

# Evaluation of the Implementation of the Merdeka Belajar Kampus Merdeka Policy at a Private University in South Tangerang

Dr. Edi PURWANTO  
Clara Evi C. CITRANINGTYAS

DOI: <https://doi.org/10.37178/ca-c.21.5.089>

---

*Dr. Edi PURWANTO, (Development Studies), Assistant Professor, Department of Management, Universitas Pembangunan Jaya, South Tangerang, Indonesia*

*Clara Evi C. CITRANINGTYAS, PhD (English), Assistant Professor, Department of Communication Science, Universitas Pembangunan Jaya, South Tangerang, Indonesia*

---

## Abstract

*The purpose of this study is to measure student interest and satisfaction in participating in the Independent Learning-Independent Campus program established by the Indonesian Ministry of Education and Culture, Research and Technology, to identify obstacles to implementing the program, and to find corrective actions for implementation that was not optimal. This research used a mix-method based on survey data on 1,638 students and focused on group discussions (FGD) interviews. The results showed that most of the students were interested in joining the Independent Learning-Independent Campus program, but others still showed low interest. This was because the information and procedures related to the newly launched program were still unclear. Increasing the intensity of socialization, utilizing the role of lecturers to convey information, and encouraging students to participate in the program are expected to boost their interest.*

**Keywords:** *Government policy, Independent Learning, Independent Campus, Intention, Satisfaction*

## Introduction

The MBKM is abbreviation of Medeka Belajar-Kampus Merdeka (the Independent Learning–Independent Campus). The MBKM program has begun to be implemented at the university since 2020. The MBKM schemes offered to students include (1) Industrial Internship, (2) Student Exchange, (3) Villages Development Project, (4) Teaching in schools, and (5) Research [1-4].

Even though the MBKM has begun to be implemented at the university, some obstacles indicate that the MBKM implementation has not been maximally successful. Therefore, a study as an evaluation of the implementation of MBKM needs to be conducted. Interest, motivation, satisfaction are essential variables that will support the success of the MBKM program that has to be measured in this study [5-10].

Based on the background which has been explained above, the objectives of this study are (1) to measure student interest in participating in the MBKM program, (2) to measure student satisfaction in participating in the MBKM program, (3) to analyse obstacles in the implementation of the MBKM program, (4) to analyse corrective actions for the performance of the implementation of the MBKM program that has not been maximized [11-14].

### ***Literature Review***

Bernhofer and Li said that student intentions are the only best predictor of behaviour, meaning that certain intentions precede certain behaviours. According to Addison and Chou, students' interest in learning affects their learning approach. Motivation is defined by Robbins as the willingness to exert a high level of effort towards a goal, conditioned by the ability of the attempt to satisfy some individual need. This motivation represents a psychological process that causes arousal, direction, and resolution of goal-oriented voluntary activities. Satisfaction is the conformity of what is expected with the facts that a person feels. These variables are important in encouraging high performance [15-19].

Clear information about learning processes will play a crucial role in encouraging students' interest in participating in specific learning processes. High or low clarity of information will affect student interest. also found that the quality of information was needed to encourage students' interest in adopting learning services [20-24].

Student interest related to individual learning needs and progress are the key to student satisfaction. For instance, it is associated with the Independent Learning activities in which students are expected to study independently from various sources and facilities from outside the campus. In that case, their interest in the program will be the key to their learning satisfaction. But if there is no interest in their mind, they will not find satisfaction in the free learning system. When students are satisfied, they can even encourage others to be involved in the learning activities of the independent learning system. As found by Tan et al., student satisfaction will enable them to recommend others to participate in the learning activities they have completed [25-28].

### ***Method***

This study used a mix-method (quantitative-qualitative mixed methods). Quantitative data was obtained through survey distribution, while qualitative data was collected through FGDs. The location of the research was carried out at a private university in South Tangerang City, Indonesia. The research was conducted during December 2021.

### ***Population and Sample***

The research population was all members of the research sample population. The population and respondents of this study were students with a total of 3,385, and the sample of this study was 1,638 students.

### ***Data Collection***

Data were collected by distributing survey questionnaires through a survey form on the <https://survey.spadadikti.id> website. It required all students, lecturers, and staff to fill out the survey. In addition to the survey questionnaire, additional data were compiled using focus group discussion (FGD) method involving some selected respondents.

### Analysis Techniques

The survey data collected were analysed using descriptive analysis techniques to measure students' level of interest and satisfaction in participating in the MBKM program, measuring the level of motivation and satisfaction of lecturers and students to be involved in the MBKM program.

### Findings

Based on survey data, as shown in Figure 1, very few students knew the MBKM policy as a whole. However, at least 33 percent of them knew most of the contents of the MBKM policy, and 53 percent understood the policy even though it was just in a nutshell. Thus, socialization related to the MBKM program still has to be conducted and improved [29, 30].

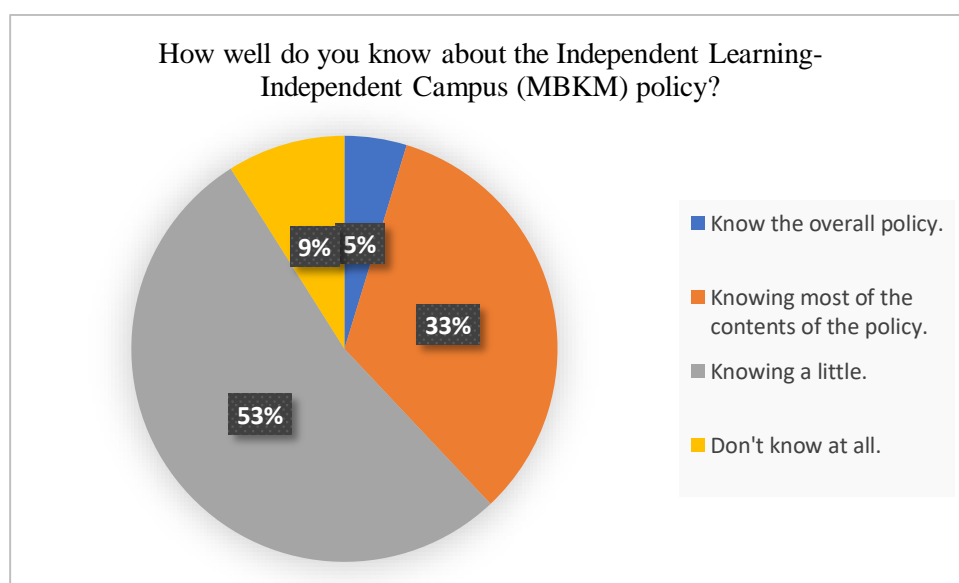


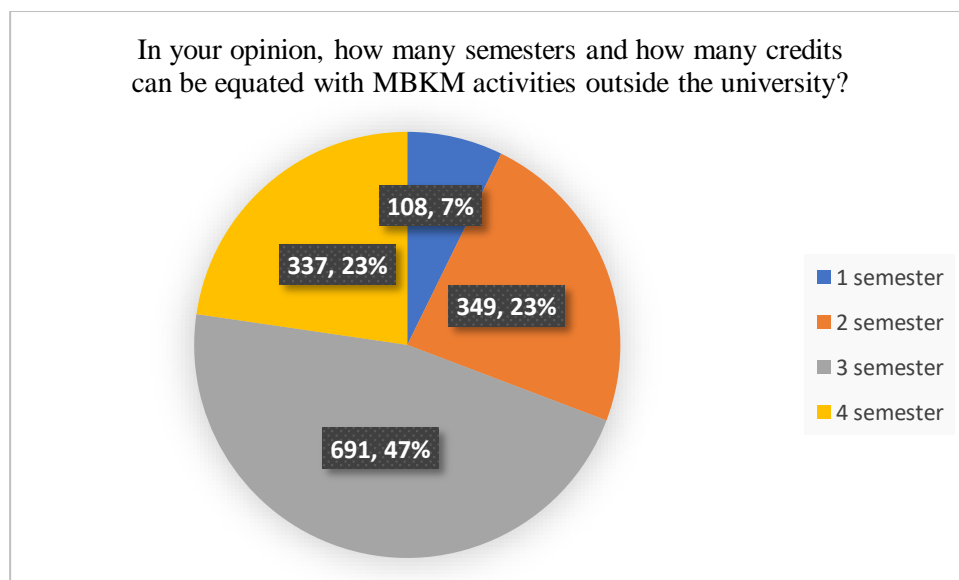
Figure 1. Student Understanding on the MBKM

