

## **Planned Behavior Independent Graduation in Beneficiary Families of the Family Hope Program**

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### **Abstract**

This study aims to examine the influence of planned behavior consisting of Attitudes towards Independent Graduation, Subjective Norms, and Perceived Behavioral Control on the desire of Beneficiary Families (KPM) of the Family Hope Program (PKH) to carry out Independent Graduation, namely the decision to end participation as beneficiaries. This study is based on the Theory of Planned Behavior and uses a quantitative method with a descriptive approach. The study population was 268 KPM, with a sample size of 92 people obtained through the Sample Size Calculator application from Raosoft.Inc. The results showed that there was no relationship between Attitudes towards Independent Graduation and Subjective Norms (sig. 0.276). There was a significant relationship between Attitudes and Behavioral Control (sig. 0.003), and between Subjective Norms and Behavioral Control (sig. 0.000). Simultaneously, these three variables had a significant effect on the desire of KPM for Independent Graduation, with an R Square value of 0.712. The effective contribution of each variable is Attitude of 49.43%, Subjective Norm of 21.87%, and Behavioral Control of -0.09%. This finding indicates that personal attitude and social pressure are more influential than self-perception of ability in driving the decision of Independent Graduation.

Keywords: Planned Behavior, Independent Graduation, Beneficiary Families, Family Hope Program.

### **Abstrak**

Penelitian ini bertujuan untuk menguji pengaruh planned behavior yang terdiri dari Sikap terhadap Graduasi Mandiri, Norma Subjektif, dan Kontrol Perilaku yang Dipersepsi terhadap keinginan Keluarga Penerima Manfaat (KPM) Program Keluarga Harapan (PKH) untuk melakukan Graduasi Mandiri, yaitu keputusan mengakhiri kepesertaan sebagai penerima manfaat. Penelitian ini dilandasi oleh Theory of Planned Behavior dan menggunakan metode kuantitatif dengan pendekatan deskriptif. Populasi penelitian berjumlah 268 KPM, dengan jumlah sampel sebanyak 92 orang yang diperoleh melalui aplikasi Sample Size Calculator dari Raosoft.Inc. Hasil penelitian menunjukkan bahwa tidak terdapat hubungan antara Sikap terhadap Graduasi Mandiri dengan Norma Subjektif (sig. 0.276). Terdapat hubungan signifikan antara Sikap dan Kontrol Perilaku (sig. 0.003), serta antara Norma Subjektif dan Kontrol Perilaku (sig. 0.000). Secara simultan, ketiga variabel tersebut berpengaruh signifikan terhadap keinginan KPM untuk Graduasi Mandiri, dengan nilai R Square sebesar 0.712. Sumbangan efektif masing-masing variabel adalah Sikap sebesar 49,43%, Norma Subjektif 21,87%, dan Kontrol Perilaku sebesar -0,09%. Temuan ini mengindikasikan bahwa sikap pribadi dan tekanan sosial lebih berpengaruh dibandingkan persepsi kemampuan diri dalam mendorong keputusan Graduasi Mandiri.

Kata Kunci: *Planned Behavior*, Graduasi Mandiri, Keluarga Penerima Manfaat, Program Keluarga Harapan.

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## **INTRODUCTION**

Poverty in Indonesia is not just an economic issue, but a multidimensional issue that touches various aspects of human life. Poor people not only experience a lack of income, but also face limited access

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to decent education, health services, productive employment, and involvement in social and political processes. Poverty reduces a person's quality of life and hinders the fulfillment of basic rights as citizens.



**Figure 1. Trend of Poverty Rate in Indonesia (2015-2024)**

Source: Central Bureau of Statistics

Data from the Central Statistics Agency (BPS) in figure 1 shows that although the trend of national poverty rates has tended to decline in the last decade, this decline still leaves structural problems that have not been fully resolved. Regional inequality, uneven urbanization, and rural-urban disparities are challenges in overcoming poverty. Poverty tends to be hereditary (intergenerational poverty), which means that children born into poor families tend to experience the same obstacles as their parents in accessing better life opportunities.

Poverty is also closely related to socio-cultural aspects, there is a mindset or culture of dependency that is formed due to the continuous receipt of assistance without being accompanied by an empowerment strategy, this problem complicates poverty eradication efforts because government intervention is often not strong enough to change the behavior, mentality, or economic capacity of poor families. Government policies such as the Family Hope Program (PKH) are present as an effort to intervene in poverty not only materially, but also through a social behavior change approach (Aloulou, 2016b; Tsordia & Papadimitriou, 2015a; Yang et al., 2021a; Zewudu & Alamnie, 2017b).

