ProBisnis: Jurnal Manajemen, 14 (6) (2023) pp. 683-691



Published by: Lembaga Riset, Publikasi, dan Konsultasi Jonhariono

### ProBisnis: Jurnal Manajemen

Journal homepage: www.jonhariono.org/index.php/ProBisnis

# The Influence of Family, Peers and Brand Image on the Decision to Study at Universitas Mahkota Tricom Unggul

#### Ester Hervina Sihombing¹, Tony Honkley², Debora Tambunan³, Nasib⁴, Calysta Thedrica Husni⁵

<sup>1</sup>Lecturer of Informatics Management Study Programme, Politeknik Unggul LP3M 
<sup>2</sup>Lecturer of Information Systems Study Programme, Universitas Mahkota Tricom Unggul 
<sup>3</sup>Lecturer of Accounting Study Programme, Universitas Mahkota Tricom Unggul 
<sup>4</sup>Lecturers of Management Study Programme, Universitas Mahkota Tricom Unggul 
<sup>5</sup>Students of Management Study Programme, Universitas Mahkota Tricom Unggul

#### **ARTICLE INFO**

### Article history:

Received Des 09, 2023 Revised Des 16, 2023 Accepted Des 24, 2023

#### Keywords:

Family, Peers and Brand Image on College decisions

#### **ABSTRACT**

This research aims to determine the role of family, the influence of peers and brand image on the decision to study at Universitas Mahkota Tricom Unggul. The population in the research is all students at the Medan Budisatrya Private Vocational School in the 2022-2023 academic year, totaling 100 people, while the sampling technique uses saturated sampling results, which means the entire population can be used as a research sample of 100 people. This type of research is quantitative research. Quantitative research is research that aims to determine the degree of relationship and pattern/form of influence between two or more variables, where with this research a theory will be built that functions to explain, predict and control a phenomenon. From the results of this research, it can be seen that campus promotions should also attract family interest so that they can influence someone in deciding to study at a university. The influence of peers also needs to be considered. This is also related to the experience of a person or alumni who experienced studying at a campus or college. Brand image also influences individual decisions in choosing to study at a campus or college at Universitas Mahkota Tricom Unggul.

⊕⊛

#### Corresponding Author:

#### Ester Hervina Sihombing

Lecturer of Informatics Management Study Programme,

Politeknik Unggul LP3M

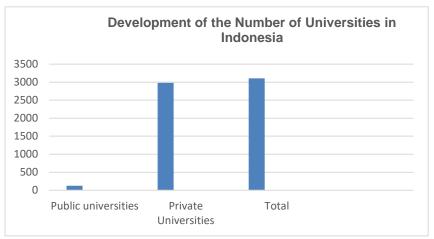
Email: esterhervinasihombing@gmail.com

#### 1. INTRODUCTION

Education is a systematic process involving teaching and learning with the aim of developing knowledge, skills, values and understanding in a person or individual (Nasib, 2021). With the educational process, it is hoped that students can actively develop their potential to achieve a brighter future (Nasib, 2022). It is also known that education has a very big role in improving the standard of living for the better, so that many individuals are currently also competing to be able to pursue education to a higher level (Wasiman, 2021). Education is also an important investment in a person's life and is one of the most important priorities for most individuals who have high hopes of being able to continue and complete their education to the highest level (M. Nasib, 2021)(Pasaribu, 2024). Furthermore, the educational process cannot of course be separated from all the efforts made to develop all abilities in order to produce high quality and competitive human resources (Syaifullah, 2021)(Novirsari, 2022)(Pasaribu, 2024).

Higher education is a level of education that has a complex responsibility to help educate a nation's generation. The development of higher education in Indonesia has also experienced various

improvements. Based on data obtained from (databoks, 2023) the number of universities in Indonesia continues to grow until it reaches 3,115 units in 2022. The following are the number of universities in Indonesia:



(Source processed from databoks, 2023)

If we look at the data, the number of higher education developments in Indonesia to date has increased a lot. This can certainly indicate that Indonesian society is increasingly aware of the importance of education to a higher level to improve self-quality. Of the large number of universities in Indonesia, of course each university must be able to compete fiercely in order to obtain a large number of students for the sustainability of the university. Universities must be able to implement reliable strategies to be able to compete with other universities. It is known that many factors can of course influence a person's decision in choosing a campus or college, especially private, namely family support, individual motivation, facilities, situation, promotion, brand image and peer influence (Kurniadhi, 2022). These factors that influence a person's decision making need to be considered so that universities can compete with existing competitors.

