Intention to Graduate on Time During Covid-19 Pandemic. The Moderating Role of Degree Program.

A Case Study in Student of IPMI International Business School.

THESIS

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A THESIS

Submitted in a partial fulfilment of the requirements for the degree of

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CERTIFICATE OF APPROVAL

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Topic : Intention to Graduate on Time During Covid-19 Pandemic.
The Moderating Role of Degree Program.
A Case Study in Student of IPMI International Business School.

We hereby declare that this Thesis is from student's own work, has been read and presented to Sekolah Tinggi Management IPMI Board of Examiners, and has been accepted as part of the requirements needed to obtain a Master of Business Administration degree and has been found satisfactory.

Jakarta, 10 January 2021

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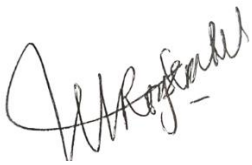

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NON-PLAGIARISM DECLARATION FORM

This Thesis is a presentation of our original research work. Wherever contribution of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and knowledgement of collaborative research and discussions.

Also, this work is being submitted in partial fulfilment of the requirements for the Master of Business Administration degree and has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

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Jakarta, 10 January 2021

Wawan Rahardianto

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Abstract

Covid-19 pandemic initiate global new normal life for everyone. Most higher education implemented school-from-home through e-learning to follow World Health Organization regulation on social distancing which made many students find it much easier in technical aspects and safer during pandemic, including students in IPMI International Business School. However, pandemic has affected student intention to graduate on time. Between 2019 to 2020, student intention to graduate on time has declined 15% for BBA and 23% for EMBA/MBA. BBA students have difficulties with the internet connection, less interaction for group discussion with friends and lecturer, inconvenient lecturing method, disruption at home such as on-line gaming, social media and movie streaming. EMBA/MBA students have difficulties to finish their thesis due to heavier workload, inconvenient online consultation, difficulty in finding research resources, and worried for virus infection. This research objective is to study the effects of personal attitude, subjective norm, perceived behavioral control towards student intention to graduate on time with the moderating role of the degree program during pandemic using Theory Planned Behavior. Onion methodology (Saunders, 2007) guided an online quantitative survey in November 2020 using proportional stratified sampling method on 104 data samples. Then calculate the descriptive analysis using SPSS and PLS-SEM. The result found there was significant relationship between personal attitude and intention, subjective norm and intention, perceived behavioral control and intention. However, there was insignificant relationship between the moderating role of the degree program to personal attitude and intention, subjective norm and intention, also perceived behavioral control and intention. With limitation of 104 data sampling gathered within 14 days in IPMI BBA and EMBA/MBA students, this research recommended higher education to be more proactive to engage personal attitude, subjective norm, perceived behavioral control to increase student intention to graduate on time.

Keywords: theory planned behavior, intention to graduate on time, degree of moderating role, e-learning, Covid-19 pandemic.

CHAPTER 1

INTRODUCTION

1.1 Background of Study

In 2020, the world is facing a global pandemic caused by a new virus named Severe Acute Respiratory Syndrome Coronavirus-2 (SARS-CoV-2) with the disease named Coronavirus 2019 or Covid-19 (WHO, 2020). The most common symptoms are acute respiratory distress such as fever, shortness of breath, and dry cough. These symptoms appear when the body reacts against the Coronavirus. (Pane, 2020). Covid-19 relates to the Severe Acute Respiratory Syndrome (SARS) and Middle East Respiratory Syndrome (MERS) which appeared in 2019 (Indonesian Ministry of Health, 2020). These three viruses are known to spread very fast by animals and capable to transmit from one species to another, including humans. Although the spread of Coronavirus from animals to humans is very rare, a human can be infected through direct contact with infected animals. The first observation started in Wuhan Province, China, in 2019 and it is now spreading rapidly around the world (Nuraini, 2020).

On January 30, 2020, the World Health Organization declared the Covid-19 outbreak as an international health emergency due to the high risk of virus fast infectious spreads, confirmed cases, and high mortality rate. Countries with vulnerable health service systems will get the most impact (Walker, Whittaker, Watson et. all, 2020).

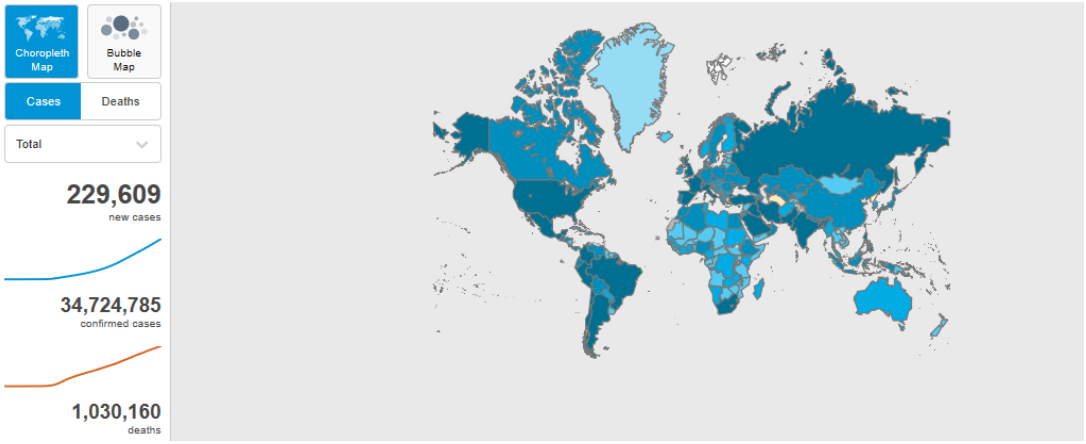

Figure 1.1 Covid-19 Global Map Spreading

Source: World Health Organization (October 4, 2020)

Indonesia is entering the second wave of the Covid-19 pandemic. Some Indonesian miss understands the new normal as a normal situation hence becomes less alert for their health protocols causing the rise of daily cases and death (Kompas, September 2020). The record showed on a single day of 4 October 2020, there are 3.992 new cases and 96 deaths, whereby Jakarta was the highest contributor with 1.398 new cases and 13 new deaths mostly came from the office and restaurant clusters (Kemenkes & WHO, 2020). The local government of Jakarta and some other cities in Indonesia were facing another extension of the quarantine period with law enforcement (Kemenkes, 4 October 2020).

The Covid-19 pandemic affected the way of the global economy works between health, public service, economics, politic, agriculture, transportation, and education that caused major economic and financial crisis (Lucchese & Pianta, 2020). In education sector, many higher education institutions must adapt the lecturing and administrative activities to be carried out remotely from home (UNESCO, Sohrabi, Alsafi, O'Neill, Khan, Kerwan, Al-Jabir, Agha, 2020). The use of technology has positive performance effects and improves lecturer and student motivation to carry out online e-learning from their respective homes. This global e-learning happened very fast and changed the learning methodology into remote digital technologies to share knowledge and instruction. In traditional face-to-face learning, students are required to attend the class in physical with lecturer's supervision. Whereas online e-learning enabled students to select their own communication tools (personal computer or mobile phone) and location to study within

the agreed time to access the course content (Zimmerman, 2020). There are two type of e-learning for teaching and learning process. The computer-assisted instruction which use standalone multimedia packages and the distance learning using combined communication technologies such as video conference, group chat messengers and cloud-sharing-documents to deliver instruction from a central-digital-class to remote students (Bing Tan, 2013). The nature of traditional classroom and e-learning explained in Table 1.2 below.

Table 1.1 The Comparisons Between Traditional Classroom Learning and E-Learning

Characteristic	Classroom	E-learning
Time and place limits	• Time and location dependent • Physical—limited scale	• Anytime-anywhere • Unlimited
Teaching content	• Teacher-centered	• Student-centered
Personalization	• Push approach • One learning path—lowest common denominator	• Pull approach • Learning pace and path determined by user
Learning style	• Rigid	• Flexible

Source: Paul Juinn Bing Tan, 2013

Indonesia will continue the e-learning to support social distancing which will increase the use of technology to increase student learning independence (Firman, 2020). Lecturers and students continue to use video conferences, email, direct messaging for learning process, communication, and examination more frequently (Abidah, Hidaayatullaah, Simamora, Fehabutar, & Mutakinati, 2020). However, the long-term effect has started to show the effect (Wijaya, Lukman, Yadewani, 2020). Lecturers complaining about longer teaching hours, lack of engagement with students, difficulties in using e-learning applications, and difficulties to create interactive presentations. Students complaining about receiving more homework, the shorter deadline to finish the task, weak telecommunication signals, shared-server problems to access, and limited internet quota. (Christianto Dedy Setyawan, 2020). However, the use of e-learning has reduced costs for out-of-town lecturers, more flexible teaching time whereby giving time for lecturers to upgrade themselves to create creative interactive teaching materials, and more time to assess examinations (Wijaya, Lukman, Yadewani, 2020).

This pandemic also affecting the student's mental health where younger people were more likely to develop the symptoms of anxiety and depression than the older people when facing this kind of public health emergencies (Zhaoa, Yuanyuan, Xing Tanb, Xiaohui Lic, 2020) and affirmed by Lee (2020) that the Covid-19 pandemic affects students' mental health. Another study is

showing the majority of the students are having anxiety during the lockdown period such as worried about minimum social contact, afraid to join large meetings or gatherings, scares of food, and lack of financial resources (Erick T. Baloran, 2020). This confirmed the research of Roy et al. (2020), which reported many people became more worried about themselves and their family safe during the quarantine by limiting social contact and avoiding mass meetings.

Then, how would students overcome their worries? How to make students stay focus and graduate on time during the pandemic? Before answering the questions, take a look at the student graduation rate in Indonesia before the Covid-19 pandemic. The national average for high education graduates in Indonesia was considered very low with only 3.7% per year where most graduates are coming from the main big cities in Indonesia with male graduates are slightly higher than female graduates (BPS, 2015 to 2019). While the Master level of completion of studies on time is also very low. There were 12 of 15 high education institutions passed their master students or only 21% graduate on time within 4 semesters (DIKTI, 2015). According to the Indonesian Ministry of Education, the length of study for the master's program is 4 to 10 semesters (Kemen P&K, 232 / U / 2000), however, most master's students in Indonesia graduated within 2 to 2.4 years (Siregar, 2015).

The exceeding completion time of the study period hurts students, universities, lecturers, sponsors, and the government. Students must pay an additional tuition fee and a longer time to complete their studies. Universities will lose the credibility of education management. Lecturers will spend additional time on education consultation. Sponsors demand immediate graduation. Government demands the university to be responsible for the effectiveness of education funds. A study from an economic perspective, when the level of student graduation is low or delay in graduation, the production for skilled labour in the economy will decrease which results in low spending and taxation (Turner, 2004).

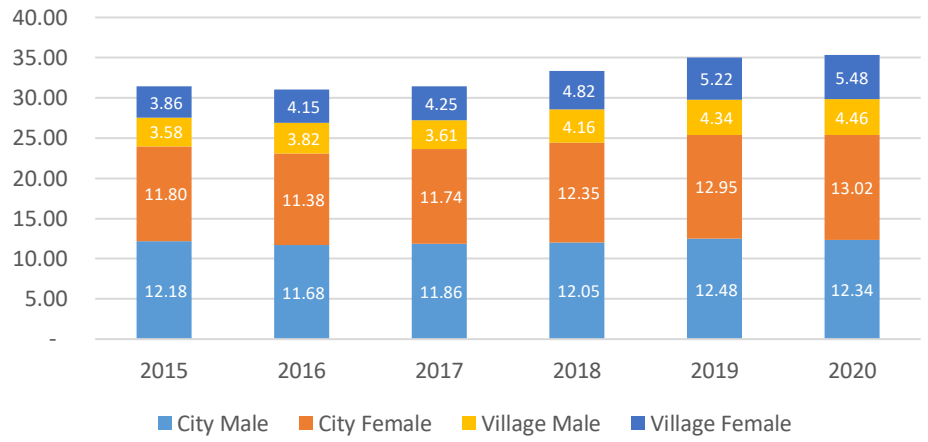

Figure 1.2 High Education Graduates in Indonesia 2015 - 2020

Source: BPS Indonesia, 2020

Three factors affect student intention to graduate on time (Djamarah, 2011; Slameto, 2010). First, internal factors that exist in individuals such as physical (health and disabilities), psychological (intelligence, attention, interests, talents, motivation, maturity, cognitive abilities, and readiness), and fatigue (physical exhaustion and psychological fatigue). Second, external factors that exist outside the individual which includes environmental such as family (how parents educate the students at home, relationships between family members, home atmosphere, family economic conditions and understanding of parents), community (student activities in society, mass media, social friends, and forms of community life). Third, instrumental factors that exist within the school learning process (teaching methods, assignment, curriculum, teacher/lecturer, learning tools, learning time), relationship (student to student relations, school discipline) and building and facilities (classroom, library, sports center, function hall, discussion room).

To answer previous questions, this study will research student intention to graduate on time during the Covid-19 pandemic using the Theory of Planned Behavior (TPB). TPB has been proven to identify students that will graduate on time and student at risk of drop-out during student enrollment (Fichten, 2010), students with disabilities intention to graduate (Fichten, Amsel, Jorgensen, Nguyen, Budd, Havel, King, Jorgensen, Asuncion, 2016) and predicted 44% of the variability in intention to graduate among college students in general (Fichten, et al., 2016).

This study is assessing bachelor and master students' intention to graduate on time during the Covid-19 pandemic at IPMI International Business School (IPMI). Since 1984, IPMI is on a pioneer in Executive Master of Business Administration (EMBA) and Master of Business Administration (MBA) education in South-East Asia, located at JL. Rawajati Timur I/1, Kalibata, Jakarta Selatan 12750 with a commitment to deliver relevant education and creating impact through alumni who have led important positions in many companies in the region. In 2003, IPMI added Bachelor of Business Administration (BBA), allowing more engagement to prepare future leaders earlier in their careers. IPMI is using Harvard business case with the pedagogic approach and holistic experience of real-life international projects by integrating theory and practice.

Overall IPMI students that graduate on time (GOT) is showing a growth trend as seen in Figure 1.4. From 2015 to 2019, 353 MBA student graduate on time (93% GOT rate) are higher compare to 87 BBA students graduate on time (85% GOT rate).

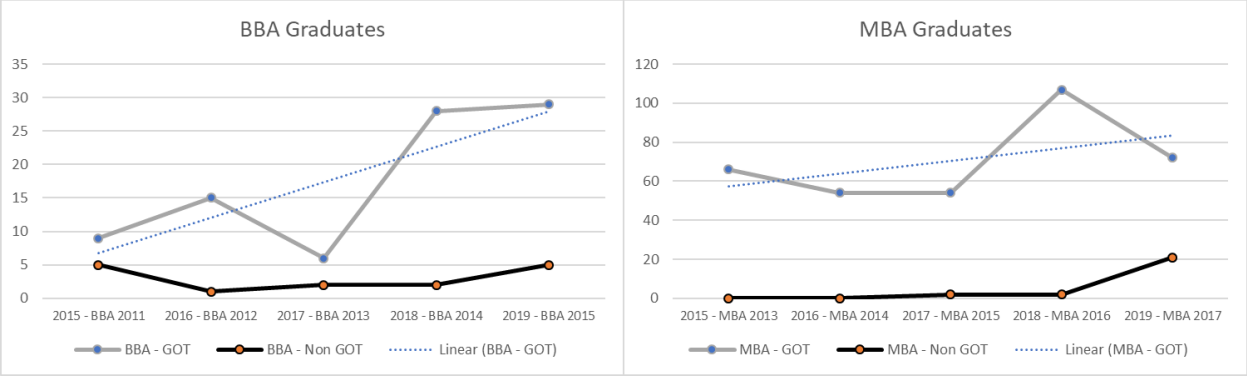

Figure 1.3 IPMI Graduates 2015 – 2019

Source: IPMI International Business School, 2020

NOTE: GOT = Graduate on time; Non-GOT = Students that does not yet graduate; BBA = Bachelor of Business Administration; MBA = Master of Business Administration.

However, from 2018 to 2019, the GOT rate showed a declining trend (from 93% to 85% for BBA and 98% to 77% for MBA), causing the Non-GOT rate rise significantly (from 7% to 15% for BBA and 2% to 23% for MBA) as explained in Table 1.3. More questions arise, what causes the problem? Will the Covid-19 pandemic affect the GOT?

Table 1.2 GOT and Non-GOT Rate

YEAR	IPMI BBA						IPMI MBA					
	CLASS OF	GOT		Non-GOT		TOTAL	CLASS OF	GOT		Non-GOT		TOTAL
2019	BBA 2015	29	85%	5	15%	34	MBA 2017	72	77%	21	23%	93
2018	BBA 2014	28	93%	2	7%	30	MBA 2016	107	98%	2	2%	104
2017	BBA 2013	6	75%	2	25%	8	MBA 2015	54	96%	2	4%	56
2016	BBA 2012	15	94%	1	6%	16	MBA 2014	54	100%	0	0%	54
2015	BBA 2011	9	64%	5	36%	14	MBA 2013	66	100%	0	0%	66
TOTAL		87	85%	15	15%	102		353	93%	25	7%	378

GOT = Students graduate on time; Non-GOT = Students not graduate on time

Source: IPMI International Business School, 2020

In November 2020, data from 104 insights were gathered from BBA and EMBA/MBA students in IPMI International Business School using Google Form. Student compositions are 30% BBA and 70% EMBA/MBA whereby 53% female and 47% male. It was an open question with the objective to get responses upon their intention to graduate on time during the Covid-19 pandemic. There are 3 questions disbursed: 1. Is Covid-19 pandemic affect student intention to graduate on time? 2. What are the supporting factors that influenced your intention to graduate on time during the Covid-19 pandemic? 3. What are the reducing factors that slowing down your intention to graduate on time during the Covid-19 pandemic? The result showed that 53% of IPMI students confirmed that Covid-19 pandemic is not affecting student intention to graduate on time and 47% of IPMI students consider Covid-19 pandemic is affecting intention to graduate on time.

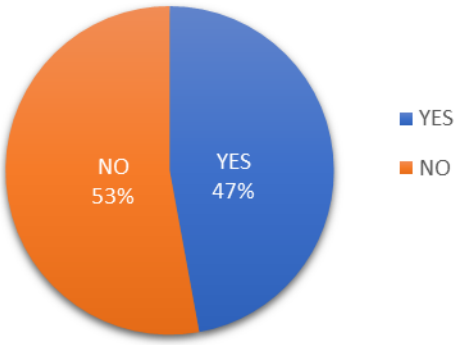

Figure 1.4 Is Covid-19 pandemic affect student intention to graduate on time

Source: Developed by the author for this thesis, 2020

Five main support factors influence BBA student intention to graduate on time during the Covid-19 pandemic. Most BBA students are working hard to achieve their personal goal to finish the thesis on time so that they can avoid extra tuition fees due to the exceeding studying period. Once graduation and BBA degree program are obtained, they want to get a job as soon as possible with the main reason to support family economic situation. During a pandemic, IPMI Academic is implementing special regulations which give them convenience solutions such as join online classes, online paper administration submission, school tasks submitted through Google Class so that no printing needed which eliminate their expense and time to print (author survey conducted at IPMI students, 2020). More factors are seen in the figure below.

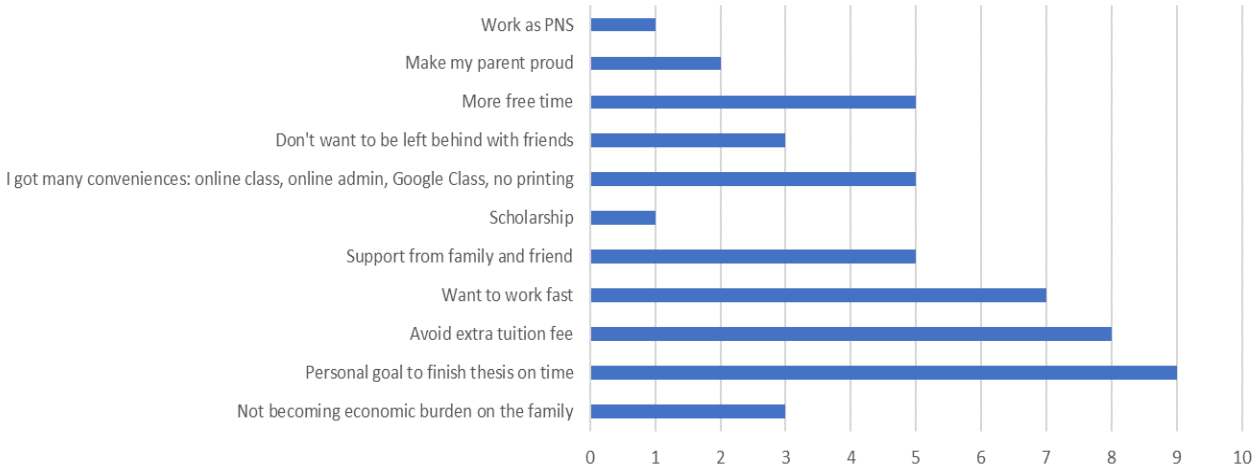

Figure 1.5 Supporting factors that influenced BBA student intention to graduate on time during the Covid-19 pandemic

Source: Developed by the author for this thesis, 2020

However, 5 main factors slowing reducing BBA student intention to graduate on time during Covid-19 pandemic. Following government regulation to stay at home, BBA students as the millennial generation are unable to do school task or thesis outside the house, whereby doing face-to-face workgroup with friends are challenging. Also, less face-to-face session with lecturers has triggered BBA students becoming lazy since they don't have to come to campus which create a feeling like they don't have a deadline to submit. BBA students also receiving soo many distraction at home such as watching an online streaming movie, playing online gaming and chatting with friends. More reducing factors are seen in figure below.

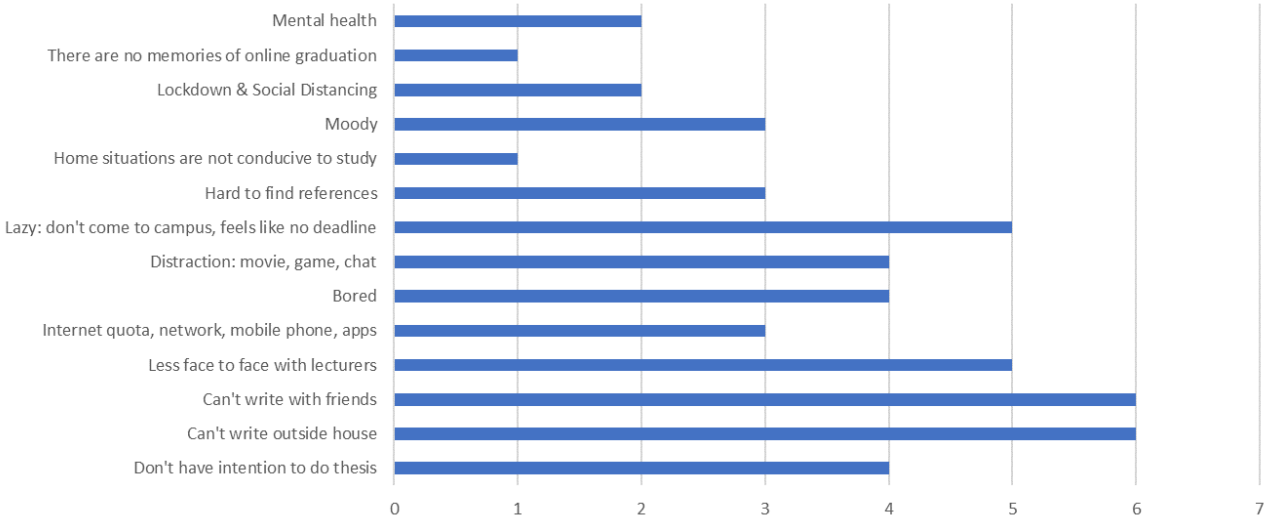

Figure 1.6 Factors that slowing down BBA student intention to graduate on time during the Covid-19 pandemic

Source: Developed by the author for this thesis, 2020

For EMBA/MBA students, there are 5 main support factors that influence student intention to graduate on time during the Covid-19 pandemic. Support from family, friend, colleague, and grandparent are the most reason to graduate on time. They also avoiding extra tuition fee due to exceeding studying period. Students with scholarship are having a push factor to finish thesis on time due to limited timeline given. Last factor is the same as BBA student whereby EMBA/MBA student are maximizing the convenience given by IPMI Accademic to join online classes, online administration submission, school tasks submitted through Google Class so that no printing

needed. Last factor is support from their lecturer to guide EMBA/MBA student during thesis developement (author survey conducted at IPMI students, 2020) as can be seen in figure below

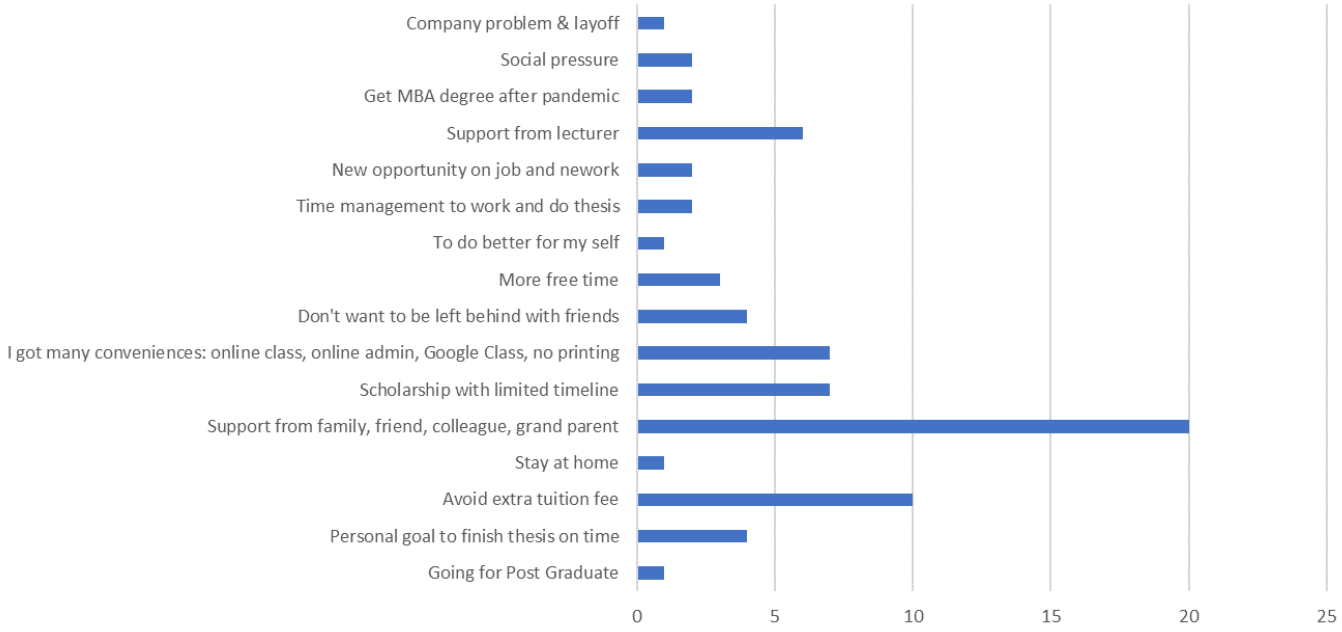

Figure 1.7 Supporting factors that influenced (EMBA/MBA) intention to graduate on time during the Covid-19 pandemic

Source: Developed by the author for this thesis, 2020

Finally, five main support factors influence EMBA/MBA student's intention to graduate on time during the Covid-19 pandemic. As professional workers nor entrepreneurs, EMBA/MBA students are having difficulties to finish thesis due to the heavier job load caused by the company push factor to be more active in doing business during a pandemic. They also have difficulties in finding references and doing face-to-face consultation with the lecturer to support their thesis which caused poor time management to put a thesis as a priority in life. As an adult or family person, EMBA/MBA students are having more attention to the Covid-19 issue such as fear of virus infectious, lockdown regulation that limit their activities and do safety precautions upon social distancing. More reducing factors are seen in the figure below.

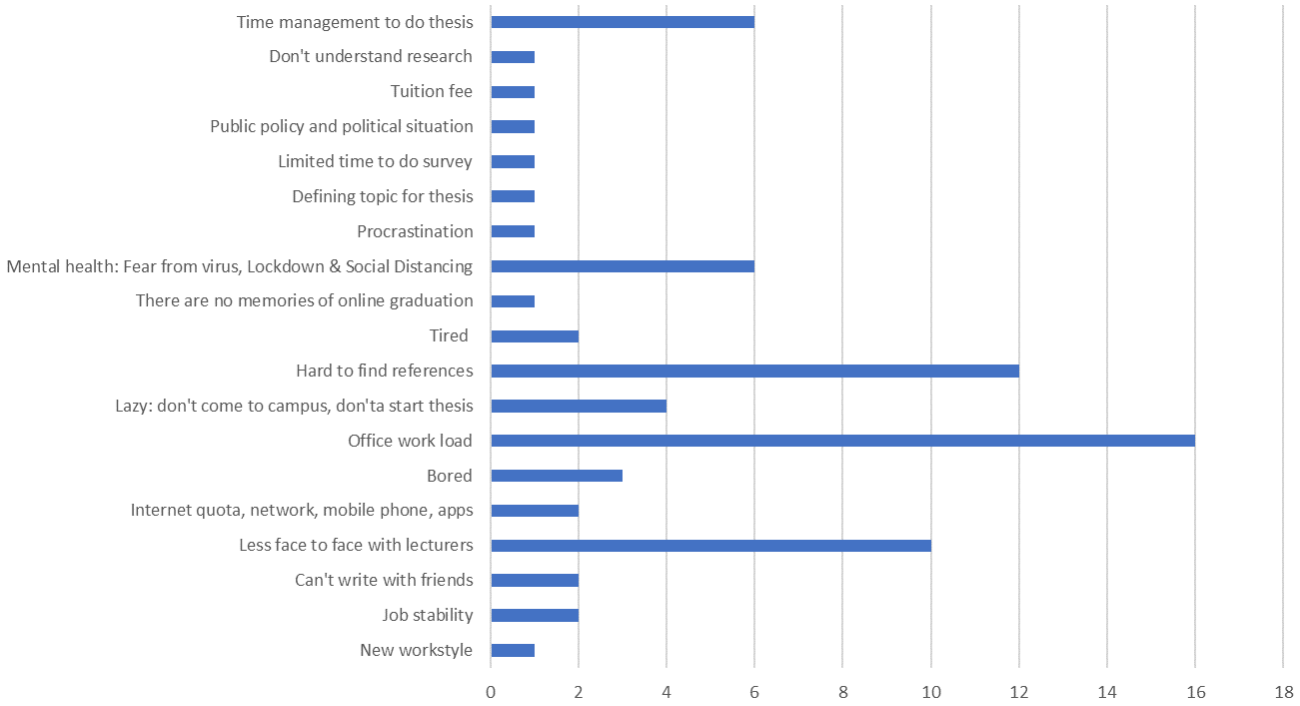

Figure 1.8 Factors that slowing down EMBA/MBA student intention to graduate on time during the Covid-19 pandemic

Source: Developed by the author for this thesis, 2020

1.2 Problem Statement

Having the understanding from previous studies, the national average for high education graduates in Indonesia was as low as 3.7% per year (BPS, 2015-2019), most master students in Indonesia graduated within 2 to 2.4 years (Siregar, 2015), Covid-19 pandemic has affected lecturers and students to increase the use of technology for learning process during extended social distancing (Firman, 2020), lecturers and students continue to use video conference, email, direct messaging for learning process, communication and examination more frequently (Abidah, Hidaayatullaah, Simamora, Fehabutar, & Mutakinati, 2020), the long-term effect of social distancing and e-learning where lecturers complains for longer teaching hours, lack of engagement with students, difficulties in using e-learning application and difficulties to create interactive presentation and students complains on receiving more homework, shorter deadline to finish the task, weak telecommunication signals, shared-server problems to access and limited internet quota (Christianto Dedy Setyawan, 2020), IPMI's graduate on time rate drop drastically between 2018

and 2019 (IPMI, 2020), Covid-19 pandemic has affected student's attrition (Inside Higher Education, 2020) and mental health (Zhaoa, Ana, Tanb, Lic, 2020). Then questions arise: How would students overcome their worries to graduate on time during the pandemic? How to make students stay focus and graduate on time during the pandemic? What is the reason for students not in favor to graduate on time? Will the Covid-19 pandemic affect the student who intends to graduate on time?

