonesia, 64% of the population in Indonesia is still unbanked (does not have a bank account) and 42% of the population are millennials. Besides that, the number of smartphone users in this country also continues to increase to 150 million (RJI, 2019). This means that the majority of Indonesian people are not financially inclusive. The number of electronic money organizers who have obtained permits as of March 4 2019 is 37 organizers. Based on data from the annual Afttech (Indonesian Fintech Association) member survey report, the largest fintech consumers are in Jabodetabek (Ulya, 2019).

Although technology can offer attractive benefits to users and companies, the online environment is far from perfect. Trust is the main concern of the millennial generation in digital transactions related to personal and financial data (Purwanto et al, 2020). According to Iliyini (2020), security is an individual's confidence in using technology over the risk of losing personal data, the risk of theft is low, and user privacy information can be guaranteed and not leaked to third parties.

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a theory for measuring a person's behavior in using technology developed by (Venkatesh et al, 2012). Venkatesh et al (2003) combined previous technology acceptance models and introduced four concepts, namely performance expectations, facility conditions, social influence, and business expectations. These variables have received the attention of many researchers and are widely used in exploring technology acceptance (Ye et al, 2020).

Performance expectations are that individuals who use technology will benefit from increased performance (Venkatesh et al, 2012). Users gain benefits as relative advantages, where these advantages will reflect the level of efficiency and performance when using technology (Alwahaishi & Snášel, 2013). Perceived benefits can also be described as the level of confidence to use technology that will improve work performance.

Social influence has also been shown to influence behavioral intentions to use technology (Casey & Wilson-Evered, 2012). Several empirical studies of social influence in the acceptance of information technology have received strong support from user behavior (Vanduhe et al, 2020). Social influence is seen as how friends, colleagues, or family members influence users to use electronic money

Hedonistic motivation is a feeling or emotion stimulated by the use of technology (Venkatesh et al, 2012). In the context of technology, this motivation is the individual's happiness or pleasure obtained by using technology. Users will feel happy when using new technology. Venkatesh et al (2012) also concluded that there is a direct relationship between Hedonistic motivation and

individual intentions to use technology. The higher the intensity of use, the more individuals will enjoy the better the chances of acceptance of the technology by clients. According to Cruz et al (2010) identified perceived risk and cost of accessing the internet as two main factors that influence individuals' intentions to use electronic money.

This research explains the factors that influence the use of electronic money by the millennial generation. The millennial generation represents a huge potential market for money services companies. However, awareness and intensity of use of electronic money by the millennial generation is still relatively low when compared to other financial products. Therefore, this research will identify factors that influence the use of electronic money.

This research adopts the development of the UTAUT 2 theory. This model was developed by (Venkatesh et al, 2012) to measure the extent of technology acceptance by consumers. In this model, the factors that will be measured are consumer expectations, business expectations, social influence, Hedonistic motivation, and risks involved in using E-Money. This model is used to identify factors that influence the use of electronic money in Indonesia.

2. Literature Study

2.1 Unified Theory Of Acceptance And Use Technology (UTAUT)

UTAUT (Unified Theory of Acceptance And Use Technology) is a research model by Venkatesh et al (2003) which aims to explain users' interest in using information technology and subsequent user behavior. UTAUT has four main constructs (performance expectancy, effort expectancy, social influence, facilitating conditions) that are direct determinants of usage and behavioral intentions (Venkatesh et al, 2003). The following is an overview of the patterns developed by the UTAUT method;