The effectiveness of programs such as PKH in encouraging independence still requires in-depth study, especially regarding the extent to which beneficiaries are able to change their attitudes and beliefs towards a more independent life. The demand to understand poverty is not enough just from the aspect of statistical figures or economic indicators alone. Simultaneously and inter-stakeholders also need to dig deeper into the psychological, social, and cultural aspects that accompany it, so that intervention policies can be designed more holistically and humanely. Social protection is a public effort aimed at reducing poverty, vulnerability, and inequality in marginalized communities. The most common types of social protection programs include social assistance, social security, labor market interventions, and community-

based programs. Some experts divide these programs into two main categories, namely social assistance (social assistance) and social security (social insurance) (Aloulou, 2016b; Zewudu & Alamnie, 2017b).

Social protection in Indonesia is regulated in Article 4 letter b of Law Number 11 of 2009 concerning Social Welfare which states that social protection is carried out through social assistance, social advocacy; and/or providing access to legal aid. The implementation of comprehensive social protection is carried out through the integration of various poverty alleviation programs in a synergistic and coordinated manner. One of the social protection programs that has been widely adopted by developing countries is conditional cash assistance or Conditional Cash Transfer (CCT). The implementation of CCT as a form of direct assistance aims to prevent poor and vulnerable people from being trapped in poverty (poverty trap).

Family Hope Program (PKH) is one of the Conditional Cash Transfer (CCT) programs implemented in various developing countries including Indonesia to address poverty, vulnerability and inequality. The implementation of CCT programs in various countries has shown positive results and is seen as an effective tool for poverty alleviation. CCT programs have been very successful in Latin American countries, well-known programs that follow this approach include Progresa (Oportunidades) in Mexico, Bolsa Escola and Bolsa Familia in Brazil, Red de Proteccion Social in Nicaragua, Programa de Asistencia Familiar in Honduras, Program of Advancement through Health and Education in Jamaica, Food-for-Education (FFE) in Bangladesh, and Subsidio Unico Familiar in Chile (Aloulou, 2016a).

PKH has been implemented in Indonesia since 2007, managed by the Indonesian Ministry of Social Affairs and directed to become the epicenter and center of excellence for poverty alleviation by integrating various social protection and empowerment programs at the national level. The implementation of the Family Hope Program (PKH) continues to develop through innovation, experiencing program changes from one generation to the next. The focus of PKH policy is not only limited to providing targeted assistance or smooth distribution of social assistance. More than that, the goal is to overcome poverty by creating PKH beneficiary families (KPM) who are able to be independent and no longer need assistance (Umayah et al., 2023a).

Independent Graduation is a characteristic of PKH social assistance. This assistance distinguishes it from other government social patterns. Independent Graduation is the end of the KPM PKH membership period because the KPM's condition is considered to be economically independent and/or no longer meets the conditional requirements as a KPM PKH (Regulation of the Minister of Social Affairs of the Republic of Indonesia Number 1 of 2018).

The results of the evaluation by the Indonesian Ministry of Social Affairs in 2020 regarding the success rate of Independent Graduation were recorded at 10% or as many as 1,179,304 KPM who stated Independent Graduation from a total of 10 million PKH KPM. There are 3 (three) provinces with the most Independent Graduation PKH KPM, namely Central Java with 258,989 KPM, East Java with 225,183 KPM and West Java with 217,184 KPM. A search of various research results shows that not all PKH participants are aware of Independent Graduation, the behavioral response of KPM is low for Independent Graduation, changes in the attitudes of PKH participants are influenced by the credibility of PKH companions and internal intermediary factors such as attention, understanding, acceptance, and retention of PKH participants (Aloulou, 2016a; Zewudu & Alamnie, 2017a).

Theoretical research to understand how the desires and behavior of PKH KPM are formed and what factors influence them leads to the theory of planned behavior proposed by (Fitri et al., 2023a). Ajzen argues that attitudes towards behavior are an important point that can conclude an action. If there is a positive attitude, support from people around and a perception of ease because there are no obstacles to behavior, then a person's desire to behave will be higher. (Fichten et al., 2016b) state that a person's

behavior depends on the desire to behave (behavioral intention) which consists of three components, namely: Attitude, Subjective Norm, and perceived behavioral control. The views of several experts on attitudes explain that attitude is a reaction in the form of an assessment that arises from an individual towards an object, Attitude can also be considered as a form of individual awareness of their environment.