To evaluate the factors that influence student intention to graduate on time, this paper will use Ajzen's (1991) modified model of the theory of planned behavior (TPB) and considering the inclusion of the mediating role of the degree program. TPB was selected for this study as it assesses many of the personal and situational factors that influence undergraduates' intention to further their education. TPB will measure student intention to graduate on time by predicting student personal attitude (i.e., favorable or unfavorable aspects of graduation for their future), student subjective norms (i.e., perceived views from student's environment such as parents, relatives, friends, and social peers), student perceived behavioral control (i.e., how easy to enact the behavior to graduate). TPB is highly effective and influential in numerous areas such as predicting intention to graduate for general and disability college students (Fichten, et al., 2014, 2016), predicting students' intention to graduate from high school (Davis, Ajzen, Saunders, & Williams, 2002), student intends to apply to graduate school (Ingram, Cope, Harju, & Wuensch, 2001). TPB has predicted why both traditional and non-traditional undergraduates pursue a four-year degree program (Sutter & Paulson, 2015), predict academic behaviors that relate with current study (Ajzen & Madden, 1986; Phillips, Abraham, & Bond, 2003). All these studies are supporting the argument that TPB can be useful to predict college students' intention to graduate.

This paper also studying the effect of the degree program as a mediating role among IPMI students. The degree program is referring to Undergraduate/BBA and Graduate/EMBA/MBA students in IPMI International Business School. This will be the novelty of the research

1.3 Research Questions

Based on the background information, this paper would like to answer the following questions:

1. What is the level of student intention to graduate on time based on the curriculum?
2. What is the effect between personal attitude and intention to graduate on time among students in IPMI?
3. What is the effect between subjective norm and intention to graduate on time among students in IPMI?
4. What is the effect between perceived behavioral control and intention to graduate on time among students in IPMI?
5. Does degree program moderate the relationship between personal attitude and intention, between subjective norm and intention, then between perceived behavioral control and intention to graduate on time among students in IPMI?

1.4 Research Objectives

Based on the proposed problem statement in this paper, the objectives of the research are as follows:

1. To evaluate the level of student intention to graduate on time based on the curriculum.
2. To analyse the effect between personal attitude and intention to graduate on time among students in IPMI.
3. To evaluate the effect between subjective norm and intention to graduate on time among students in IPMI.
4. To investigate the effect between perceived behavioral control and intention on time to graduate among students in IPMI.
5. To evaluate the moderating role of the degree program in the relationship between personal attitude and intention, the moderating role of the degree program in the relationship between subjective norm and intention and, moderating role of the degree program in the relationship between perceived behavioral control and intention to graduate on time among student in IPMI.

1.5 Scope of the Study

The research will concentrate on students of IPMI BBA and MBA degree programs in Jakarta. This research will investigate IPMI student's intention to graduate on time during the Covid-19 pandemic by gaining insight from respondents that graduate on time and non-graduate on time i.e. having difficulties finishing the thesis due to the Covid-19 pandemic.

1.6 Significance of the Study

This research study will analyse the result on IPMI student's intention to graduate on time during the Covid-19 pandemic in Indonesia with output to be considered; the attitude from the IPMI students of BBA and MBA in Jakarta, the subjective norms by a surround of students, perceived behavioral control of the IPMI students. This research will analyse the effect on the moderating role of the degree program to the Theory of Planned Behavior, which not so many researchers do. Therefore, this will be the novelty of this research. This research will be beneficial to others especially for the researcher's academic reference, marketers, and academic reference as well as future usage as a reference. The discovery of this research will contribute to the hypothesis of theory planned behavior with the moderating role of degree program.

Below is the summary of the significance of the study:

1. Give insight to IPMI Board of Management to understand the student's intention to graduate on time and problems to finish the thesis during Covid-19 pandemic.
2. For future reference, to give insight to IPMI upon student intention to graduate on time during emergencies situation, then able to formulate push strategy by focusing on attitude, subjective norm perceived behavioral control and degree program as moderating aspect.
3. Therefore, this research is expected to give information for the next researchers as clues and direction.

1.7 Thesis Structure

This thesis consists of six chapters as a systematic process with details as follow:

Chapter I: Introduction

This section outlines the prerequisites for an investigation. It also consists of several parts, such as introduction, problem identification, research questions, research objectives, the scope of research and research restriction.

Chapter II: Literature Review

This section focused on the theoretical review to guide the investigation. It also shows the definition, frame, illustration and the result of previous studies. The literature review is a collection of journals, newspapers, books and other sources of information that can support research.

Chapter III: Methodology

This section explains the methods for completing the investigation. Its interest is about the research process such as step by step to analyse the data. Also, there will be the hypothesis, as well as the analysis indicators used in the study.

Chapter IV: Data Analysis

This section describes the details of data analysis; this is an essential part of the study. This part shows the process of data by established procedures, then the result of the data processors and provides an analysis of the results.

Chapter V: Conclusion and recommendations

This section is the final chapter, which summarises the entire analysis from the beginning to the end of this study. The recommendations are explained to help the future researchers, academicians, marketing, and board of management in higher education sectors.

Chapter VI: Reference

This chapter consists of a list of references that are used in this thesis.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter will be discussing on the underpinning theory, key variables, moderating roles, relationships between moderating role and variables, then the theoretical framework which includes a review of relevant research and literature on graduate intention and its moderating role on the relationship. Each relationship between criterion, moderator, and predictor variables will be reviewed toward the development of the research model and hypotheses.

2.2 Underpinning Theory

Higher education students must make significant decisions and plans regarding their future. Some consider future employability is important, some graduates entering the workforce upon graduation and other preparing for graduate school. Therefore, graduating on time is important for students to follow-through as plan. In this paper, the intention to graduate on time will be examined using the Theory of Planned Behavior - TPB (Ajzen, 1985) which derived from the Theory of Reasoned Action - TRA (Fishbein & Ajzen, 1975). TRA assumes that human behaviour is the outcome led by behavioral intentions. It is the degree program of an individual's intention to perform a specified behaviour. The intentions are influenced by attitude (A) and subjective norms (SN), which are formed from behavioral and normative beliefs (Fishbein & Ajzen, 1975). The Theory of Planned Behaviour (TPB; Ajzen, 1985) incorporates perceived behavioral control as the additional determinant on student intentions and actual behaviour (Madden, Ellen, & Ajzen, 1992). TPB assumes that when people believe they are in control of their own behaviour, their intention to do the behavior will likely increase whether the attitudes on the behavior are favourable.

The TPB suggests that behavior is influenced by intention where predicted by attitude (i.e., favorable or unfavorable evaluation of graduation), subjective norms (i.e., perceived views from important individuals in the student's life), and perceived behavioral control (i.e., the easiness or

difficulty to enact the behavior - in this case, graduate on time). TPB has been using to explain and predict human behavior in specific situations such as:

Table 2.1 List of TPB for Research Topics to Predict Intention and Behavior

Author (Year)	Location	Research Topic	Research Result
Sutter & Paulson (2015).	The United States.	Predicting college student intention to graduate.	TPB predicts undergraduate graduation intention where PBC was the most important determinant of graduation intention.
Cheng, Chu, Ma (2015).	Hong Kong.	Tertiary students' intention to e-collaborate for group projects.	Experience and degree program were found to play substantial roles in explaining e-collaborative intentions. Moreover, the mediating roles of attitudes and perceived behavioral control were confirmed.
Chen et al. (2013); Pan, Sivo, Gunter, & Cornell (2005); Shroff, Deneen, & Ng (2011); Sivo & Pan (2005).	The United States.	Predicting student intention to graduate for student with and without disabilities.	Graduation for students with and without disabilities which predicted 44% of the variability in intention to graduate among college students in general and 25% of the variability among students with disabilities.
Darrin Thomas (2013).	Philippines	Factors that influence college completion intention of undergraduate students.	Graduation rates could be improved through improving students' intentions to graduate and through teachers and schools being cognizant of the variables in this study. All independent variables had a direct or indirect positive correlation with college completion intention.
Casca (1998)		Predicting graduate student intends to apply for jobs.	Intention to enter the workforce by active job search was predicted by attitude, subjective norms, and PBC.
Reinecke, Scmidt & Ajzen (1996).	Germany.	Predicting sage sex behavior with the use of condoms.	Attitude, subjective norms and perceived behavior control accurately predicted intentions to safe-sex.

Source: Google Scholar, 2020; Research Gate, 2018; College Student Journal, 2015.

2.3 Personal Attitude

Personal attitudes are determined by the individual beliefs whether or not the behavior leads to the valued outcome (Fishbein & Ajzen, 1975; Ajzen, 1985). For example, "I believe that going to graduate school is more important to my future success than getting a job". Attitude also defined as what human thinks on particular behavior (Ajzen 1991). The person who associated feelings of happiness with behavior is more likely to commit to that behavior (Al-Rafee and Cronan, 2006).

2.4 Subjective Norm

Subjective norm relates to the perception of social pressure to perform an intention and involving believes that other individual or group think he or she should perform the intention (Fishbein & Ajzen, 1975; Ajzen, 1985). Subjective norms are the social pressure exerted on an individual to do something (Ajzen 1991). This pressure can come from anyone a person knows and members of collectivist cultures are more sensitive to subjective norms than members of individualistic cultures (Ajzen 2001).

2.5 Perceived Behavioral Control (PBC)

Perceived Behavioral Control is a non-motivational factor and represent the degree program to which a person believes that the required opportunities and resources are accessible for performing the intention (Ajzen, 1988). The more resources and opportunities people think they possess, the greater should be their PBC over the intention (Madden, Ellen, and Ajzen, 1992). PBC is an individual's perception to perform a certain action and becoming one of the strongest predictors of intention (Notani 1998).

2.6 Intention (I)

The intention of this study refers to student intention to graduate on time. Intentions are assumed to capture the motivational factors that influence intention and indicates willingness to try hard and plan to exert effort in order to perform the intention (Fishbein & Ajzen, 1975; Ajzen, 1985). Ajzen (1991) has identified seven factors that contribute to intention: subjective norms, normative beliefs, attitude toward the behavior, behavioural beliefs, perceived behavioral control, control beliefs, and actual behavioral control. Several studies indicate that the strength of these factors influence intention and powerfully influence behavior (Latimer and Ginis 2005; Kargar et al. 2010). Intentions are a function of salient information about the likelihood that performing a specific behaviour that leads to a desired outcome which relates to three items that ask about an

individual intends to apply, to get into, and to complete graduate school (Ingram, Cope, Harju, Wuensch, 2000).

2.7 Relationship between Personal Attitude and Intention

Personal Attitude had the highest correlation with intentions whereby people who have a positive attitude toward graduate school are more likely to intend to go to graduate school and have more willing to graduate (Ingram, Cope, Harju, Wuensch, 2000). In student attitude toward technology adoption models has shown less intention affect (Chu and Chen 2016). However, students' attitudes towards graduation to earn a degree program whether they graduate within four to six years and intention to graduate did not differ significantly across the year in school (Sutter & Paulson, 2015).

2.8 Relationship between Subjective Norm and Intention

People whose significant others including family and friends, have a positive attitude toward graduate school. However, most of the student's parents did not go to graduate school, therefore SN are not a strong predictor of intentions (Ingram, Cope, Harju, Wuensch, 2000). SN predicted teachers' intentions to use computers (Teo 2012) and college students' intentions to use web technologies (Cheng and Chu, 2016).

2.9 Relationship between Perceived Behavior Control and Intention

Overall, TPB has predicted undergraduate students' intention to graduate. The indication was shown that students' PBC contributes to their goal to obtain four-years to graduate (Sutter & Paulson, 2015). People who feel that they have some behavioral control tend to go to graduate school and graduate (Ingram, Cope, Harju, Wuensch, 2000). In terms of students' ability to use web technologies, PBC has a significant effect to predict student interest in using technologies (Woo et al. 2011) and student intentions to work collaboratively online (Cheng et al. 2016).

2.10 The moderating role of Degree Program

Degree Program defined as undergraduate/BBA and graduate/EMBA/MBA students. Hence, the theory of planned behavior is highly effective and influential in numerous areas such as predicting intention to graduate for general and disability college students (Fichten, et al., 2014, 2016), predicting students' intention to graduate from high school (Davis, Ajzen, Saunders, & Williams, 2002), student intends to apply to graduate school (Ingram, Cope, Harju, & Wuensch, 2001). TPB

has predicted why both traditional and non-traditional undergraduates pursue a four-year degree program (Sutter & Paulson, 2015), predict academic behaviors that relate with current study (Ajzen & Madden, 1986; Phillips, Abraham, & Bond, 2003). All these studies are supporting the argument that the theory of planned behavior can be useful to predict college students' intention to graduate. Degree Program as moderating role to the theory of planned behavior especially between personal attitude and intention, between subjective norm and intention, then between perceive behavioural control and intention to graduate on time among student in IPMI will be the novelty of this study.

2.11 Research Framework

The research will focus on the factors that affect IPMI Business School student to graduate on time during the Covid-19 pandemic. This research is measuring the effect of personal attitude (PA), subjective norm (SN), Perceived Behavioral Control (PBC), toward intention (I) to graduate on time and measuring the effect of degree program as moderating role towards the relationship between Personal Attitude and Intention, Subjective Norm and Intention, Perceived Behavioral Control and Intention. Theoritical framework will be as follow:

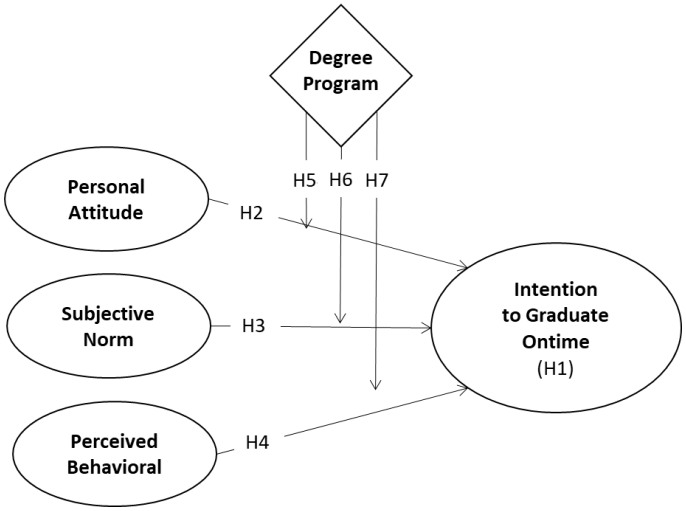

Figure 2.1 Research Framework

Source: Author of this Thesis, 2020

Based on the literature review the taking after is hypothesized:

H1: The level of student intention to graduate on time based on the curriculum in IPMI is high.

H2: Personal Attitude has a positive effect on student Intention to graduate on time among IPMI business school students in Jakarta.

H3: Subjective norms has a positive effect on student Intention to graduate on time among IPMI business school student in Jakarta.

H4: Perceived Behavioural Control has a positive effect on student Intention to graduate on time among IPMI business school students in Jakarta.

H5: The relationship of Degree Program as moderating effect is stronger between Personal Attitude and student Intention to graduate on time among IPMI business school students in Jakarta.

H6: The relationship of Degree Program as moderating effect is stronger between Subjective Norm and student Intention to graduate on time among IPMI business school students in Jakarta.

H7: The relationship of Degree Program as moderating effect is stronger between Perceived Behavioural Control and student Intention to graduate on time among IPMI business school students in Jakarta.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter will explain the methodologies and procedures to be utilized to achieve the objective of the study which includes research design, sample size, population, sampling method, research instrument, data collection method, validity and reliability of the data as well as the instrument utilized for the analysis.

3.2 Research Design

This study will use Saunders Research onion that illustrates the stages involved in the development of a research work (Saunders et al, 2007) which has proven adaptable to almost any type of research methodology and can be used in a variety of contexts (Bryman, 2012).

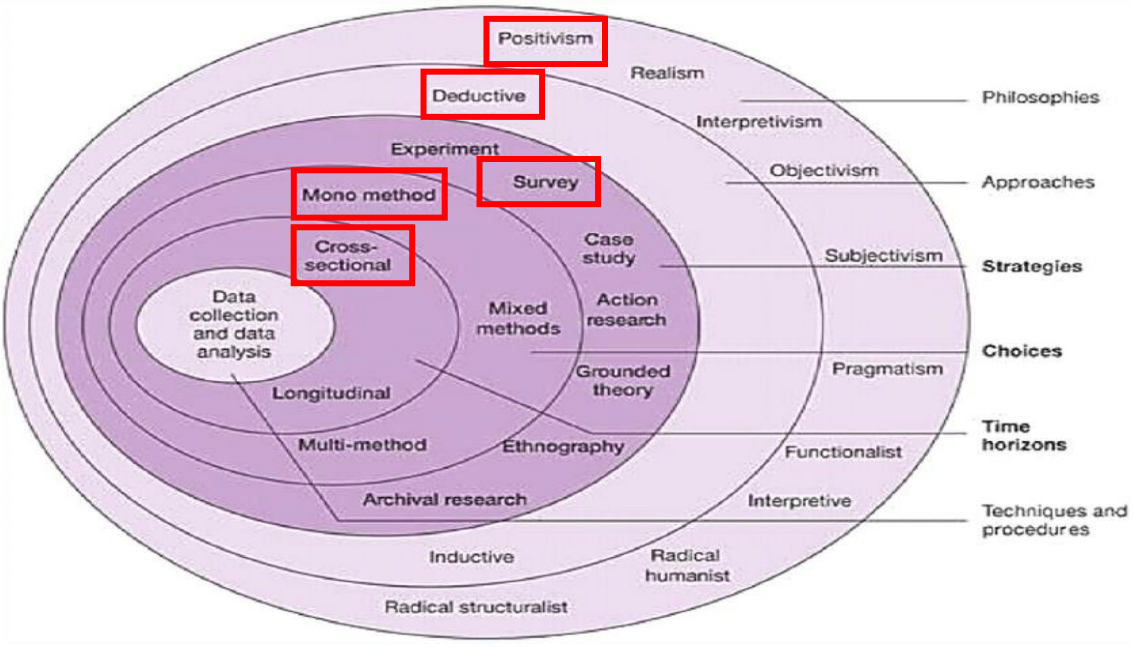

Figure 3.1 Research Onion Diagram

Source: (Saunders, 2007).

Each onion layers give a detailed description of the research process and provide an effective research methodology. To achieve the goal, the right steps must be taken accordingly starting from the outer layer to the inner layer.

A research philosophy refers to the set of beliefs concerning the nature of the reality being investigated with its underlying definition of the nature of knowledge (Bryman, 2012) and to define the best way to be used to achieve the research objective (Goddard & Melville, 2004). The philosophy selected in this study is Positivism that uses research questions that can be tested to find an explanation by using the generally accepted knowledge of the people (Bryman, 2012). According to Goal Orientation Theory, there are two student characteristic goals which were the mastery-oriented goal is when the student seeks to mastery the task with major interest as self-improvement to achieve the highest achievement and the performance-oriented goal is when student demonstrate their strong ability to others which interested in competition and tend to compare themselves to others, however, it describes why students struggle academically (Yough & Anderman, 2009). In general, researchers have found that students who pursue mastery-oriented learning goals tend to learn more than performance-oriented peers and the quality of their engagement is higher because they are focused on what they are doing (Woolfolk, 2013).

The Deductive approach develops the hypothesis or hypotheses upon a pre-existing theory and then formulates the research approach to test it (Silverman, 2013) with the characteristic of development from general to particular where the general theory and knowledge base is first established then followed with specific knowledge from the research process (Kothari, 2004). In this study, the deductive approach will use a questionnaire to create an understanding of observation to compare the different understanding of the people through empirical data.

The research strategy is how the researcher intends to carry out the survey (Saunders et al., 2007). This study will use Survey strategy due to its economic value, reliable data and suitable during the Covid-19 pandemic situation to work from home. The survey will involve sampling a representative proportion of the population to observe contributing variables and permits the collection of vast data that will be used to answer the research question. (Bryman & Bell, 2011).

The choice in this study is Mono method by focusing in quantitative methodology to gather information (Saunders et al, 2007). The time horizon describes the required time for the completion of the research (Bryman, 2012). In this study, The Cross-Sectional time horizon is selected with the concerned of a particular phenomenon during the Covid-19 pandemic starting February 1st,

2020 when WHO announce Covid-19 as global pandemic until this study written on December 2020.

The Analysis and Data collection is a process used to the study overall reliability and validity (Saunders et al., 2007). To enrich the findings, the researcher is using primary and secondary data to collect information during pandemic period of February 4th, 2020 to December 4th, 2020. Primary data is source of research data gained directly from questionnaires that had been filled in by respondents in the Google form to get individual opinions. Whereas secondary data is the source of research data obtained by active search and collecting information from IPMI International Business School such as journals, books, reports, and other data has been collected by previous researchers (Table 3.1).

Table 3.1 Type of Data

Type of data	Description	Source of Data
Primary Data	Respondents responded to questionnaires.	IPMI BBA and MBA Students
Secondary Data	Searching and collecting materials from IPMI	IPMI journals, books, reports, and other data

Source: Author of this Thesis, 2020

3.3 Population and Sampling

The population is the whole group of people that will be targeted for research (Sekaran & Bougie, 2010), which should be determined before doing the research. In this study, the population is the total number of students for bachelor (BBA) and master (MBA) in IPMI International Business School. Previous research has found that students' attitudes, perceived norms, and PBC towards graduation vary as they progress throughout the school. Students' intention to graduate will vary at different years of their enrolment (e.g., Bowen, Chingos, & McPherson, 2009; Graunke & Woosley, 2005; Hunt et al., 2012; Joo, Durband, & Grable, 2009). Another research also found transfer students compose a significant portion of students at many colleges and universities and experience their unique challenges to earn a degree program (Duggan & Pickering, 2008; Kinnick & Kempner, 1988). Bachelor students tend to graduate within 4 to 6 years (Sutter, 2014) and Master students tend to graduate 2 to 3 years Each group will be selected 2015, 2016, 2017) and

master (MBA & EMBA 2017, 2018, 2019) students in IPMI business school that experience the Covid-19 pandemic during their period of studies. There are 300 students identified with composition of 86 BBA students (29%) and 214 MBA students (71%) with detail as explained in Table 3.2 below.

Table 3.2 Table of the student population

Population	#Student	Total	Composition (%)
BBA 2015	34	86	29%
BBA 2016	28		
BBA 2017	24		
EMBA/MBA 2017	93	214	71%
EMBA/MBA 2018	74		
EMBA/MBA 2019	47		
		300	100%

Source IPMI, 2020

The sampling method used is probability sampling using proportionate stratified random sampling among bachelor and master's degree program students in IPMI business school. Based on (Creswell, 2009), probability sampling is that each person within the population has the same chance of being picked. According to Sekaran and Bougie (2009), probability sampling is used when representativeness is of importance in the interests of wider generalizability. Besides, proportionate random sampling is considered most efficient and is a good choice when differentiated information is desired about various strata within the population from data provided by different gender in the two-study program included in the study. The detailed statistics of the population frame and the desired sample size is summarized in Table 3.1.

The target populations are 300 students from 2 groups of bachelors (BBA) and Masters (MBA) from IPMI International Business School as explained in Table 3.2. The most common methods in testing forms are basic arbitrary procedures where each part of the group is having a chance of being chosen (Fraenkel & Wallen, 2000), and each person within each group is having the same chance to be selected in irregular testing (Creswell, 2009).

The analysis process in this study uses the PLS-SEM (Partial Least Square / Variance Structural Equation Modeling) method. The reason the research uses PLS-SEM is that the variables used in this study are multiple variables. Besides that, the sample size used is small (Basbeth, Razik, & Ibrahim, 2018). Survey data will be processed and analysed. The software used for data analysis in this study is the SMART PLS.

In this research, the sampling strategy utilized is stratified sampling probability inspecting characterize as one in which each unit within the populace incorporates a chance (0 < 1) of being chosen within the test which can be precisely decided. These strategies of testing utilize a few shapes of a random choice. There are numerous ways to identify test estimates. Among them are by utilizing Krejcie and Morgan formula, G Power analysis additionally by the table of Cohen.

Firstly, Krejcie and Morgan's formula could be a commonly utilized strategy to urge sample size in a research Table 3.2 Since the populaces for this research are 300 students, it'll be circular off to the closest populace range which is by 300 people.

Table 3.3 Table for Determining Size for Given Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size
"S" is sample size.

Source: Krejcie and Morgan Table (1970)

Based on the table, it appears that the range number of the population (N) with 300 respondents will have a sample size (s) of 169 individuals. Another way that broadly utilized to degree program social and behavioral inquire about is G Power examination by Erdfelder, Faul, & Buchner (1996), The least respondents by considering the R2 values of at slightest 0.05 with

probability error 5%. Concurring to G Power examination the sum of respondents to choose is 107 people (Figure 3.2)

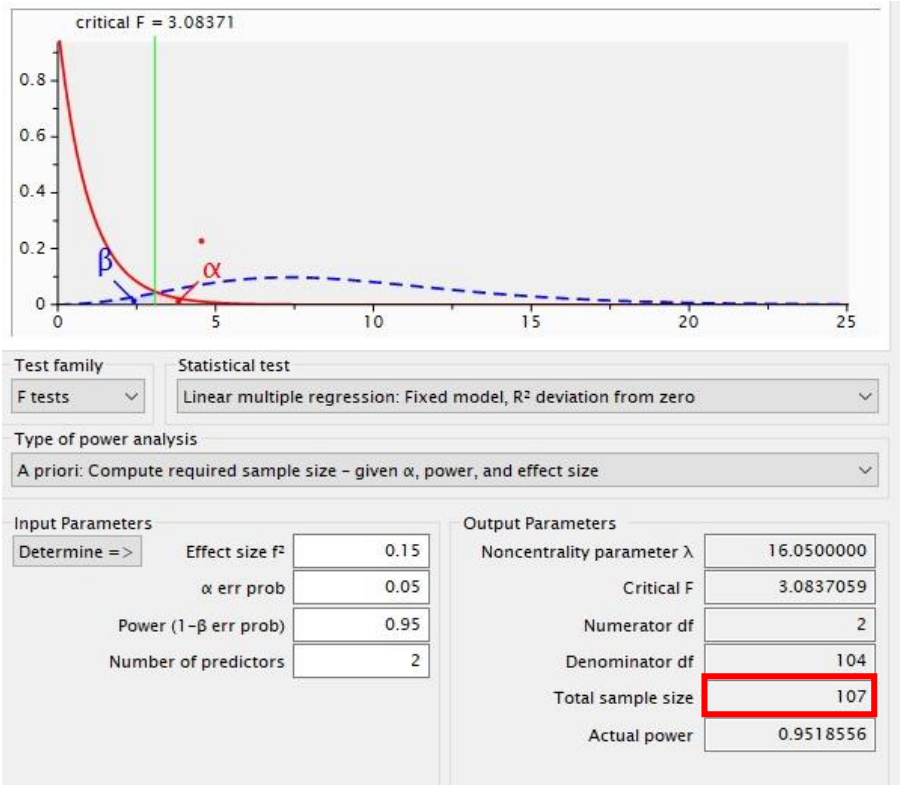

Figure 3.1 G Power Analysis

Source: G Power

Moreover, the table of Cohen (1992) is known as one of the foremost capable apparatuses to recognize test measure as its analysis misuses the connections among the components included in the factual deductions Table. In this way, from the 300 students from IPMI business school, we are going focus on 5% of probability error with the least R2 of 0.50 and 80% of statistical power. With 10 independent variables which are the maximum number of arrows indicating at the build the minimum number of variance (r2) for the populace is 88 people.

Table 3.4 Cohen Table

Maximum Number of Arrows Pointing at a Construct	Significance Level											
	1%				5%				10%			
	Minimum R^2				Minimum R^2				Minimum R^2			
	0.10	0.25	0.50	0.75	0.10	0.25	0.50	0.75	0.10	0.25	0.50	0.75
2	158	75	47	38	110	52	33	26	88	41	26	21
3	176	84	53	42	124	59	38	30	100	48	30	25
4	191	91	58	46	137	65	42	33	111	53	34	27
5	205	98	62	50	147	70	45	36	120	58	37	30
6	217	103	66	53	157	75	48	39	128	62	40	32
7	228	109	69	56	166	80	51	41	136	66	42	35
8	238	114	73	59	174	84	54	44	143	69	45	37
9	247	119	76	62	181	88	57	46	150	73	47	39
10	256	123	79	64	189	91	59	48	156	76	49	41

Source: Cohen, J.A power primer, Psychological Bulletin, 1981

Since this research study is descriptive and features a low number of populaces within a limited time, the respondents will vary between 88 to 169 based on the formula by the table of Cohen (1992) and G-Power chart. We accept that the information is adequate to get a reliable result.