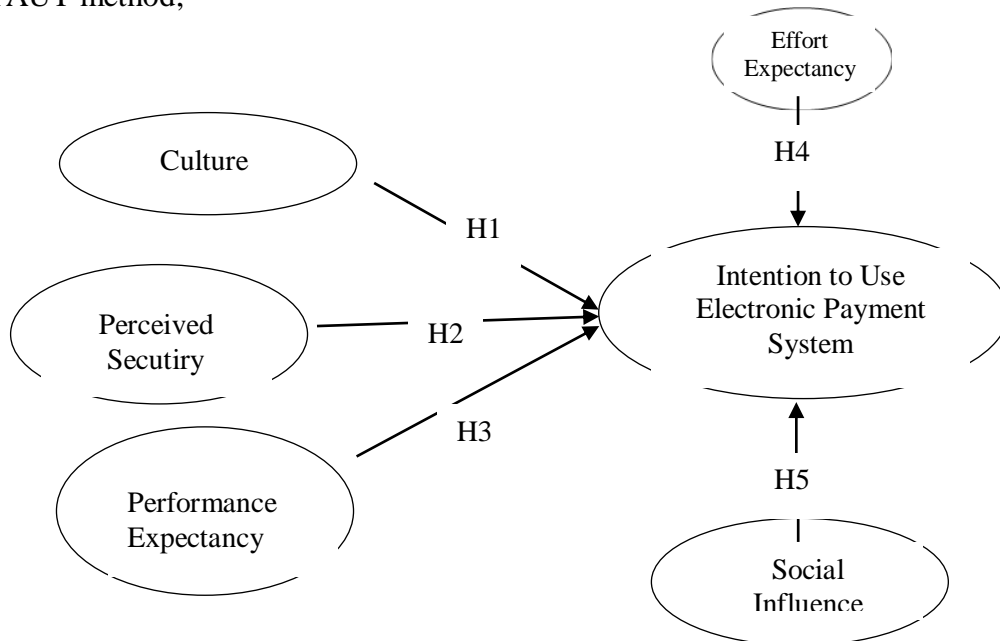


Figure 1 UTAUT1 Model (Unified Theory Of Acceptance And Use Technology)

The UTAUT model consists of four factors determining performance expectations (performance expectancy, effort expectancy), social influence, and facilitating conditions as formulated by Venkatesh et al (2003). Factors that influence intentions consumers to use payment systems are (Suwandi and Elvira, 2018): culture, security, expected performance, business expectations, social influences, and facilitating conditions.

The UTAUT model was then developed into a comprehensive and integrated model to better understand consumer acceptance and use of new technology or systems. The development of the UTAUT model is called the UTAUT2 model, which aims to determine the use and acceptance of technology by both consumers and society by modifying several existing relationships in the UTAUT model concept and introducing new ones (Venkatesh, et al 2012).