The initial process of forming an attitude begins when objects around an individual provide stimulation received by the individual's senses, the information is then processed in the brain and produces certain reactions. The assessments that arise, both positive and negative, are influenced by previous information or the individual's personal experience (Lihua, 2022a; Schechter, 2018a). While behavior refers to a series of actions or activities carried out by individuals in response to a stimulus, and then can become habits because of beliefs in certain values. A person's response or reaction to external stimuli or stimuli occurs through the process of stimulus to the organism and then the organism responds. In more detail, behavior can be explained as a response from an organism or individual to external stimuli (Mokhlis et al., 2022a; Rimadiaz & Pratiwi, 2017a; Varamäki et al., 2016a). The theory of planned behavior uses three constructs as antecedents of desire, namely Attitude toward behavior or attitude toward behavior), Subjective Norm or subjective norm, and perceived ability to control everything that affects behavior or perceived behavioral control (Cho et al., 2015a; Maldonado et al., 2024a). The theory above can be explained using the image below:

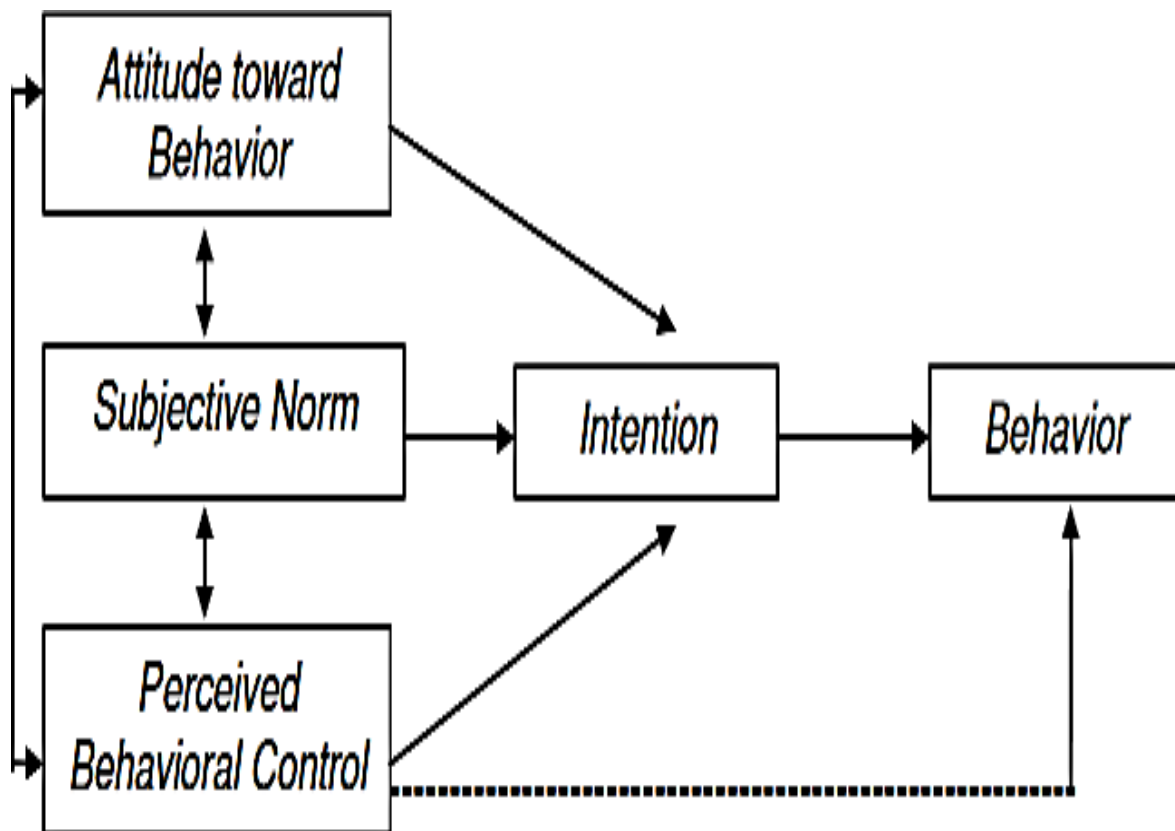


Figure 2. Theory of planned behavior

Source: Ajzen (1991)

The Planned Behavior Theory (TPB) developed by (Dynarski & Scott-Clayton, 2006) suggests that individual behavior is influenced by three main components: attitude toward behavior, subjective norms, and perceived behavioral control. In the context of this study, TPB is used to understand the decision of

Independent Graduation in Beneficiary Families (KPM) of the Family Hope Program (PKH). According to TPB, an individual's attitude toward a behavior, the social norms around them, and the individual's perception of the ability to carry out the behavior will influence their decision to act.