In the results of FGD interviews, some students such as SD-AKT and SE-AKT from the Accounting Study Program said that the socialization of the MBKM program at the study program level was quite clear. Still, the focus of the scheme offered was mainly student exchange. Thus, when some of the students took the industrial internship scheme, the scheme was not available. However, the reason why this can happen, a lecturer explained, was because the type of work provided by the industry in question is not following the scientific knowledge of the students who take it. The survey data in Figure 3 confirmed the statement of the two students. The majority of students obtained information related to the MBKM program from universities, 16 percent from university online channels, 47 percent from university online and offline socialization.

SD-ARS, SE-ARS, SF-ARS, and SG-ARS said that study programs and lectures had been given them a socialization regarding the MBKM program. Likewise, according to SB-DKV, on the other hand, SA-DKV and SA-DKV from the same study program assumed that the socialization was still unclear. According to SA-IK, SB-IK, and SC-IK, they said that the socialization of their study programs was not so deep that they did not understand it clearly. SE-INF and SG-INF explained that their study programs had clearly socialized the MBKM program.

SA-MNJ said that the study program was sufficient to provide socialization, but SC-MNJ and SD-MNJ from the same study program noted that the study program was still lacking in socialization. Likewise, according to SA-PSI, SB-PSI, SC-PSI, SD-PSI, and

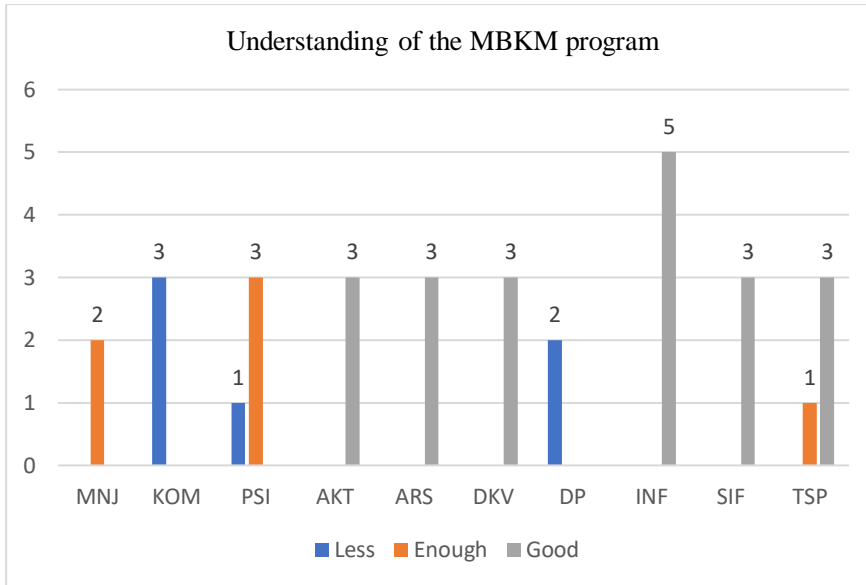
SE-PSI, socialization from study programs related to the MBKM program was still not optimal. On the other hand, SA-SIF, SB-SIF, and SD-SIF said that the socialization of their study programs was quite good. Likewise, according to SA-TSP, SB-TSP, and SD-TSP, their study programs have provided quite clear socialization regarding the MBKM program. In fact, according to SA-TSP, the study program helped in the administration of the MBKM program very well.



**Figure 2. Total MBKM credits outside of university**

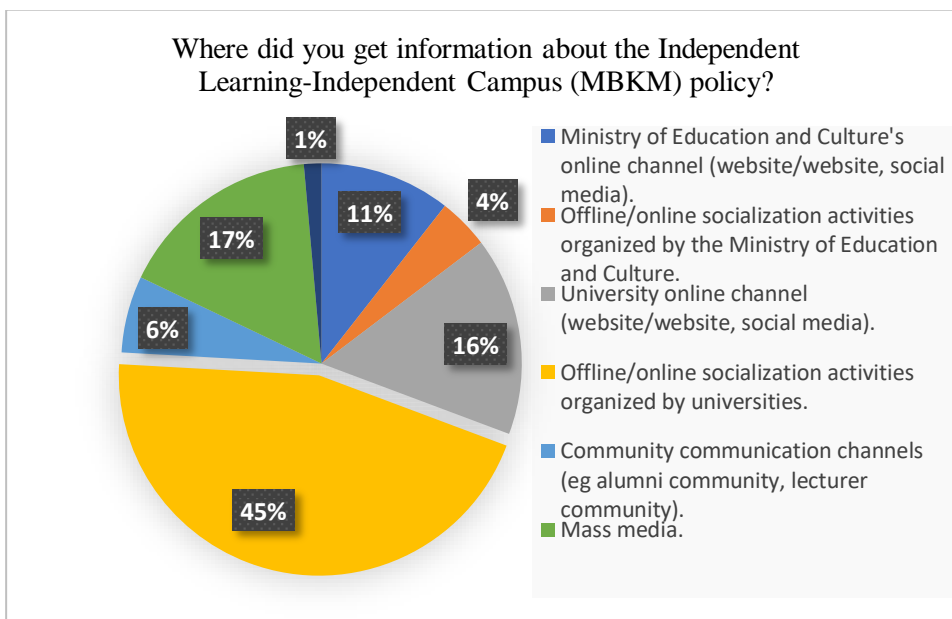
In the MBKM Guidebook, it is explained that "Students are given the freedom to take credits outside the study program, three semesters which are meant in the form of 1 semester of opportunity to take courses outside the study program and two semesters of carrying out learning activities outside of college." ( Directorate General of Higher Education Kemdikbud RI, nd) However, there is still 47 percent of students who answered correctly to the survey question, "How many semesters and how many credits can be equated with the form of MBKM activities outside the university?" (see Figure 2.). Therefore, even though socialization has been conducted, it still needs improvement.

The FGD interviews showed that the level of student understanding of the MBKM program at the study program level was relatively different. The results of the interviews that have gone through the coding process can be seen in Graph 1. Graph 1 shows that students who understand well the MBKM program come from Accounting (AKT), Architecture (ARS), Visual Communication Design (DKV), Informatics (INF) study programs. Information Systems (SIF) and most Civil Engineering (TSP) study program students. Meanwhile, students of the Management study program, and most of the Psychology study programs, understood that it is enough. Students of the Product Design (DP) and Communication study program stated that they did not understand the MBKM program and a small number of students of the Psychology study program [15, 31, 32].