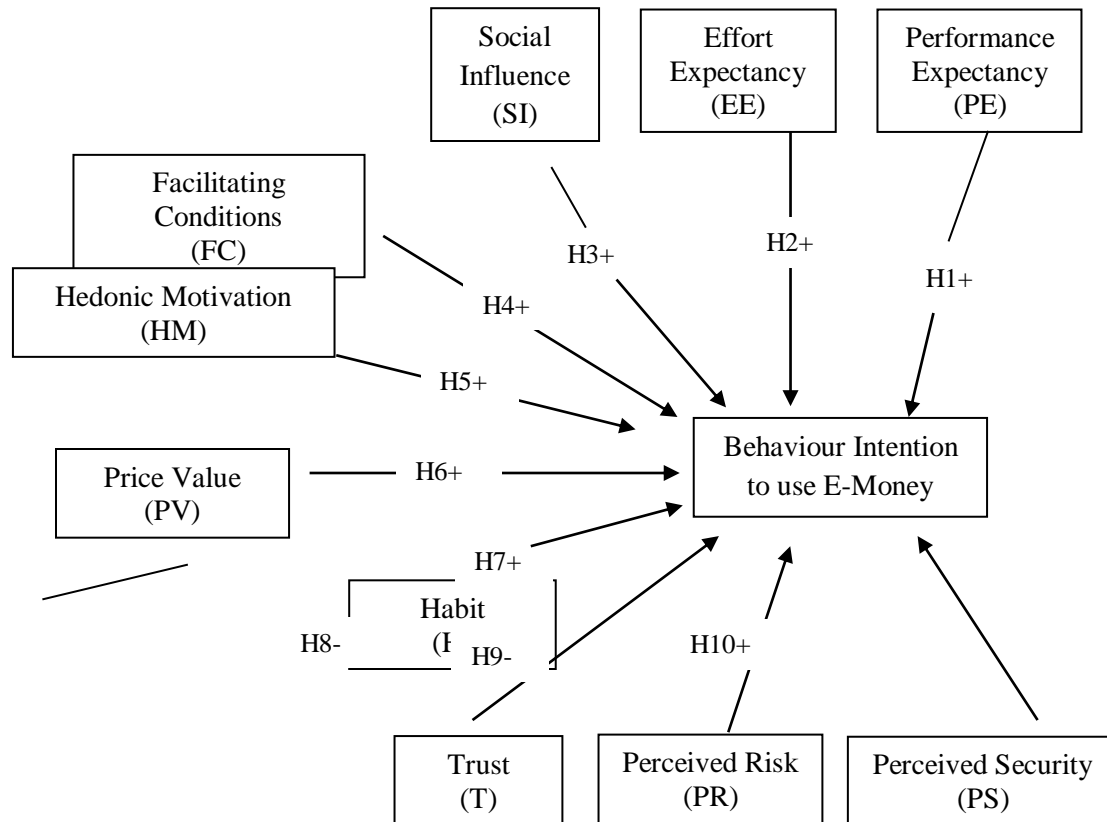


Figure 2 UTAUT2 Model (Unified Theory Of Acceptance And Use Technology)

The UTAUT2 model has seven components that determine behavioral intent and behavioral use, consisting of expected performance, expected effort, social influence, facilitating conditions, hedonistic motives, price values, and habits. However, in this study, behavioral intention is also the strongest predictor of usage behavior (Evan et al., 2021), and in the context of electronic transactions, previous research (Alalwan, et al., 2018). This study also removed the UTAUT2

mediator variables: age, gender, and experience. This is because the aim of this research is to evaluate acceptance of E-Money regardless of age, gender, or experience.

2.2 Use of E-Money

Digital currency or E-Money is another form of currency that we are familiar with. The difference between E-Money and banknotes is very significant, but there is no exchange rate difference between E-Money and paper money. What sets it apart is the flexibility and unlimited availability of E-Money.

E-Money has existed in Indonesia since 2009 and is subject to Tobnesia Decree no. 11/12/PBI/2009 concerning Electronic Money and currently updated with PBI No.: 18/17/PBI/2016. Electronic Money is issued according to the value of the currency deposited by the holder to the issuer which is stored electronically in media such as a server or chip. E-Money is a system that allows someone to pay for goods or services by transferring numbers from one computer to another, as well as replacing physical money in the form of coins and banknotes with electronic money. The emergence of electronic money in society aims to reduce the growth rate of cash use.

Definition of electronic money according to Indonesian Banking Regulation no. 11/12/PBI/2009 regarding electronic money as a payment instrument containing the following elements:

- 1) Issued based on the amount previously deposited by the holder to the issuer.
- 2) Money is stored electronically using server or chip media.
- 3) Can be used as a payment method for merchants other than electronic money issuers.
- 4) The value of electronic money held by the holder and managed by the issuer is not a deposit in accordance with the Banking Law.

Electronic money makes many transactions easy and practical. Using electronic money has the following advantages:

- 1) Ease, speed and practicality in a number of payment transactions. So there's no need to bother providing money.
- 2) With E-Money there is no need for change, because you only need to pay directly online.
- 3) Can be used in a number of high frequency and high frequency transactions such as toll road payments, travel ticket payments and other payments.

With this technology, convenience and innovation are created from previously existing methods. But that doesn't mean E-Money doesn't have weaknesses. The following are the advantages and disadvantages of using E-Money;

The advantages of using E-Money are as follows;

- 1) With a special E-Money card tool, you can use it for various payment purposes
- 2) Transactions are more precise and accurate because management is carried out by personal computers & machines.
- 3) Refunds are not required because returns will be reduced automatically for the number of transactions carried out

- 4) There is a database of all transactions that have been carried out
- 5) High transaction speed

The disadvantages of using E-Money are as follows;

- 1) Susceptibility to personal data being hacked due to the system used online.
- 2) There is a high risk of data loss due to system damage.
- 3) Availability of locations or places that provide tools for using digital money and this has not been implemented by merchants.