Attitude towards behavior, first introduced by Ajzen, refers to an individual's evaluation of the benefits or risks of an action. In the context of PKH Independent Graduation, this attitude encompasses how beneficiaries view the benefits or challenges associated with their transition from dependence on social assistance to economic independence. Several studies support this, such as that conducted by (Sonuari & Nugroho, 2021; Umayah et al., 2023b), who emphasized the importance of individual empowerment in accelerating the Independent Graduation process, by considering beneficiaries' perceptions of the success of the program, on the other hand, there are also studies that highlight that negative attitudes towards change, such as disbelief in the ability to manage life without assistance, can be an obstacle in the graduation process (Lee et al., 2015; Syamsulhakim & Khadijah, 2021).

Subjective norms that discuss a lot about social influences from the surrounding environment such as family, neighbors, and PKH facilitators, also play an important role in the decision to graduate independently. TPB argues that individuals tend to follow existing social norms, especially if they feel supported or pressured by those closest to them. Research conducted by (Halim et al., 2024) revealed that social support from PKH facilitators and family greatly influences the readiness of KPM to graduate. As found in a study by (Iskandar & Jabbar, 2021), strong social norms from family and community can accelerate the decision of beneficiaries to switch to independent status. Conversely, in some cases, social pressure to continue receiving assistance can be an obstacle for individuals who want to graduate.

Perceived behavioral control is the third factor in TPB that refers to an individual's perception of their ability to control or overcome barriers to implementing a behavior. In the context of PKH Independent Graduation, this includes the beneficiary's perception of their ability to meet basic needs without program assistance. According to (Lestari et al., 2019), low behavioral control, such as concerns about the inability to manage finances or resources, can be a inhibiting factor for beneficiaries in achieving independent graduation. Individuals who feel they have more control over their economic conditions, as shown in research by (Arnika & Nara, 2021; Zaini & Nurjaman, 2022), tend to be more prepared to make this transition. Several research results that underlie the theory of planned behavior show that personal identity, communication, and planned behavior variables including attitudes, social norms, and perceived behavioral control have a positive and significant effect on behavioral intentions (Mardi & Rahman, 2022; Nihayah & Wijayanti, 2023).

The purpose of this study is to examine and analyze the attitudes and behavior of beneficiaries of the Family Hope Program (PKH) in making decisions to undertake Independent Graduation. Although a number of previous studies have discussed PKH Independent Graduation from various perspectives, such as the empowerment of PKH KPM, efforts to accelerate Independent Graduation, and post-graduation social assistance, most of these studies are still partial and focus more on the perspective of program implementers. This study aims to fill the gap in studies related to the attitudes and behavior of PKH beneficiaries in the Independent Graduation decision-making process, using the Planned Behavior theory approach.

## **RESEARCH METHOD**

This research method uses a quantitative descriptive approach (Sugiyono, 2014), with the aim of testing the relationship between attitudes, subjective norms, and perceived behavioral control towards the desire of Beneficiary Families (KPM) of the Family Hope Program (PKH) to undertake Independent

Graduation. This study aims to build a statistical model that describes the influence of these three factors on the decision to undertake Independent Graduation, as well as to determine the extent of the contribution of each factor to the desire of PKH KPM to make the transition to independent status. The research hypothesis consists of two types, namely correlation and causation. Correlation tests the linear relationship between variables, while causation tests the influence of each independent variable (attitude, subjective norm, and perceived behavioral control) on the desire to graduate independently for PKH beneficiaries, both individually and simultaneously. The population of this study was PKH beneficiaries who had successfully graduated independently in Garut Regency, with samples taken using simple random sampling techniques. Based on sample calculations with a margin of error of 5% and a confidence level of 95%, 92 respondents were obtained. Data collection was carried out through a questionnaire with a Likert scale, and data analysis used multiple linear regression with the help of SPSS Version 26 software.