In determining the decision to choose a college, of course the influence of the family environment is quite a big influence. Family is a place where a person or individual can tell stories and ask for opinions, especially regarding decisions in choosing a college or further studies. In this case, the family certainly has the role of parents or close relatives who provide a lot of input into a person's decision in choosing a college. Research on families which influence the decision to choose a university requires further research in order to find out the results with different research samples for developing countries.

Influence from peers is also an important factor in an individual deciding which university to choose to continue their studies (Hernita, 2019). It is known that peers often provide recommendations about universities based on their own experiences. If friends have a positive experience at a college, they will recommend it to their friends.

The university's brand image can be a determining factor in choosing a university. A good brand image reflects the quality of education, reputation and facilities offered by the university because with a strong Brand Image in the eyes of prospective students, this image will continue to exist in the minds of prospective students and create confidence in being able to study. A university that has a good brand image can attract prospective students to choose this university as a place to continue their education.

#### 2. RESEARCH METHOD

This type of research is classified as quantitative or causal research. Quantitative research or causal research is research that seeks to see whether a variable acts as an independent variable that influences other variables which become dependent variables. The population and sample for this research were 100 students at the Medan Budisatrya Private Vocational School in the 2022-2023 academic year (Sugiyono, 2016). In this case the sampling technique is purposive sampling,

meaning that the sampling technique is carried out deliberately. This means that the researcher determines the sample himself because there are certain considerations. Therefore, the researcher concluded that the sample for this study was all class XII students at the Medan Budisatrya Private Vocational School in the 2022-2023 academic year. The data collection method was distributed through a questionnaire with a Likert scale research instrument measurement scale to respondents whose selection criteria were 5 = Strongly Agree (SS), 4 = Agree (S), 3 = Neutral (R), 2 = Disagree (TS), 1 = strongly disagree (STS). Meanwhile, the data analysis technique in this research is multiple linear regression analysis. When testing the hypothesis with the t-test (partial), F-test (simultaneous) and coefficient of determination.

#### 3. RESULTS AND DISCUSSIONS

#### **Research Validity Test Results**

Validity testing is carried out to test questionnaires used in research. In this study, the family influence variable (X1) was measured with four indicators and in total consists of 8 statements. The following are the results of the validity test of indicators of family influence:

Table 1. Validity Test Results of Family Influence (X1)

No	Statement Items	r count	r table (0,05)	Information
1	Item 1	0,567	0,197	Valid
2	Item 2	0,445	0,197	Valid
3	Item 3	0,677	0,197	Valid
4	Item 4	0,689	0,197	Valid
5	Item 5	0,567	0,197	Valid
6	Item 6	0,679	0,197	Valid
7	Item 7	0,545	0,197	Valid
8	Item 8	0,534	0,197	Valid

Data source is SPSS 2023

From the results of validity testing and the results can be seen in the table above, it can be concluded that all questionnaire statement items for the family influence variable can be said to be valid. This can be seen from the calculated r value which turns out to be greater than the r table value (0.197) with a significance of 0.05. The next variable tested is the peer influence variable. In this variable there are four indicators with 8 statement items as well. The following validity test results can be seen in Table 2:

**Table 2.** Validity Test Results of friends (X2)

No	Statement: Items	r count	r table (0,05)	Information
1	Item 1	0,677	0,197	Valid
2	Item 2	0,456	0,197	Valid
3	Item 3	0,543	0,197	Valid
4	Item 4	0,445	0,197	Valid
5	Item 5	0,356	0,197	Valid
6	Item 6	0,654	0,197	Valid
7	Item 7	0,567	0,197	Valid
8	Item 8	0,765	0,197	Valid

Data source is SPSS 2023

Based on the results of the validity test on this variable, the results can be seen in Table 2. From the test results, it can be concluded that all statement items are completely valid because all calculated r values are > from r table.