3. Research Hypothesis Development

The influence of performance expectancy on the use of E-Money

The expected performance is based on the extent to which consumers believe that using an electronic payment system can provide benefits such as transaction speed, security and convenience when carrying out online transactions (Venkatesh, 2003). Performance expectations are that individuals who use technology will benefit from increased performance (Venkatesh et al, 2012). Users gain benefits as relative advantages, where these advantages will reflect the level of efficiency and performance when using technology (Alwahaishi & Snášel, 2013). This is supported by research by Suwandi and Elvira (2018) which found that performance expectancy positively and significantly influences the use of E-Money in the millennial generation. Rachmawati et al (2019) concluded that performance expectancy has a significant effect on the use of digital money. Thus, the following hypothesis can be proposed:

Hypothesis 1 (H1): Performance Expectancy has a positive effect on the use of E-Money among students in Yogyakarta, Indonesia

The influence of effort expectancy on the use of E-Money

The expected effort is the level of comfort experienced by consumers when using electronic payment systems for online transactions. Business expectations are the convenience associated with consumer use of technology (Venkatesh et al, 2012). Business expectations are also related to systems that are easy to understand (Venkatesh, 2003). The business expectations variable is the result of the development of three models, namely perceived ease of use (TAM/TAM2), complexity (MPCU), and ease of use (IDT). In the context of electronic money, this variable explains that users will find it easy to operate or use new technology (Widayat et al, 2020). This is supported by research by Alfanzi and Muhammad (2021) which found that effort expectancy positively and significantly influences the use of E-Money in the millennial generation. Rachmawati et al (2019) concluded that effort expectancy has a significant effect on the use of digital money. Thus, the following hypothesis can be proposed:

Hypothesis 2 (H2): Effort expectancy has a positive effect on the use of E-Money among students in Yogyakarta, Indonesia

The influence of social influence on the use of E-Money

Social influence is the impact felt by other people which motivates them to use electronic payment systems in transactions. Significant others are defined as people who include family, partners, and organizations (Venkatesh, 2003). Social influence significantly increases

consumers' desire to use mobile payments (Peng et al, 2017). Potential influences for consumers to use e-wallets are family members, friends, colleagues and neighbours (Sarika and Vasantha, 2019). Therefore, social influence indicates the influence of environmental factors that encourage consumers to buy or sell new products. Similarly, Martins et al (2014)] found that social influence impacts online users' intentions to adopt Internet services, while Chaouali et al (2016) reported that social influence influences each individual's mindset on the use of new innovative products through technology services. Yang et al (2021) found that social influence significantly influences the use of E-Wallet. Based on the description above, the following is the hypothesis:

Hypothesis 3 (H3): Social influence has a positive effect on the use of E-Money among students in Yogyakarta, Indonesia

The influence of Hedonistic motivation on the use of E-Money

In the context of technology, this motivation is the individual's happiness or pleasure obtained by using technology. Users will feel happy when using new technology. Venkatesh et al (2012) also concluded that there is a direct relationship between Hedonistic motivation and individual intentions to use technology. The higher the intensity of use, the more individuals will enjoy the better the chances of acceptance of the technology by clients. Hedonistic motivation is a predictor variable and has a significant effect on users' attitudes towards new technology (Balouchi et al, 2017). This is reinforced by research by Evan et al (2021) which states that Hedonistic motivation has a significant influence on E-Money acceptance. Based on the description above, the following is the hypothesis:

Hypothesis 4 (H4): Hedonistic motivation has a positive effect on the use of E-Money among students in Yogyakarta, Indonesia

The influence of perceived risk on the use of E-Money

Because risk is a negative result received as the impact of uncertainty on a decision, risk perception is how consumers view the potential loss in a decision due to uncertainty in that decision (Firdayanti, 2013). The risk obtained also causes customers to stop using the service. Customers may be concerned that the service delivery technology system is not working properly and are not confident that the problem will be resolved quickly. (Langelo, 2013).