## **RESULTS AND DISCUSSION**

### **Testing the Correlation between Attitudes towards Independent Graduation (X1), Subjective Norms (X2), and Behavioral Control (X3)**

Correlation testing in this study was conducted using a two-tailed Pearson Correlation Test, which is used to measure the strength and direction of the relationship between two variables. This test assumes that the data used is interval or ratio, and has a normal distribution. The Pearson Correlation Test will produce a correlation coefficient value ( $r$ ) which indicates the extent to which two variables are related. This coefficient value is in the range of -1 to +1, where a value approaching +1 indicates a very strong positive relationship, a value approaching -1 indicates a very strong negative relationship, and a value approaching 0 indicates no relationship.

The decision to accept or reject the hypothesis is tested through the significance coefficient value (Sig) obtained from the results of the correlation test. In this study, the level of significance used is 0.05. If the Sig value is less than 0.05 (Sig <0.05), then the null hypothesis ( $H_0$ ) which states that there is no significant relationship between the two variables tested, will be rejected. This means that if Sig <0.05, there is a significant relationship between the two variables tested, and this indicates that changes in one variable can affect the other variable. Conversely, if the Sig value is greater than 0.05, then  $H_0$  is accepted, which means that there is no significant relationship between the two variables.

#### **Hypothesis 1**

1.  $H_0$ : There is no relationship between Attitudes towards Independent Graduation and Subjective Norms of KPM PKH
2.  $H_1$ : There is a relationship between attitudes towards independent graduation and subjective norms for KPM PKH

The results of the study show a significance value (2-tailed) in the correlation table above of  $0.276 > 0.05$ , the decision is that  $H_0$  is accepted, meaning that there is no significant relationship between the variables Attitude towards Independent Graduation and Subjective Norms, as presented in table 1:

Table 1 shows the results of the correlation test between Attitudes towards Independent Graduation and Subjective Norms in Beneficiary Families (KPM) of the Family Hope Program (PKH). Based on the Pearson Correlation value, it was found that the correlation between the two variables was 0.115, which indicates a very weak relationship between attitudes towards independent graduation and subjective norms. The significance value (Sig.) obtained was 0.276, which is greater than 0.05, which

means that this relationship is not statistically significant. Thus, it can be concluded that attitudes towards independent graduation do not have a significant influence on the subjective norms of PKH Beneficiary Families, or in other words, social norm factors do not significantly influence individual attitudes towards the decision to undertake independent graduation. These data indicate that although there is a very weak positive correlation, the relationship between these two variables is not strong enough to be considered a factor that has a significant influence.

**Table 1. The Relationship between Attitudes Towards Independent Graduation and Subjective Norms of KPM PKH**

	Correlation	Attitudes towards Independent Graduation	Subjective Norms
Attitudes towards Independent Graduation	<i>Pearson Correlation</i>	1	.115
	<i>Sig. (2-tailed)</i>		.276
	<i>N</i>	92	92
Subjective Norms	<i>Pearson Correlation</i>	.115	1
	<i>Sig. (2-tailed)</i>	.276	
	<i>N</i>	92	92

Source: data proceed

## Hypothesis 2

1. H0: There is no relationship between Attitudes towards Independent Graduation and Behavioral Control Perceived by PKH Beneficiaries.
2. H1: There is a relationship between Attitudes towards Independent Graduation and Behavioral Control perceived by PKH Beneficiaries.

Table 2 presents the results of the correlation test between Attitudes Towards Independent Graduation and Perceived Behavioral Control in Beneficiary Families (KPM) of the Family Hope Program (PKH). This test aims to see the extent to which individual attitudes towards independent graduation are related to their perceptions of the abilities or obstacles faced in carrying out independent graduation. The results of this test will provide further insight into whether perceptions of control over behavior, such as feelings of ability or being hampered in the transition process, can be influenced by individual attitudes towards independent graduation. This table will explain the relationship between the two variables, as well as the underlying level of significance.

**Table 2. The Relationship Between Attitudes Towards Independent Graduation and Behavioral Control Perceived by PKH Beneficiaries**

	Correlation	Attitudes towards Independent Graduation	Behavior Control
Attitudes towards Independent Graduation	<i>Pearson Correlation</i>	1	-.305**
	<i>Sig. (2-tailed)</i>		.003
	<i>N</i>	92	92
Behavior Control	<i>Pearson Correlation</i>	-.305**	1
	<i>Sig. (2-tailed)</i>	.003	
	<i>N</i>	92	92

\*Correlation is significant at the 0.01 level (2-tailed).