3.4 Data Collection Method

Data collection will be measured as it were by a survey that will reply by respondents. 88 to 169 sets of survey will be disseminated to respondents with composition of 30% BBA students and 70% MBA students. The data picked up will be degree program the relationship between personal attitudes, subjective norm, and perceived behavioural control towards deliberate to BBA and MBA studies from IPMI business school. This information collection is utilized to spare a fetched and time. This research is measured by quantitative research. Subsequently, researchers utilize surveys to gather the data from the respondents. The components of survey are gotten and adjusted from the past investigation as direction. The survey will be distributed by electronically medium (questionnaire from Google form).

3.5 Development of questionnaires

Survey Questionnaires are designed based on the theoretical background of TPB (Ajzen, 1991) and the questions are derived from the recent research and questionnaires of Ajzen, 2013. This set of the survey has three segments which are segment A, segment B, and segment C.

- Segment A
    - Contains questions relating to the demographic profile of the respondents which incorporate the name, gender, and age.
- Segment B
    - Contains questioning related to descriptive analysis.
    - This research measured by using a Likert scale from 1 to 5
    - Related factors (intention, personal attitude, subjective norm, and perceived behavioral control)
- Segment C
    - Contains open questions on overall intention to graduate on time.

3.6 Measurements

The measurement scale is categorized into four sorts of scales, to be specific nominal, interval, ordinal, and ratio scale (Sekaran, 2016). Finding in Segment A will use nominal estimations and for Segment B ordinal and interval scale will be used to collect information. The nominal scale is using to name the variables that don't have any quantitative information, hence the Ordinal scale is used with a numeric scale to degree program the non-numeric concepts and interval scales. These scales help researchers to do investigation for the discoveries. This study is using the Likert scale to designate the information related to independent variables (personal attitude, subjective norm, and perceived behavioral control). Then from those data collected, researchers can recognize the main determinants that impacting the entrepreneurial intention among bachelor and master students in IPMI business school.

This study is employing Likert scale to measured Segment B through sets on a five points scale (with 1= strongly disagree, 2= disagree, 3= neutral which neither agree nor disagree, 4 = agree, 5= strongly agree). Likert scale sets are the easy technique to construct the data. In this

segment, the respondents will reply to the questioners based on their decision either they are agreed or oppose the idea by scaling them.

3.7 Reliability & Validity Test of the Questionnaire

Reliability portrays the repeatability and consistency of a survey. Validity represents the quality of the output and is respected as depicting genuine insight. Both reliability and validity are degree programs with independent qualities whereby an estimation cannot be substantial unless it dependable, therefore, it must be valid and reliable. A pilot test is conducted to test the reliability and validity of the survey which consider being a pre-test through a scale trial run of the specific component by using questioners to survey the legitimacy and quality of the survey. 300 surveys disseminated to BBA and EMBA/MBA student at IPMI. The first 30 tests of the questionnaire are taken to test the reliability and validity by utilizing a pilot test. Each variable represented with 4 questionnaires equally.

On the reliability test, the researcher is using Cronbach's Alpha (Cronbach, 1951) by validating the ratio-level of information to measure the reactions of the student consistency. Criteria as seen in Table 3.4.

Table 3.5 Cronbach's Alpha Criterion

Alpha Coefficient Range	Internal Consistency
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
< 0.9	Excellent

Source: Cronbach, 1951

The units used in this study is set within the information reliability with a selected sample. It is additionally called a coefficient of reliability but does not measure agreement (Hayes and Krippendorff, 2007). The Cronbach's Alpha should be more than 0.7 to reach a good quality result or most researchers will be remarked it as sufficient (Hair, 2003). Based on the questionnaires, the reliability test result is shown in Table 3.6.

Table 3.6 Reliability Test with Cronbach's Alpha

PA Question	Cronbach's Alpha	SN Question	Cronbach's Alpha	PBC Question	Cronbach's Alpha	I Question	Cronbach's Alpha
PA1	0.861	SN1	0.801	PBC1	0.726	I1	0.785
PA2		SN2		PBC2		I2	
PA3		SN3		PBC3		I3	
PA4		SN4		PBC4		I4	

Source: SPSS for the thesis, 2020

The result reported that all variables for Personal Attitude (0.861), Subjective Norm (0.801), Perceived Behavioral Control (0.726), and Intention (0.785) has reliability statistic Cronbach alpha more than 0.7. Therefore, the questionnaires and variables are considered as reliable. To check the validity test, the researcher is using Pearson's Correlation (Pearson, 1948) which should be more than 0.3 to indicate that the questions are valid (Table 3.7)

Table 3.7 Validity Test with Pearson Correlation

PA Question	Pearson Correlation	SN Question	Pearson Correlation	PBC Question	Pearson Correlation	I Question	Pearson Correlation
PA1	0.754**	SN1	0.769**	PBC1	0.781**	I1	0.751**
PA2	0.863**	SN2	0.765**	PBC2	0.699**	I2	0.869**
PA3	0.875**	SN3	0.778**	PBC3	0.682**	I3	0.688**
PA4	0.807**	SN4	0.827**	PBC4	0.800**	I4	0.846**

Source: SPSS for the thesis, 2020

The result reported that all questionnaires have a value of more than 0.3, therefore the questionnaires and variables are considered valid.

3.8 Data Analysis Technique

There are two research methods which are descriptive examination and verificative investigation. The descriptive examination is using Statistical Package for the Social Science (SPSS) whereas verificative investigation is using Smart Fractional Least Square 3 (Savvy PLS 3). The descriptive examination is an examination for statistic area that incorporates recurrence and rate for the chosen

respondent. It is utilized to represent, and summarized information apportion of measurement. The components that can be concluded as a result of the questionnaires are illustration, implies, ranges, and standard variety. This will be a strategy utilized to organize, show, represent and clarify a set of information by using the table, chart, and outline degree program (Unwuegbuzie, Dicinson, Siphon, & Zoran, 2009). This examination will conclude the recurrence and rate to test the profile respondents such as age, race, instructive level, and a long time of consideration, and this measurement was utilized to portray the variables.

In Segment A of this survey, the key highlights of information can be picked up from the respondents to represent and summarize in the descriptive analysis (Aaker, Kumar and Day, 2007). Information analysis is crucial to organize, conduct, and report preparation, and it offers assistance to reply inquire on the questions (Hodge & Greve, 2005). Therefore, Segment A is using the Statistical Package for Social Science (SPSS) as a tool to analyse. It could be an information investigation comprises of the method to comprehend the information coherent with logical reasoning and long-standing time of inquiring about of plan, nature of information, and data choose is the expository strategy to be connected within the investigating (Zikmund et al., 2013). Statistical procedures to demonstrate, summarize, evaluate, and connect prate the information in a significant way. Statistical Package for Social Science (SPSS) is bolstered the result of descriptive examination, validity and reliability examination and SPSS distinguish a statistical comparison of the data and the research model.

In Segment B, the independent factors are measured by the mean. The mean is the average esteem of the data set (Knupfer & McLellan, 1996). This data can offer assistance to analyze the characteristic of any relationship within the factors. Smart Partial Least Square 3 (Smart PLS 3) statistical program is being utilized to test the relationship between Personal attitude, Subjective Norm and Perceived Behavior Control and entrepreneurial intention since it viably compress the information sometime recently relapse and it valuable when the number of indicator factors is more than the number of perceptions. Smart PLS 3 is centering on investigation for structure demonstrate which comprises of way coefficient between dependent variable toward independent variable and coefficient of the assurance. There are two ways to conduct Smart PLS 3 which are the Measurement model and Structural model. The structural model indicates the relationship between the independent and dependent idle variable though the estimation demonstrates specifics

of the relationship between the variable and their watch pointer than can be measured straightforwardly. Both of them lead to the validity of the hypothesis.

3.8.1 Measurement model

Measurement model or Outer Model which is used to investigate the relationship between indicator and variable. If the pointers are profoundly correlated and have relative, they are intelligent, and their reliability and legitimacy ought to be completely inspected (Haenlein & Kaplan, 2006). In this study, the inactive factors are distinguished as personal attitude, subjective norm, and Perceived behavior control, and the variable is distinguished as student intention to graduate on time during Covid-19 pandemic. In Smart, PLS3 expects the pointers are reflective when the model is built, with arrows indicating absence from the latent variable.

3.8.2 Structural Model

This study will use Structural Equation Model (SEM) to test the relationship between independent variables and dependent variables. Figure 3.3 is showing the prediction of both variables. The left variable is an independent variable that consists of personal attitude, subjective norm, and perceived behavioral control whereas the right variable is a dependent variable that consists of intention. Partial Least Square (PLS) will be used to analyze this structural model by measuring the coefficient between dependent variables toward independent variables and the coefficient of the determination (R^2).

The internal Model or Structural model represents the relationship between the independent variables and the dependent variable. If the result is showing a positive sign, it demonstrated the factors rise and drop together within the same heading (Jackson, 2012). Whereas negative signs shown the converse heading between variable, which one variable increment and another variable diminish (Adams & Lawrence, 2014), the lower the number of coefficient relationship, the weaker relationship exist between two factors (Jnr et al, 2007).

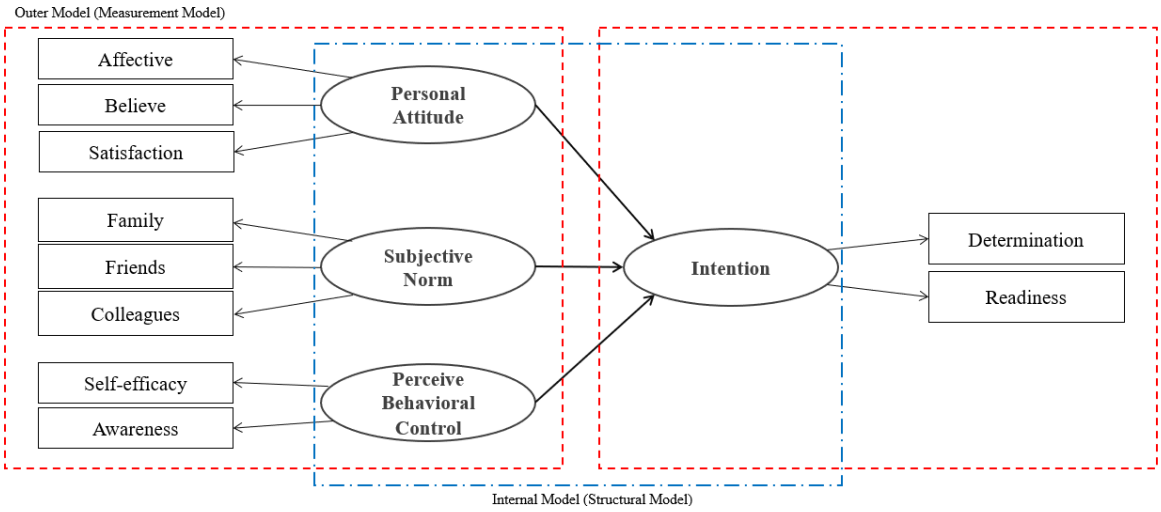

Figure 3.3 Conceptual Model

3.9 Chapter Summary

In general, the research technique is depicted in detail where the researcher is using a qualitative information approach for the research. The researchers are using SPSS and Smart PLS examination to translate the quantitative information collected from respondents. Then the information will be summarized, and the result will be performed in the following chapter.

CHAPTER 4

FINDING, ANALYSIS, AND DISCUSSION

4.1 Introduction

Data analysis started with data collection using google form from November 28th to December 18th, 2020, followed with coding to differentiate BBA and MBA, then conducted data validity and reliability check using SPSS software. Data which were not reliable and valid are treated or taken out from the list. After that, check the data normality to examine the data normal distribution, and shape of the normal curve. This analysis conducted using SPSS software output.

After passing the normality check, the next step was processing the descriptive analysis by checking the mean value of each dimension generated from SPSS then analyze to get an evaluation of the measurement and structural models. Last step, the hypothesis testing procedures were reported based on the relationship between personal attitude, subjective norm, perceived behavioral control and intention to graduate on time with the moderating role of degree program on the relationships. Activity flow as shown below.

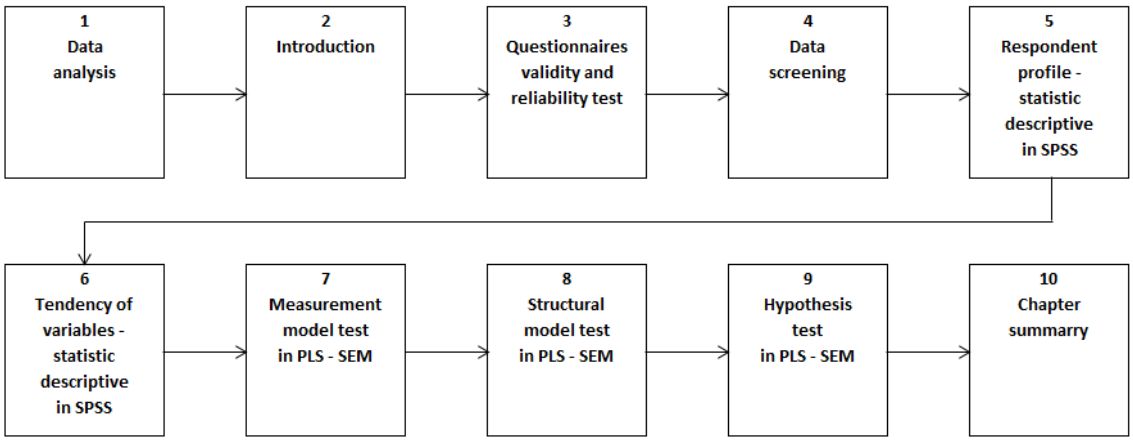

Figure 4.1 Flow Diagram of Chapter 4 Analysis Data

Source: Developed by the author for this thesis, 2020

4.2 Data Preparation

Researcher conduct data screening before the examination of descriptive statistics which enabled to detect values that were out of range (Hair et al., 2010). Then researcher conduct checking and treatment of missing data, followed with outliers were discussed as part of measurement error reduction methods. To deal with missing data, the researcher uses the SPSS computer program and took precautionary measures during the data collection phase to lessen the chances of missing data. There were no missing data in the questionnaire received (Trochim, 2001). Then outliers are defined as extreme values within the interval or ratio data (Hair, 2008) and those cases whose scores are significantly dissimilar from all the others in a given set of data (Byrne, 2010). Outliers were detected using SPSS and no outliers were detected. Hence for the degree program as a moderating role, the researcher is doing coding to differentiate BBA with "0" and EMBA/MBA with "1".

4.3 Respondent Profile

This section is describing the respondent's profile such as gender, age, degree program of education, and a class of study. The respondents in this research are BBA and MBA/EMBA students at IPMI International School. There are 300 students listed as respondents whereas most of the respondents were a student in the graduate MBA program (71%) and 29% were in the undergraduate BBA program. 123 students were giving feedback towards the questionnaire and only 104 students eligible as respondents. The majority of respondents are at the age of 31-40 years old (36%), currently in studying period of MBA/EMBA (42%) from the class of MBA/EMBA 2019 (30%) whereby their profiles are at productive age and pursuing higher education to support their jobs. Detail respondent profile is as follow:

a) Gender Profile

The gender profile who participated in this questionnaire was classified into two groups, Male and Female. Female respondents (53%) were slightly higher than male respondents (47%) as illustrated in Figure 4.2 below.

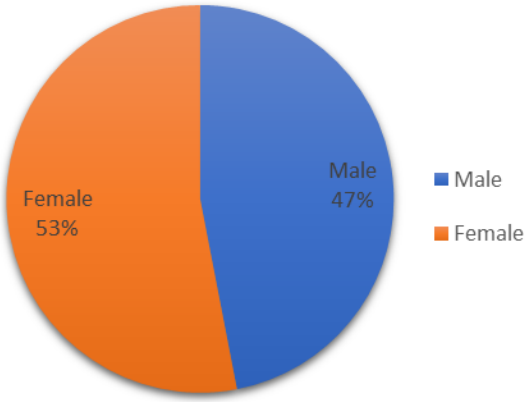

Figure 4.2 Gender profile

Source: Developed by the author for this thesis, 2020

b) Age Profile

The respondent age was divided into four groups: 18-23 years old, 24-30 years old, 31-40 years old, and 41-50 years old (Figure 4.3). The majority of respondents are at the age of 31-40 years old (36%), followed by 24-30 years old (28%), 18-23 years old (25%), and 41-50 years old (11%) as illustrated in Figure 4.3 below.

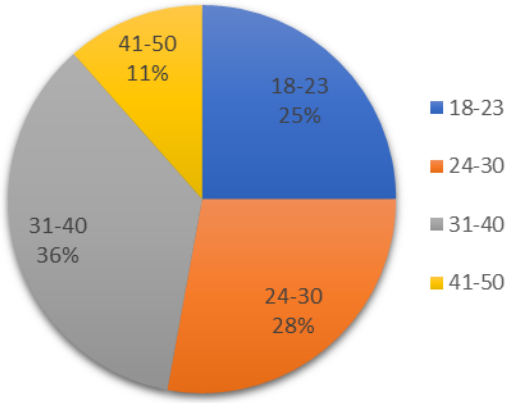

Figure 4.3 Age of Respondent

Source: Developed by the author for this thesis, 2020

c) Degree Program of Education Profile

The respondent age was divided into four groups: BBA Students (in BBA studying period), BBA Graduates (graduated from BBA), MBA/EMBA Students (in MBA/EMBA studying period), and MBA/EMBA Graduates (graduated from MBA/EMBA). The majority of respondents are MBA/EMBA Students (42%), followed by MBA/EMBA Graduates (27%), BBA Students (18%), and BBA Graduates (13%) as shown in Fig 4.4 below.

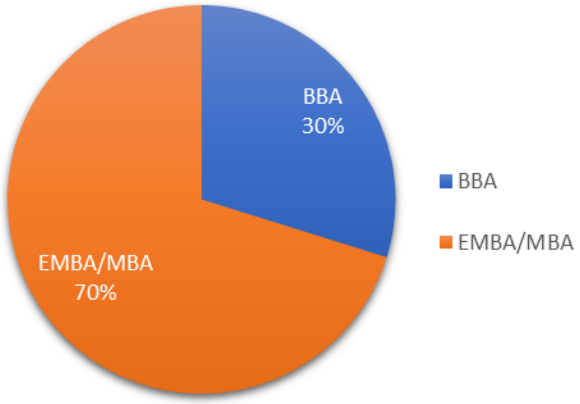

Figure 4.4 Degree Program of Education Profile

Source: Developed by the author for this thesis, 2020

d) Class of Profile

The classes were divided into 6 groups: BBA 2015, BBA 2016, BBA 2017, MBA/EMBA 2017, MBA/EMBA 2018 and MBA/EMBA 2019. Majority respondents are MBA/EMBA 2019 (30%), followed by MBA/EMBA 2018 (27%), MBA/EMBA 2017 (13%), BBA 2016 (13%), BBA 2017 (10%), and BBA 2015 (7%) as shown in Fig 4.5 below.

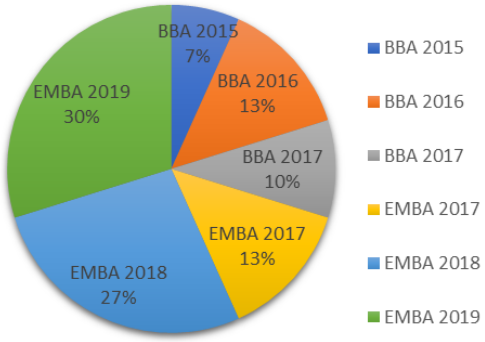

Figure 4.5 Education Level Profile

Source: Developed by the author for this thesis, 2020

4.4 Descriptive Analysis

This section is describing and summarizing the respondent's perspective as recorded in the data sample into a descriptive analysis towards independent variables (personal attitude, subjective norm, perceived behavioral control), and dependent variables (intention to graduate on time). They were measured on 5-point Likert scales.

4.4.1 Data Summary

Descriptive Analysis is representing the general view of the questionnaire response by showing key measurements of the variables such as mean, standard deviation, variance and kurtosis, and skewness. The variables measured are Personal Attitude (PA), Subjective Norm (SN), Perceived Behavioral Control (PBC), and Intention (I) produced using SPSS Statistic.

Table 4.1 Descriptive Statistics

		PA	SN	PBC	I
N	Valid	104	104	104	104
Mean		4.197	3.966	3.892	4.043
Std. Deviation		0.601	0.662	0.563	0.613
Skewness		-0.943	-0.828	-0.444	-0.821
Std. Error of Skewness		0.237	0.237	0.237	0.237
Kurtosis		1.795	0.836	0.726	0.735
Std. Error of Kurtosis		0.469	0.469	0.469	0.469

Source: SPSS for the thesis, 2020

Mean is the sum of the data set divided by the total numbers of data and an important tool to different data sets. Table 4.3 reported the mean contribution of each variable as follows: Personal Attitude (PA): 4.197, Subjective Norm (SN): 3.966, Perceived Behavioral Control (PBC): 3.892, and Intention (I): 4.043. Personal Attitude has the most meaningful contribution (due to student high rates for affective, belief and satisfaction), followed by I, Subjective Norm, and Perceived Behavioral Control. Skewness is the distortion (asymmetry) of the symmetrical bell curve (normal distribution data set) which can be positive, negative, and zero. Kurtosis is a measure

of the degree program of "tailed-ness" whereby the higher value of the kurtosis, the curve will be more taper.

Overall, the mean value of the variable is high (scale at 4.024). The value varies from the lowest 3.714 (Subjective Norm with a colleague as the dimension) to the highest 4.387 (Personal Attitude with satisfaction as the dimension) as seen in Figure 4.6.

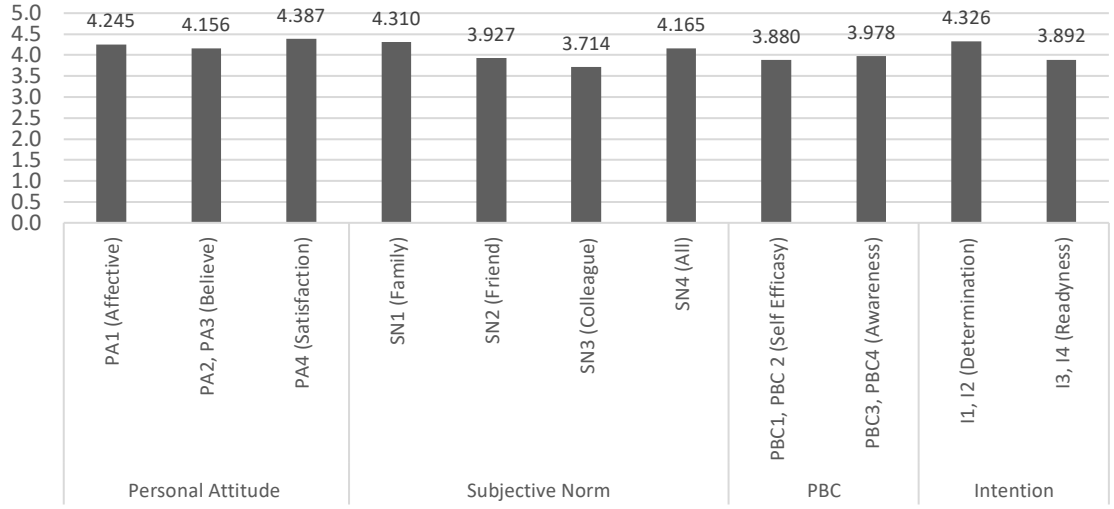

Figure 4.6 Mean Value of Indicators in Variables

Source: Developed by the author for this thesis, 2020

The variable was also analysed from the perspective of the education degree program (as seen in Figure 4.7) whereby BBA students and BBA graduates reported higher mean value than MBA/EMBA. For BBA, the mean value varies from the lowest scale at 4.030 (PBC with self-efficacy as a dimension) to the highest scale at 4.606 (Subjective Norm with family as the dimension). For MBA/EMBA, the mean value varies from the lowest scale at 3.632 (PBC with self-efficacy as the dimension) to the highest scale at 4.197 (Subjective Norm with family as the dimension).

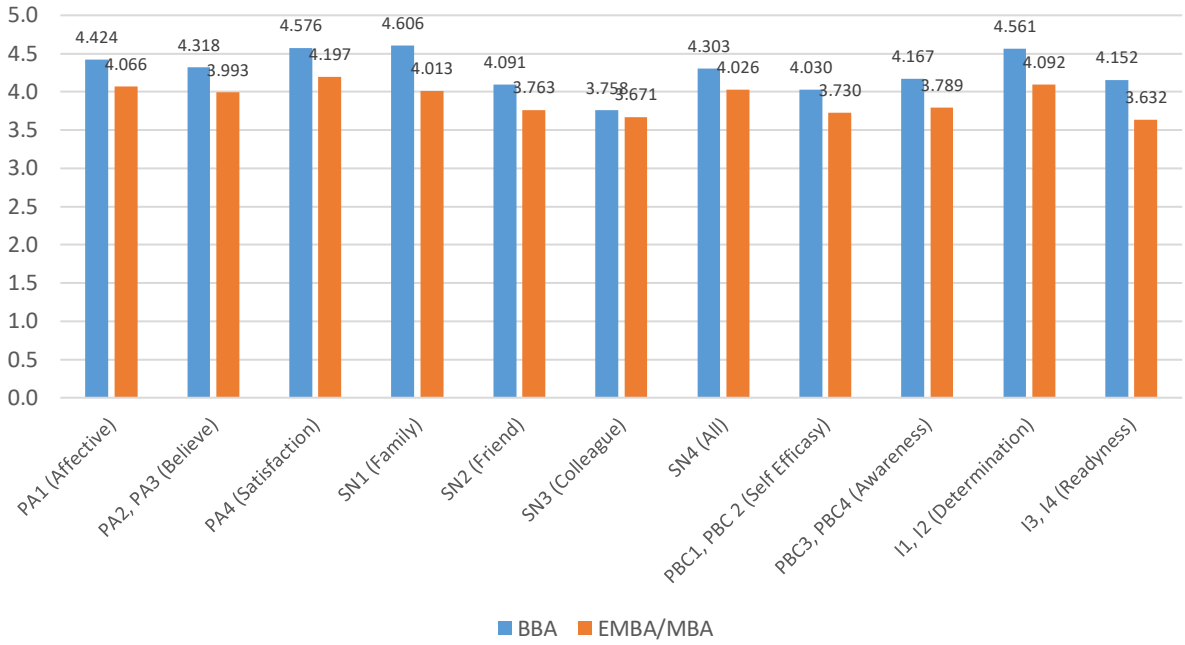

Figure 4.7 Mean Value of *Indicators* by Degree Program

Source: Developed by the author for this thesis, 2020

4.4.2 The Level of Intention (I)

The result of descriptive statistics, as seen in Table 4.3 represent the level of student Intention to Graduate on Time, gained from distributed research question with high mean value scale of 4.043 (Fig. 4.9). Evaluating student Intention to Graduate on Time is important to explore the level of Intention to Graduate on Time among BBA and EMBA/MBA students in IPMI. Secondly, this level will reference the development of student Intention to Graduate on Time for IPMI in the future.

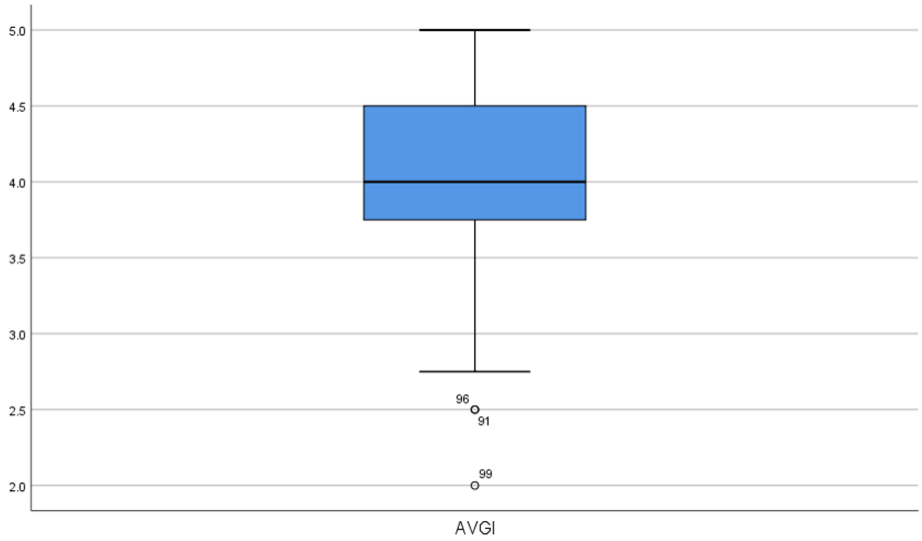

Figure 4.8 The mean value of Intention to Graduate on Time

Source: SPSS for the thesis, 2020

This research analysed four questions of student Intention (I) which are: I1 question is "My intention to apply Undergraduate/BBA or Graduate/MBA class is to get a better future career", I2 "I will work hard to finish my thesis on time", I3 "It is easy for me to manage time between thesis and regular activities", I4 "I am confident that if I wanted to I could graduate on time" as seen in Figure 4.10. I1 and I2 are part of the determination as a dimension. I3 and I4 are part of readiness as a dimension. I1 and I2 are the highest mean with result 4.326 which could be interpreted that IPMI student intention to apply BBA or EMBA/MBA is to get a better future career, therefore student determined to work hard to finish their thesis on time. I3 and I4 are showing lower results 3.892 of readiness to graduate on time derived from the easiness of time management and confidence level to graduate on time.

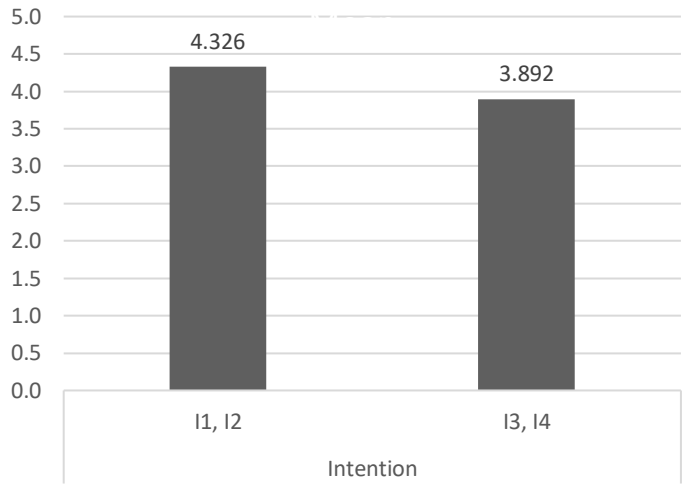

Figure 4.9 The Mean value of Intention to Graduate on Time

Source: SPSS for the thesis, 2020

The next analysis is examining the mean value for BBA and EMBA/MBA intention to graduate on time as seen in Figure 4.10 whereby the mean value of Intention for BBA (4.356) is higher than Intention for EMBA/MBA (3.862). BBA is more determine and ready to graduate on time than EMBA/MBA, therefore they intended to get the job to support the family and get a better career.