The next validity test is for the brand image variable. In this variable there are five indicators with 8 statement items. The following are the results of the variable validity test of brand image:

**Table 3.** Validity Test Results of brand image (X3)

No	Statement: Items	r count	r table (0,05)	Information
1	Item 1	0,547	0,197	Valid
2	Item 2	0,656	0,197	Valid
3	Item 3	0,389	0,197	Valid
4	Item 4	0,456	0,197	Valid
5	Item 5	0,398	0,197	Valid
6	Item 6	0,578	0,197	Valid
7	Item 7	0,650	0,197	Valid
8	Item 8	0,678	0,197	Valid

Data source is SPSS 2023

Based on the results of the validity test on the brand image variable, it is known that all statement items can be said to be valid. The validity of the questionnaire items indicates that the research can be continued to the next stage by testing items on college decision making variables. The final validity test carried out in this research was on the college decision making variable. In this variable there are four indicators with 8 statement items. The following are the results of the validity test on this variable:

Table 4. Validity Test Results of College Decision Making (Y)

No	Statement: Items	r count	r table (0,05)	Information
1	Item 1	0,523	0,197	Valid
2	Item 2	0,623	0,197	Valid
3	Item 3	0,566	0,197	Valid
4	Item 4	0,456	0,197	Valid
5	Item 5	0,652	0,197	Valid
6	Item 6	0,521	0,197	Valid
7	Item 7	0,523	0,197	Valid
8	Item 8	0,678	0,197	Valid

Data source is SPSS 2023

Based on the results of the validity test on the dependent variable (Y) for college decision making, the results can be seen in Table 4 above. From the test results, it is known that all statement items are valid.

#### **Research Reliability Test Results**

The next test, namely the reliability test. Data reliability testing is testing an instrument that, when used several times to measure the same object, will produce the same or reliable data. The reliability test must also meet the criteria with the Cronbach Alpha value must be greater than 0.60. Furthermore, after conducting reliability testing on the questionnaire, the following results were obtained:

<b>Table 5.</b> Reliability Test	Results	tor All	Research	variables
----------------------------------	---------	---------	----------	-----------

No	Variabel	Cronbach's Alpha	r theory	Information
1	Family (X1)	0,890	0,600	Reliabel
2	Friends (X2)	0,981	0,600	Reliabel
3	Brand Image (X3)	0,978	0,600	Reliabel
4	College Decision Making (Y)	0,889	0,600	Reliabel

Data source is SPSS 2023

ProBisnis: Jurnal Manajemen

From the results of reliability testing, all variables from this research can be said to be reliable, with the overall results can be seen in the table above. It is known that the Cronbach Alpa value for all statement items for each research variable is greater than 0.60, of course indicating that the question items in this research are reliable and worthy of the next stage of research.

#### **Normality Test**

The next test is the normality test. The normality test is a test carried out to determine whether the data is normally distributed or not. The normality test is carried out using the normal test. The P-P Plot is a type of normal probability plot that describes how well the data distribution approaches the theoretical normal distribution. A good research or scientific work is one whose data can be distributed normally. The following are the results of the data normality test in the research:

Normal P-P Plot of Regression Standardized Residual

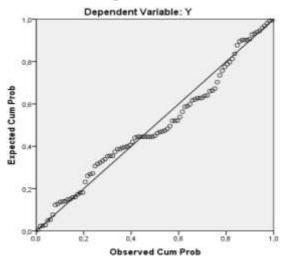


Figure 2. Normal P-Plot

The image above shows that the data distribution in the image above can be said to be spread around the diagonal line or not spread far from the diagonal line. These results indicate that the data to be regressed in this study is normally distributed or it can be said that the data normality requirements can be met.

#### **Hypothesis Test Results**

The next test is to carry out a data hypothesis test or t test (partially). This test was carried out to be able to partially see the influence of the variables family influence (X1), peer influence (X2), brand image (X3) on college decision making at Universitas Mahkota Tricom Unggul (Y). The following are the results of the t test in this research:

Table 6. T Test Results

Table 6: 1 Test Nesdits									
Coefficients <sup>a</sup>									
		Unstandardized		Standardized					
Model		Coefficients		Coefficients	T Sig.				
		В	Std. Error	Beta					
1	(Constant)	6.509	3.541		2.231	.003			
	Family	.192	.069	.254	2.112	.020			
	Friends	.243	.086	.267	3.450	.001			
	Brand Image	.356	.106	.302	3.785	.000			
	a Dependent Variable: college decision making								

a. Dependent Variable: college decision making

Data source is SPSS 2023

From the results of partial data hypothesis testing and the results can be seen in Table 6 above, the results obtained are:

- 1. The influence of family on college decision making from the results of the regression analysis in the research showed that the t-count was 2,112 > t-table 1,984 and the significance value was 0.003 < 0.05. From the results of the regression test, it can be concluded that the family variable (X1) has a positive and significant effect on college decision making at Universitas Mahkota Tricom Unggul, Medan (Y).
- 2. The influence of friends on college decision making from the results of the regression analysis in the research showed that the t-count was 3,450 > t-table 1,984 and the significance value was 0.001 < 0.05. From the results of the regression test, it can be concluded that the friends variable (X2) has a positive and significant effect on college decision making at Universitas Mahkota Tricom Unggul, Medan (Y).
- 3. The influence of brand image on college decision making from the results of the regression analysis in the research showed that the t-count was 3,785 > t-table 1,984 and the significance value was 0.001 < 0.05. From the results of the regression test, it can be concluded that the brand image variable (X3) has a positive and significant effect on college decision making at Universitas Mahkota Tricom Unggul, Medan (Y).