Source: data proceed

The significance value (2-tailed) in the correlation table above is  $0.003 < 0.05$ , the decision is H0 is rejected. This means that there is a significant relationship between the variables of Attitude towards Independent Graduation and Behavioral Control. The relationship between the two variables is negative, because the Pearson correlation coefficient shows a number of -0.305. This illustrates that the more

positive the Attitude towards Independent Graduation, the weaker the Behavioral Control or vice versa, the stronger the Behavioral Control, the more negative the Attitude towards Independent Graduation.

### Hypothesis 3

1. H0: There is no relationship between Subjective Norms and Behavioral Control perceived by PKH Beneficiaries
2. H1: There is a relationship between Subjective Norms and Behavioral Control perceived by PKH Beneficiaries.

Table 3 presents the results of the correlation test between Subjective Norms towards Independent Graduation and Perceived Behavioral Control in Beneficiary Families (KPM) of the Family Hope Program (PKH). This test aims to identify the extent to which social norms, including support or pressure from family, neighbors, and PKH companions, influence PKH KPM perceptions of their ability to carry out independent graduation. The results of this test will provide deeper insight into whether subjective norms can influence individual perceptions of control over behavior, especially in the transition process towards independence. This table will show the relationship between the two variables, as well as the relevant level of significance in the context of independent graduation decisions.

**Table 3. The Relationship between Subjective Norms towards Independent Graduation and Perceived Behavioral Control of PKH Beneficiaries**

	Correlation	Attitudes towards Independent Graduation	Behavioral Control
Subjective Norms	<i>Pearson Correlation</i>	1	-.538**
	<i>Sig. (2-tailed)</i>		.000
	<i>N</i>	92	92
Behavioral Control	<i>Pearson Correlation</i>	-.538**	1
	<i>Sig. (2-tailed)</i>	.000	
	<i>N</i>	92	92

\*Correlation is significant at the 0.01 level (2-tailed).

Source: data proceed

The significance value (2-tailed) in the correlation table above is  $0.000 < 0.05$ , the decision is H0 is rejected. This means that there is a significant relationship between the variables of Subjective Norm and Behavioral Control. The relationship between the two variables is negative, because the Pearson correlation coefficient shows a number of -0.538. These results have illustrated that the stronger the Subjective Norm, the weaker the Behavioral Control or vice versa, the stronger the Behavioral Control, the weaker the Subjective Norm.

### Testing the Influence of Attitudes towards Independent Graduation (X1), Subjective Norms (X2), and Behavioral Control (X3) individually on the Desire for Independent Graduation of PKH KPM

Testing the influence of variable X individually on variable Y is done using the t-test with a probability coefficient of 0.05. Decision making on the results of data testing is done by looking at the significance value (Sig) compared to the probability coefficient of 0.05. If the Sig value is smaller than 0.05 then H0 is rejected, meaning that there is an influence of variable X on variable Y.



#### Hypothesis 4

1. H0: There is no influence of Attitude towards Independent Graduation (X1), Subjective Norms (X2), and Behavioral Control (X3) individually on the Desire for Independent Graduation of PKH KPM (Y).
2. H1: There is an influence of Attitude (X1), Subjective Norm (X2), and Perceived Behavioral Control (X3) individually on the Desire for Independent Graduation of PKH KPM (Y).

Table 4 presents the results of the regression analysis that tests the influence of Attitudes Towards Independent Graduation, Subjective Norms, and Perceived Behavioral Control of Beneficiary Families (KPM) of the Family Hope Program (PKH) on the Desire to Graduate Independently. This test aims to understand the extent to which each factor—both personal attitudes, social influences, and perceived control over behavior—can influence the decision of PKH KPM to carry out independent graduation. Through this regression analysis, it is hoped that a picture can be found regarding the contribution of each variable to the desire of KPM to take the step of independent graduation, as well as the level of significance of the relationship. This table will provide in-depth information regarding the factors that influence KPM's decision to transition towards independence.