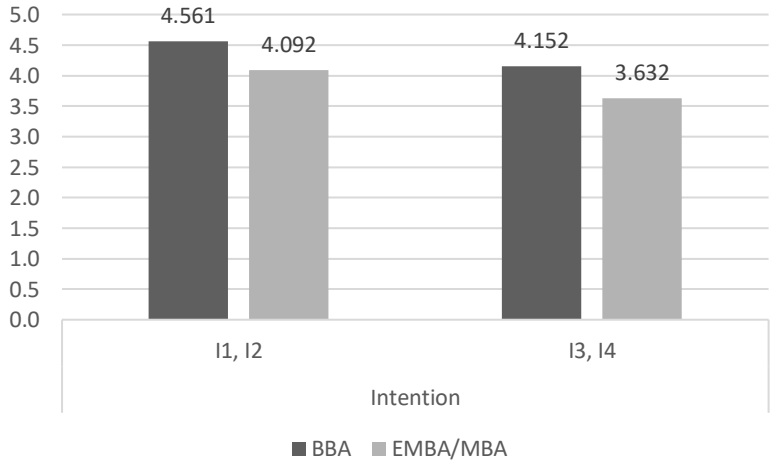

Figure 4.9 The mean value of Intention by Degree Program

Source: Developed by the author for thesis, 2020

4.4.3 The Level of Personal Attitude (PA)

The result of descriptive statistics as seen in Table below represent the level of student Personal Attitude to Graduate on Time, gained from distributed research question with high mean value scale of 4.197 (Fig. 4.9).

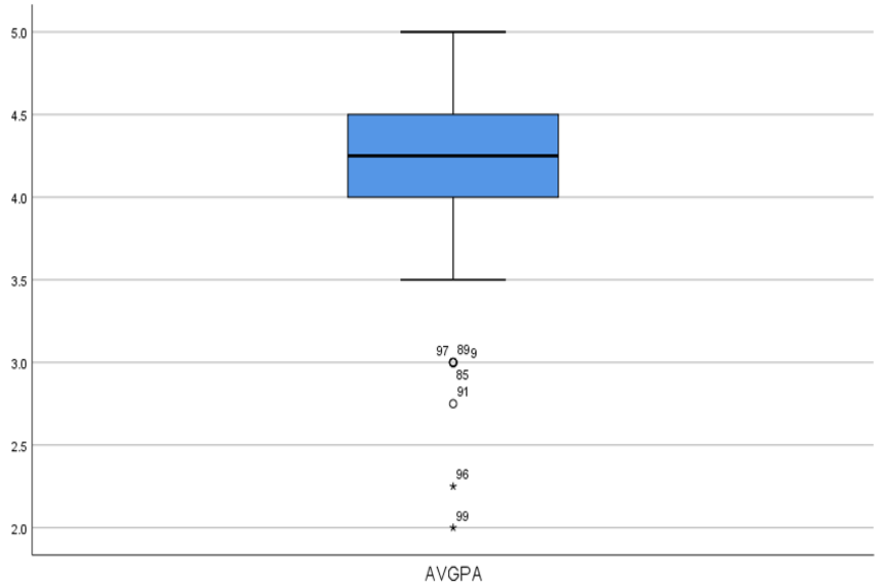

Figure 4.10 The Mean value of Personal Attitude

Source: SPSS for the thesis, 2020

This section is analysing student personal attitude based on the four questions: PA1 question is "I believe to graduate on time", PA2 question is "Being Undergraduate/BBA or Graduate/MBA graduates imply more advantage to me", PA3 question is "Becoming Undergraduate/BBA or Graduate/MBA graduates is attractive for me", and PA4 question is "Being Undergraduate/BBA or Graduate/MBA graduates would entail great satisfaction for me". From a dimension point of view, PA1 is part of affective, PA2 and PA3 are part of belief, and PA4 is part of satisfaction whereby PA4 is the highest value (4.387) followed with PA1 (4.245) and PA2 & PA2 (4.156) which means satisfaction is the major dimension that shape student personal attitude to graduate on time as seen in Figure 4.11.

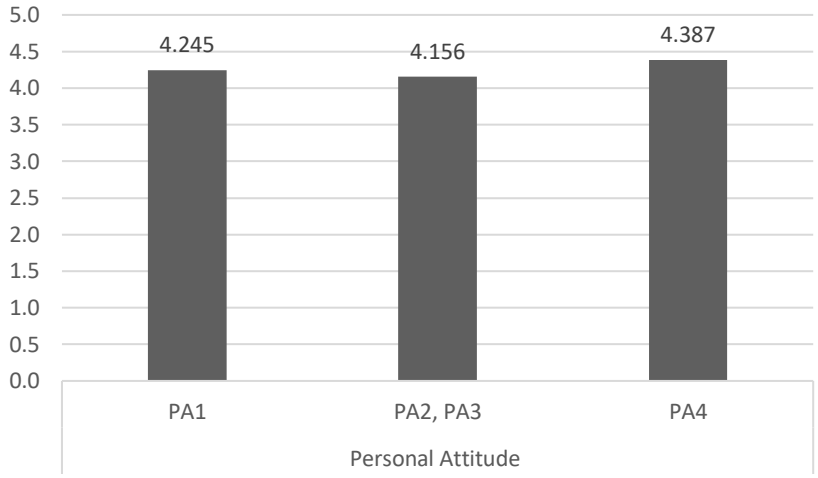

Figure 4.11 The Mean score of Personal Attitude

Source: Developed by the author for thesis, 2020

The next analysis is examining the mean value for BBA and EMBA/MBA personal attitude to graduate on time as seen in Figure 4.12 whereby the mean value of Intention for BBA (4.439) is higher than Intention for EMBA/MBA (3.868) whereby BBA student personal attitude will be more satisfied, effective and believe to graduate on time as part of their motivation achievement, personal satisfaction, and personal responsibility to graduate on time.

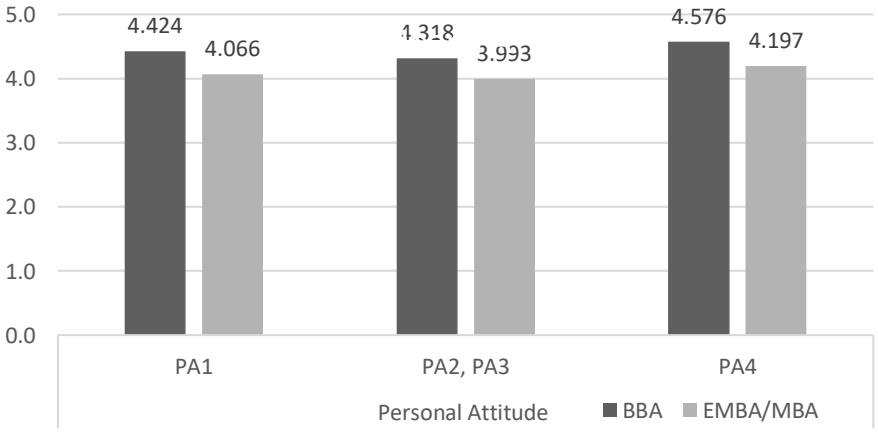

Figure 4.12 Mean Value of Personal Attitude by Degree Program

Source: Developed by the author for thesis, 2020

4.4.4 The Level of Subjective Norm

The result of descriptive statistics as seen in Table below represent the level of student Subjective Norm to Graduate on Time, with high mean value scale of 3.966 (Fig. 4.13).

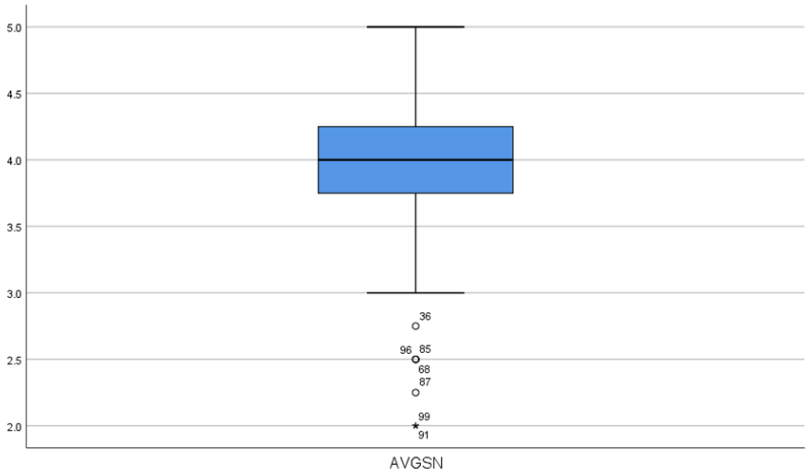

Figure 4.13 Mean Value of Subjective Norm

Source: SPSS for the thesis, 2020

This section is analysing student subjective norm to graduate on time based on the four questions: SN1 question is "My family, friends and the company where I interned or worked, supported me to graduate on time", SN2 question is "Most of the students in my class with whom I am acquainted are working hard to graduate on time", SN3 question is "Most family members, friends and colleagues of companies where I have interned or worked, consider graduating on time a must", and PA4 question is " Most people whose opinions I value would support my decision to finish a thesis on time.

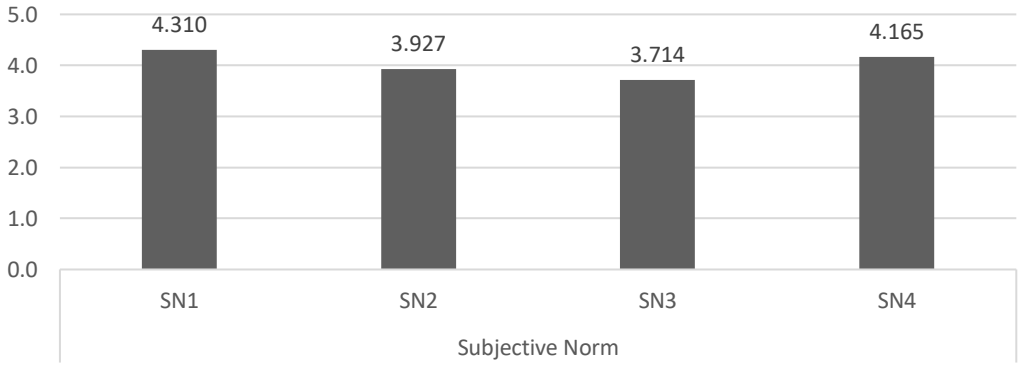

Figure 4.14 Overall Mean for Subjective Norm

Source: Developed by the author for thesis, 2020

as seen in Figure 4.14, from a dimension point of view, SN1 is part of the family, SN2 is part of the friend, SN3 is part of the colleague, and SN4 is part of the family, friend, and colleague. SN1 is the highest value (4.310) followed by SN4 (4.165), SN2 (3.927), and SN3 (3.714)

The next analysis is examining the mean value for BBA and EMBA/MBA subjective norm to graduate on time as seen in Figure 4.14 whereby the mean value of subjective norm for BBA (4.189) is higher than EMBA/MBA (3.868) whereby BBA student to graduate on time was get support from family, colleague, and friend. The main reason is to get acknowledgment from family, friends and colleagues as a token of appreciation as seen in Figure 4.15.

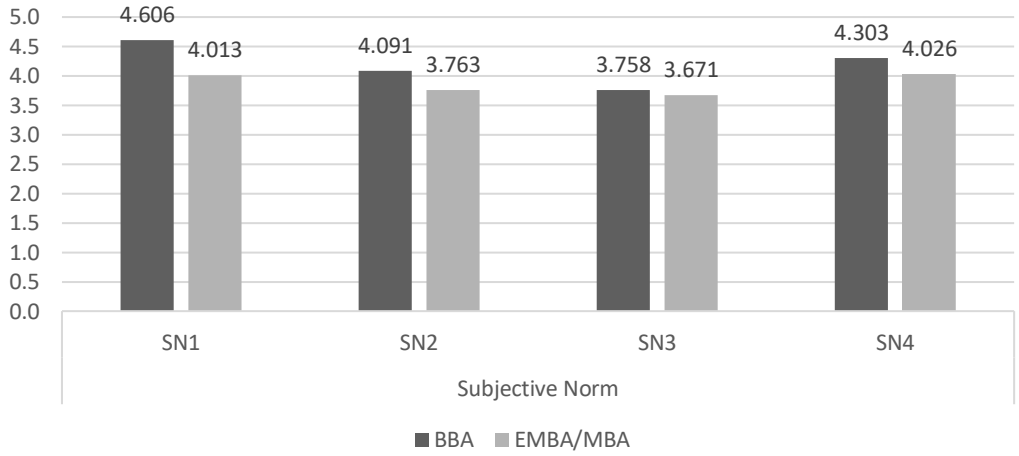

Figure 4.15 Mean Value of Subjective Norm by Degree Program

Source: Developed by the author for thesis, 2020

4.4.5 The Level of Perceived Behavioural Control (PBC)

The result of descriptive statistics as seen in Table below represent the level of student Perceived Behavioural Control to Graduate on Time, gained from distributed research question with high mean value scale of 3.892 (Fig. 4.16).

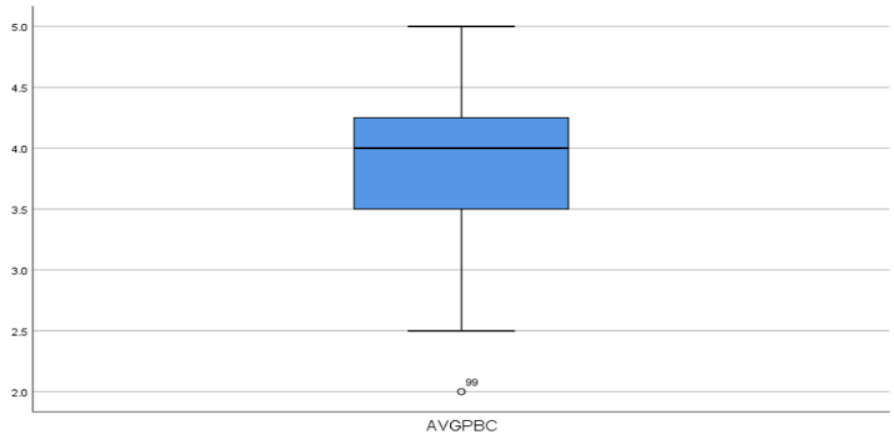

Figure 4.16 Mean Value of Perceived Behavioural Control

Source: SPSS for the thesis, 2020

This section is analysing student perceived behavioral control to graduate on time based on the four questions: PBC1 question is “I'm fully aware of the thesis timeline to graduate on time”, PBC2 question is “I use the knowledge gained during my studies in the Undergraduate/BBA or Graduate/MBA classes to graduate on time”, PBC3 question is “I can always manage to solve difficult problems if I try hard enough”, and PBC4 question is ”I know how to do my thesis”. From a dimension point of view, PBC1 and PBC2 are part of self-efficacy then PBC3 and PBC4 are part of awareness whereby PBC3 and PBC4 are slightly higher (3.978) then PBC1 and PBC2 (3.880)

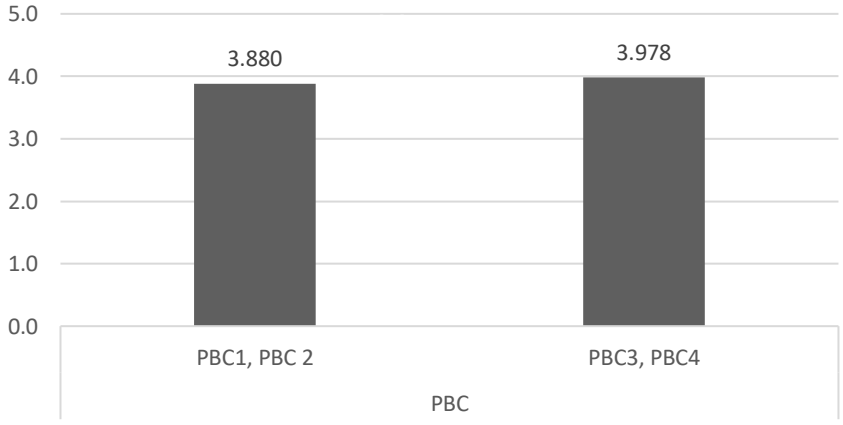

Figure 4.17 Overall Mean for Perceived Behaviour Control

Source: Developed by the author for thesis, 2020

The next analysis is examining the mean value for BBA and EMBA/MBA perceived behavioral control to graduate on time as seen in Figure 4.16 whereby the mean value of subjective norm for BBA (4.098) is higher than EMBA/MBA (3.760). Student can manage their difficult problem such as managing their thesis. Students also aware of the thesis timeline and using their knowledge gained during BBA or EMBA/MBA studies as seen in Figure 4.18.

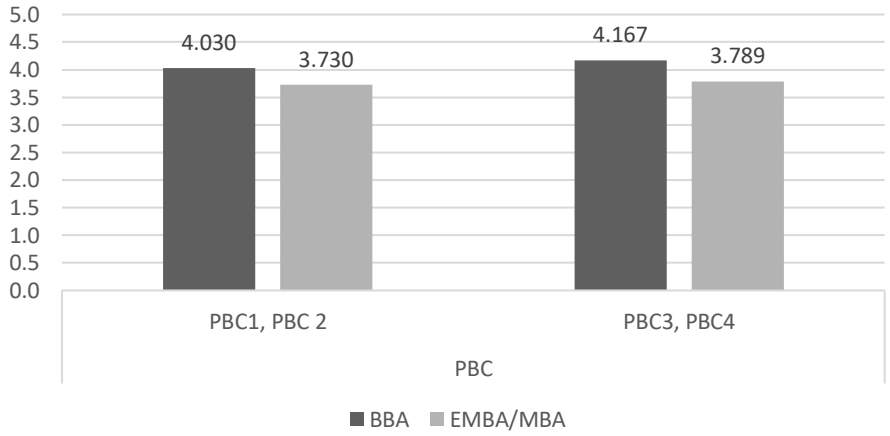

Figure 4.18 Mean Value of Perceived Behavioural Control by Degree Program

Source: Developed by the author for thesis, 2020

4.5 Normality Check

To evaluate the normality of data distribution scores, this research is using Kolmogorov – Smirnova statistic with a non-significant result (Sig. value more than 0.05) indicates normality (Pallant, 2010). However, the result in Table 4.2 discovered that all variables had Sig. A value less than 0.05, therefore data indicated as abnormal.

Table 4.2 Normality Test

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
AVGPA	0.208	104	0.000	0.892	104	0.000
AVGSN	0.213	104	0.000	0.927	104	0.000
AVGPBC	0.182	104	0.000	0.953	104	0.001
AVGI	0.174	104	0.000	0.938	104	0.000

Source: SPSS data process, 2020

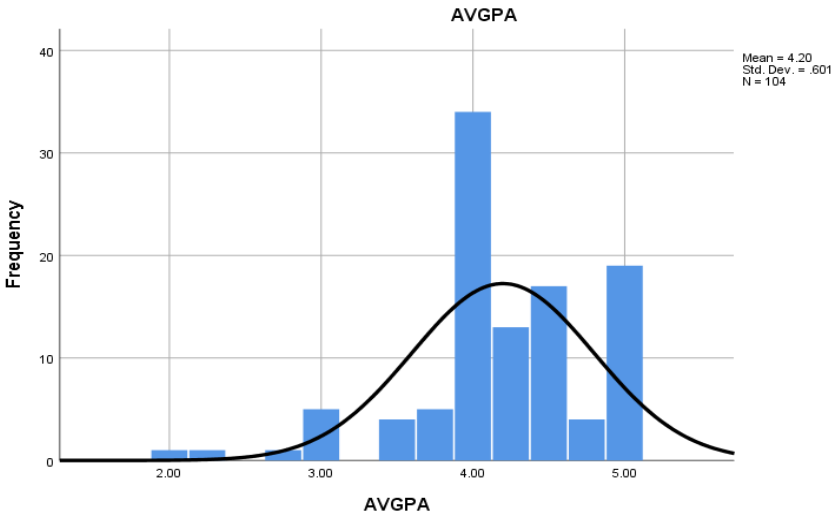

Figure 4.19 Data distribution of Mean Value of Personal Attitude

The next step is to examine the skewness and Kurtosis test. If the skewness is positive, it indicates the scores clustered to the left or low value. If the skewness is negative, it indicates that the scores are clustered at the high value or the right sight of the graph (Pallant, 2010). The result shown in Table 4.5 discovered that personal attitude (-0.942), subjective norm (-0.828), perceived behavioral control (-0.444), and intention (-0.821) had negative skewness value which means that the graph is skewing to the right at the higher value.

Table 4.3 Skewness and Kurtosis Test

	Personal Attitude	Subjective Norm	Perceived Behavioral Control	Intention
Skewness	-0.942	-0.828	-0.444	-0.821
Std. Error of Skewness	0.237	0.237	0.237	0.237
Kurtosis	1.795	0.837	0.727	0.735
Std. Error of Kurtosis	0.469	0.469	0.469	0.469

Source: SPSS data process, 2020

Kurtosis is informing the "peakedness" of the curve. The distribution is perfectly normal when the skewness and kurtosis are at 0 value (Pallant, 2010). If the kurtosis is negative, it indicates that the curve distribution is flat or too many cases in the extreme. If the kurtosis is positive, it indicates that the data are clustered at the center. The result shown in Table 4.3 discovered that the kurtosis value of personal attitude (1.795), subjective norm (0.837), perceived behavioral control (0.727), and intention (0.735) are having positive value. Therefore, the distribution of the curve is considered to be clustered at the center.

4.6 Model Evaluation

The next step is analysing the research model as shown in Figure 4.20 by using PLS-SEM using SMART PLS software to evaluate the measurement model and structural model.

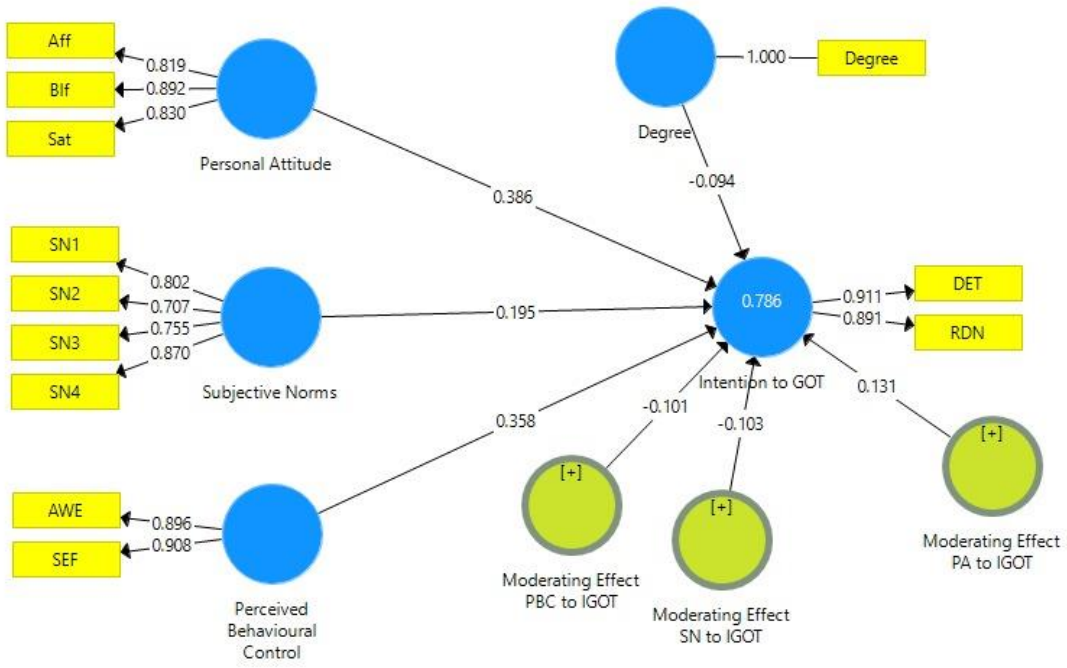

Figure 4.20 Research Model

Source: Developed by the author for thesis, 2020

4.6.1 Measurement Model Evaluation

This stage will be focussing to analyse the quality of the results by evaluating the measurement model within three important tests which were internal consistency, convergent validity, and discriminant validity. The result will be considered reliable whenever it generates consistent outcomes at consistent conditions then validity is when the construct's indicator jointly measures what they are supposed to measure (Hair et.al, 2014). Internal consistency reliability measured from composite reliability and or Cronbach's alpha test. The composite reliability is more suitable for PLS due to its capability not to assume equal indicator loadings. The Cronbach's Alpha assumes equal indicator loadings, whereby both interpretation value limit is similar which should be more than 0.70 (Hair et al. 2011 as cited in Memon et al., 2014). The result from the analysis is seen in Table 4.6 below.

Table 4.4 Measurement Model Evaluation Result

Variable	Indicator		Outer	Cronbach's	AVE	Composite
	Dimension	Variable	Loading	Alpha		Reliability
Personal Attitude	Affective	PA1	0.819	0.804	0.718	0.884
	Believe	PA2	0.894			
		PA3	0.890			
	Satisfaction	PA4	0.830			
Subjective Norm	Family	SN1	0.802	0.794	0.618	0.865
	Friend Colleague	SN2	0.707			
		SN3	0.755			
	Family, Friend & Colleague	SN4	0.870			
Perceived Behavioral Control	Self-Efficacy	PBC1	0.910	0.771	0.814	0.897
		PBC2	0.906			
	Awareness	PBC3	0.898			
		PBC4	0.894			
Intention	Determination	I1	0.913	0.769	0.812	0.896
		I2	0.909			
	Readiness	I3	0.893			
		I4	0.889			

Source: PLS-SEM for thesis, 2020

The first step is analysing internal consistency by measuring outer loading. If the value more than 0.5 is considered acceptable, less than 0.5 should be eliminated, and above 0.7 is considered as highly satisfactory (Hair et. al., 2010). This model value has shown above 0.7, Therefore, this model is considered highly satisfactory. Then the Cronbach's Alpha for all variables and indicators is above 0.7. Therefore, this model is considered to have excellent reliability and validity.

Convergent validity is measured by the AVE (Average Variance Extracted) of the variables. The AVE value should be greater than 0.5 (Hair et al. 2011 as cited in Memon et al., 2014). The result has shown the AVE values are above 0.5. Therefore, the convergent validity is acceptable. Finally, it is concluded that this model is considered to have a good measurement model. Therefore, the process shall be continued to the structural model evaluation.

4.6.2 Structural Model Evaluation

To evaluate the structural model, this study is assessing the collinearity issues (VIF), path coefficient (β), coefficient of determination to measure the relationship between exogenous and endogenous latent variables (R^2), the effect sizes (f^2) (Hair et al., 2014). The R2 of an endogenous latent variable shall be more than 0.26 (Cohen et al, 2013, as cited in Memon, 2014). The result of the structural model for BBA and EMBA/MBA degree programs is showing in Table 4.7.

Table 4.5 Structural Model Evaluation for Degree Program

Relationship	Path coefficient	VIF	(f^2)	(R^2)
Personal Attitude → Intention	0.386	1.991	0.188	
Subjective Norm → Intention	0.195	1.702	0.076	0.786
Perceived Behavioral Control → Intention	0.358	1.650	1.177	

Source: PLS-SEM for thesis, 2020

The result from Table 4.5 is showing that the path coefficient (β) indicates personal attitude and intention is medium (0.386), subjective norm and intention is low (0.195), and perceived behavioral control and intention is medium (0.358). The result of the R2 value is considered high (0.786). Results for VIF value are all above 0.2 and below 5, therefore there are no issues on collinearity. Finally, the analysis result concluded that this structural model is good and shall be proceeded to hypothesis testing.

4.6.3 Hypothesis Testing

The first hypothesis for the research to be tested as follow:

H1a: The level of student intention to graduate on time based on the curriculum in IPMI is high.

H1b: The level of BBA student intention to graduate on time is higher than MBA student.

There will be two tests conducted to measure the level of overall student intention to graduate on time using the Z-Test for comparing population means to a sample's, followed with BBA and EMBA/MBA student intention to graduate on time utilising the t-Test for determining if there is a statistically significant difference between two independent sample groups.

A Z-Test is a statistical test to determine whether two population means are different when the variances are known, and the sample size is large. To test the hypotheses, the z-test must follow a normal distribution to represent the result of the z-score or z-statistic (Fisher, 1924). In this research, the criteria for z-test as seen in Table below.

Table 4.6 Z-Test Criteria

Criteria		Result
$H_{0:}$	$P \leq 50\%$	Intention is low
$H_{1:}$	$P > 50\%$	Intention is high
$\alpha =$	0,05	

Source: Fisher, 1924

The z-test formula is

$$Z = \frac{\hat{P} - P_0}{\sqrt{\frac{P_0(1-P_0)}{n}}}$$

P is the calculated value, P_0 determined the value of 50% or 0,50 and n is the total number of respondents. The result, as seen in Table below.

Table 4.7 Z-Testing for the level of student intention to graduate on time

Hypothesis 1	P	Z (calculated)	Z (Table)	Remarks
Intention Level	0,681	3,693	1,96	H_0: not supported $H_{1:}$ supported

Source: Researcher, 2020

Based on the calculation in Z-Testing Table above, there is the significant level between Z Table (1,96) with α (0,05). P level (0,681) is higher than P_0 (0,50). The results are H_0 is supported and H_1 is not supported, which means overall IPMI students intention to graduate on time is high.

Next, to see the difference between mean in the variable intention to graduate on-time for BBA and EMBA/MBA using independent t-test

Table 4.8 T-Group Statistics

	1= MBA 2=BBA	N	Mean	Std. Deviation	Std. Error Mean
AVGI	1	73	3.904	.610	.071
	2	31	4.371	.486	.087

Source: Researcher, 2020

The result as seen in Table below.

Table 4.9 Independent t-test on intention to graduate on time

				Intention	
				Equal variances assumed	Equal variances not assumed
Independent Samples Test	Levene's Test for Equality of Variances	F		0.761	
		Sig.		0.385	
	t-test for Equality of Means	t		-3.775	-4.135
		df		102	70.369
		Sig. (2-tailed)		0.000	0.000
		Mean Difference		-0.466	-0.466
		Std. Error Difference		0.12366	0.11291
		95% Confidence Interval of the Difference	Lower	-0.712	-0.692
			Upper	-0.221	-0.241

Source: SPSS data process, 2020

As seen from the table above, BBA means (4,371) is higher than EMBA/MBA mean (3.904), and group means are statistically significantly different because the value in the "Sig. (2-tailed)" row is less than 0.05. H1 is supported, which explained that BBA students intend to graduate on time is higher than EMBA/MBA students during Covid-19 pandemic.