#### F Test Results (Simultaneous)

The next stage of testing is carrying out the F or simultaneous test. This test certainly aims to determine the influence of independent or independent variables simultaneously on the dependent or dependent variable. The results of the F test in this research can be seen in Table 7 as follows:

Table 7. F Test Results (Simultaneous)

Table 111 Tool Researce (Cimalanceae)								
ANOVA <sup>a</sup>								
Model Sum of Df Mean F S								
	Model	Squares		Square		Sig.		
1 Regression		245.013	2	89.321	5.421	.000a		
Residual		942.234	96	17.334				
Total 967.543 99								
a. Dependent Variable: college decision making								
	b. Pre	edictors: (Const	ant), family	/. friends, bran	d image			

Data source is SPSS 2023

Based on the results of the F Test or Simultaneous Test which was carried out and the results can be seen in Table 7, the calculated F was greater than the F table (5,421 > 3.090) and a significance value of 0.000 < 0.005. From the results of the F Test in this research, the results can be obtained that family, friends, brand image have a positive and significant influence on college decision making at Universitas Mahkota Tricom Unggul, Medan (Y).

#### **Determination Test Results (R-Square)**

Next, a determination test or R-Square is carried out. This test is carried out to show what percentage influence the independent or independent variable has on the dependent or dependent variable. The results of the determination test can be seen in Table 8 below:

Table 8. (R-Square)

Model Summary							
Model	R	R Ad		Std. Error of the			
Model	K	Square	Square	Estimate			
1	.589ª	.412	.663	2.7890			
a. Predictors: (Constant), family, friends, brand image							

Data source is SPSS 2023

From the results of the determination test, the results obtained are as in Table 8 above. The results of the determination test in this study show that the variable college decision making (Y) can be explained by the variables family (X1), friends (X2) and brand image (X3) amounting to 66.3%, the remaining 33.7% is influenced by other variables that are not examined in this research. Other variables that were not examined in this research can be included as further variables that will be researched in the same field in the future.

## The influence of family on college decision making at Universitas Mahkota Tricom Unggul, Medan

Based on the results of the T test carried out in this research, it can be seen that the t-count results obtained were 2,112 > t-table 1,984 and a significance value of 0.003 < 0.05. From the results of the regression test, it can be concluded that the family variable (X1) has a positive and significant effect on college decision making at Universitas Mahkota Tricom Unggul, Medan (Y). This certainly indicates that the first hypothesis or H1 is accepted. Furthermore, the influence of family factors is very large on a person's decision to choose whether to go to campus or college. The results of this research are also in line with research conducted by (Wiyono, 2018) which provides research results that family has a positive and significant impact on college decision making.

### The influence of friends on college decision making at Universitas Mahkota Tricom Unggul, Medan

Based on the results of the T test in this research, it can be seen that the t-count is 3,450 > t-table 1,984 and the significance value is 0.001 < 0.05. From the results of the regression test, it can be concluded that the friends variable (X2) has a positive and significant effect on college decision making at Universitas Mahkota Tricom Unggul, Medan (Y). This certainly indicates that the second hypothesis or H2 is accepted. It is known that friends influence individual decisions in choosing to go to campus or college. The results of this research are also in line with research conducted by (Hernita, 2019) which provides research results that friends have a positive and significant impact on college decision making at Universitas Mahkota Tricom Unggul.

# The influence of brand image on college decision making at Universitas Mahkota Tricom Unggul, Medan

Based on the results of the T test in this study, it can be seen that the t-count is 3,785 > t-table 1,984 and the significance value is 0.001 < 0.05. From the results of the regression test, it can be concluded that the brand image variable (X3) has a positive and significant effect on college decision making at Universitas Mahkota Tricom Unggul, Medan (Y). From the results of the regression test, it can be concluded that the brand image variable (X3) has a positive and significant effect on individual decisions in choosing to go to campus or college. This certainly indicates that the third hypothesis or H3 is accepted. It is known that brand image greatly influences an individual's decision in choosing to go to college or college. Furthermore, the results of this research are also in line with research conducted by (Desy, 2016) which provides research results that brand image has a positive and significant impact on the choice of a campus or college.