**Graph 1.** Understanding of the MBKM program

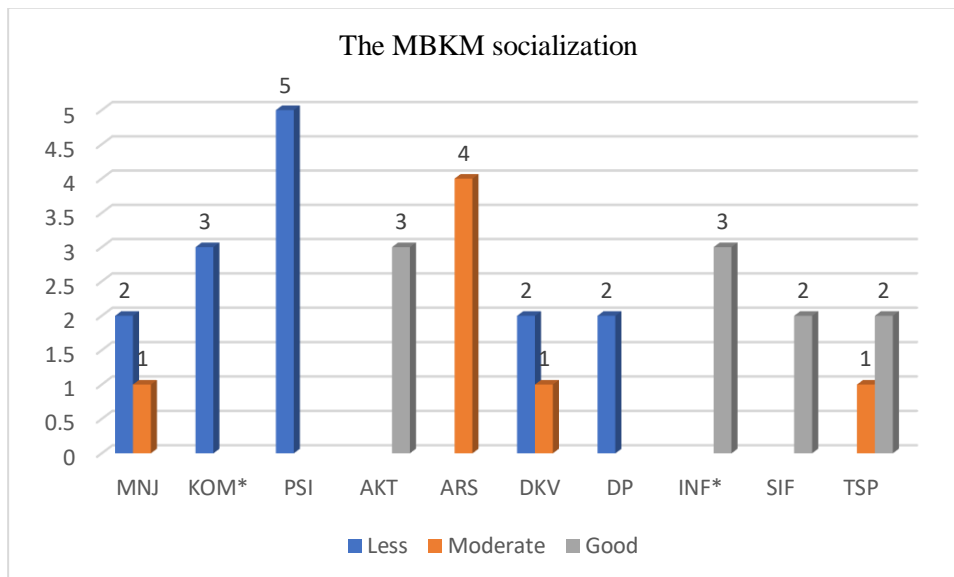
Students from some study programs who did not understand the MBKM program cannot be separated from the socialization carried out by the study programs to their students. Figure 5.3. shows that the sources of information obtained by students related to the MBKM program were mainly from offline/online socialization activities organized by universities (45%), then university online channels, such as websites and social media (16%), and mass media (17%).



**Figure 3.** The MBKM Information Source

Graph 1 shows that students' understanding of the Communication and Psychology, Product Design, and Management study programs related to MBKM is insufficient and sufficient. In fact, it is caused by a lack of socialization among students, as can be seen in Graph 2. Graph 2 explains that the socialization carried out by the Management study program, Communication Science, Psychology, and Product Design, is still inadequate. While the socialization felt by students was quite good. It

was in the Accounting, Informatics, Information Systems, and Civil Engineering study programs.



Graph 2. The MBKM socialization

The university has already a program that conforms to the form of MBKM before implementing the MBKM policy. The Class Open to All (KOTA) class is a program similar to the MBKM form, which is a class in which students can take from all existing study programs. And this program has been implemented for five (5) years at UPJ. However, from the survey, it turned out that only 75 percent of students were aware of it (see Figure 4).

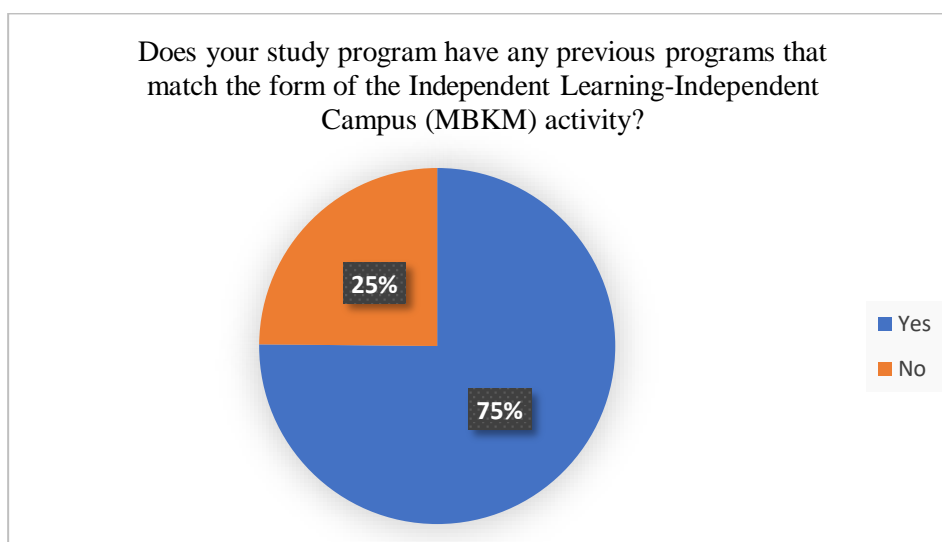
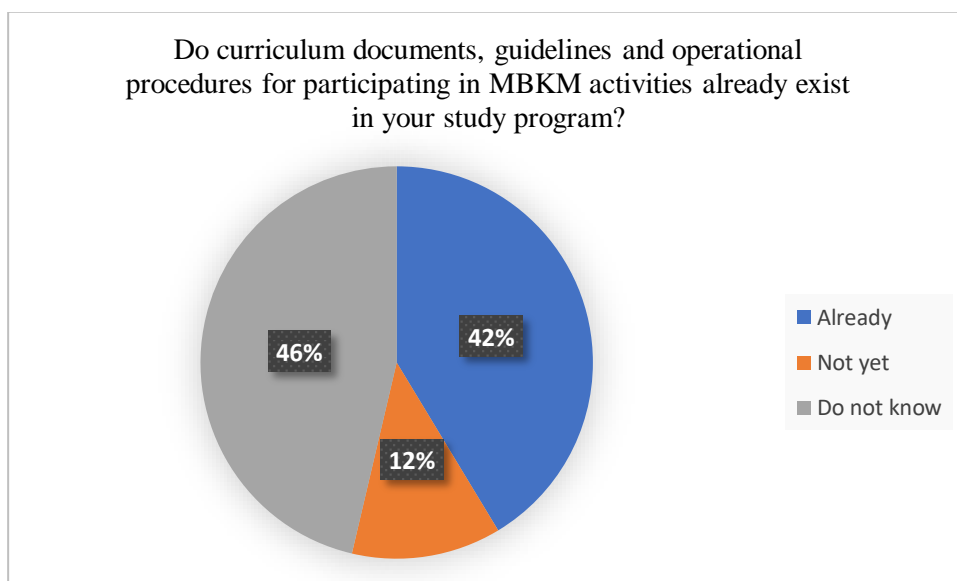


Figure 4. Previous MBKM Similar Programs

Figure 5. shows that only 42 percent of the MBKM curriculum, guidelines, and operational procedures are aware of it, and 46 percent answered "Don't know," another 12 percent responded that there is no MBKM curriculum, guide, and operational procedure. This data shows that there is still a need for students' socialization that has to be activated. It can be presumed that it is because the implementation of MBKM

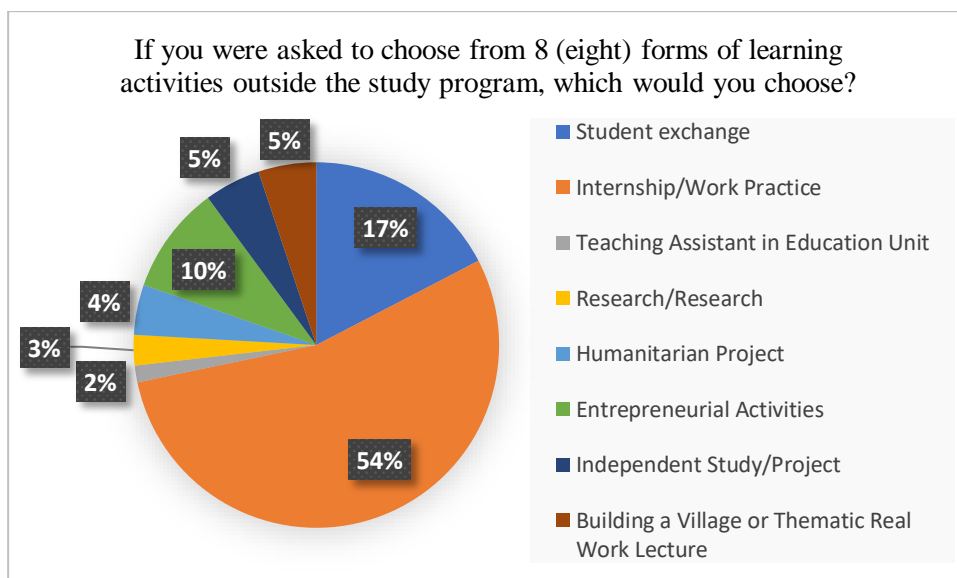
coincided with the pandemic period, which was completely limited to do the activities, socialization related to the MBKM curriculum, guidelines, and operational procedures was still not optimal.