Risk becomes a barrier for consumers to make purchasing decisions. Kim et al (2008) define perceived risk as consumers' beliefs about the potential for uncertainty in conducting online transactions. Kim et al (2008) stated that consumers are generally reluctant to shop online because the risks involved are greater compared to traditional purchases. Phonthanukithaworn et al (2016) stated that existing risks influence individuals' intentions to use mobile payment services and tend not to use services if they pose a large risk. This is supported by research from Evan et al (2021) which concluded that perceived risk has a significant negative effect on the use of E-Money and E-Money receipts.

Hypothesis 5 (H5): Perceived risk has a negative effect on the use of E-Money among students in Yogyakarta, Indonesia

4. Research methods

The research approach used is quantitative which tests certain theories by examining the relationships between variables. Variables are measured using research instruments, so that data consisting of numbers can be analyzed based on statistical procedures (Creswell, 2013).

The population and sample of this research are students in Yogyakarta, Indonesia. The sampling method used in this research is non-random sampling where the researcher does not give members of the population the same opportunity to become sample members (Sekaran and Bougie, 2017). The use of non-random sampling, based on consideration of the large number of members of the consumer population who make purchases through online buying and selling sites.

The data used in this research is primary data. Primary data is a source of research data obtained directly from original sources whose data collection was carried out in this research through questionnaires.

An independent variable is a variable that influences or is the cause of changes or emergence of the dependent (dependent) variable (Sugiyono, 2018). The independent (free) variables in this research include: performance expectancy, number of friends or followers on social media, activeness on social media, Hedonistic motivation and perceived risk

The dependent variable is a variable that is influenced by the independent variable. In this research, the independent variable is the use of E-Money (Y). Variables are measured using a Likert scale, namely a scale to measure an individual's assessment of a social phenomenon (Sekaran and Bougie, 2017). Quantification is needed, each answer has a different score. This assessment process produces 5 answer choices: Strongly Disagree (1), Disagree (2), Agree (3), Agree (4), and Strongly Agree (5).

Research instrument testing was carried out using validity and reliability tests. Validity testing is evidence of how the tool being developed measures certain concepts it is intended to measure (Sekaran and Bougie, 2017). The reliability test according to Ghazali (2018) states that reliability is used to measure indicators based on construct variables.

Data Analysis Method uses descriptive analysis and quantitative analysis. Descriptive analysis is analysis in the form of a description of the research results received with data theory that has been tabulated, then summarized (Sekaran and Bougie, 2017). The quantitative analysis used in this research is multiple linear regression analysis. This model was chosen to determine the influence of performance expectancy, effort expectancy, social influence, Hedonistic motivation and perceived risk on the use of E-Money. The formula for the multiple linear regression model is as follows:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

5. Research Results

Validity test results to determine the validity of the research questionnaire items. A question item is declared valid if it has r count > r table, with 100 respondents the r table is 0.1966, in measuring the construct it can be shown in the following tables.

Table 1

Variable	Indicator	r-count	Result
<i>Performance expectancy (X₁)</i>	X _{1.1}	0.831	Valid
	X _{1.2}	0.835	Valid
	X _{1.3}	0.763	Valid

Table 2

Variable	Indicator	r-count	Result
<i>Effort expectancy (X₂)</i>	X _{2.1}	0.837	Valid
	X _{2.2}	0.839	Valid
	X _{2.3}	0.833	Valid

Table 3

Variable	Indicator	r-count	Result
<i>Social influence (X₃)</i>	X _{3.1}	0.925	Valid
	X _{3.3}	0.904	Valid
	X _{3.3}	0.918	Valid

Table 4

Variable	Indicator	r-count	Result
<i>Hedonistic motivation (X₄)</i>	X _{4.1}	0.846	Valid
	X _{4.3}	0.874	Valid
	X _{4.3}	0.910	Valid
	X _{4.3}	0.794	Valid

Table 5

Variable	Indicator	r-count	Result
<i>Perceived Risk (X₅)</i>	X _{5.1}	0.930	Valid
	X _{5.3}	0.935	Valid
	X _{5.3}	0.918	Valid

Table 6

Variable	Indicator	r-count	Result
<i>The use of E-Money (Y)</i>	Y _{1.1}	0.781	Valid
	Y _{1.2}	0.946	Valid
	Y _{1.3}	0.908	Valid

Based on the table 1, 2, 3, 4, 5 and 6 above, the calculated r values obtained from all questionnaire items for all variables show that they are greater than the r table values, so that the questionnaire items for all these variables are valid and can be used properly in this research

Reliability testing in this research was carried out by calculating the Cronbach's Alpha value of the instrument for each of the five dimensions tested.