The influence of family, friends and brand image on college decision making at Universitas Mahkota Tricom Unggul, Medan

Based on the results of the F Test or Simultaneous Test which was carried out in this research, the results obtained were that the calculated F was greater than the F table (5,421 > 3.090) and a significance value of 0.000 < 0.005. From the results of the F Test in this research, the results can be obtained that family, friends, brand image have a positive and significant influence on college decision making at Universitas Mahkota Tricom Unggul, Medan (Y). This research is in line with research conducted by (Afina et all., 2019) which shows the results that brand image, education costs and facilities directly influence a person's interest in continuing school.

#### 4. CONCLUSION

From the results of the research and discussions carried out in this research or scientific work, it can be concluded that the family influences an individual's decision in choosing to go to college or university at Universitas Mahkota Tricom Unggul. From the results of this research, it can be seen that campus promotions should also attract family interest so that they can influence someone in deciding to study at a university. The influence of peers also needs to be considered. This is also related to the experience of a person or alumni who experienced studying at a campus or college. Brand image also influences individual decisions in choosing to study at a campus or university at Universitas Mahkota Tricom Unggul. This certainly provides input for the campus to further improve its brand image if the campus wants to be able to compete with other campuses.

#### **REFERENCES**

- Amelia, N. R. (2018). Pengaruh Kualitas Pelayanan, Harga Dan Citra Kampus Terhadap Loyalitas Mahasiswa Mengikuti Program MGM (Member Get Member) Melalui Kepuasan Mahasiswa Sebagai Variabel Intervening. *Abdi Ilmu*, 1(1), 121–133.
- Berger, D. P. C. (2022). Friends' Influence on Academic Performance Among Early Adolescents: The Role of Social Status. *Psykhe*, *31*(1), 1–14. https://doi.org/10.7764/psykhe.2019.21811
- Daulay, N. S. M. Z. R. (2021). Konsep Kualitas Pelayanan, Harga Dan Citra Kampus Dan Loyalitas Mahasiswa Sebuah Kajian Teoritis Dan Analisis. Global Aksara Pres.
- Devall, H. J. C. J. F. E. G. D. L. J. S. W.-L. S. M. (2022). The Competitive Effects of School Choice on Student Achievement: A Systematic Review. *Educational Policy*, *36*(2), 247–281. https://doi.org/10.1177/0895904819874756
- Fadli, N. M. F. A. S. D. N. R. A. (2022). Survive amidst the Competition of Private Universities by Maximizing Brand Image and Interest in Studying. *Al-Ishlah: Jurnal Pendidikan*, *14*(3), 3317–3328. https://doi.org/10.35445/alishlah.v14i3.2037
- Fadli, N. M. Z. F. A. (2020). Analysis Of Impact Factors On College Decisions On Private College Lecture In Medan City. *International Journal of Business and Management Invention (IJBMI)*, 9(3), 18–24.
- Gower, A. B. W. K. (2021). Influence Of Social Media On How College Students Perceive Healthy Relationships And Consent. *Journal of American College Health*, 1–9. https://doi.org/10.1080/07448481.2021.1927049
- Güroğlu, B. (2022). The power of friendship: The developmental significance of friendships from a neuroscience perspective. *Child Development Perspectives*, *16*(2), 110–117. https://doi.org/10.1111/cdep.12450
- Hamou, T. B. E. L. A. S. (2022). Investigating the Factors That Influence Students` Choice of English Studies As a Major: the Case of University of Nouakchott Al Aasriya, Mauritania. *International Journal of Technology, Innovation and Management (IJTIM)*, 2(1), 87–103. https://doi.org/10.54489/ijtim.v2i1.62
- Khairani, R. D. V. N. J. B. E. Y. A. D. M. R. A. N. B. S. A. E. M. T. R. (2023). *Pemasaran Bisnis Era Digital*. CV. Media Sains Indonesia.
- Langner, L. L. (2021). The role of home language in children's friendship choice and peer acceptance. *Journal of Applied Developmental Psychology*, 76(September), 1–11. https://doi.org/10.1016/j.appdev.2021.101323
- Lestari, N. R. A. I. (2019). Dasar Pemasaran. In Dasar Pemasaran. Deepublish.
- Megayani, S. S. H. (2020). The Influence Of Country Of Origin And Brand Image On Mitsubishi