**Figure 5.** The MBKM Curriculum, Guidelines & Procedures

### ***Student Interest***

The survey results in Figure 6. shows that the option in great demand by students is the apprenticeship/work practice scheme, which is 54 percent. Then, in the second category, is student exchange. However, from FGD interviews with students, some informed when choosing an internship scheme, their application was rejected, or their language did not pass. They also said that currently, students are more encouraged to take student exchange schemes [33-35].



**Figure 6.** Choice of MBKM Skema Scheme

Figure 7. explains that 46 percent of students were not only interested in joining the MBKM program but have even prepared themselves. Even though 47 percent were interested, they haven't prepared themselves. Only 7 percent of students answered that they were not interested. This was supported by FGD interview data in which most of the students were very interested in joining the MBKM program, but the information was still not so clear which they do not know how to prepare themselves. Those who were not interested are final semester students because they want to focus more on completing their studies. As seen in Figure 8. there is 13 percent of students think that joining the MBKM program will potentially cause their study period to be longer.

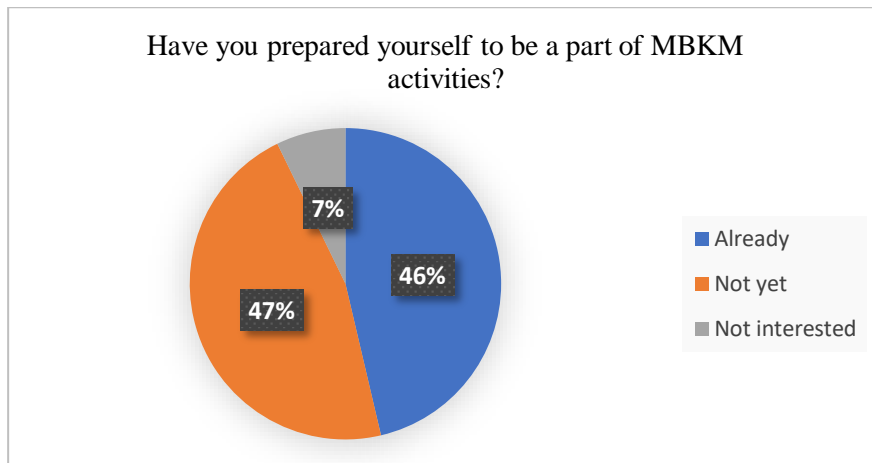
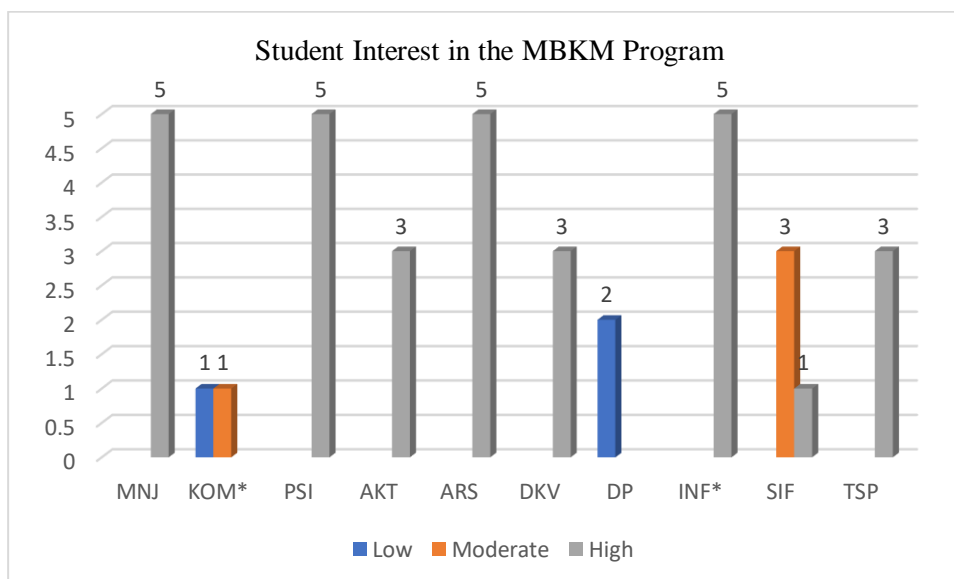


Figure 7. Self-Readiness to Participate in MBKM

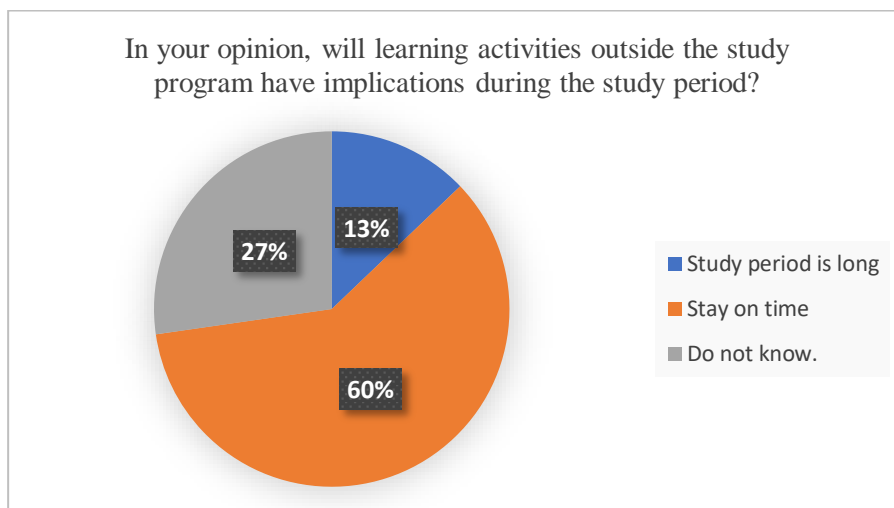
Student interest in the study program level can be seen in Graph 3. Even though the socialization of the study program is still inadequate, the interest of students in the Management and Psychology study program is high. High interest in the MBKM program was also found in students from the Accounting, Architecture, Visual Communication Design, Informatics, Civil Engineering study programs and a small part of the Informatics System study program. The lowest interest in the MBKM program was seen from students from the Product Design study program and some students from the Communication Studies program. On the other hand, most of the Informatics System study program students were quite interested.



Graph 3. Student Interest in the MBKM Program

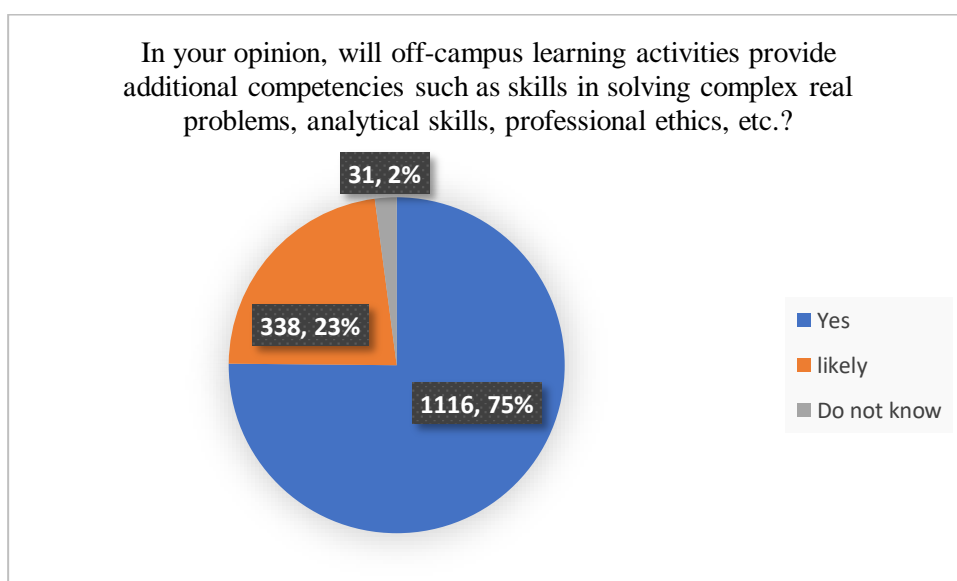


However, some students were not interested in and thought that joining the MBKM program will prolong their study period, Figure 5.8. shows the majority of students, 60 percent answered that they would graduate on time even though they joined the MBKM program. Another 27 percent answered, "don't know."