Table 7 Result of Cronbach Alpha

Variable	AlphaCronbach	Result
<i>Performance Expectancy (X₁)</i>	0.734	Reliable
<i>Effort Expectancy (X₂)</i>	0.777	Reliable
<i>Social Influence (X₃)</i>	0.899	Reliable
<i>Hedonistic Motivation (X₄)</i>	0.872	Reliable
<i>Perceived Risk (X₅)</i>	0.918	Reliable
The use of <i>E-Money (Y)</i>	0.853	Reliable

Based on the table 7 above, the Cronbach's Alpha value for all research variables shows a value greater than 0.6. In this way, the respondents' answers to these research variables are reliable, so that the questionnaire from these variables is reliable and can be used in this research.

The results of multiple linear regression analysis with the SPSS 21.00 program can be shown in Table 8 as follows:

Table 8 Result of Multiple Linear Regression

Variable	coefficient of Regression
Constant	-1.965
<i>Performance expectancy (X1)</i>	0.351
<i>Effort expectancy (X2)</i>	0.359
<i>Social influence (X3)</i>	0.160
<i>Hedonistic motivation (X4)</i>	0.229
<i>Perceived risk (X5)</i>	-0.095

In Table 8 above, the results of multiple linear regression calculations are as follows:

$$Y = -1.965 + 0.351X_1 + 0.359X_2 + 0.160X_3 + 0.229X_4 + -0.095X_5$$

This equation shows that:

1. Constant

The constant value is 1.965, which means that if there is no change in the independent variables consisting of the variables performance expectancy, effort expectancy, social influence, Hedonistic motivation, and perceived risk which influence the use of E-Money then the magnitude of the use of E-Money among students in Yogyakarta, Indonesia is 1.965.

2. Performance expectancy coefficient

The performance expectancy variable has a coefficient of influence on the use of E-Money, namely 0.351, so performance expectancy increases, the impact of using E-Money will increase by 0.351 per unit increase.

3. Effort expectancy coefficient

The effort expectancy variable has a coefficient of influence on the use of E-Money, namely 0.359, so the effort expectancy increases, the impact of using E-Money will increase by 0.359 per unit increase.

4. Social influence coefficient

The social influence variable has an influence coefficient on the use of E-Money, namely 0.160, so social influence increases and the impact of E-Money use will increase by 0.160 per unit increase.

5. Hedonistic motivation coefficient

The Hedonistic motivation variable has a coefficient of influence on the use of E-Money, namely 0.229, so Hedonistic motivation increases, the impact of the use of E-Money will increase by 0.229 per unit increase.

6. Perceived risk coefficient

The perceived risk variable has a negative and significant regression coefficient on the use of E-Money, namely -0.095, so the perceived risk increases, the impact of the use of E-Money will decrease by 0.095 per unit decrease.

Hypothesis testing is carried out using the T Test and F Test. The following are the results of the hypothesis testing carried out by the researcher;

Table 9 Result of t-Test

Variable	T_{count}	Significant	Result
<i>Performance expectancy (X1)</i>	2.703	0.008	Significant
<i>Effort expectancy (X2)</i>	2.728	0.008	Significant
<i>Social influence (X3)</i>	2.270	0.025	Significant
<i>Hedonistic motivation (X4)</i>	3.054	0.003	Significant
<i>Perceived risk (X5)</i>	-2.070	0.041	Significant

From the test results above, it can be seen that Performance Expectancy, Effort Expectancy, Social Influence, and Hedonistic Motivation have a positive effect on the use of E-Money among students in Yogyakarta, Indonesia. Meanwhile, Perceived Risk has a negative effect on the use of E-Money.