To test Hypothesis 2, Hypothesis 3, and Hypothesis 4, which stated as follows:

H2: Personal Attitude positively affects student Intention to graduate on time among IPMI business school students in Jakarta.

H3: Subjective norms positively affect student Intention to graduate on time among IPMI business school students in Jakarta.

H4: Perceived Behavioural Control positively affects student Intention to graduate on time among IPMI business school students in Jakarta.

A bootstrapping method was conducted with samples of 5000 using Smart PLS 3 software to obtain path coefficient, significance, and t values using one-tail t value 1.65, and p-value 0.005 (at $\alpha = 5\%$) (Hair et al, 2010).

Table 4.10 Hypothesis Testing for The Relationship

Relationship (variable)	Path Coefficient	T Statistics	P Values	Remarks
Personal Attitude → Intention	0.386	4.440	0.000	H2 supported
Subjective Norm → Intention	0.195	2.018	0.022	H3 supported
Perceived Behavioral Control → Intention	0.358	3.811	0.000	H4 supported

Source: PLS-SEM for thesis, 2020

Based on Table 4.8, it is found that t value for personal attitude and intention (4.440) is above 1.65, subjective norm and intention (2.018) is above 1.65, and perceived behavioral control and intention (3.811) is above 1.6. The P-value which is the relationship between personal attitude and intention (0.000) is significant, as well as subjective norm and intention (0.022), and perceived behavioral control and intention (0.000) whereby the P values are all below 0.05. Refers to the data, it is concluded that H2, H3, and H4 are supported.

To test Hypothesis 5, Hypothesis 6, and Hypothesis 7 which stated below:

H5: The Degree Program has a moderating effect on the relationship between Personal Attitude and student Intention to graduate on time among IPMI business school students in Jakarta.

H6: The Degree Program has a moderating effect on the relationship between Subjective Norm and student Intention to graduate on time among IPMI business school students in Jakarta.

H7: The Degree Program has a moderating effect on the relationship between Perceived Behavioural Control and student Intention to graduate on time among IPMI business school students in Jakarta.

Firstly, the moderating data named as "Degree Program" follow with setting a coding "0" for BBA and "1" for EMBA/MBA" to gain the path coefficient, T statistic and P values. Then data was run using the bootstrapping technique in PLS-SEM to test the significance level as seen in Table 4.4.

Table 4.11 Hypothesis Testing for the moderating effect of Degree Program

Relationship (variable)	Path Coefficient	T Statistics	P Values	Remarks
Moderating role Personal Attitude → Intention	0.131	1.363	0.087	H5 not supported
Moderating role Subjective Norm → Intention	-0.103	1.052	0.146	H6 not supported
Moderating role Perceived Behavioral Control → Intention	0.358	0.893	0.186	H7 not supported

Source: PLS-SEM for thesis, 2020

This hypothesis test was conducted using bootstrapping method with samples of 5000 using Smart PLS 3 software to obtain path coefficient, significance, and t values using one-tail t value 1.65, and p-value 0.005 (at $\alpha = 5\%$) (Hair et al, 2010). Based on the Table above, it is found that t values for all moderating roles of the Degree Program are below t value. The effect of moderating role of Degree Program to personal attitude and intention (1.363) is below 1.65, moderating role of Degree Program to subjective norm and intention (1.052) is below 1.65, and moderating role of Degree Program to perceived behavioral control and intention (0.893) is below 1.65. Hence, it is found that the P-value for all moderating roles of Degree Program is above the

P-value. The P-value reported, the moderating role of Degree Program to personal attitude and intention (0.087), the moderating role of Degree Program to subjective norm and intention (0.146), and the moderating role of Degree Program to perceived behavioral control and intention (0.186). Therefore, based on the analysis, it is concluded that H5, H6, and H7 are not supported.

4.7 Discussion on Findings

This section is discussing findings generated from hypothesis analysis.

4.7.1 The effect of personal attitude on the intention to graduate on time.

According to the research, it is concluded there is significant positive impact between personal attitude and student intention to graduate on time. This means whenever Personal Attitude level is high, this will make Intention to graduate on time high Personal Attitude had the highest relationship with student intention to graduate on time among other variables (refer to table 4.3). Surprisingly students are able to study from home during the Covid-19 pandemic and increase student learning independence (Firman, 2020). Student motivation to learn is internal and external encouragement to make changes in studying behavior (Uno, 2016). Motivation is an energy change with in the person characterized by affective arousal and anticipatory goal reaction (Syah,1995). Therefore, student who have positive attitude are more likely to graduate from school and have more willingness to graduate on time (Ingram, Cope, Harju, Wuensch, 2000). However, students' attitude and intention to earn a degree program within four to six years did not differ significantly (Sutter & Paulson, 2015) because student motivation to complete the study through internal and external factors are insignificant for the study period (Sumartini and Disman, 2018).

COVID-19 is a global pandemic that affecting higher education institutions. Students understood the importance of staying at home as a precautionary measure to stop the spread of the virus in the community which mainly transmitted through social contact with symptomatic persons (Burke et al., 2020; Chanet al., 2020; Huang et al., 2020; Li et al., 2020; Liu et al., 2020; Ong et al., 2020). 84% of IPMI students in this research has maximizing their school at home to have online learning and finishing school tasks (IPMI survey conducted by author, 2020). 45% of IPMI students intended to finished school on time during this situation to keep the sanity of their mind and hoping to graduate on time so that they will get job to help the family (author survey conducted at IPMI students, 2020).

4.7.2 The effect of subjective norm on an intention to graduate on time

This research found that subjective norms has positive impact on intention. This means whenever Subjective Norm level is high, this will make Intention to graduate on time high. Family, friend, colleague and lecturers are the main determining factors that support students during school from home. Learning achievement can be achieved if there is effectiveness in learning and can be effective if there is motivation in learning, attention to lessons, efforts to do something and stabilization (Abin Syamsudin, 2004:164). Students were receiving motivation from family, friend, colleague and lecturers to participate actively in e-learning environment then gives them the freedom to plan and carry out the learning process. Limited interaction with lecturers and their classmate has make student more independent in managing study time, doing and collecting assignments, as well as looking for learning resources other than teaching materials given by the lecturer to support their understanding of the material lectured (Sutter and Paulson, 2020).

During the Covid-19 pandemic, students were worried for themselves and their families. Therefore, they are limiting social contact and avoided mass meetings (Roy et al., 2020). However, the social distancing affects student and family mental health (Lee, 2020). Students are trying to be busy at home in activities that would keep their mind away from COVID-19 such as have a chat with family and friends to relieve stress and obtain support; use social media and social networks to stay connected with friend, family and colleague through Facebook, Twitter, Tiktok, Youtube; get help from family physicians or other doctors to reduce their stress and get reassurance (Baloran, 2020).

4.7.3 The effect of perceived behavioral control on an intention to graduate on time

It is found that perceived behavioural control has a positive impact on intention to graduate on time among IPMI business school student in Jakarta. This means whenever perceived behavioural control level is high, this will make Intention to graduate on time high. This is align with research conducted by Firman (2020) on the usage of technology such as online learning during the Covid-19 Pandemic has increases. Learning is synchronously carried out through video conferences where lecturers and students meet and communicate in real time using the video conference applications such as Zoom or Google Meet. Meanwhile, asynchronous learning is carried out using applications such as Google Classroom, Edmodo, WhatsApp and Email (Firman, 2020). At first, student and lecturer are having difficulties to use such technologies, but in time, both are adapting to the situations and willing to upgrade themselves which now becoming the

new-normal way for active learning process (Batubara, 2020). This is a proof that student has managed to adapt to new technology for learning process, to solve difficult problems and managed to use the knowledge gained during their hard study time to graduate (Husein, 2020).

At earlier time of pandemic, both IPMI students and lecturers are having difficulties in finding synchronous and asynchronous format. However, both believe that the format will soon to be discovered. Now, 100% IPMI of students in BBA and EMBA/MBA has been using online learning during the pandemic. Classes and group discussion were conducted through video conference using Zoom or Google Meet. Content for education were shared through Google Classroom. Discussion conducted through Whats App chat (IPMI, 2020). IPMI students are adapting to the situation through technology and understand to use the technology to support their learning process to graduate (author survey conducted at IPMI students, 2020).

4.7.4 The moderating effect of the degree program in the relationship between personal attitude and intention to graduate on time.

According to the research, it is concluded there is insignificant relationship of degree program as moderating role to personal attitude and intention to graduate on time among IPMI student. As mentioned previously, student motivation to complete the study through internal and external factors are insignificant for the study period (Sumartini and Disman, 2018).

BBA and EMBA/MBA student in IPMI consider graduate on time as part of their responsibility to themself. However, BBA students consider the main reason to graduate on time is to get work soon after graduation and some is looking to work in governmental (PNS or Pegawai Negri Sipil). EMBA/MBA students consider the main reason to graduate on time is to avoid extra tuition fee (author survey conducted at IPMI students, 2020). During the Covid-19 pandemic, students are having more difficulties. BBA students is taking longer time doing thesis consultancy with lecturer due to social distancing, limitation on internet quota, laziness to work on the thesis, delaying the revisions, underestimate the timeline. EMBA/MBA students were occupied with their work at the office, change in the new workstyle, feel more tired during work from home, getting bored, and laziness to work on the thesis. However, some EMBA/MBA students consider graduating on time is a must as the company pays for the cost with time constrain and their personal goal to get master's degree program after Covid-19 ended (author survey conducted at IPMI students, 2020).

4.7.5 The moderating effect of the degree program in the relationship between subjective norm and intention to graduate on time.

This study has shown there is insignificant relationship of degree program as moderating role to subjective norm and intention to graduate on time among IPMI student. Which could be due to 53% of respondent average age of 18-30 years of age and still have a lot of influence from their family and social circle when they make a decision, in addition there is still that economic dependency for the payment of studies (author survey conducted at IPMI students, 2020).

BBA student in IPMI consider graduating on time will help their parent paying tuition fee, be the pride for their family and be in the same level within their friend (author survey conducted at IPMI students, 2020). EMBA/MBA student in IPMI consider graduating on time will be the pride of family also gain support from colleague and the company for better career. However, during Covid-19 pandemic, family is their main source of support to finish the thesis on time. BBA students consider parents as main push factor to graduate on time, while friends are pull factor that mostly slowing down their intention to graduate on time. EMBA/MBA students consider family as main push factor and company regulation to finish the study on time, however responsibilities to the office is their main pull factor that affect their intention to graduate on time (author survey conducted at IPMI students, 2020).

4.7.6 The moderating effect of the degree program in the relationship between perceived behavioral control and intention to graduate on time.

It is found that insignificant relationship of degree program as moderating role to perceived behavioral control and intention to graduate on time. Students need to understand the value and benefits of a college degree program (Kinnick & Kempner, 1988; Graunke & Woosley; 2005), student to perceive expectation from others in order to graduate on time (Campbell & Fugua, 2009; Mohr et al., 1998; Vartanian et al. 2007), and student should feel as if they have ability to reach their goal to graduate on time (Hunt et al., 2012; Soria & Stebelton, 2012; Donhardt, 2013).

BBA student in IPMI understand the timeline and step to do thesis, and student understand by graduating on time will meet their plan to find new workplace or becoming entrepreneur. EMBA/MBA student in IPMI understand the time limit of study and thesis and the potential issue on time management between work and school (author survey conducted at IPMI students, 2020). During the Covid-19, BBA student understand their limitation of social distancing can cause boredom, insecure feeling on health, however they also understand by studying from home is

giving them more time to be focusing to finish their educational task. EMBA/MBA students understand during this pandemic, IPMI is giving convenience services such as virtual consultation, electronic tasks collections by email or Google Class, electronic academic administration which giving them easiness during pandemic (author survey conducted at IPMI students, 2020).

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

This study concluded that first, the level of student intention to graduate on time based on curriculum is significant. Second, the effect between personal attitude and intention to graduate on time among students in IPMI is the most significant. Third, the effect between subjective norm and intention to graduate on time among students in IPMI is significant. Forth, the effect between perceived behavioral control and intention on time to graduate among students in IPMI is the least significant. Fifth, the relationship between degree program as moderating role to personal attitude and intention, between subjective norm and intention, then between perceived behavioral control and intention to graduate on time among student in IPMI is insignificant or not supported.

5.2 Contribution of the study

The discovery of this study will contribute to the TPB (theory of planned behavior) and the moderating role of degree program. Therefore, this research will be useful to a researcher who would need to increase the student graduation rate for BBM and EMBA/MBA for theoretical and practical implications as explained below.

5.2.1 Theoretical implications

Not so many studies exploring the effect of degree program as moderating role for student intention to graduate on time, especially during the Covid-19 pandemic in Indonesia. By analysing IPMI student personal attitude, subjective norm, perceived behavior and degree program as a moderating role to personal attitude and intention, subjective norm and attitude, and perceived behavioral control. This research will provide a new perspective to understand BBA and EMBA/MBA student's intention to graduate on time during the Covid-19 pandemic in Indonesia. Therefore, this research is providing a different point of view that degree program as moderating role is not affecting the relationship between personal attitude and intention to graduate on time,

between subjective norm and intention to graduate on time, also between perceived behavioral control and intention to graduate on time.

5.2.2 Practical implications

This study will give a contribution to the education industry, especially in high education schools to understand BBA and EMBA/MBA student's ease and difficulties to graduate on time during the Covid-19 pandemic. As mentioned in Chapter Four, there was a highly significant effect between personal attitude and intention to graduate on time, there was a significant effect between subjective norm and intention to graduate on time, there was the least significant effect between perceived behavioral control and intention to graduate on time, and insignificant effect on degree program as moderating role to each relationship. Therefore, IPMI Management should be focusing to increase student intention to graduate on time during the Covid-19 pandemic on the variables as below (Fishbein & Ajzen, 2010).

First, increasing student personal attitude activities to motivate the student's participation in academic activities. Some practical initiatives such as encourage a student to be proactive in doing research and producing academic journals, conducting workshop series on research methodology, and conducting a writing competition. Second, increasing student subjective norm activities to support student mental health. Some practical initiatives such as faculties member support through personal touch such as video personal motivation to finish the thesis and creating mental health community leads by an expert in a psychologist. This community should encourage their classmate, junior class, and senior class to finish the thesis on time.

Third, increasing student perceived behavior goal activities intending to support student strong perception that they must graduate on time. Some practical initiatives such as create "I will Graduate on Time Campaign" inside the campus (such as poster, video testimonial in LCD screen) and through digital media (eflyer, personal message in student whats app group), communicate the benefit of graduating on time during Covid-19 (social distancing and safe your money – don't have to come to campus, access to join IPMI eLearning class/webinar, access to recorded class lecturing session, access to recorded webinars, paperless administration – administration, easy payment installment), all student must fill-in questionnaire to assess their intention to graduate on time. This should be conducted during student registration in the first semester and thesis period. Students are required to state when, where, and how they will carry out their intentions to graduate on time and how to increase the likelihood of behavior to graduate on time (Fishbein & Ajzen, 2010).

However, special treatment is needed for EMBA/MBA students due to their difficulties in managing time between work and school. On top of the initiative proposed above, IPMI Management should consider encouraging them as below.

First, increasing student personal attitude activities by conducting regular research mentoring classes conducted twice a week for 1 month with 1.5 hours per session discussing the research methodology and providing a list of thesis topics generated from the real project of IPMI. This could be a new topic that considers relevant to the current situation or an existing topic that needs to be adjusted to get the relevance. Second, increasing student subjective norm by creating a set of a special thesis task force consisting of 1 faculty member and psychologist with the objective is to encourage and monitor their thesis progress as well their mental health also monitoring tools needed to record student progress. Send special gifts as reminders and motivation to stay healthy to finish a thesis on time such as an education/thesis calendar, a rapid test pack with a message to stay healthy, or special healthy food on special days. These should use the student meal budget.

Third, increasing student perceived behavior goal by offering multiple thesis techniques in a simplified step-by-step template so that student will be perceived it an easy task to do. Consider having it in digital such as microsite or Google Classroom. Offering free SPSS and PLS-SEM access in the library. Students have access every day to a tutorial from an expert (reservation needed). For other calculation/formula such as Z-Test, IPMI provide the template in an excel format that student can access through SiAkad.

By doing the above initiatives, students will understand that IPMI is working hard to provide convenient solutions during the studying process, the lecturer will understand the character of students in new normal then creating interactive lecturing content, and IPMI management will predict and create a future strategy.

5.3 Limitation of the Study

The research was conducted with limited conditions. The first limitation was limited sampling with 104 responses out of 300 questionnaires disbursed to students of BBA and EMBA/MBA in IPMI. The researcher has sent several reminders through email and whats app to students. However, 33% responded prior to the timeline of data analysis. The cause could be a heavy workload from their company, students are busy with school tasks, or network internet

connection. Secondly, the time constraint of 14 days to gathered student responses. Third, the research was focusing within IPMI International Business School. Therefore, the result was focusing on BBA and EMBA/MBA point of view from IPMI's student.

Having a broader insight from wider respondents in other higher education or universities, involving academic members, IPMI staff and IPMI management would complete the insight so that the researcher able to give a more holistic analysis and recommendation.

5.4 Recommendations for future study

To create future strategic planning in Covid-19 pandemic situation, researcher recommendation for the next research such as conducting a longitudinal study that involves repeated observations of the same variables (personal attitude, subjective norm, perceived behavioral control, and intention to graduate on time) over short or long periods with a type of observational study.

The next researcher should add insight from IPMI lecturers, staff, and management to do holistic analysis. Research should consider adding analysis upon the student, lecturers, staff, and management mental health issues during the Covid-19 pandemic. Even though Indonesia is still at the second Covid-19 pandemic wave, IPMI should start planning a new way of conducting fun yet entertaining interactive learning methods by maximizing the Information and Communication Technology (ICT) resources and capacities of both teachers and students (Baloran, 2020).

If students were struggling with a specific aspect such as low GPA due to difficulties to take learning process during the pandemic situation, IPMI should assess them end-of-school-year on the graduating process then predict the possibility of them will be likely to leave education during the pandemic situation.

Anticipating a long-term cessation by focusing to ensure learning continuity, aligning with governance regulations, monitoring, and efficient support. Creating pedagogical measurements to evaluate the learning process and generate mechanisms to support disadvantaged students (such as physical disadvantage, location disadvantages, internet disadvantage, financial disadvantages, health issue due to Covid-19 disadvantages). The last initiative is to learn from any mistakes then take new action-based from student, lecturer IPMI staff and to scale up digitization, hybridization, and ubiquitous learning.

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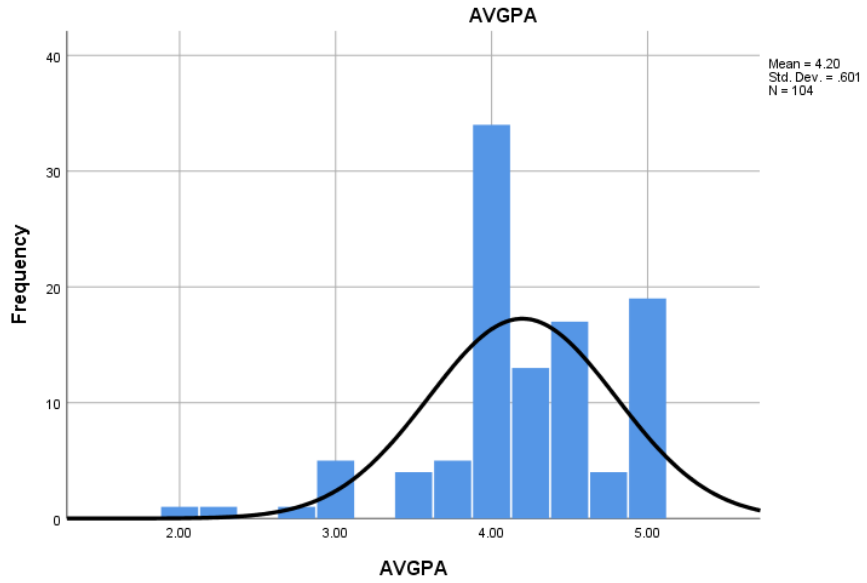
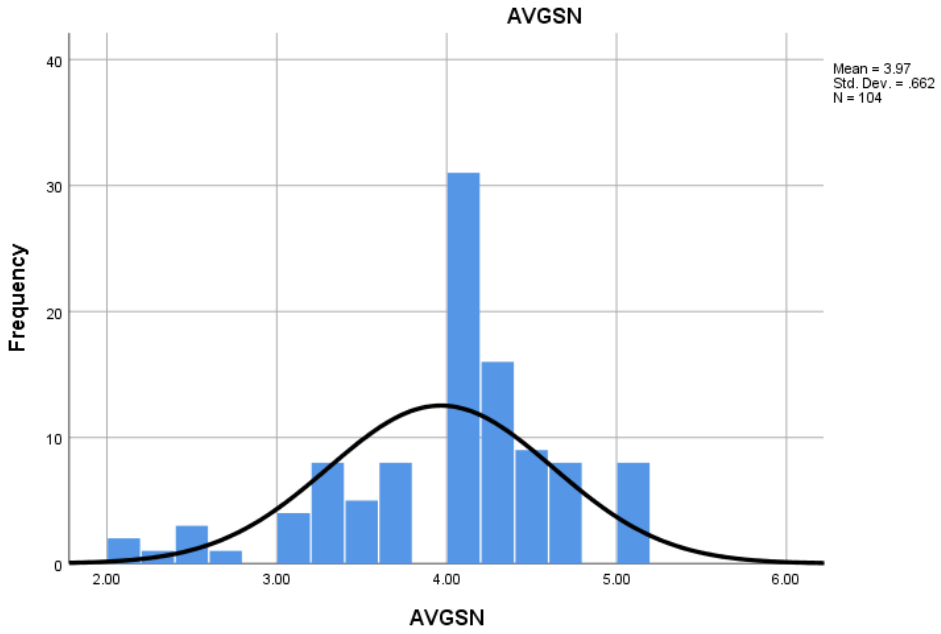
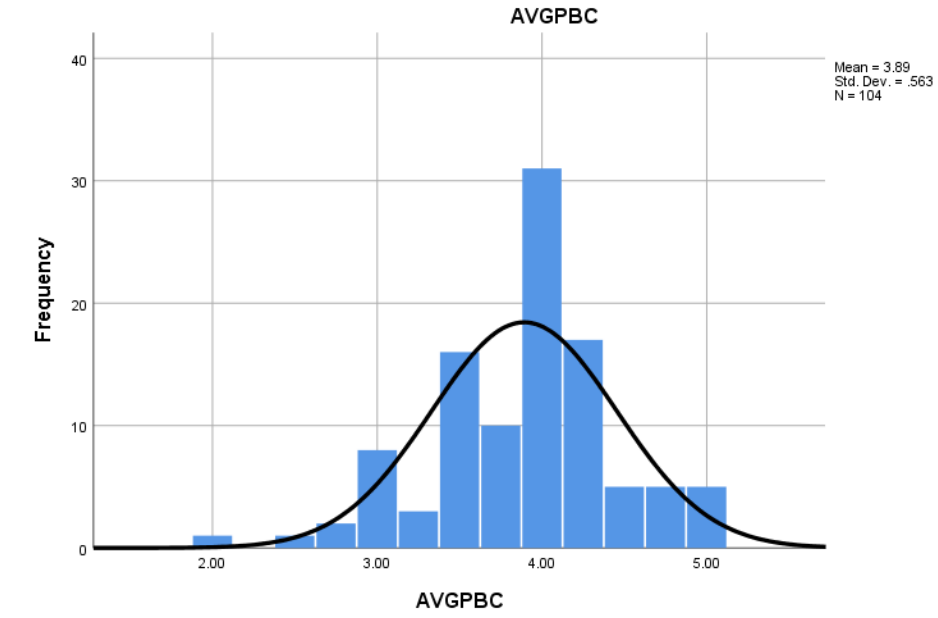
Appendix A: SPSS Output