- Xpander Car Purchase Decision (Study at PT Bumen Redja Abadi, Tebet branch). *Indonesian College of Economics*, 1–18.
- Najib, Z. A. L. S. A. U. S. M. (2020). The Influence of Marketing Mix on Brand Image, Motivation and Students Decision to Choose Graduate Studies of IPB University The Influence of Marketing Mix on Brand Image, Motivation and Students Decision to Choose Graduate Studies of IPB University. *Journal of Consumer Sciences*, *05*(02), 139–156. https://doi.org/10.29244/jcs.5.2.139-156
- Nasib. (2021). Increasing Vocational Education Decisions Through Social Media, and Price Reduction Through Brand Trusts. Proceedings of the 2nd Annual Conference on Blended Learning, Educational Technology and Innovation (ACBLETI 2020), 560(Acbleti 2020), 390– 395.
- Nasib. (2022). The Role of Student Trust in Mediating Service Quality and Student Reputation Against E-WOM. *Journal of Educational Science and Technology (EST)*, 8(2), 95–104. https://ojs.unm.ac.id/JEST/article/view/36669
- Nasib, A. F. (2019). Konsep Intisari Strategi pemasaran. CV. Pena Persada.
- Nasib, E. H. S. (2020). The Decision of Choosing Course in the Era of Covid 19 through the Telemarketing Program, Personal Selling and College Image. *Budapest International Research and Critics Institute-Journal*, *3*(4), 2843–2850.
- Nasib, I. L. (2021). Manajemen & Bisnis Modern. In Jakarta: PT Rineka Cipta. Pena Persada.
- Nasib, M. (2021). The Effort to Increase Loyalty through Brand Image, Brand Trust, and Satisfaction as Intervening Variables. *Society*, *9*(1), 277–288. https://doi.org/10.33019/society.v9i1.303
- Novirsari, N. D. T. E. (2022). Perilaku Konsumen dan Pemasaran Perguruan Tinggi Swasta. In Perilaku Konsumen dan Pemasaran Perguruan Tinggi Swasta (pp. 1–158). Pena Persada. http://www.surabaya.go.id/dinamis/?id=743
- Parkinson, M. E. S. M. D. Y. L. L. J. C. C. (2023). Similarity Among Friends Serves as a Social Prior: The Assumption That "Birds of a Feather Flock Together" Shapes Social Decisions and Relationship Beliefs. *Personality and Social Psychology Bulletin*, 1–18. https://doi.org/10.1177/01461672221140269
- Pasaribu, D. T. A. H. N. W. H. H. D. (2024). The Role of Financial Literacy and Self-Motivation in Fostering Entrepreneurial Interest and Self-Efficacy among University Students. *Journal of Logistics*, *Informatics and Service Science*, 11(1), 136–145. https://doi.org/10.33168/JLISS.2024.0109
- Sari, N. S. E. E. (2020). Konsep Intisari Strategi Pemasaran Lanjutan (Issue December 2019). CV. Pena Persada.
- Situngkir, D. R. E. (2019). Pengaruh Brand Image Dan Persepsi Biaya Pendidikan Terhadap Minat Melanjutkan Studi Pada Prodi Pendidikan Ekonomi Unimed Siswa Kelas Xi Ips Sma Negeri 1 Kabanjahe Tahun Ajaran 2018/2019. *Jurnal Pendidikan /Ekonomi*, 7(1), 19–30. https://jurnal.unimed.ac.id/2012/index.php/ekodik/article/viewFile/16442/12735
- Sugiyono. (2016). Metode Penelitian. Alfabeta.
- Syaifullah, N. D. T. (2021). Perilaku Konsumen (Studi Dalam Pemilihan Perguruan Tinggi). In Perilaku Konsumen (Studi Dalam Pemilihan Perguruan Tinggi): Vol. Maret. Nuta Media.
- Wasiman, N. S. A. M. Z. F. (2021). Do Purchase or Do no Purchase? Customer Purchasing Decisions By Using OVO Application. *Proceedings of the 2nd Annual Conference on Blended Learning, Educational Technology and Innovation (ACBLETI 2020) Do, 560*(Acbleti 2020), 386–389.
- Zafar, M. W. B. (2021). Human capital investments and expectations about career and family. *Journal of Political Economy*, 129(5), 1361–1424. https://doi.org/10.1086/713100