The results of the F test analysis with the SPSS 21.00 program can be shown in Table 9 as follows:

Table 10 F Test Results

F-count	Significant	Result
37.483	0.000	Significant

Based on the table above, a significant F value of 0.000 is obtained, which is smaller than 0.05. This shows that performance expectancy, effort expectancy, social influence, Hedonistic motivation, and perceived risk together have a significant influence on the use of E-Money.

The results of the Coefficient of Determination (R²) test analysis using the SPSS 21.00 program can be shown in Table 10 as follows:

Table 11 Coefficient of Determination Test Results (R²)

R	R Square	Adjusted R Square
0.816	0.666	0.648

Based on the table 10 above, it shows that the Adjusted R Square value obtained is 0.648. This means that variations in changes in E-Money use among students in Yogyakarta, Indonesia are influenced by variations in performance expectancy, effort expectancy, social influence, Hedonistic motivation, and perceived risk by 64.8%, while the remaining 35.2% is influenced by variables. others outside this research model.

6. Discussion

This test shows that the performance expectancy variable is proven to have a positive and significant influence on the use of E-Money, which means that the higher the performance and productivity of using E-Money in the transaction process and it is seen as very helpful in speeding up the online transaction process compared to offline transactions, the more certain its use will be. E-Money usage among students will increase. This is supported by research by Suwandi and Elvira (2018); and Rachmawati et al (2019) who found that performance expectancy positively and significantly influences the use of E-Money in the millennial generation.

The results of the analysis show that effort expectancy is proven to have a positive and significant influence on the use of E-Money, which means that it is easier to use E-Money for online transactions, high flexibility in transactions using E-Money, and ease of commands and instructions in using E-Money It is considered very clear and understandable and easy to learn, so many students will use it because of the convenience it provides. This is supported by research by Alfanzi and Muhammad (2021) which found that effort expectancy positively and significantly influences the use of E-Money in the millennial generation. Rachmawati et al (2019) concluded that effort expectancy has a significant effect on the use of digital money.

The social influence variable influences positively and significantly on the use of E-Money, so

that increasing support from people around such as family, friends and other people causes higher use of E-Money. Support from people around you has a significant contribution to someone who will use E-Money. These results are strengthened by research by Martins et al (2014) which found that social influence has an impact on online users' intention to adopt Internet services.

The test results on the Hedonistic motivation variable are proven to have a positive and significant influence on the use of E-Money. This can be explained by the increasing sense of pleasure in using it, feeling that you enjoy using it, being entertained by using E-Money and even feeling satisfied with using E-Money. in the financial transaction process makes them want to always use E-Money. This is reinforced by research by Evan et al (2021) which states that Hedonistic motivation has a significant influence on E-Money acceptance. Furthermore, it is proven that the perceived risk variable has a negative and significant influence on the use of E-Money, this shows that if respondents perceive that the use of E-Money has a low risk, this will lead to high use of E-Money. This is supported by research from Evan et al (2021) which concluded that perceived risk has a significant effect on the use of E-Money and E-Money receipts.

7. Conclusion

Based on the discussion above, it can be concluded that Performance expectancy, Effort expectancy, Social Influence, Hedonistic motivation, give big impact in the use of E-Money. Moreover, the perceived risk factor has a negative and significant effect on the use of E-Money among students in Yogyakarta, Indonesia. It means the lower risk of the e-money will strengthen the willingness of students to use e-money.

8. Implications

In line with the research results, people do not need to worry too much about using E-Money because the E-Money service will guarantee the confidentiality of the user's identity and will also guarantee the balance held by the E-Money users.

9. Suggestion

Future research can add new variables that influence a person's use of E-Money, where in this study the influence found was only 64.39%, so there are still several variables to be studied further in future research. Then, data from respondents using questionnaires might does not reflect actual views, because each respondent may have different thoughts, assumptions and understandings, as well as other factors, and then it also depends on the honesty in filling out the questionnaire by the respondent.

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