**Table 4. The Influence of Attitudes towards Independent Graduation, Subjective Norms, and Behavioral Control Perceived by PKH Beneficiaries on the Desire for Independent Graduation**

Model		Coefficients <sup>a</sup>			T	Sig.
		Unstandardized Coefficient		Standardized Coefficient		
		B	Std. Error	Beta		
1	(Constant)	21.129	2.758		7.662	.000
	Attitudes towards Independent Graduation	-.507	.042	-.728	-12.095	.000
	Subjective Normal	.469	.061	.522	7.679	.000
	Perceived Behavioral Control	.027	.052	.037	.521	.604

a. Dependent Variable: Desire for Independent Graduation

Source: data proceed

Testing the influence of each variable, namely Attitude towards Independent Graduation (X1), Subjective Norm (X2), and Perceived Behavioral Control (X3) on the Desire for Independent Graduation (Y) showed different results. Based on the coefficient table, first, the significance coefficient (sig.) for the Attitude towards Independent Graduation variable is 0.000, which is smaller than 0.05 ( $0.000 < 0.05$ ). This causes the null hypothesis (H0) to be rejected, which means that there is a significant influence between Attitude towards Independent Graduation and the Desire for Independent Graduation. Second, the significance coefficient (sig.) for the Subjective Norm variable is also 0.000, which is smaller than 0.05 ( $0.000 < 0.05$ ), so H0 is rejected. This shows a significant influence between Subjective Norm and the Desire for Independent Graduation. However, for the variable Perceived Behavioral Control, the significance coefficient (sig.) obtained is 0.064, which is greater than 0.05 ( $0.064 > 0.05$ ), so H0 is accepted. This means that there is no significant influence between Perceived Behavioral Control and the Desire for Independent Graduation.

## Testing the Influence of Attitudes towards Independent Graduation (X1), Subjective Norms (X2), and Behavioral Control (X3) simultaneously on the desire for Independent Graduation of PKH KPM

Testing the influence of variables X simultaneously on variable Y is done using the F test with a probability coefficient of 0.05. Decision making on the results of data testing is done by looking at the significance value (Sig) compared to the probability coefficient of 0.05. If the Sig value is smaller than 0.05 then H0 is rejected, meaning that there is an influence of variables X simultaneously on variable Y.

### Hypothesis 5

1. **H0:** There is no influence of Attitudes towards Independent Graduation (X1), Subjective Norms (X2), and Behavioral Control (X3) simultaneously on the Desire for Independent Graduation of PKH KPM (Y)
2. **H1:** There is a simultaneous influence of Attitudes towards Independent Graduation (X1), Subjective Norms (X2), and Behavioral Control (X3) on the Desire for Independent Graduation of PKH KPM (Y)

The results of the data testing conducted in this study can be seen in the Coefficients table below. This table presents the coefficient values for each variable tested, as well as the significance values used to determine whether there is a significant influence between the independent variables (Attitudes towards Independent Graduation, Subjective Norms, and Perceived Behavioral Control) on the dependent variable (Desire to Independent Graduation). This test aims to provide a deeper understanding of the relationship between variables and their respective contributions to the decision of KPM PKH to carry out independent graduation. The following table will provide a clearer picture of the results of the regression analysis that has been carried out.

**Table 5. The Value of the Influence Coefficient of Attitudes towards Independent Graduation, Subjective Norms, and Behavioral Control Perceived by PKH Beneficiaries on the Desire for Independent Graduation**

ANOVA <sup>a</sup>						
	<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	327.633	3	109.211	72.540	.000 <sup>b</sup>
	Residual	132.487	88	1.506		.000
	Total	460.120	91			.000

a. Dependent Variable: Desire for Independent Graduation

b. Predictors: (Constant), Behavioral Control, Attitudes Towards Independent Graduation, Subjective Norms

Source: data proceed

Table 5 show the significance value in the test table is 0.000 which is smaller than the probability coefficient (0.000 < 0.05), the decision is H0 is rejected. This means that there is an influence of Attitudes towards Independent Graduation, Subjective Norms, and Behavioral Control simultaneously on the Desire to Graduate from KPM PKH. The influence of Attitudes towards Independent Graduation, Subjective Norms, and Behavioral Control can be explained by a multiple linear regression equation. The form of the multiple linear regression equation in this study is:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3.$$

(Y) is the Desire for Independent Graduation of KPM PKH, (a) is the constant value, (b) is the regression coefficient value, (X1) is the Attitude towards Independent Graduation, (X2) Subjective Norms, and (X3) Behavioral Control. Based on the Coefficients table presented in number 5, a multiple linear regression equation can be made as follows:

$$Y = 21.129 - 0.507 X1 + 0.469 X2 + 0.27 X3$$

The constant value (a) has a positive value of 21.129. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable. This shows that if all independent variables including Attitude towards Independent Graduation (X1), Subjective Norm (X2), and Behavioral Control (X3) have a value of 0 percent or do not change, then the value of the desire for Independent Graduation is 21.129. The regression coefficient value for the Attitude towards Independent Graduation variable (X1) is -0.507. This value shows a negative influence (opposite direction) between the Attitude towards Independent Graduation variable and the Desire for Independent Graduation. This means that if the Attitude towards Independent Graduation variable increases by 1%, then conversely the Desire for Independent Graduation will decrease by 0.507. Assuming that other variables remain constant.