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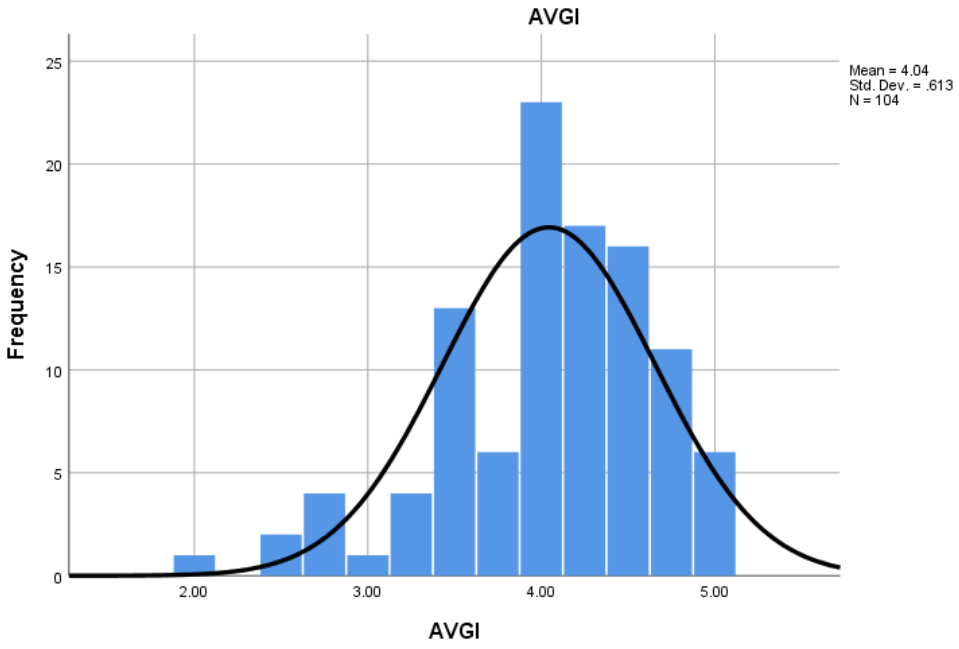
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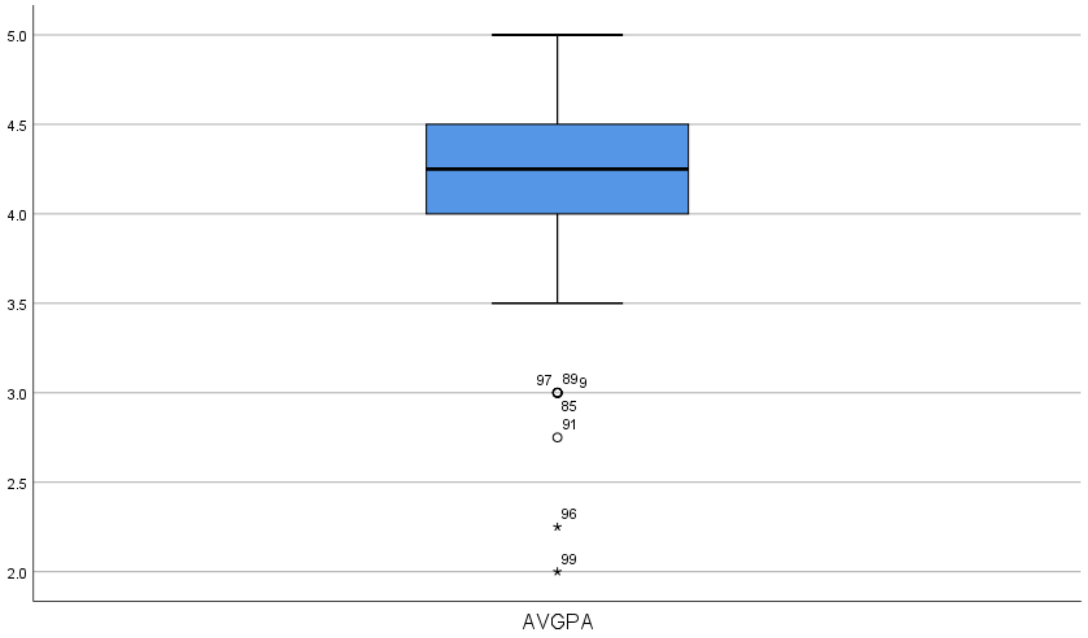
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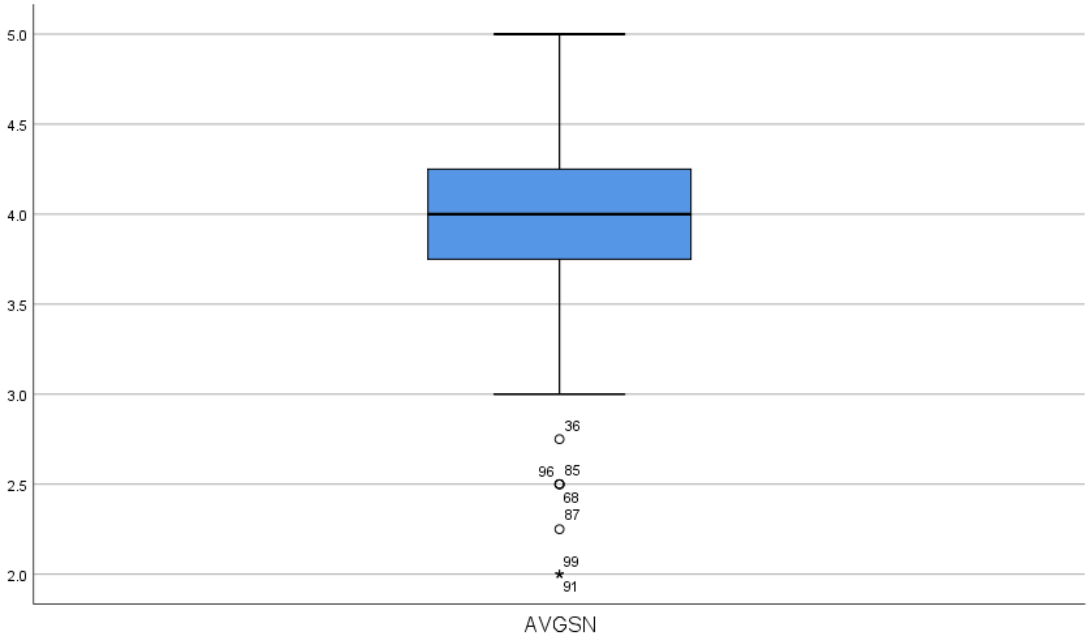
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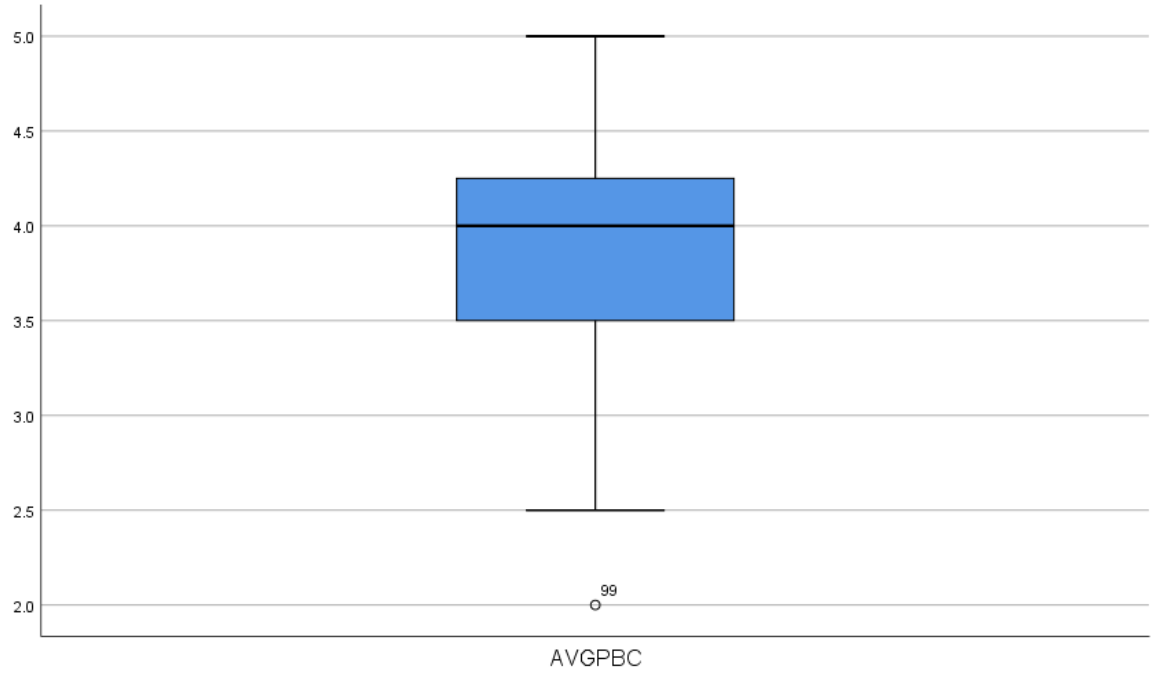
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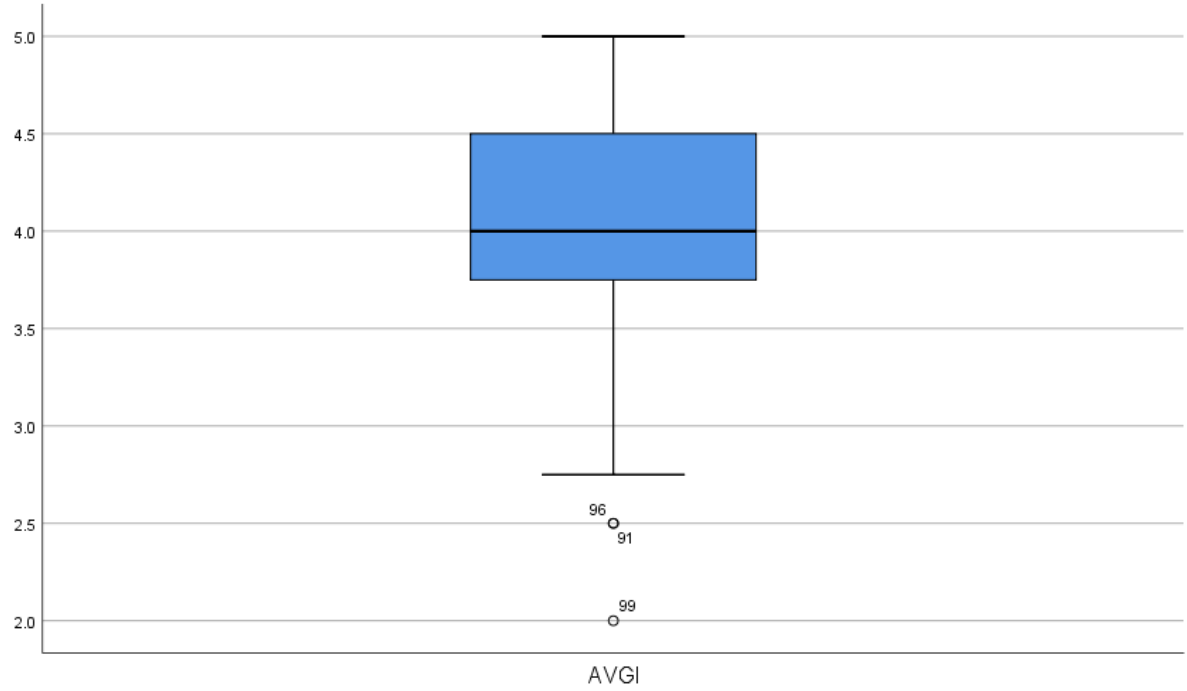
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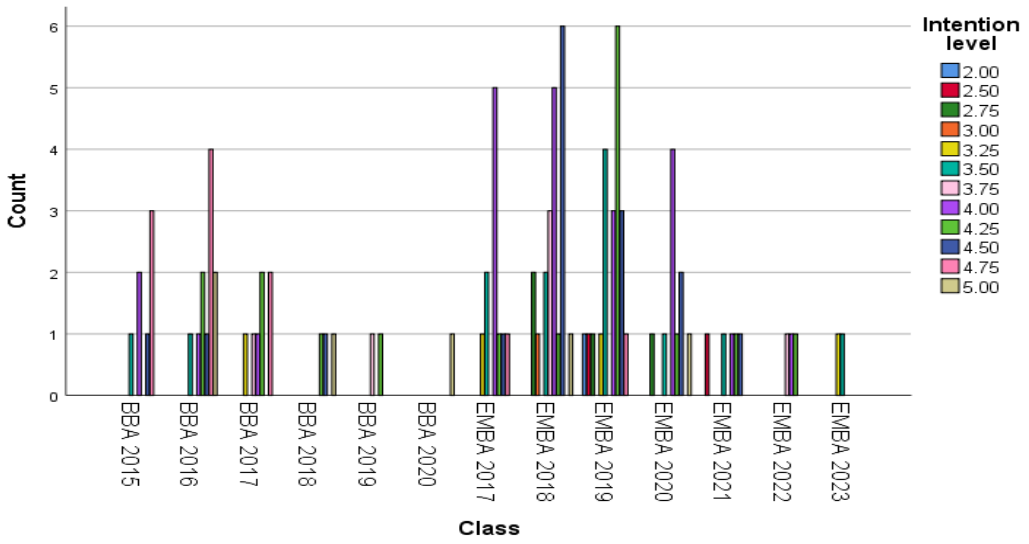


Appendix B: Questionnaire Design

VARIABLES	DIMENSIONS		QUESTIONS	SCALE
INTENTION:	Determination	I1:	My intention to apply Undergraduate/BBA or Graduate/MBA class is to get better future career	5 Scale Likert
		I2:	I will work hard to finish my thesis on time	
	Readyness	I3:	It is easy for me to manage time between thesis and regular activities	
		I4:	I am confident that if I wanted to I could graduate on time	
PERSONAL ATTITUDE:	Affective	PA1:	I believe to graduate on time	5 Scale Likert
	Believe	PA2:	Being Undergraduate/BBA or Graduate/MBA graduates imply more advantage to me	
		PA3:	Becoming Undergraduate/BBA or Graduate/MBA graduates is attractive for me	
	Satisfaction	PA4:	Being Undergraduate/BBA or Graduate/MBA graduates would entail great satisfaction for me	
SUBJECTIVE NORM	Family	SN1:	My family, friends and the company where I interned or worked, supported me to graduate on time	5 Scale Likert
	Friend	SN2:	Most of the students in my class with whom I am acquainted are working hard to graduate on time	
	College	SN3:	Most family members, friends and colleagues of companies where I have interned or worked, consider graduating on time a must	
	Family, Friend, College	SN4:	Most people whose opinions I value would support my decision to finish thesis on time	
PERCEIVED BEHAVIORAL CONTROL:	Self Efficasy	PBC1:	I'm fully aware on the thesis timeline in order to graduate on time	5 Scale Likert
		PBC2:	I use the knowledge gained during my studies in the Undergraduate/BBA or Graduate/MBA classes to graduate on time	
	Awareness	PBC3:	I can always manage to solve difficult problems if I try hard enough	
		PBC4:	I know how to do my thesis	

STATEMENT LETTER

The undersign is:

Name : Wawan Rahardianto

NIK : 18 23 20 51

Address : Jl. Pisok 9 EB-22 No.9, Sektor 5, Bintaro Jaya, Tangerang Selatan, Banten

Hereby declare that:

1. The manuscript has not been published or are in the process of submission in the other journals.
2. Scientific paper is free of plagiarism.

If it is found in the future that there is plagiarism or other abuses in the submitted paper, I am willing to accept the sanctions in accordance with the provision of the legislation.

Sincerely,

Wawan Rahardianto

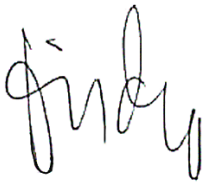
PAPER APPROVAL FORM

Title : Intention to Graduate on Time During Covid-19 Pandemic.
The Moderating Role of Degree Program.
A Case Study in Student of IPMI International Business School.

Author : Wawan Rahardianto

This paper has been revised in accordance with the reviewer(s) recommendations, and this paper I approve to published in any reputable journals.

Jakarta, 10 january 2021



Dr. Ir. Firdaus Basbeth, MM

JOURNAL PAPER

Intention to Graduate on Time During Covid-19 Pandemic. The Moderating Role of Degree Program.

A Case Study in Student of IPMI International Business School.

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Abstract:

Covid-19 pandemic initiate global new normal life for everyone. Most higher education implemented school-from-home through e-learning to follow World Health Organization regulation on social distancing which made many students find it much easier in technical aspects and safer during pandemic, including students in IPMI International Business School. However, pandemic has affected student intention to graduate on time. Between 2019 to 2020, student intention to graduate on time has declined 15% for BBA and 23% for EMBA/MBA. BBA students have difficulties with the internet connection, less interaction for group discussion with friends and lecturer, inconvenient lecturing method, disruption at home such as on-line gaming, social media and movie streaming. EMBA/MBA students have difficulties to finish their thesis due to heavier workload, inconvenient online consultation, difficulty in finding research resources, and worried for virus infection. This research objective is to study the effects of personal attitude, subjective norm, perceived behavioral control towards student intention to graduate on time with the moderating role of the degree program during pandemic using Theory Planned Behavior. Onion methodology (Saunders, 2007) guided an online quantitative survey in November 2020 using proportional stratified sampling method on 104 data samples. Then calculate the descriptive analysis using SPSS and PLS-SEM. The result found there was significant relationship between personal attitude and intention, subjective norm and intention, perceived behavioral control and intention. However, there was insignificant relationship between the moderating role of the degree program to personal attitude and intention, subjective norm and intention, also perceived behavioral control and intention. With limitation of 104 data sampling gathered within 14 days in IPMI BBA and EMBA/MBA students, this research recommended higher education to be more proactive to engage personal attitude, subjective norm, perceived behavioral control to increase student intention to graduate on time.

Keywords: theory planned behavior, intention to graduate on time, degree of moderating role, e-learning, Covid-19 pandemic.

1. Introduction

On January 30, 2020, the World Health Organization declared the Covid-19 outbreak as an international health emergency due to the high risk of virus fast infectious spreads, confirmed cases, and high mortality rate. Countries with vulnerable health service systems will get the most impact (Walker, Whittaker, Watson et. all, 2020). The Covid-19 pandemic affected the way of the global economy works between health, public service, economics, politic, agriculture, transportation, and education that caused major economic and financial crisis (Lucchese & Pianta, 2020). In education sector, many higher education institutions must adapt the lecturing and administrative activities to be carried out remotely from home (UNESCO, Sohrabi, Alsafi, O'Neill, Khan, Kerwan, Al-Jabir, Agha, 2020). This new normal is affecting student intention to graduate ontime during Covid-19 pandemic.

Djamarah (2011) and Slameto (2010) mentioned three factors that affect student intention to graduate on time. First, internal factors that exist in individuals such as physical (health and disabilities), psychological (intelligence, attention, interests, talents, motivation, maturity, cognitive abilities, and readiness), and fatigue (physical exhaustion and psychological fatigue). Second, external factors that exist outside the individual which includes environmental such as family (how parents educate the students at home, relationships between family members, home atmosphere, family economic conditions and understanding of parents), community (student activities in society, mass media, social friends, and forms of community life). Third, instrumental factors that exist within the school learning process (teaching methods, assignment, curriculum, teacher/lecturer, learning tools, learning time), relationship (student to student relations, school discipline) and building and facilities (classroom, library, sports center, function hall, discussion room).

The national average for high education graduates in Indonesia was considered very low with only 3.7% per year (BPS, 2015 to 2019). While the Master level of completion studies on time is also very low with 21% students graduate on time (DIKTI, 2015). Undergraduate students tend to graduate within 4 to 6 years (Sutter, 2014) and graduate students tend to graduate 2 to 3 years. Delay in graduate on time will hurts students, universities, lecturers, sponsors, and the government. Students must pay an additional tuition fee and a longer time to complete their studies. Universities will lose the credibility of education management. Lecturers will spend additional time on education consultation. Sponsors demand immediate graduation. Government demands

the university to be responsible for the effectiveness of education funds. A study from an economic perspective, when the level of student graduation is low or delay in graduation, the production for skilled labor in the economy will decrease which results in low spending and taxation (Turner, 2004).

This study is assessing bachelor and master students' intention to graduate on time during the Covid-19 pandemic at IPMI International Business School (IPMI). Overall IPMI students that graduate on time (GOT) is showing a growth trend from 2015 to 2019 whereby 353 MBA student graduate on time (93% GOT rate) and 87 BBA students graduate on time (85% GOT rate). However, from 2018 to 2020, the GOT rate showed a declining trend (from 93% to 85% for BBA and 98% to 77% for MBA), causing the Non-GOT rate rise significantly (from 7% to 15% for BBA and 2% to 23% for MBA). This paper also studying the effect of the degree program which refers to Undergraduate/BBA and Graduate/EMBA/MBA students in IPMI International Business School as a mediating role. This moderating role will be the novelty of the research.

2. Literature Review

To evaluate the factors that influence student intention to graduate on time, this paper will use Ajzen's (1991) modified model of the theory of planned behavior (TPB) and considering the inclusion of the mediating role of the degree program. TPB was selected for this study as it assesses many of the personal and situational factors that influence undergraduates' intention to further their education. TPB will measure student intention to graduate on time by predicting student personal attitude (i.e., favorable or unfavorable aspects of graduation for their future), student subjective norms (i.e., perceived views from student's environment such as parents, relatives, friends, and colleague), student perceived behavioral control (i.e., how easy to enact the behavior to graduate) with the moderating role of degree program (undergraduates and graduates students). TPB is highly effective and influential in numerous areas such as predicting intention to graduate for general and disability college students (Fichten, et al., 2014, 2016), predicting students' intention to graduate from high school (Davis, Ajzen, Saunders, & Williams, 2002), student intends to apply to graduate school (Ingram, Cope, Harju, & Wuensch, 2001). TPB has predicted why both traditional and non-traditional undergraduates pursue a four-year degree program (Sutter & Paulson, 2015), predict academic behaviors that relate with current study (Ajzen & Madden,

1986; Phillips, Abraham, & Bond, 2003). All these studies are supporting the argument that TPB can be useful to predict college students' intention to graduate.

Personal Attitude. Personal attitudes are determined by the individual beliefs whether or not the behavior leads to the valued outcome (Fishbein & Ajzen, 1975; Ajzen, 1985). For example, "I believe that going to graduate school is more important to my future success than getting a job". Attitude also defined as what human thinks on particular behavior (Ajzen 1991). The person who associated feelings of happiness with behavior is more likely to commit to that behavior (Al-Rafee and Cronan, 2006).

Subjective Norm. Subjective norm relates to the perception of social pressure to perform an intention and involving believes that other individual or group think he or she should perform the intention (Fishbein & Ajzen, 1975; Ajzen, 1985). Subjective norms are the social pressure exerted on an individual to do something (Ajzen 1991). This pressure can come from anyone a person knows and members of collectivist cultures are more sensitive to subjective norms than members of individualistic cultures (Ajzen 2001).

Perceived Behavioral Control (PBC). Perceived Behavioral Control is a non-motivational factor and represent the degree program to which a person believes that the required opportunities and resources are accessible for performing the intention (Ajzen, 1988). The more resources and opportunities people think they possess, the greater should be their PBC over the intention (Madden, Ellen, and Ajzen, 1992). PBC is an individual's perception to perform a certain action and becoming one of the strongest predictors of intention (Notani 1998).

Intention (I). The intention of this study refers to student intention to graduate on time. Intentions are assumed to capture the motivational factors that influence intention and indicates willingness to try hard and plan to exert effort in order to perform the intention (Fishbein & Ajzen, 1975; Ajzen, 1985). Ajzen (1991) has identified seven factors that contribute to intention: subjective norms, normative beliefs, attitude toward the behavior, behavioural beliefs, perceived behavioral control, control beliefs, and actual behavioral control. Several studies indicate that the strength of these factors influence intention and powerfully influence behavior (Latimer and Ginis 2005; Kargar et al. 2010). Intentions are a function of salient information about the likelihood that performing a specific behaviour that leads to a desired outcome which relates to three items that

ask about an individual intends to apply, to get into, and to complete graduate school (Ingram, Cope, Harju, Wuensch, 2000).

Relationship between Personal Attitude and Intention. Personal Attitude had the highest correlation with intentions whereby people who have a positive attitude toward graduate school are more likely to intend to go to graduate school and have more willing to graduate (Ingram, Cope, Harju, Wuensch, 2000). In student attitude toward technology adoption models has shown less intention affect (Chu and Chen 2016). However, students' attitudes towards graduation to earn a degree program whether they graduate within four to six years and intention to graduate did not differ significantly across the year in school (Sutter & Paulson, 2015).

Relationship between Subjective Norm and Intention. People whose significant others including family and friends, have a positive attitude toward graduate school. However, most of the student's parents did not go to graduate school, therefore SN are not a strong predictor of intentions (Ingram, Cope, Harju, Wuensch, 2000). SN predicted teachers' intentions to use computers (Teo 2012) and college students' intentions to use web technologies (Cheng and Chu, 2016).

Relationship between Perceived Behavior Control and Intention. Overall, TPB has predicted undergraduate students' intention to graduate. The indication was shown that students' PBC contributes to their goal to obtain four-years to graduate (Sutter & Paulson, 2015). People who feel that they have some behavioral control tend to go to graduate school and graduate (Ingram, Cope, Harju, Wuensch, 2000). In terms of students' ability to use web technologies, PBC has a significant effect to predict student interest in using technologies (Woo et al. 2011) and student intentions to work collaboratively online (Cheng et al. 2016).

The moderating role of Degree Program. Degree Program defined as undergraduate/BBA and graduate/EMBA/MBA students. Hence, the theory of planned behavior is highly effective and influential in numerous areas such as predicting intention to graduate for general and disability college students (Fichten, et al., 2014, 2016), predicting students' intention to graduate from high school (Davis, Ajzen, Saunders, & Williams, 2002), student intends to apply to graduate school (Ingram, Cope, Harju, & Wuensch, 2001). TPB has predicted why both traditional and non-traditional undergraduates pursue a four-year degree program (Sutter &

Paulson, 2015), predict academic behaviors that relate with current study (Ajzen & Madden, 1986; Phillips, Abraham, & Bond, 2003). All these studies are supporting the argument that the theory of planned behavior can be useful to predict college students' intention to graduate. Degree Program as moderating role to the theory of planned behavior especially between personal attitude and intention, between subjective norm and intention, then between perceive behavioural control and intention to graduate on time among student in IPMI will be the novelty of this study.

The research will focus on the factors that affect IPMI Business School student to graduate on time during the Covid-19 pandemic. This research is measuring the effect of personal attitude (PA), subjective norm (SN), Perceived Behavioral Control (PBC), toward intention (I) to graduate on time and measuring the effect of degree program as moderating role towards the relationship between Personal Attitude and Intention, Subjective Norm and Intention, Perceived Behavioral Control and Intention. Theoritical framework will be as follow:

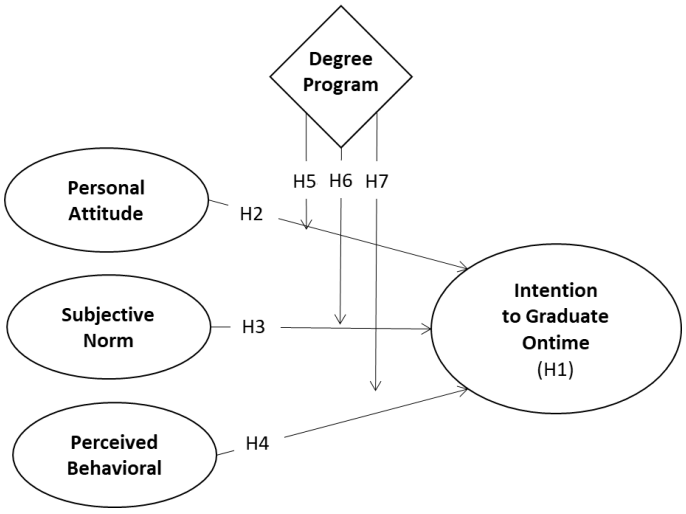

Figure 1. Hypothesis model

Source: Develop by author for the journal, 2020

Based on the literature review the taking after is hypothesized:

H1: The level of student intention to graduate on time based on the curriculum in IPMI is high.

H2: Personal Attitude has a positive effect on student Intention to graduate on time among IPMI business school students in Jakarta.

H3: Subjective norms has a positive effect on student Intention to graduate on time among IPMI business school student in Jakarta.

H4: Perceived Behavioural Control has a positive effect on student Intention to graduate on time among IPMI business school students in Jakarta.

H5: The relationship of Degree Program as moderating effect is stronger between Personal Attitude and student Intention to graduate on time among IPMI business school students in Jakarta.

H6: The relationship of Degree Program as moderating effect is stronger between Subjective Norm and student Intention to graduate on time among IPMI business school students in Jakarta.

H7: The relationship of Degree Program as moderating effect is stronger between Perceived Behavioural Control and student Intention to graduate on time among IPMI business school students in Jakarta.

3. Research Methodology

This study will use Saunders Research Onion (2007) that illustrates the stages involved in the development of a research work. The first layer is research philosophy (Positivism) to find explanation by using the generally accepted knowledge of the people (Bryman, 2012). Researchers have found that students who pursue mastery-oriented learning goals tend to learn more than performance-oriented peers and the quality of their engagement is higher because they are focused on what they are doing (Woolfolk, 2013). Second layer is the deductive approach develops the hypothesis upon a pre-existing theory then formulates the research approach to test it (Silverman, 2013). Third layer is the research strategy (Survey) due to its economic value, reliable data and suitable during the Covid-19 pandemic situation to work from home which involve sampling a representative proportion of the population to observe contributing variables and permits the collection of vast data that will be used to answer the research question. (Bryman & Bell, 2011). Fourth layer is the methodology (Mono method) to focus in quantitative methodology to gather information during the Covid-19 pandemic on 28 November 2020 to 4 December 2020. Fifth layer is the analysis and data collection is a process used to the study overall reliability and validity. To enrich the findings, the researcher is using primary data gained directly from questionnaires that had been filled in by respondents in the Google form to get individual opinions and secondary data

obtained by active search and collecting information from IPMI International Business School such as journals, books, reports, and other data has been collected by previous researchers.

The population is the total number of students for bachelor (BBA 2015, 2016, 2017) and master (EMBA/MBA 2017, 2018, 2019) in IPMI International Business School. There are 300 students identified with composition of 86 BBA students (29%) and 214 MBA students (71%).

The sampling method is probability using proportionate stratified random sampling where each person within the population has the same chance of being picked, considered most efficient and is a good choice when differentiated information is desired about various strata within the population from data provided (Sekaran & Bougie, 2009). There are numerous ways to identify number of sampling. Krejcie and Morgan (1970) formulated the population size of 300 students will need 169 sample size. G Power examination (Erdfelder, Faul, & Buchner, 1996) formulated with the R2 values of 0.05 and probability error 5%, will need 107 sample size. The table of Cohen (1992) formulated with the population of 300 students will be focusing on 5% probability error, R2 of 0.50, 80% of statistical power, 4 independent variables with 6 number of arrows pointing will need 88 respondents. Since this research study is descriptive and features a low number of populaces within a limited time, the respondents will vary between 88 to 169 respondents.

The analysis process in this study is using the PLS-SEM (Partial Least Square / Variance Structural Equation Modeling) due to the multiple variables used and the sample size is small (Basbeth, Razik, & Ibrahim, 2018).

Data collection will be measured as it were by a survey that will reply by respondents. 88 to 169 sets of survey will be disseminated to respondents with composition of 30% BBA students and 70% MBA students. The data picked up will be degree program the relationship between personal attitudes, subjective norm, and perceived behavioural control towards deliberate to BBA and MBA studies from IPMI business school. This information collection is utilized to spare a fetched and time. This research is measured by quantitative research. Subsequently, researchers utilize surveys to gather the data from the respondents. The components of survey are gotten and adjusted from the past investigation as direction. The survey will be distributed by electronically medium (questionnaire from Google form).

Survey questionnaires are designed based on the theoretical background of TPB (Ajzen, 1991) and the questions are derived from the recent research and questionnaires of Ajzen (2013). The survey has three segments. Segment A contains questions relating to the demographic profile

of the respondents which incorporate the name, gender, and age. Segment B contains questioning related to descriptive analysis measured by using a likert scale from 1 to 5 (with 1= strongly disagree, 2= disagree, 3= neutral which neither agree nor disagree, 4 = agree, 5= strongly agree) with related factors (intention, personal attitude, subjective norm, and perceived behavioral control). Segment C contains open questions on overall intention to graduate on time.

On the reliability test, the researcher is using Cronbach's Alpha by validating the ratio-level of information to measure the reactions of the student consistency where $\alpha < 0.6$ consider poor, $0.6 < \alpha < 0.7$ consider moderate, $0.7 < \alpha < 0.8$ consider good, $0.8 < \alpha < 0.9$ consider very good, $\alpha > 0.9$ consider excellent (Cronbach, 1951). Based on the questionnaires, the reliability test result is shown in Table 1. The result reported that all variables for Personal Attitude (0.861), Subjective Norm (0.801), Perceived Behavioral Control (0.726), and Intention (0.785) has Cronbach alpha more than 0.7. Therefore, the questionnaires and variables are considered as reliable.

Table 1 Reliability Test with Cronbach's Alpha

PA Question	Cronbach's Alpha	SN Question	Cronbach's Alpha	PBC Question	Cronbach's Alpha	I Question	Cronbach's Alpha
PA1	0.861	SN1	0.801	PBC1	0.726	I1	0.785
PA2		SN2		PBC2		I2	
PA3		SN3		PBC3		I3	
PA4		SN4		PBC4		I4	

Source: SPSS for the thesis, 2020

To check the validity test, the researcher is using Pearson's Correlation which should be more than 0.3 to indicate that the questions are valid (Pearson, 1948). The result reported that all questionnaires have a value of more than 0.3, therefore the questionnaires and variables are considered valid.

Table 2 Validity Test with Pearson Correlation

PA Question	Pearson Correlation	SN Question	Pearson Correlation	PBC Question	Pearson Correlation	I Question	Pearson Correlation
PA1	0.754**	SN1	0.769**	PBC1	0.781**	I1	0.751**
PA2	0.863**	SN2	0.765**	PBC2	0.699**	I2	0.869**
PA3	0.875**	SN3	0.778**	PBC3	0.682**	I3	0.688**
PA4	0.807**	SN4	0.827**	PBC4	0.800**	I4	0.846**

Source: SPSS for the thesis, 2020

Structural Equation Model (SEM) to test the relationship between independent variables and dependent variables. Figure 2 is showing the prediction of both variables. The left variable is an independent variable that consists of personal attitude, subjective norm, and perceived behavioral control whereas the right variable is a dependent variable that consists of intention. Partial Least Square (PLS) will be used to analyse this structural model by measuring the coefficient between dependent variables toward independent variables and the coefficient of the determination (R^2). The internal Model or Structural model represents the relationship between the independent variables and the dependent variable. If the result is showing a positive sign, it demonstrated the factors rise and drop together within the same heading (Jackson, 2012). Whereas negative signs shown the converse heading between variable, which one variable increment and another variable diminish (Adams & Lawrence, 2014), the lower the number of coefficient relationship, the weaker relationship exist between two factors (Jnr et al, 2007).

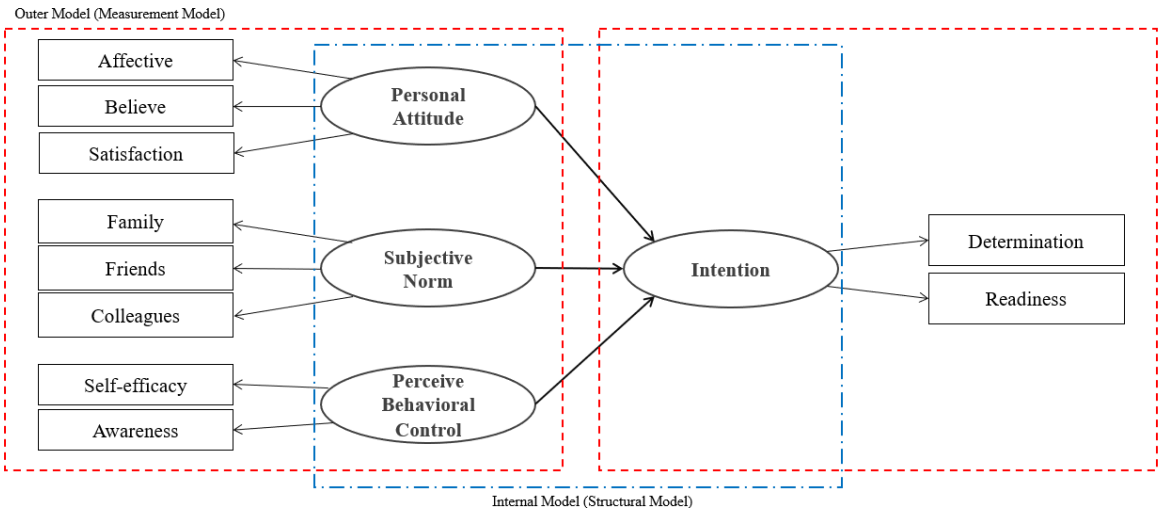

Figure 2 Conceptual Model

4. Finding and Discussion

Researcher conduct data screening before the examination of descriptive statistics which enabled to detect values that were out of range (Hair et al., 2010). Then researcher conduct checking and treatment of missing data, followed with outliers were discussed as part of measurement error reduction methods. To deal with missing data, the researcher uses the SPSS computer program and took precautionary measures during the data collection phase to lessen the chances of missing data. There were no missing data in the questionnaire received (Trochim, 2001). Then outliers are defined as extreme values within the interval or ratio data (Hair, 2008) and those cases whose scores are significantly dissimilar from all the others in a given set of data (Byrne, 2010). Outliers were detected using SPSS and no outliers were detected. Hence for the degree program as a moderating role, the researcher is doing coding to differentiate BBA with "0" and EMBA/MBA with "1".