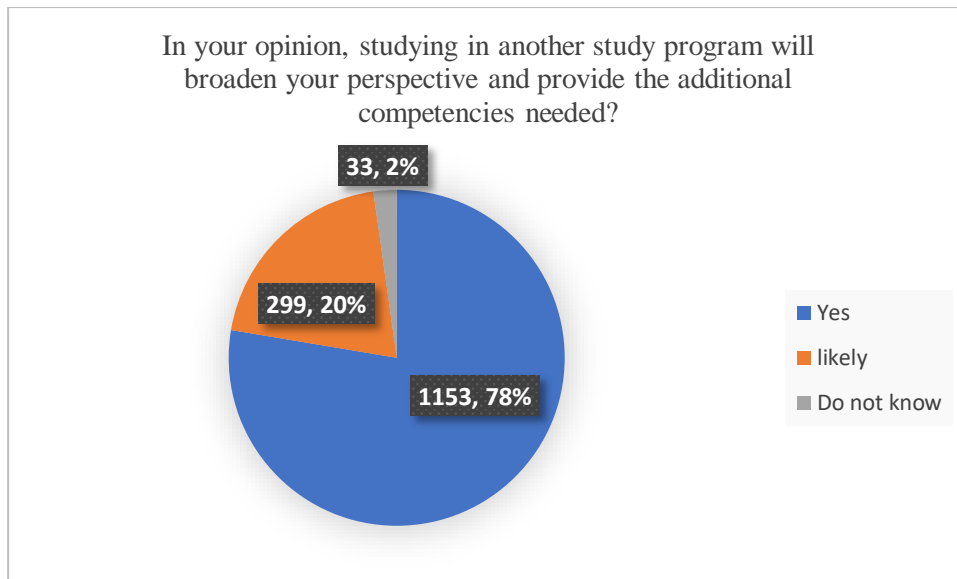
**Figure 8.** Perception of Study Period Implications

Figure 9 shows that 75 percent of students believed that they will gain additional competencies through off-campus learning. Twenty-three percent answered "likely," and 2 percent said they "don't know."



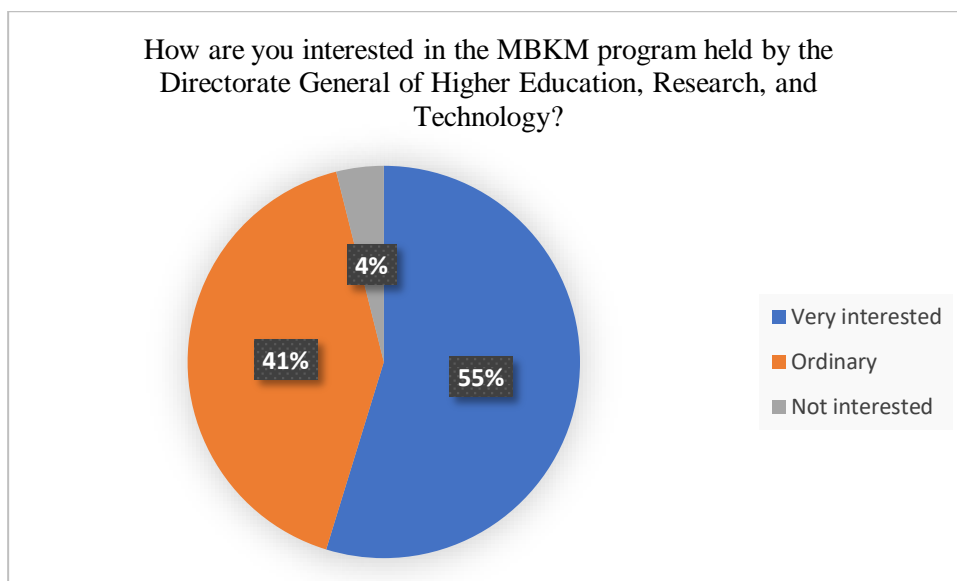
**Figure 9.** Additional Competencies of Off-Campus Learning

Figure 10 shows that the majority of students, 78 percent believed that studying in another study program will broaden their perspective and provide the additional competencies needed. Twenty percent answered "likely" and only 2 percent said they "don't know." With more intense socialization, it is expected that the 20 percent will have confidence, as will the other 2 percent.



**Figure 10.** Perspective Added Perspective & Competence

Figure 11. shows that 55 percent of students were very interested in the MBKM program, although 41 percent answered normally, and 4 percent became disinterested. Socialization to increase understanding of the benefits of the MBKM program for increasing their readiness in the world of work and their competence may change brand perceptions.



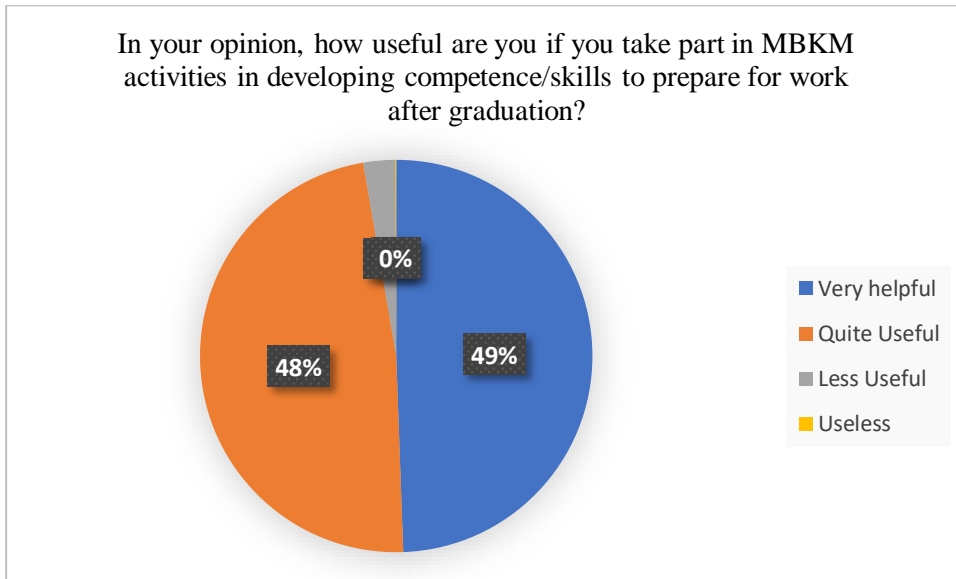
**Figure 11.** Student Interest in the MBKM Program

Even though there are still students who are not yet interested in the MBKM program, most university students were interested in joining the MBKM program. More intense socialization, more effective and efficient operational standards, and the motivation given to students will be able to increase their interest in this MBKM program.