Respondent Profile. There are 300 students listed as respondents whereas most of the respondents were a student in the graduate EMBA/MBA program (70%) and undergraduate BBA program (29%). 123 students were giving feedback towards the questionnaire and only 104 students eligible as respondents. The majority of respondents are at the age of 31-40 years old (36%), mostly female (53%), currently studying in MBA/EMBA (42%) from the class of MBA/EMBA 2019 (30%) whereby their profiles are at productive age and pursuing higher education to support their jobs.

Descriptive Analysis. Represents the general view of the questionnaire response by showing key measurements of the variables such as mean, standard deviation, variance and kurtosis, and skewness. The variables measured are Personal Attitude (PA), Subjective Norm (SN), Perceived Behavioral Control (PBC), and Intention (I) produced using SPSS Statistic. Mean is the sum of the data set divided by the total numbers of data and an important tool to different data sets. Table 3 reported the mean contribution of each variable as follows: Personal Attitude (PA): 4.197, Subjective Norm (SN): 3.966, Perceived Behavioral Control (PBC): 3.892, and Intention (I): 4.043. Personal Attitude has the most meaningful contribution (due to student high rates for affective, belief and satisfaction), followed by I, Subjective Norm, and Perceived Behavioral Control. Skewness is the distortion (asymmetry) of the symmetrical bell curve (normal

distribution data set) which can be positive, negative, and zero. Kurtosis is a measure of the degree program of "tailed-ness" whereby the higher value of the kurtosis, the curve will be more taper.

Table 3 Descriptive Statistics

		PA	SN	PBC	I
N	Valid	104	104	104	104
Mean		4.197	3.966	3.892	4.043
Std. Deviation		0.601	0.662	0.563	0.613
Skewness		-0.943	-0.828	-0.444	-0.821
Std. Error of Skewness		0.237	0.237	0.237	0.237
Kurtosis		1.795	0.836	0.726	0.735
Std. Error of Kurtosis		0.469	0.469	0.469	0.469

Source: SPSS for the thesis, 2020

Overall, the mean value of the variable is high (scale at 4.024). The value varies from the lowest 3.714 (Subjective Norm with a colleague as the dimension) to the highest 4.387 (Personal Attitude with satisfaction as the dimension) as seen in Figure 3.

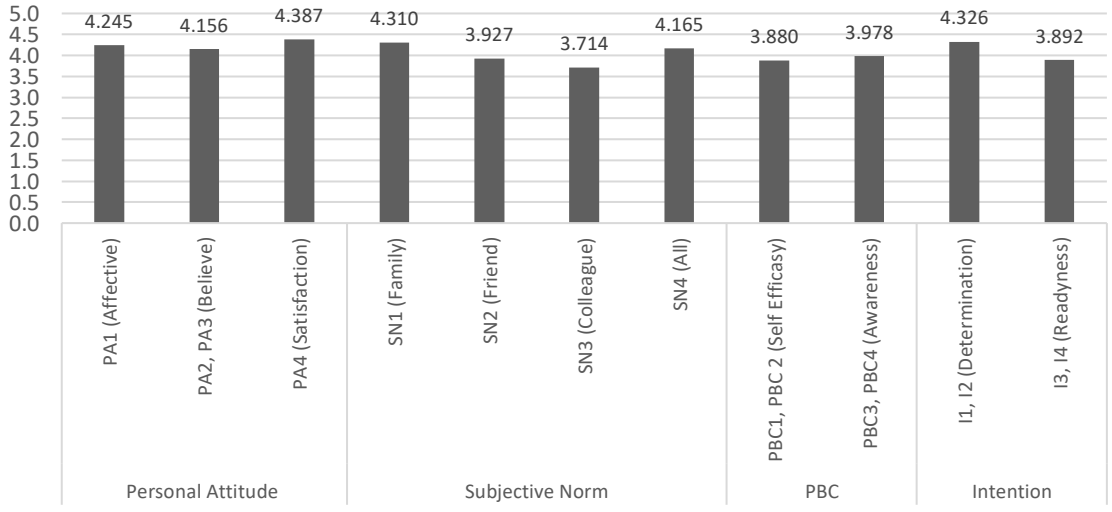

Figure 3 Mean Value of Indicators in Variables

Source: Developed by the author for this thesis, 2020

The variable was also analysed from the perspective of the education degree program (as seen in Figure 4) whereby BBA students and BBA graduates reported higher mean value than MBA/EMBA. For BBA, the mean value varies from the lowest scale at 4.030 (PBC with self-efficacy as a dimension) to the highest scale at 4.606 (Subjective Norm with family as the dimension). For MBA/EMBA, the mean value varies from the lowest scale at 3.632 (PBC with self-efficacy as the dimension) to the highest scale at 4.197 (Subjective Norm with family as the dimension).

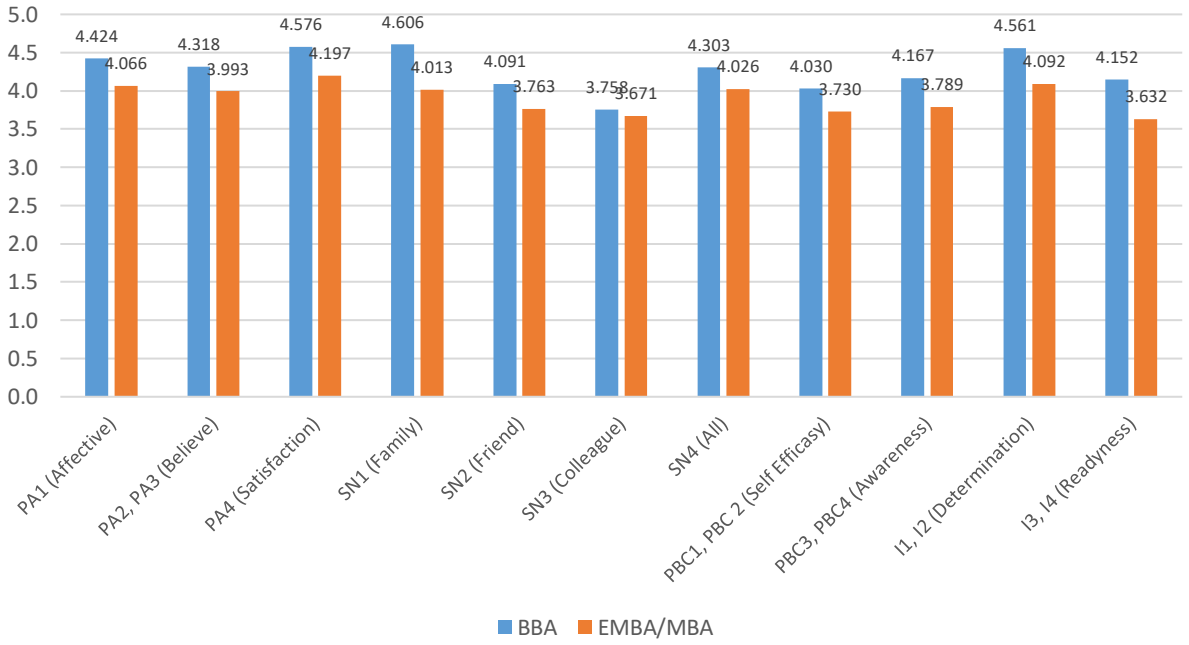

Figure 0 Mean Value of *Indicators* by Degree Program

Source: Developed by the author for this thesis, 2020

The Level of Intention (I). The result of descriptive statistics as seen in Table 4.3 represent the level of student Intention to Graduate on Time, gained from distributed research question with high mean value scale of 4.043 (Fig. 5). Evaluating student Intention to Graduate on Time is important to explore the level of Intention to Graduate on Time among BBA and EMBA/MBA students in IPMI. Secondly, this level will be the reference for the development of student Intention to Graduate on Time for IPMI in the future.

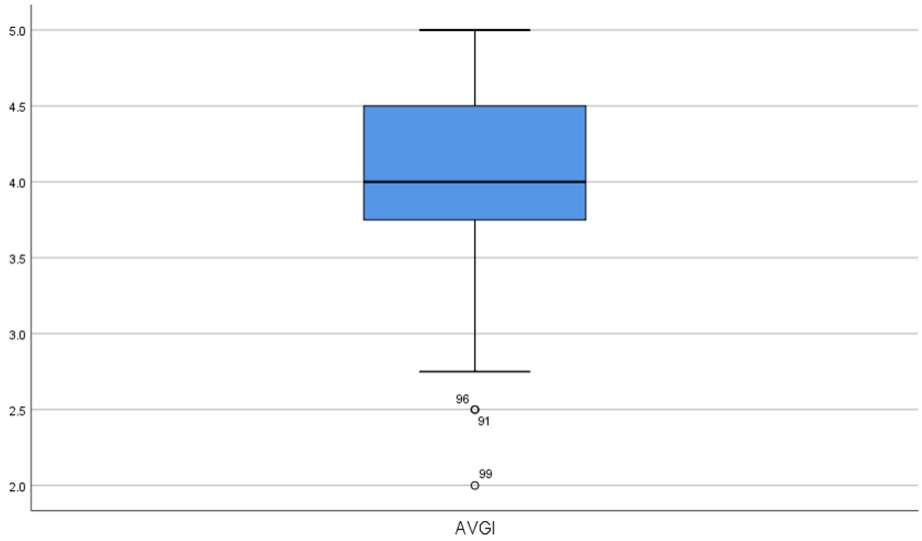

Figure 5 The mean value of Intention to Graduate on Time

Source: SPSS for the thesis, 2020

This research analysed four questions of student Intention (I) which are: I1 question is "My intention to apply Undergraduate/BBA or Graduate/MBA class is to get a better future career", I2 "I will work hard to finish my thesis on time", I3 "It is easy for me to manage time between thesis and regular activities", I4 "I am confident that if I wanted to I could graduate on time" as seen in Figure 4.10. I1 and I2 are part of the determination as a dimension. I3 and I4 are part of readiness as a dimension. I1 and I2 are the highest mean with result 4.326 which could be interpreted that IPMI student intention to apply BBA or EMBA/MBA is to get a better future career, therefore student determined to work hard to finish their thesis on time. I3 and I4 are showing lower results 3.892 of readiness to graduate on time derived from the easiness of time management and confidence level to graduate on time.

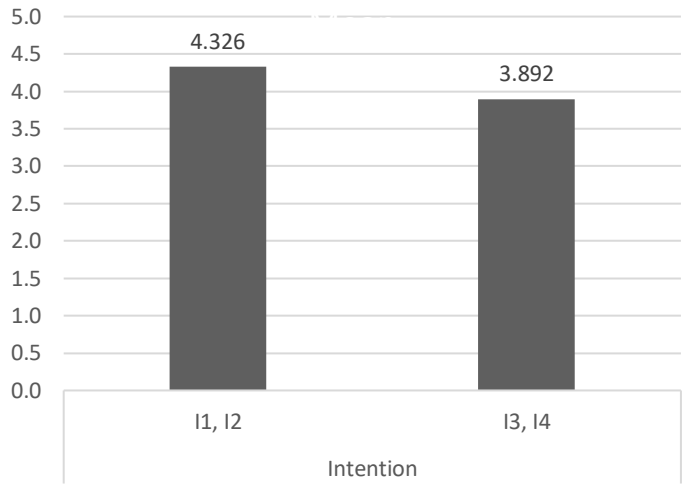

Figure 6 The Mean value of Intention to Graduate on Time

Source: SPSS for the thesis, 2020

The next analysis is examining the mean value for BBA and EMBA/MBA intention to graduate on time as seen in Figure 4.10 whereby the mean value of Intention for BBA (4.356) is higher than Intention for EMBA/MBA (3.862). BBA is more determine and ready to graduate on time than EMBA/MBA, therefore they intended to get the job to support the family and get a better career.

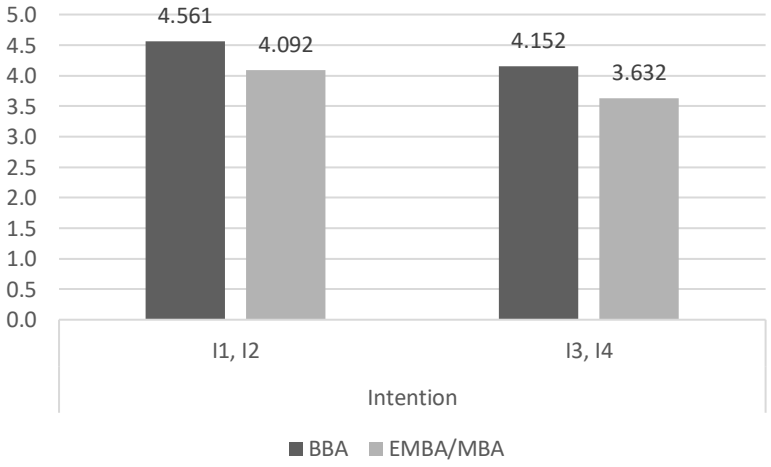

Figure 7 The mean value of Intention by Degree Program

Source: Developed by the author for thesis, 2020

The Level of Personal Attitude (PA). The result of descriptive statistics as seen in Table below represent the level of student Personal Attitude to Graduate on Time, gained from distributed research question with high mean value scale of 4.197 (Fig. 8).

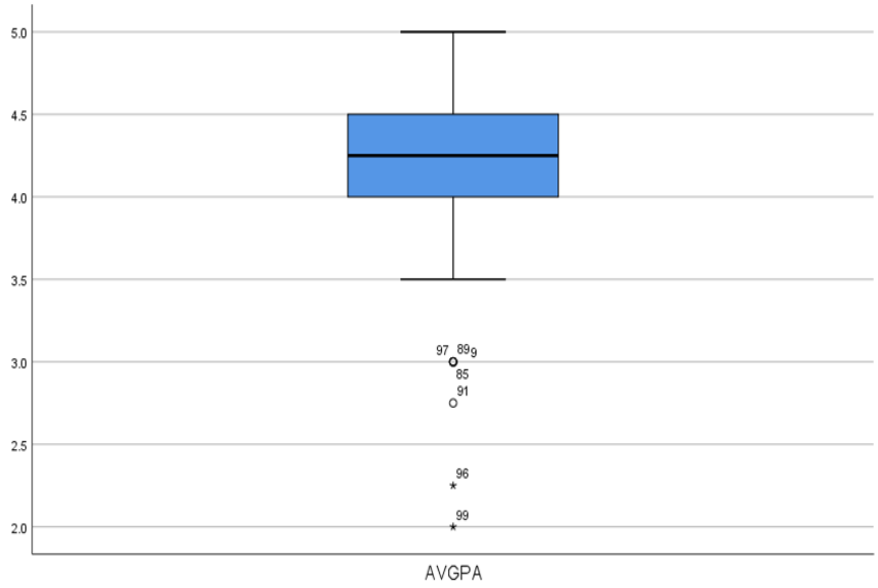

Figure 8 The Mean value of Personal Attitude

Source: SPSS for the thesis, 2020

This section is analysing student personal attitude based on the four questions: PA1 question is "I believe to graduate on time", PA2 question is "Being Undergraduate/BBA or Graduate/MBA graduates imply more advantage to me", PA3 question is "Becoming Undergraduate/BBA or Graduate/MBA graduates is attractive for me", and PA4 question is "Being Undergraduate/BBA or Graduate/MBA graduates would entail great satisfaction for me". From a dimension point of view, PA1 is part of affective, PA2 and PA3 are part of belief, and PA4 is part of satisfaction whereby PA4 is the highest value (4.387) followed with PA1 (4.245) and PA2 & PA2 (4.156) which means satisfaction is the major dimension that shape student personal attitude to graduate on time as seen in Figure 9.

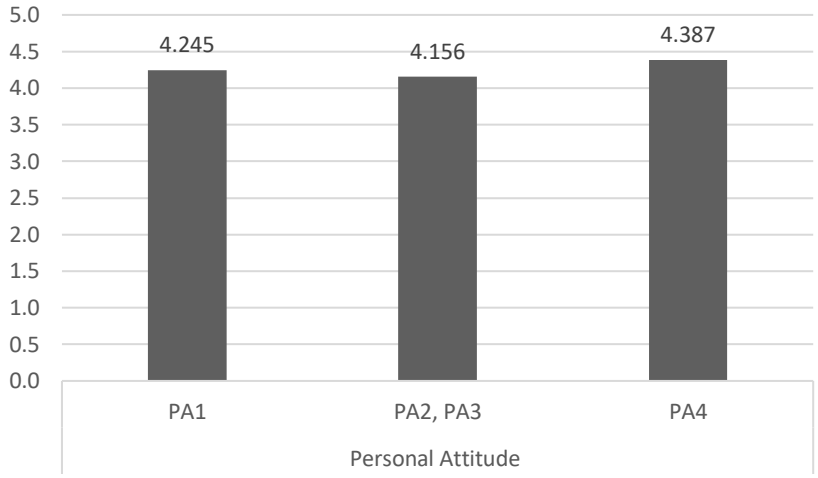

Figure 9 The Mean score of Personal Attitude

Source: Developed by the author for thesis, 2020

The next analysis is examining the mean value for BBA and EMBA/MBA personal attitude to graduate on time as seen in Figure 10 whereby the mean value of Intention for BBA (4.439) is higher than Intention for EMBA/MBA (3.868) whereby BBA student personal attitude will be more satisfied, effective and believe to graduate on time as part of their motivation achievement, personal satisfaction, and personal responsibility to graduate on time.

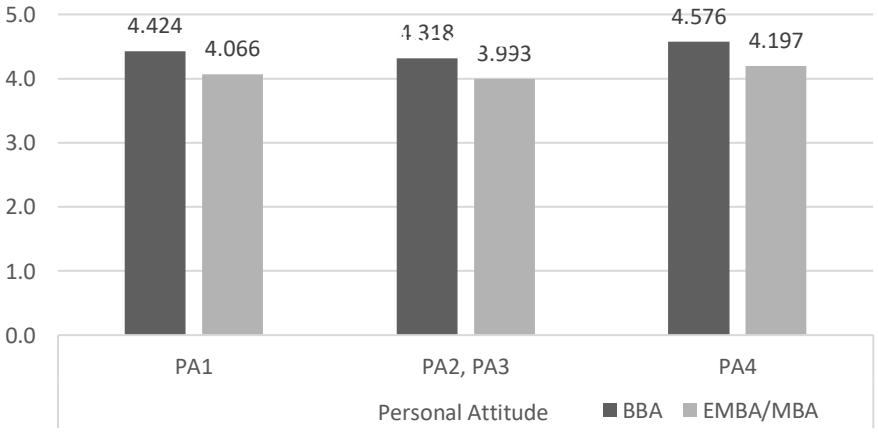

Figure 10 Mean Value of Personal Attitude by Degree Program

Source: Developed by the author for thesis, 2020

The Level of Subjective Norm. The result of descriptive statistics as seen in Table below represent the level of student Subjective Norm to Graduate on Time, with high mean value scale of 3.966 (Fig. 11).

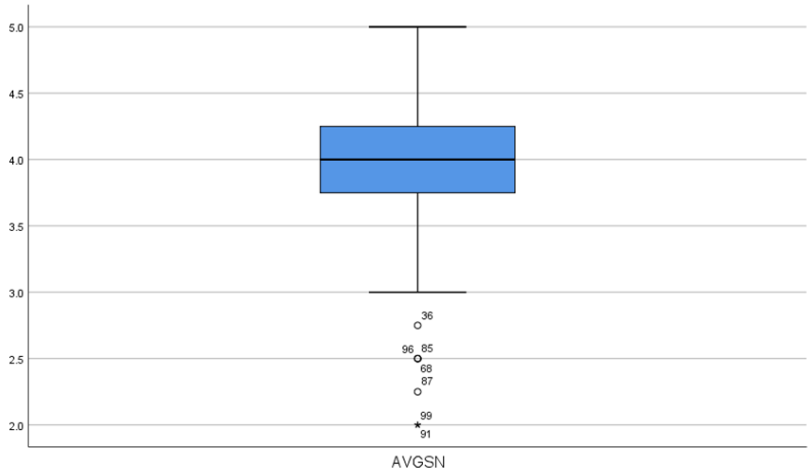

Figure 11 Mean Value of Subjective Norm

Source: SPSS for the thesis, 2020

This section is analysing student subjective norm to graduate on time based on the four questions: SN1 question is "My family, friends and the company where I interned or worked, supported me to graduate on time", SN2 question is "Most of the students in my class with whom I am acquainted are working hard to graduate on time", SN3 question is "Most family members, friends and colleagues of companies where I have interned or worked, consider graduating on time a must", and PA4 question is " Most people whose opinions I value would support my decision to finish a thesis on time. As seen in Figure 12, from a dimension point of view, SN1 is part of the family, SN2 is part of the friend, SN3 is part of the colleague, and SN4 is part of the family, friend, and colleague. SN1 is the highest value (4.310) followed by SN4 (4.165), SN2 (3.927), and SN3 (3.714).

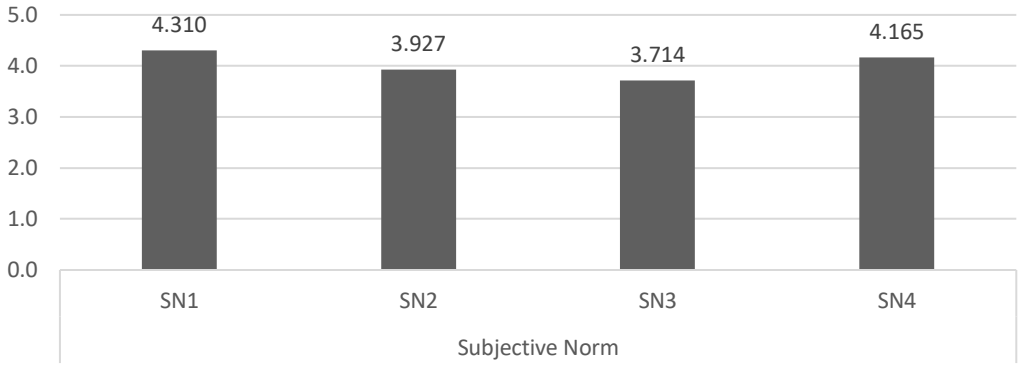

Figure 12 Overall Mean for Subjective Norm

Source: Developed by the author for thesis, 2020

The next analysis is examining the mean value for BBA and EMBA/MBA subjective norm to graduate on time as seen in Figure 13 whereby the mean value of subjective norm for BBA (4.189) is higher than EMBA/MBA (3.868) whereby BBA student to graduate on time was get support from family, colleague, and friend. The main reason is to get acknowledgment from family, friends and colleagues as a token of appreciation as seen in Figure 13.

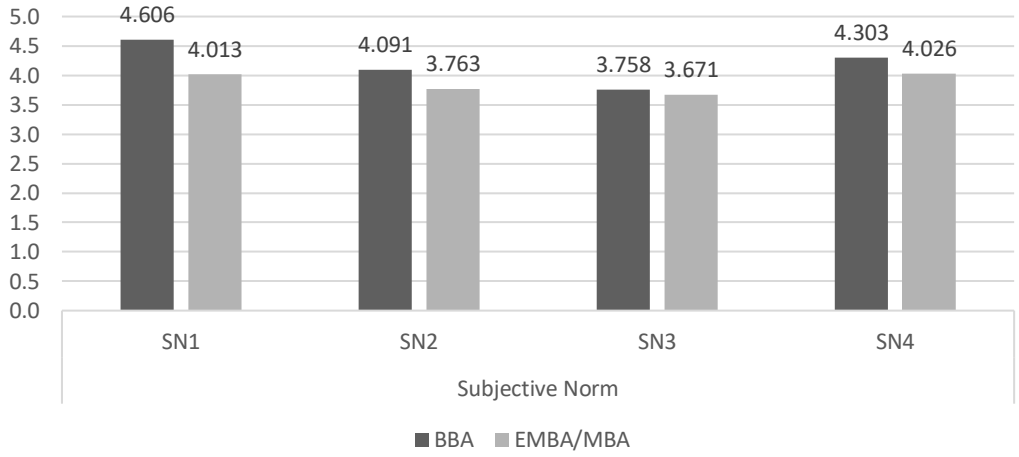

Figure 13 Mean Value of Subjective Norm by Degree Program

Source: Developed by the author for thesis, 2020

The Level of Perceived Behavioural Control (PBC). The result of descriptive statistics as seen in Table below represent the level of student Perceived Behavioural Control to Graduate on Time, gained from distributed research question with high mean value scale of 3.892 (Fig. 14).

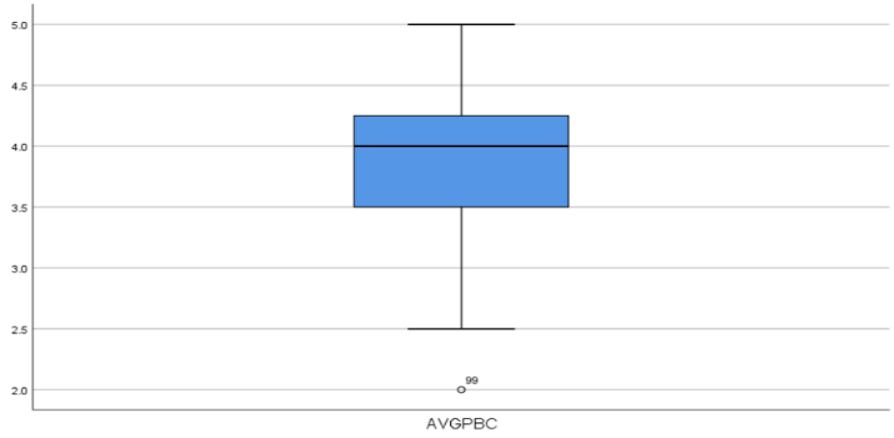

Figure 14 Mean Value of Perceived Behavioural Control

Source: SPSS for the thesis, 2020

This section is analysing student perceived behavioral control to graduate on time based on the four questions: PBC1 question is "I'm fully aware of the thesis timeline to graduate on time", PBC2 question is "I use the knowledge gained during my studies in the Undergraduate/BBA or Graduate/MBA classes to graduate on time", PBC3 question is "I can always manage to solve difficult problems if I try hard enough", and PBC4 question is "I know how to do my thesis". From a dimension point of view, PBC1 and PBC2 are part of self-efficacy then PBC3 and PBC4 are part of awareness whereby PBC3 and PBC4 are slightly higher (3.978) then PBC1 and PBC2 (3.880)

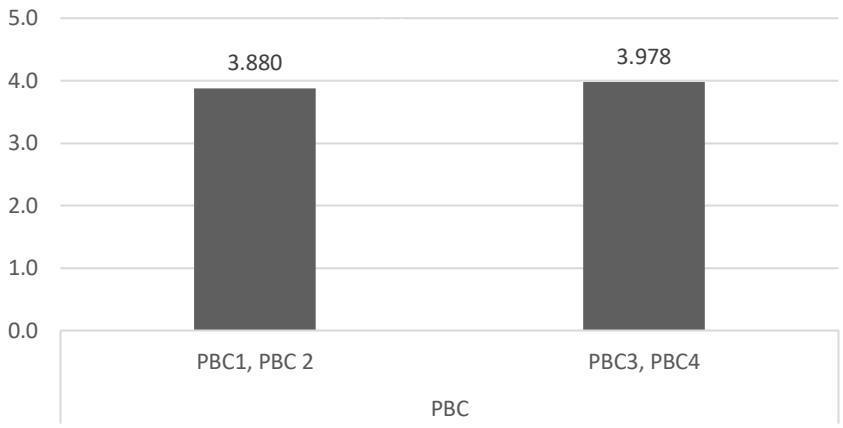

Figure 15 Overall Mean for Perceived Behaviour Control

Source: Developed by the author for thesis, 2020

The next analysis is examining the mean value for BBA and EMBA/MBA perceived behavioral control to graduate on time as seen in Figure 4.16 whereby the mean value of subjective norm for BBA (4.098) is higher than EMBA/MBA (3.760). Student can manage their difficult problem such as managing their thesis. Students also aware of the thesis timeline and using their knowledge gained during BBA or EMBA/MBA studies as seen in Figure 16.

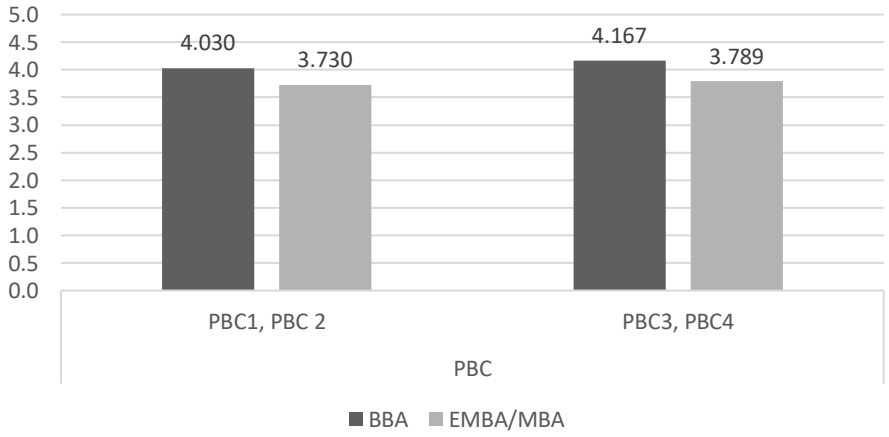

Figure 16 Mean Value of Perceived Behavioural Control by Degree Program

Source: Developed by the author for thesis, 2020

Normality Check. To evaluate the normality of data distribution scores, this research is using Kolmogorov – Smirnova statistic with a non-significant result (Sig. value more than 0.05)

indicates normality (Pallant, 2010). However, the result in Table 4 discovered that all variables had Sig. A value less than 0.05, therefore data indicated as abnormal.