***Student's Benefits Perception***

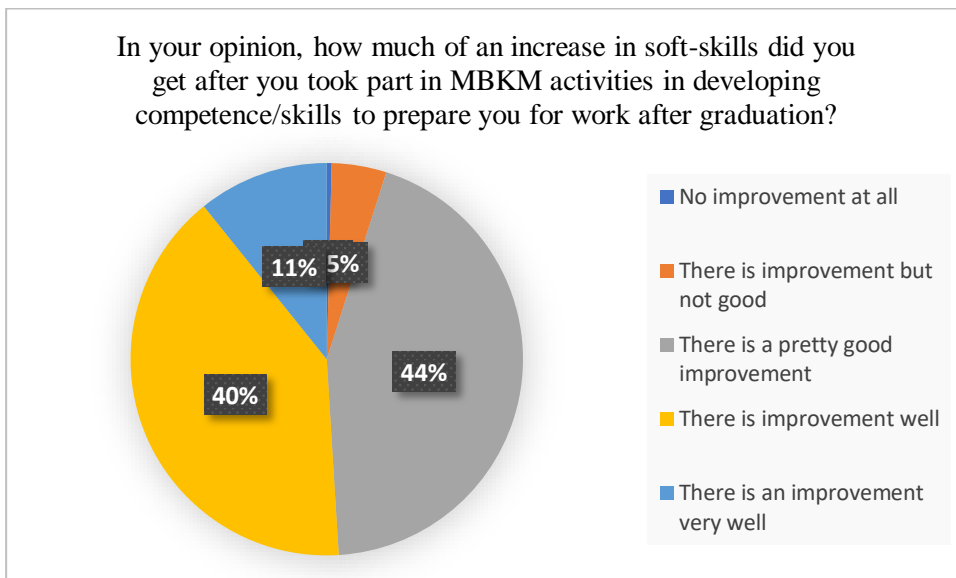
Figure 12. shows student perceptions of the MBKM program, of which 49 percent, viewed MBKM activities as very useful in developing their competencies and skills as a preparation for work after graduation. 48 percent considered it is quite useful. 3

percent view it as less useful, but no one views it as not useful. This perception of benefits is a capital to build student interest.



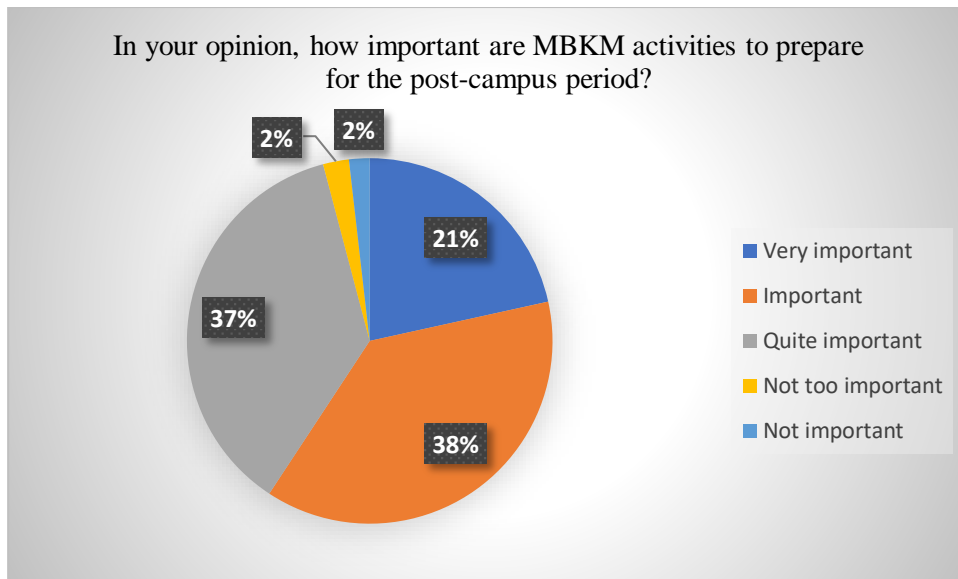
**Figure 12.** Perceived Benefits of MBKM

Figure 13. shows that 40 percent of students viewed that participating in MBKM activities can improve their soft skills well, and 44 percent view encouraging a fairly good improvement. 11 percent viewed that MBKM activities will improve soft skills very well. This student perception is an asset to promote their interest in participating in the MBKM program.



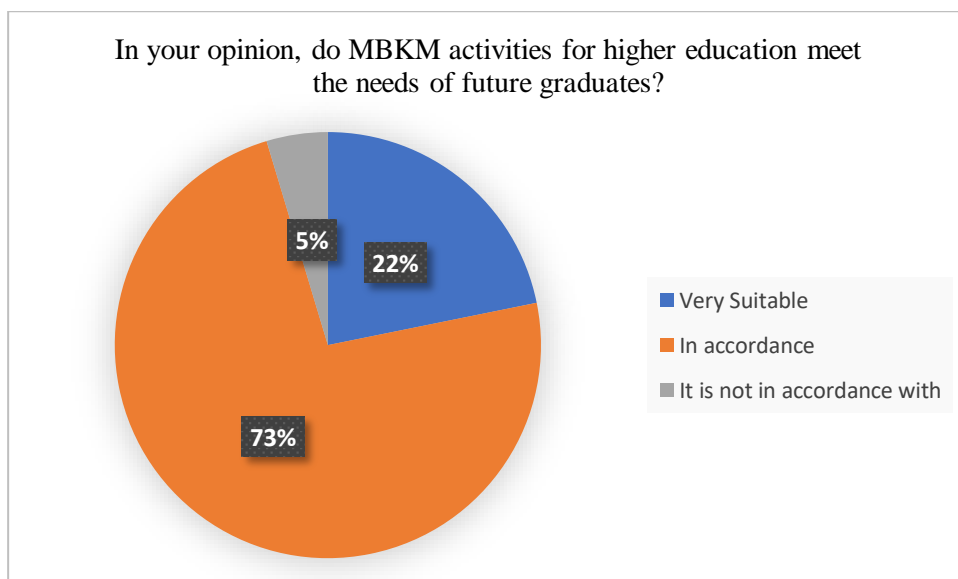
**Figure 13.** Perception of Soft-skill Improvement

Figure 14. shows that 21 percent of students viewed MBKM activities as very important, 38 percent view them as necessary, and 37 percent said it is quite important to face work challenges after graduating from college. This perception can also be a driving force for their interest in participating in the MBKM program.



**Figure 14.** MBKM and Post-Campus Preparation

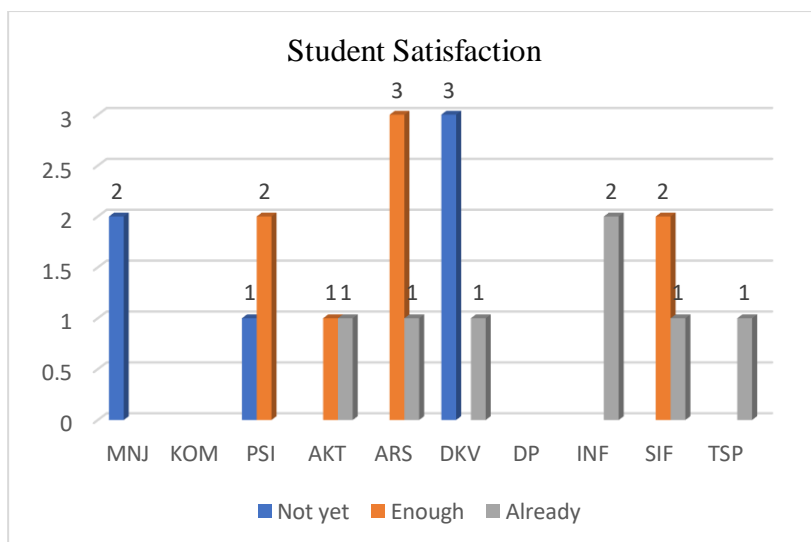
Figure 15 shows that 22 percent of students thought that MBKM activities were very suitable, and 73 percent viewed this program as ideal for the needs of future college graduates. This perception is also the capital to encourage students to support and be involved in MBKM activities.



**Figure 15.** The suitability of MBKM activities with the needs of graduates

### **Student Satisfaction**

Graph 4 shows the results of the FGD interviews that have been coded. The results of the FGD showed that the highest level of satisfaction with the MBKM program was the Informatics study program, followed by the Civil Engineering study program. However, the satisfaction level of most of the students of the Psychology, Architecture, and Information Systems study program was only sufficient. Meanwhile, Management students and some Visual Communication Design students were not satisfied. Therefore, it can be seen that the level of student satisfaction is uneven when viewed from the FGD results per study program.



Graph 4. Student Satisfaction

The tendency of people who recommend something to others or certain activities for others to do is because they had a satisfying experience.<sup>1,2</sup> Figure 16 shows that 49 percent of students are very interested in recommending the MBKM program to others. Most likely, the encouragement was caused by student satisfaction with this program. Forty-seven percent of students answered normally. It does not mean that they are not satisfied. It's just that the probability of their satisfaction level is low.

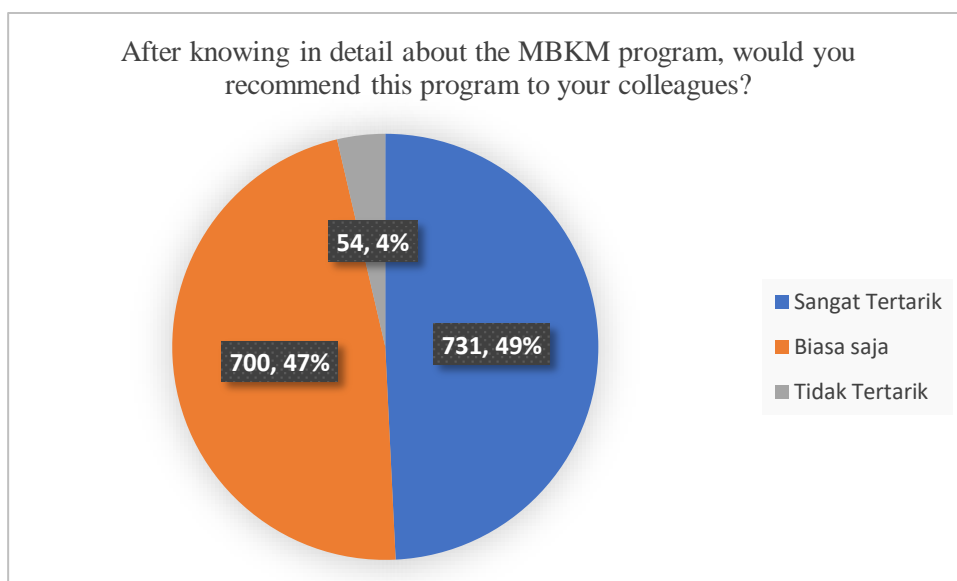


Figure 16. Student Recommendations regarding the MBKM Program

### Obstacles to the Implementation of MBKM Activities

Figure 17 is the result of FGD interviews, which show some obstacles to participate in the MBKM program students. The results of this FGD were information that comes directly from students. The lack of information due to the lack of socialization of study

<sup>1</sup> Moliner-Velázquez et al., "Satisfaction with Service Recovery: Moderating Effect of Age in Word-of-Mouth."

<sup>2</sup> Ahmadi, "Thai Airways: Key Influencing Factors on Customers' Word of Mouth."

programs is the highest obstacle, 39 percent. Other constraints can be seen in Figure 17.

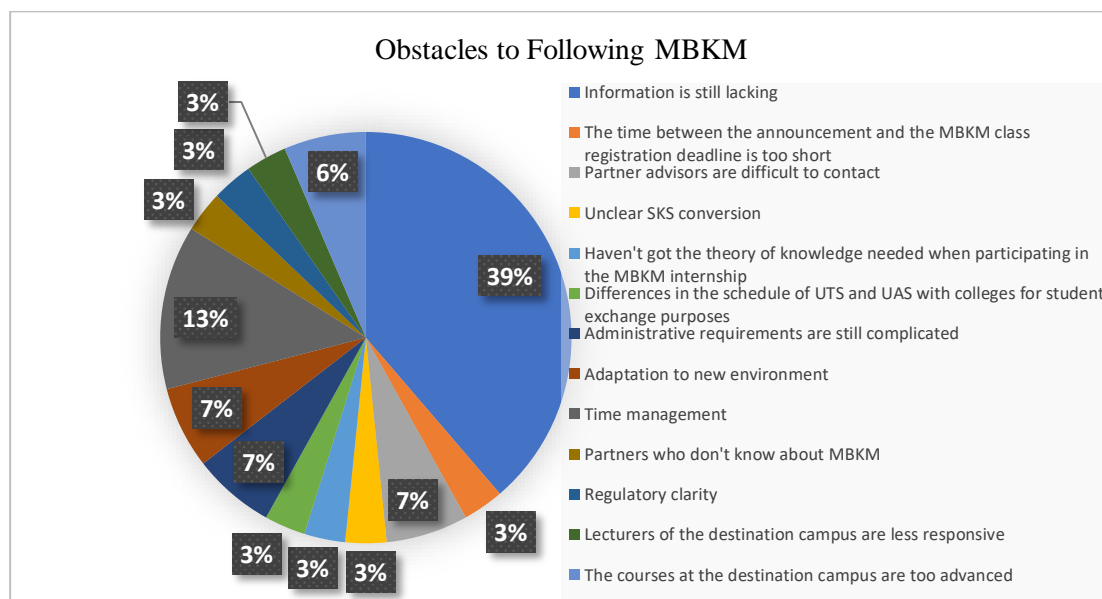


Figure 17. Obstacles to Following MBKM

### Corrective Action

The survey and FGD showed that most students were interested in taking the MBKM program. However, the study and FGD also showed that socialization in several study programs was still not optimal. Therefore, increasing socialization, motivation, and efficient operations could increase student interest. Constraints that were still often faced were the differences in prerequisite courses in the curriculum and the chosen campus, the internship industry that does not understand the MBKM program, high interest in apprenticeship schemes. However, the appropriate internship place was still not optimal.

### Conclusion

Student interest is relatively high in MBKM activities. However, it is not evenly distributed in all study programs. There are study programs that have students interested in participating in MBKM, but in other study programs, it is still low. This may also be due to the low level of socialization related to this program in several study programs. The study results also indicated that the socialization of the study program to students was still insufficient in some study programs, although it was categorised in high level in some study programs. This also affected student satisfaction related the MBKM program, which was indicated by only 49 percent of students showing satisfaction, while others thought it was normal.

Based on these findings, this research recommends that universities are expected to increase the intensity of socialization, in particular at the level of study programs. The head of study programs must ensure that all lecturers in their study programs have a clear understanding and interest in being involved in MBKM activities. Lecturers must personally socialize and encourage students in their classes or their academic guidance to join the MBKM program. Finally, problems such as administrative complexity and some other obstacles must be resolved so that the implementation of MBKM can run effectively and efficiently, increasing student satisfaction and interest.

The limitation of this research is that the research period is relatively short, thus the opportunity to dig deeper into information from students is still not maximized. In the next article, it is necessary to analyse the evaluation of this MBKM at the faculty and study program level. Research also needs to be done among lecturers, which is the key to drive the success of the MBKM program.

### Acknowledgment

We want to thank the Directorate General of Higher Education, Research, and Technology, Ministry of Education & Culture, Research and Technology, Republic of Indonesia, for providing Funding Assistance for the MBKM Policy Research Program and Community Service Based on PTS Research Results in 2021 with Contract Number 450/PPK/Kerma/PKS/2021. This article is an outcome of the research funded by the aid.