Table 4 Normality Test

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
AVGPA	0.208	104	0.000	0.892	104	0.000
AVGSN	0.213	104	0.000	0.927	104	0.000
AVGPBC	0.182	104	0.000	0.953	104	0.001
AVGI	0.174	104	0.000	0.938	104	0.000

Source: SPSS data process, 2020

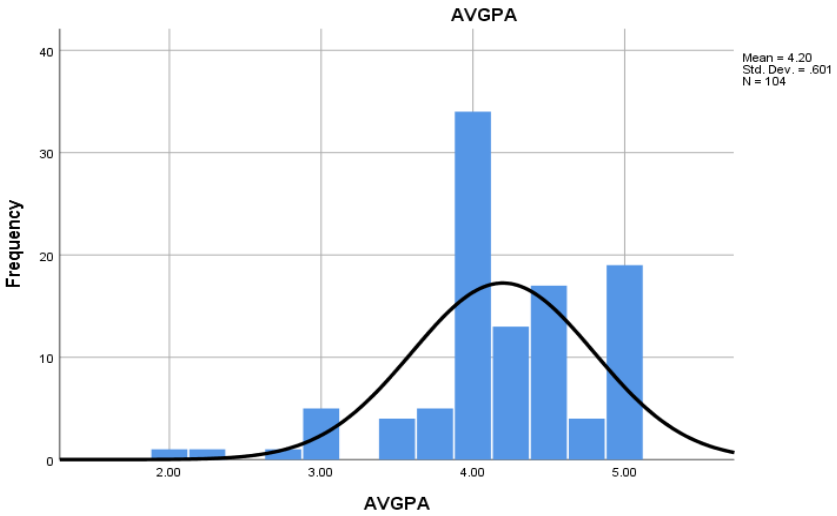

Figure 17 Data distribution of Mean Value of Personal Attitude

The next step is to examine the skewness and Kurtosis test. If the skewness is positive, it indicates the scores clustered to the left or low value. If the skewness is negative, it indicates that the scores are clustered at the high value or the right sight of the graph (Pallant, 2010). The result shown in Table 4.5 discovered that personal attitude (-0.942), subjective norm (-0.828), perceived behavioral control (-0.444), and intention (-0.821) had negative skewness value which means that the graph is skewing to the right at the higher value.

Table 5 Skewness and Kurtosis Test

	Personal Attitude	Subjective Norm	Perceived Behavioral Control	Intention
Skewness	-0.942	-0.828	-0.444	-0.821
Std. Error of Skewness	0.237	0.237	0.237	0.237
Kurtosis	1.795	0.837	0.727	0.735
Std. Error of Kurtosis	0.469	0.469	0.469	0.469

Source: SPSS data process, 2020

Kurtosis is informing the "peakedness" of the curve. The distribution is perfectly normal when the skewness and kurtosis are at 0 value (Pallant, 2010). If the kurtosis is negative, it indicates that the curve distribution is flat or too many cases in the extreme. If the kurtosis is positive, it indicates that the data are clustered at the center. The result shown in Table 4.3 discovered that the kurtosis value of personal attitude (1.795), subjective norm (0.837), perceived behavioral control (0.727), and intention (0.735) are having positive value. Therefore, the distribution of the curve is considered to be clustered at the center.

Model Evaluation. The next step is analysing the research model as shown in Figure 18 by using PLS-SEM using SMART PLS software to evaluate the measurement model and structural model.

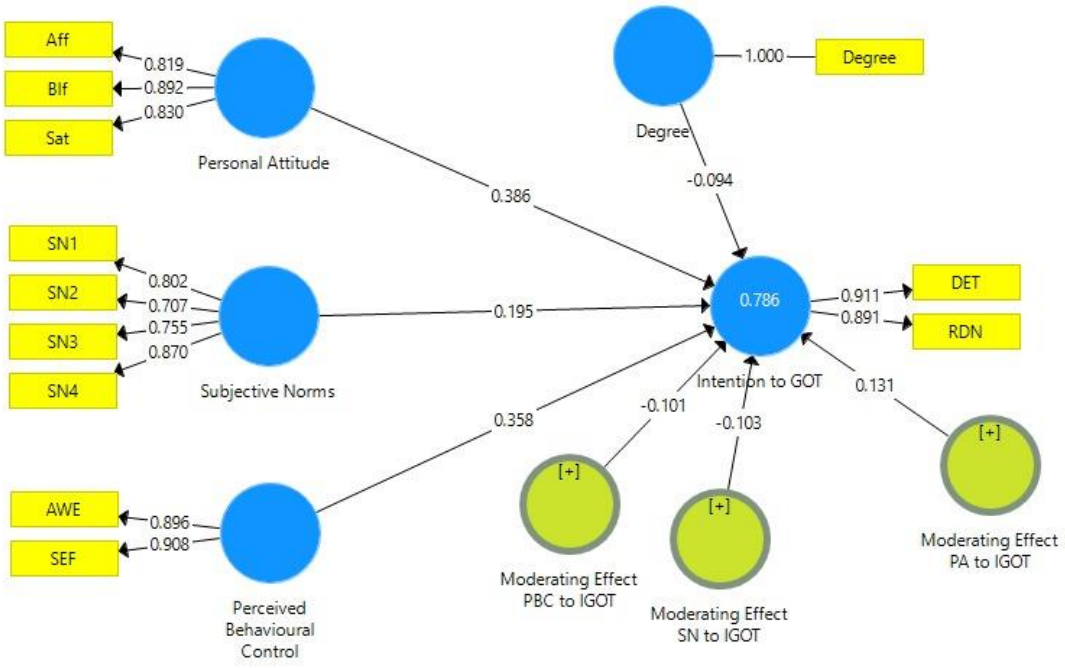

Figure 18 Research Model

Source: Developed by the author for thesis, 2020

Measurement Model Evaluation. This stage will be focussing to analyse the quality of the results by evaluating the measurement model within three important tests which were internal consistency, convergent validity, and discriminant validity. The result will be considered reliable whenever it generates consistent outcomes at consistent conditions then validity is when the construct's indicator jointly measures what they are supposed to measure (Hair et.al, 2014). Internal consistency reliability measured from composite reliability and or Cronbach's alpha test. The composite reliability is more suitable for PLS due to its capability not to assume equal indicator loadings. The Cronbach's Alpha assumes equal indicator loadings, whereby both interpretation value limit is similar which should be more than 0.70 (Hair et al. 2011 as cited in Memon et al., 2014). The result from the analysis is seen in Table 6 below.

Table 6 Measurement Model Evaluation Result

Variable	Indicator		Outer	Cronbach's	AVE	Composite
	Dimension	Variable	Loading	Alpha		Reliability
Personal Attitude	Affective	PA1	0.819	0.804	0.718	0.884
	Believe	PA2	0.894			
		PA3	0.890			
	Satisfaction	PA4	0.830			
Subjective Norm	Family	SN1	0.802	0.794	0.618	0.865
	Friend Colleague	SN2	0.707			
		SN3	0.755			
	Family, Friend & Colleague	SN4	0.870			
Perceived Behavioral Control	Self-Efficacy	PBC1	0.910	0.771	0.814	0.897
		PBC2	0.906			
	Awareness	PBC3	0.898			
		PBC4	0.894			
Intention	Determination	I1	0.913	0.769	0.812	0.896
		I2	0.909			
	Readiness	I3	0.893			
		I4	0.889			

Source: PLS-SEM for thesis, 2020

The first step is analysing internal consistency by measuring outer loading. If the value more than 0.5 is considered acceptable, less than 0.5 should be eliminated, and above 0.7 is considered as highly satisfactory (Hair et. al., 2010). This model value has shown above 0.7, Therefore, this model is considered highly satisfactory. Then the Cronbach's Alpha for all variables and indicators is above 0.7. Therefore, this model is considered to have excellent reliability and validity.

Convergent validity is measured by the AVE (Average Variance Extracted) of the variables. The AVE value should be greater than 0.5 (Hair et al. 2011 as cited in Memon et al., 2014). The result has shown the AVE values are above 0.5. Therefore, the convergent validity is acceptable. Finally, it is concluded that this model is considered to have a good measurement model. Therefore, the process shall be continued to the structural model evaluation.

Structural Model Evaluation. To evaluate the structural model, this study is assessing the collinearity issues (VIF), path coefficient (β), coefficient of determination to measure the relationship between exogenous and endogenous latent variables (R^2), the effect sizes (f^2) (Hair et al., 2014). The R2 of an endogenous latent variable shall be more than 0.26 (Cohen et al, 2013, as cited in Memon, 2014). The result of the structural model for BBA and EMBA/MBA degree programs is showing in Table 7. The result is showing that the path coefficient (β) indicates personal attitude and intention is medium (0.386), subjective norm and intention is low (0.195), and perceived behavioral control and intention is medium (0.358). The result of the R2 value is considered high (0.786). Results for VIF value are all above 0.2 and below 5, therefore there are no issues on collinearity. Finally, the analysis result concluded that this structural model is good and shall be proceeded to hypothesis testing.

Table 7 Structural Model Evaluation for Degree Program

Relationship	Path coefficient	VIF	(f^2)	(R^2)
Personal Attitude → Intention	0.386	1.991	0.188	0.786
Subjective Norm → Intention	0.195	1.702	0.076	
Perceived Behavioral Control → Intention	0.358	1.650	1.177	

Source: PLS-SEM for thesis, 2020

The first hypothesis for the research to be tested as follow:

H1a: The level of student intention to graduate on time based on the curriculum in IPMI is high.

H1b: The level of BBA student intention to graduate on time is higher than MBA student.

There will be two tests conducted to measure the level of overall student intention to graduate on time using the Z-Test for comparing population means to a sample's, followed with BBA and EMBA/MBA student intention to graduate on time utilising the t-Test for determining if there is a statistically significant difference between two independent sample groups.

A Z-Test is a statistical test to determine whether two population means are different when the variances are known, and the sample size is large. To test the hypotheses, the z-test must follow a normal distribution to represent the result of the z-score or z-statistic (Fisher, 1924). In this research, the criteria for z-test as seen in Table below.

Table 8 Z-Test Criteria

Criteria		Result
$H_{0:}$	$P \leq 50\%$	Intention is low
$H_{1:}$	$P > 50\%$	Intention is high
$\alpha =$	0,05	

Source: Fisher, 1924

The z-test formula is

$$Z = \frac{\hat{P} - P_0}{\sqrt{\frac{P_0(1-P_0)}{n}}}$$

P is the calculated value, P_0 determined the value of 50% or 0,50 and n is the total number of respondents. The result, as seen in Table below.

Table 9 Z-Testing for the level of student intention to graduate on time

Hypothesis 1	P	Z (calculated)	Z (Table)	Remarks
Intention Level	0,681	3,693	1,96	H_0: not supported $H_{1:}$ supported

Source: Researcher, 2020

Based on the calculation in Z-Testing Table above, there is the significant level between Z Table (1,96) with α (0,05). P level (0,681) is higher than P_0 (0,50). The results are H_0 is supported and H_1 is not supported, which means overall IPMI students' intention to graduate on time is high.

Next, to see the difference between mean in the variable intention to graduate on-time for BBA and EMBA/MBA using independent t-test

Table 10 T-Group Statistics

	1= MBA 2=BBA	N	Mean	Std. Deviation	Std. Error Mean
AVGI	1	73	3.904	.610	.071
	2	31	4.371	.486	.087

Source: Researcher, 2020

The result as seen in Table below.

Table 11 Independent t-test on intention to graduate on time

				Intention	
				Equal variances assumed	Equal variances not assumed
Independent Samples Test	Levene's Test for Equality of Variances	F		0.761	
		Sig.		0.385	
	t-test for Equality of Means	t		-3.775	-4.135
		df		102	70.369
		Sig. (2-tailed)		0.000	0.000
		Mean Difference		-0.466	-0.466
		Std. Error Difference		0.12366	0.11291
		95% Confidence Interval of the Difference	Lower	-0.712	-0.692
			Upper	-0.221	-0.241

Source: SPSS data process, 2020

As seen from the table above, BBA means (4,371) is higher than EMBA/MBA mean (3.904), and group means are statistically significantly different because the value in the "Sig. (2-tailed)" row is less than 0.05. H1 is supported, which explained that BBA students intend to graduate on time is higher than EMBA/MBA students during Covid-19 pandemic.

To test Hypothesis 2, Hypothesis 3, and Hypothesis 4, which stated as follows:

H2: Personal Attitude positively affects student Intention to graduate on time among IPMI business school students in Jakarta.

H3: Subjective norms positively affect student Intention to graduate on time among IPMI business school students in Jakarta.

H4: Perceived Behavioural Control positively affects student Intention to graduate on time among IPMI business school students in Jakarta.

A bootstrapping method was conducted with samples of 5000 using Smart PLS 3 software to obtain path coefficient, significance, and t values using one-tail t value 1.65, and p-value 0.005 (at α = 5%) (Hair et al, 2010). Based on Table 12, it is found that t value for personal attitude and intention (4.440) is above 1.65, subjective norm and intention (2.018) is above 1.65, and perceived behavioral control and intention (3.811) is above 1.6. The P-value which is the relationship between personal attitude and intention (0.000) is significant, as well as subjective norm and intention (0.022), and perceived behavioral control and intention (0.000) whereby the P values are all below 0.05. Refers to the data, it is concluded that H2, H3, and H4 are supported.

Table 12 Hypothesis Testing for The Relationship

Relationship (variable)	Path Coefficient	T Statistics	P Values	Remarks
Personal Attitude → Intention	0.386	4.440	0.000	H2 supported
Subjective Norm → Intention	0.195	2.018	0.022	H3 supported
Perceived Behavioral Control → Intention	0.358	3.811	0.000	H4 supported

Source: PLS-SEM for thesis, 2020

To test Hypothesis 5, Hypothesis 6, and Hypothesis 7 which stated below:

H5: The Degree Program has a moderating effect on the relationship between Personal Attitude and student Intention to graduate on time among IPMI business school students in Jakarta.

H6: The Degree Program has a moderating effect on the relationship between Subjective Norm and student Intention to graduate on time among IPMI business school students in Jakarta.

H7: The Degree Program has a moderating effect on the relationship between Perceived Behavioural Control and student Intention to graduate on time among IPMI business school students in Jakarta.

Firstly, the moderating data named as “Degree Program” follow with setting a coding “0” for BBA and “1” for EMBA/MBA” to gain the path coefficient, T statistic and P values. Then data was run using the bootstrapping technique in PLS-SEM to test the significance level as seen in Table 13.

Table 13 Hypothesis Testing for the moderating effect of Degree Program

Relationship (variable)	Path Coefficient	T Statistics	P Values	Remarks
Moderating role Personal Attitude → Intention	0.131	1.363	0.087	H5 not supported
Moderating role Subjective Norm → Intention	-0.103	1.052	0.146	H6 not supported
Moderating role Perceived Behavioral Control → Intention	0.358	0.893	0.186	H7 not supported

Source: PLS-SEM for thesis, 2020

This hypothesis test was conducted using bootstrapping method with samples of 5000 using Smart PLS 3 software to obtain path coefficient, significance, and t values using one-tail t value 1.65, and p-value 0.005 (at $\alpha = 5\%$) (Hair et al, 2010). Based on the Table above, it is found that t values for all moderating roles of the Degree Program are below t value. The effect of moderating role of Degree Program to personal attitude and intention (1.363) is below 1.65, moderating role of Degree Program to subjective norm and intention (1.052) is below 1.65, and moderating role of Degree Program to perceived behavioral control and intention (0.893) is below 1.65. Hence, it is found that the P-value for all moderating roles of Degree Program is above the P-value. The P-value reported, the moderating role of Degree Program to personal attitude and intention (0.087), the moderating role of Degree Program to subjective norm and intention (0.146), and the moderating role of Degree Program to perceived behavioral control and intention (0.186). Therefore, based on the analysis, it is concluded that H5, H6, and H7 are not supported.

Discussion on findings generated from hypothesis analysis as follow.

The effect of personal attitude on the intention to graduate on time. According to the research, it is concluded there is significant positive impact between personal attitude and student intention to graduate on time. This means whenever Personal Attitude level is high, this will make Intention to graduate on time high Personal Attitude had the highest relationship with student intention to graduate on time among other variables. Surprisingly students are able to study from home during the Covid-19 pandemic and increase student learning independence (Firman, 2020). Student motivation to learn is internal and external encouragement to make changes in studying behavior (Uno, 2016). Motivation is an energy change with in the person characterized by affective

arousal and anticipatory goal reaction (Syah,1995). Therefore, student who have positive attitude are more likely to graduate from school and have more willingness to graduate on time (Ingram, Cope, Harju, Wuensch, 2000). However, students' attitude and intention to earn a degree program within four to six years did not differ significantly (Sutter & Paulson, 2015) because student motivation to complete the study through internal and external factors are insignificant for the study period (Sumartini and Disman, 2018). COVID-19 is a global pandemic that affecting higher education institutions. Students understood the importance of staying at home as a precautionary measure to stop the spread of the virus in the community which mainly transmitted through social contact with symptomatic persons (Burke et al., 2020; Chanet al., 2020; Huang et al., 2020; Li et al., 2020; Liu et al., 2020; Ong et al., 2020). 84% of IPMI students in this research has maximizing their school at home to have online learning and finishing school tasks (IPMI survey conducted by author, 2020). 45% of IPMI students intended to finished school on time during this situation to keep the sanity of their mind and hoping to graduate on time so that they will get job to help the family (author survey conducted at IPMI students, 2020).

The effect of subjective norm on an intention to graduate on time. This research found that subjective norms has positive impact on intention. This means whenever Subjective Norm level is high, this will make Intention to graduate on time high. Family, friend, colleague and lecturers are the main determining factors that support students during school from home. Learning achievement can be achieved if there is effectiveness in learning and can be effective if there is motivation in learning, attention to lessons, efforts to do something and stabilization (Abin Syamsudin, 2004:164). Students were receiving motivation from family, friend, colleague and lecturers to participate actively in e-learning environment then gives them the freedom to plan and carry out the learning process. Limited interaction with lecturers and their classmate has make student more independent in managing study time, doing and collecting assignments, as well as looking for learning resources other than teaching materials given by the lecturer to support their understanding of the material lectured (Sutter and Paulson, 2020). During the Covid-19 pandemic, students were worried for themselves and their families. Therefore, they are limiting social contact and avoided mass meetings (Roy et al., 2020). However, the social distancing affects student and family mental health (Lee, 2020). Students are trying to be busy at home in activities that would keep their mind away from COVID-19 such as have a chat with family and friends to relieve stress and obtain support; use social media and social networks to stay connected with friend, family and

colleague through Facebook, Twitter, Tiktok, Youtube; get help from family physicians or other doctors to reduce their stress and get reassurance (Baloran, 2020).

The effect of perceived behavioral control on an intention to graduate on time. It is found that perceived behavioural control has a positive impact on intention to graduate on time among IPMI business school student in Jakarta. This means whenever perceived behavioural control level is high, this will make Intention to graduate on time high. This is align with research conducted by Firman (2020) on the usage of technology such as online learning during the Covid-19 Pandemic has increases. Learning is synchronously carried out through video conferences where lecturers and students meet and communicate in real time using the video conference applications such as Zoom or Google Meet. Meanwhile, asynchronous learning is carried out using applications such as Google Classroom, Edmodo, WhatsApp and Email (Firman, 2020). At first, student and lecturer are having difficulties to use such technologies, but in time, both are adapting to the situations and willing to upgrade themselves which now becoming the new-normal way for active learning process (Batubara, 2020). This is a proof that student has managed to adapt to new technology for learning process, to solve difficult problems and managed to use the knowledge gained during their hard study time to graduate (Husein, 2020). At earlier time of pandemic, both IPMI students and lecturers are having difficulties in finding synchronous and asynchronous format. However, both believe that the format will soon to be discovered. Now, 100% IPMI of students in BBA and EMBA/MBA has been using online learning during the pandemic. Classes and group discussion were conducted through video conference using Zoom or Google Meet. Content for education were shared through Google Classroom. Discussion conducted through Whats App chat (IPMI, 2020). IPMI students are adapting to the situation through technology and understand to use the technology to support their learning process to graduate (author survey conducted at IPMI students, 2020).

The moderating effect of the degree program in the relationship between personal attitude and intention to graduate on time. According to the research, it is concluded there is insignificant relationship of degree program as moderating role to personal attitude and intention to graduate on time among IPMI student. As mentioned previously, student motivation to complete the study through internal and external factors are insignificant for the study period (Sumartini and Disman, 2018). BBA and EMBA/MBA student in IPMI consider graduate on time as part of their

responsibility to them self. However, BBA students consider the main reason to graduate on time is to get work soon after graduation and some is looking to work in governmental (PNS or Pegawai Negri Sipil). EMBA/MBA students consider the main reason to graduate on time is to avoid extra tuition fee (author survey conducted at IPMI students, 2020). During the Covid-19 pandemic, students are having more difficulties. BBA students is taking longer time doing thesis consultancy with lecturer due to social distancing, limitation on internet quota, laziness to work on the thesis, delaying the revisions, underestimate the timeline. EMBA/MBA students were occupied with their work at the office, change in the new workstyle, feel more tired during work from home, getting bored, and laziness to work on the thesis. However, some EMBA/MBA students consider graduating on time is a must as the company pays for the cost with time constrain and their personal goal to get master's degree program after Covid-19 ended (author survey conducted at IPMI students, 2020).

The moderating effect of the degree program in the relationship between subjective norm and intention to graduate on time. This study has shown there is insignificant relationship of degree program as moderating role to subjective norm and intention to graduate on time among IPMI student. Which could be due to 53% of respondent average age of 18-30 years of age and still have a lot of influence from their family and social circle when they make a decision, in addition there is still that economic dependency for the payment of studies (author survey conducted at IPMI students, 2020). BBA student in IPMI consider graduating on time will help their parent paying tuition fee, be the pride for their family and be in the same level within their friend (author survey conducted at IPMI students, 2020). EMBA/MBA student in IPMI consider graduating on time will be the pride of family also gain support from colleague and the company for better career. However, during Covid-19 pandemic, family is their main source of support to finish the thesis on time. BBA students consider parents as main push factor to graduate on time, while friends are pull factor that mostly slowing down their intention to graduate on time. EMBA/MBA students consider family as main push factor and company regulation to finish the study on time, however responsibilities to the office is their main pull factor that affect their intention to graduate on time (author survey conducted at IPMI students, 2020).

The moderating effect of the degree program in the relationship between perceived behavioral control and intention to graduate on time. It is found that insignificant relationship of degree program as moderating role to perceived behavioral control and intention to graduate on time. Students need to understand the value and benefits of a college degree program (Kinnick & Kempner, 1988; Graunke & Woosley; 2005), student to perceive expectation from others in order to graduate on time (Campbell & Fugua, 2009; Mohr et al., 1998; Vartanian et al. 2007), and student should feel as if they have ability to reach their goal to graduate on time (Hunt et al., 2012; Soria & Stebelton, 2012; Donhardt, 2013). BBA student in IPMI understand the timeline and step to do thesis, and student understand by graduating on time will meet their plan to find new workplace or becoming entrepreneur. EMBA/MBA student in IPMI understand the time limit of study and thesis and the potential issue on time management between work and school (author survey conducted at IPMI students, 2020). During the Covid-19, BBA student understand their limitation of social distancing can cause boredom, insecure feeling on health, however they also understand by studying from home is giving them more time to be focusing to finish their educational task. EMBA/MBA students understand during this pandemic, IPMI is giving convenience services such as virtual consultation, electronic tasks collections by email or Google Class, electronic academic administration which giving them easiness during pandemic (author survey conducted at IPMI students, 2020).

5. Conclusion and Recommendation

This study concluded that first, the level of student intention to graduate on time based on curriculum is significant. Second, the effect between personal attitude and intention to graduate on time among students in IPMI is the most significant. Third, the effect between subjective norm and intention to graduate on time among students in IPMI is significant. Forth, the effect between perceived behavioral control and intention on time to graduate among students in IPMI is the least significant. Fifth, the relationship between degree program as moderating role to personal attitude and intention, between subjective norm and intention, then between perceived behavioral control and intention to graduate on time among student in IPMI is insignificant or not supported.

The discovery of this study will contribute to the TPB (theory of planned behavior) and the moderating role of degree program. Therefore, this research will be useful to a researcher who would need to increase the student graduation rate for BBM and EMBA/MBA for theoretical and

practical implications as explained below. Not so many studies exploring the effect of degree program as moderating role for student intention to graduate on time, especially during the Covid-19 pandemic in Indonesia. By analysing IPMI student personal attitude, subjective norm, perceived behavior and degree program as a moderating role to personal attitude and intention, subjective norm and attitude, and perceived behavioral control. This research will provide a new perspective to understand BBA and EMBA/MBA student's intention to graduate on time during the Covid-19 pandemic in Indonesia. Therefore, this research is providing a different point of view that degree program as moderating role is not affecting the relationship between personal attitude and intention to graduate on time, between subjective norm and intention to graduate on time, also between perceived behavioral control and intention to graduate on time.

This study will give a contribution to the education industry, especially in high education schools to understand BBA and EMBA/MBA student's ease and difficulties to graduate on time during the Covid-19 pandemic. As mentioned in Chapter Four, there was a highly significant effect between personal attitude and intention to graduate on time, there was a significant effect between subjective norm and intention to graduate on time, there was the least significant effect between perceived behavioral control and intention to graduate on time, and insignificant effect on degree program as moderating role to each relationship. Therefore, IPMI Management should be focusing to increase student intention to graduate on time during the Covid-19 pandemic on the variables as below (Fishbein & Ajzen, 2010). First, increasing student personal attitude activities to motivate the student's participation in academic activities. Some practical initiatives such as encourage a student to be proactive in doing research and producing academic journals, conducting workshop series on research methodology, and conducting a writing competition. Second, increasing student subjective norm activities to support student mental health. Some practical initiatives such as faculties member support through personal touch such as video personal motivation to finish the thesis and creating mental health community leads by an expert in a psychologist. This community should encourage their classmate, junior class, and senior class to finish the thesis on time. Third, increasing student perceived behavior goal activities intending to support student strong perception that they must graduate on time. Some practical initiatives such as create "I will Graduate on Time Campaign" inside the campus (such as poster, video testimonial in LCD screen) and through digital media (eflyer, personal message in student whats app group), communicate the benefit of graduating on time during Covid-19 (social distancing and safe your money – don't have to come

to campus, access to join IPMI eLearning class/webinar, access to recorded class lecturing session, access to recorded webinars, paperless administration – administration, easy payment installment), all student must fill-in questionnaire to assess their intention to graduate on time. This should be conducted during student registration in the first semester and thesis period. Students are required to state when, where, and how they will carry out their intentions to graduate on time and how to increase the likelihood of behavior to graduate on time (Fishbein & Ajzen, 2010).

However, special treatment is needed for EMBA/MBA students due to their difficulties in managing time between work and school. On top of the initiative proposed above, IPMI Management should consider encouraging them. First, increasing student personal attitude activities by conducting regular research mentoring classes conducted twice a week for 1 month with 1.5 hours per session discussing the research methodology and providing a list of thesis topics generated from the real project of IPMI. This could be a new topic that considers relevant to the current situation or an existing topic that needs to be adjusted to get the relevance. Second, increasing student subjective norm by creating a set of a special thesis task force consisting of 1 faculty member and psychologist with the objective is to encourage and monitor their thesis progress as well their mental health also monitoring tools needed to record student progress. Send special gifts as reminders and motivation to stay healthy to finish a thesis on time such as an education/thesis calendar, a rapid test pack with a message to stay healthy, or special healthy food on special days. These should use the student meal budget. Third, increasing student perceived behavior goal by offering multiple thesis techniques in a simplified step-by-step template so that student will be perceived it an easy task to do. Consider having it in digital such as microsite or Google Classroom. Offering free SPSS and PLS-SEM access in the library. Students have accessed every day to a tutorial from an expert (reservation needed). For other calculation/formula such as Z-Test, IPMI provide the template in an excel format that student can access through SiAkad.

By doing the above initiatives, students will understand that IPMI is working hard to provide convenient solutions during the studying process, the lecturer will understand the character of students in new normal then creating interactive lecturing content, and IPMI management will predict and create a future strategy.

Limitation of the Study. The research was conducted with limited conditions. The first limitation was limited sampling with 104 responses out of 300 questionnaires disbursed to students of BBA and EMBA/MBA in IPMI. The researcher has sent several reminders through email and

whats app to students. However, 33% responded prior to the timeline of data analysis. The cause could be a heavy workload from their company, students are busy with school tasks, or network internet connection. Secondly, the time constraint of 14 days to gathered student responses. Third, the research was focusing within IPMI International Business School. Therefore, the result was focusing on BBA and EMBA/MBA point of view from IPMI's student. Having a broader insight from wider respondents in other higher education or universities, involving academic members, IPMI staff and IPMI management would complete the insight so that the researcher able to give a more holistic analysis and recommendation.

Recommendations for future study. To create future strategic planning in Covid-19 pandemic situation, researcher recommendation for the next research such as conducting a longitudinal study that involves repeated observations of the same variables (personal attitude, subjective norm, perceived behavioral control, and intention to graduate on time) over short or long periods with a type of observational study. The next researcher should add insight from IPMI lecturers, staff, and management to do holistic analysis. Research should consider adding analysis upon the student, lecturers, staff, and management mental health issues during the Covid-19 pandemic. Even though Indonesia is still at the second Covid-19 pandemic wave, IPMI should start planning a new way of conducting fun yet entertaining interactive learning methods by maximizing the Information and Communication Technology (ICT) resources and capacities of both teachers and students (Baloran, 2020). If students were struggling with a specific aspect such as low GPA due to difficulties to take learning process during the pandemic situation, IPMI should assess them end-of-school-year on the graduating process then predict the possibility of them will be likely to leave education during the pandemic situation. Anticipating a long-term cessation by focusing to ensure learning continuity, aligning with governance regulations, monitoring, and efficient support. Creating pedagogical measurements to evaluate the learning process and generate mechanisms to support disadvantaged students (such as physical disadvantage, location disadvantages, internet disadvantage, financial disadvantages, health issue due to Covid-19 disadvantages). The last initiative is to learn from any mistakes then take new action-based from student, lecturer IPMI staff and to scale up digitization, hybridization, and ubiquitous learning.

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