### References

1. Zhuo, W.X. and S.H. Salleh, *The Impact of Urbanization on Food Production and Residential Land Disputes (A Global Perspective)*. AgBioForum, 2020. **23**(1): p. 42-55.
2. Rabiun, M., R. Willie, and N. Parumasur, *Analysis of a virus-resistant HIV-1 model with behavior change in non-progressors*. Biomath, 2020. **9**(1): p. 2006143 DOI: <https://doi.org/10.11145/j.biomath.2020.06.143>.
3. Zhanbulatova, R., et al., *THE ENERGY VECTOR OF KAZAKHSTAN-RUSSIA RELATIONS IN THE CONTEXT OF GLOBAL CHANGES ON THE INTERNATIONAL ENERGY MARKET*. Central Asia and the Caucasus, 2020. **21**(2): p. 121-130 DOI: <https://doi.org/10.37178/ca-c.20.2.11>.
4. Tolić, I., *Creating and Managing Experiences in Cultural Tourism \_ Edited By: Daniela Angelina Jelinčić and Yoel Mansfeld*. Croatian International Relations Review, 2020. **26**(86): p. 179-182.
5. Vergara, R.M.A., *Methodological approach to the quantitative evaluation of the carrying capacity of urban land: Bogotá (Colombia 2015)*. Cuadernos de Economía, 2020. **43**(123): p. 291-304.
6. Talan, T., *The Effect of Mobile Learning on Learning Performance: A Meta-Analysis Study*. Educational Sciences: Theory and Practice, 2020. **20**(1): p. 79-103 DOI: <https://doi.org/10.12738/jestp.2020.1.006>.
7. Yavuz, A.C., *The effects of differentiated instruction on Turkish students' L2 achievement, and student and teacher perceptions*. Eurasian Journal of Applied Linguistics, 2020. **6**(2): p. 313-335 DOI: <https://doi.org/10.32601/ejal.776002>.
8. Yasemin, B., *The effect of critical reading skills on the evaluation skills of the creative reading process*. Eurasian Journal of Educational Research, 2020. **20**(88): p. 199-224 DOI: <https://doi.org/10.14689/ejer.2020.88.9>.
9. Shtamburg, V.G., et al., *Interaction of ninhydrin with N-hydroxyurea and N-alkoxyureas in acetic acid*. European Chemical Bulletin, 2020. **9**(5): p. 125-131 DOI: <https://doi.org/10.17628/ecb.2020.9.125-131>.
10. Sonar, J.P., et al., *Synthesis and anti-proliferative screening of newthiazole compounds*. EUROPEAN CHEMICAL BULLETIN, 2020. **9**(5): p. 132-137 DOI: <https://doi.org/10.17628/ecb.2020.9.132-137>.
11. Worsley, D., *On Knowing an Ineffable God Personally: A Study in the Joy of the Saints*. European Journal for Philosophy of Religion, 2020. **12**(1) DOI: <https://doi.org/10.24204/ejpr.v12i1.3183>.
12. van Vuuren, H.J., *The Disclosure of Corporate Governance: A Tick-Box Exercise or Not?* International Journal of Business and Management Studies, 2020. **12**(1): p. 50-65.
13. Tunitit, A.A., *Volunteer Probation Assistants' Awareness of Functions and Problems encountered alongside Probation and Parole Officers*. International Journal of Criminal Justice Sciences, 2020. **15**(1): p. 142-156.
14. Sudarmanto, B. and A. Meliala, *Harmful Discourse on Social Media: The Triggering Factors of Persecution Acts in Post-Truth Era*. International Journal of Cyber Criminology, 2020. **14**(1): p. 236-253.
15. Muller, C. and N. de Klerk, *Influence of Design Aesthetics and Brand Name On Generation Y Students' Intention to Use Wearable Activity-Tracking Devices*. International Journal of eBusiness and eGovernment Studies, 2020. **12**(2): p. 107-121.

16. Antoni, X.L., A. Dlepu, and N. Notshe, *A comparative study of financial literacy among undergraduate commerce and arts students: A case of a South African University*. International Journal Of Economics And Finance, 2020. **12**(2): p. 563-580.
17. Sgammini, M. and P.-F. Muzindutsi, *Effect Of Exchange Rate Movements On The Performance Of Investment Portfolios In South Africa*. International Journal Of Economics And Finance, 2020. **12**(2): p. 469-486.
18. Maryam Al Naimi, M.N.F., Rana Sobh, *Prioritization of Supply Chain Reconfiguration Variables using Balanced Score Card and Analytic Network Process*. International journal of operations and quantitative management, 2020. **26**(2): p. 95-119 DOI: <https://doi.org/10.46970/2020.26.2.2>.
19. Keyser, E., A.S. Adeoluwa, and R. Fourie, *Time Pressure, Life Satisfaction And Absenteeism Of Employees Of Shift Work Within The Mining Industry In South Africa*. The International Journal Of Social Sciences And Humanity Studies, 2020. **12**(2): p. 255-272.
20. Kotze, D.M., et al., *Talent Retention Of Educators In Selected Private Schools*. The International Journal Of Social Sciences And Humanity Studies, 2020. **12**(2): p. 306-320.
21. Van Den Berg, L. and J. Surujlal, *The Relationship Between Coach Guidance, Feedback, Goal Setting, Support And A Long-Term Development Focus Of University Athletes*. The International Journal Of Social Sciences And Humanity Studies, 2020. **12**(2): p. 273-288.
22. de Souza, G.H.S., et al., *Brazilian students' expectations regarding distance learning and remote classes during the COVID-19 pandemic*. Kuram ve Uygulamada Egitim Bilimleri, 2020. **20**(4): p. 65-80.
23. Alvinus, A., *The inadequacy of bureaucratic organizations: organizational adaptation through boundary spanning in a civil-military context*. Res militaris, 2012. **3**(1): p. 1-23.
24. Linehagen, F., *Conforming one's conduct to unwritten rules experiences of female military personnel in a male-dominated organization*. Res Militaris, 2018. **8**(1): p. 1-25.
25. Watkins, K., *Deployment stressors: A review of the literature and implications for members of the Canadian Armed Forces*. Res Militaris, 2014. **4**(2): p. 1-29.
26. Ruixia, G. and Z. Junbo, *Methods and Approaches of College Counselors to Deal with Students' Psychological Crisis*. Revista de Psicología del Deporte, 2020. **29**(4).
27. Da Silva, D.F., et al., *Changes in mood state and recovery-stress perception after an HRV-guided running program in untrained women*. Revista de Psicología del Deporte (Journal of Sport Psychology), 2020. **29**(1): p. 83-94.
28. Duke, E.O. and S.E. Osim, *The culture of slavery in traditional context and globalised society*. socialspacejournal. eu, 2020: p. 145.
29. Krysiński, D. and J. Szczepański, *Continuity and contestation. Structural and cultural background of transportation preferences in Poland*. socialspacejournal. eu, 2020: p. 111 DOI: <https://doi.org/10.33896/SPolit.2020.58.6>.
30. Kyurkchiev, N., *A new class of activation functions. Some related problems and applications*, Biomath, 2020. **9** DOI: <https://doi.org/10.11145/j.biomath.2020.05.033>.
31. Romulo B. Magnaye, S.S.C., Brian J. Sauser, Nikhil Varma, *Bridging the Gap between Practice and Undergraduate Teaching of Operations Management: The Case of Public Liberal Arts Colleges*. International journal of operations and quantitative management, 2020. **26**(1): p. 59-64 DOI: <https://doi.org/10.46970/2020.26.1.3>.
32. Van Schalkwyk, P.J. and A.L. Bevan-Dye, *INFLUENCE OF MATERIALISM AND STATUS CONSUMPTION ON SOUTH AFRICAN GENERATION Y STUDENTS' ATTITUDE TOWARDS MONEY AND CREDIT, AND CREDIT INTENTIONS*. International journal of social sciences and humanity studies, 2020. **12**(1): p. 113-129.
33. Rašidagić, E.K. and Z. Hesova, *Development of Turkish Foreign Policy Towards the Western Balkans with Focus on Bosnia and Herzegovina*. Croatian International Relations Review, 2020. **26**(86): p. 96-129 DOI: <https://doi.org/10.37173/cirr.26.86.4>.
34. Putri, A.Z., *Relationship of Company's Characteristics and Markets Power on Leverage In Indonesian Manufacturing Companies*. Cuadernos de Economía, 2020. **43**(123): p. 401-409.
35. Abdi Zarrin, S. and E. Gracia, *Prediction of Academic Procrastination by Fear of Failure and Self-Regulation*. Educational Sciences: Theory and Practice, 2020. **20**(3): p. 34-43.