The regression coefficient value for the Subjective Norm variable (X2) has a positive value of 0.469. This shows that if the Subjective Norm increases by 1%, then the desire for Independent Graduation will increase by 0.469 assuming that other independent variables are considered constant. A positive sign means that it shows a directional influence between the independent variable and the dependent variable. The regression coefficient value for the Behavioral Control variable (X3) has a positive value of 0.027. This shows that if the Behavioral Control increases by 1%, then the desire for Independent Graduation will increase by 0.027 assuming that other independent variables are considered constant. A positive sign means that it shows a directional influence between the independent variable and the dependent variable.

### Calculating The Magnitude of the Influence and Effective Contribution of Attitudes towards Independent Graduation, Subjective Norms, and Behavioral Control Simultaneously towards the Desire for Independent Graduation of PKH KPM

Calculating the magnitude of the influence of Attitudes towards Independent Graduation, Subjective Norms, and Behavioral Control simultaneously on the Desire for Independent Graduation of PKH KPM is carried out through a Multiple Regression test by looking at the determination coefficient value (R Square) in the Model Summary table 6.

**Tabel 6. The Magnitude of the Influence of Attitudes Towards Independent Graduation, Subjective Norms, and Behavioral Control Perceived by PKH Beneficiaries on the Desire for Independent Graduation**

<i>Model Summary<sup>b</sup></i>				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std Error of the Estimate</i>
1	.844 <sup>a</sup>	.712	.702	.1227

a. Predictors: (Constant), Behavioral Control, Attitudes Towards Independent Graduation, Subjective Norms

b. Dependent Variable: Desire for Independent Graduation

Source: data proceed

Based on the Model Summary table 6 above, the coefficient of determination (R Square) value is 0.712. This means that together the variables Attitude towards Independent Graduation, Subjective Norms, and Behavioral Control have an effect of 71.2% on the Desire to Graduate Independently of PKH Beneficiaries. Based on the R Square, there are other variables that were not measured in this study (epsilon variables) of 28.8% (100% - 71.2%) that affect the Desire to Graduate Independently of PKH Beneficiaries. The magnitude of the effective contribution is the magnitude of the influence (in %) of the variables Attitude towards Independent Graduation, Subjective Norms, and Behavioral Control on the magnitude of the results of the influence of the three variables. The effective contribution describes how much percent each variable contributes, so that 71.2% occurs as the influence of all variables. The effective

contribution is calculated based on the Beta coefficient value of the multiple regression test results and the correlation coefficient value between variables. The following is a table of the results of the multiple regression test and correlation test as a basis for calculating the Effective Contribution of the variables Attitude towards Independent Graduation, Subjective Norms, and Behavioral Control:

**Table 7. Summary of Results of Testing Relationships and Influence of Coefficients, Model Summary, and Correlations**

<i>Variable</i>	<i>Regression Coefficient (Beta)</i>	<i>Correlation Coefficient (r)</i>	<i>R-Square</i>
Attitudes towards Independent Graduation	-0.728	-0.679	0.712
Subjective Normal	0.522	0.419	
Perceived behavioral control	0.037	-0.023	

Source: data proceed

Based on the results of the effective contribution calculation in table 7, it is known that the contribution of each variable to the Desire for Independent Graduation is calculated using the formula: Effective Contribution (%) = Regression Coefficient × Correlation Coefficient × 100%. The results of the analysis show that the Attitude towards Independent Graduation variable provides the largest contribution, which is 49.43% (the result of  $-0.728 \times -0.679 \times 100\%$ ). The Subjective Norm variable provides a contribution of 21.87% (calculated from  $0.522 \times 0.419 \times 100\%$ ). Perceived Behavioral Control actually shows a negative contribution of -0.09% ( $0.037 \times -0.023 \times 100\%$ ). Overall, the influence of the three variables on the Desire for Independent Graduation reaches 71.2%, with the largest contribution coming from Attitude towards Independent Graduation, followed by Subjective Norm, and finally Perceived Behavioral Control.

## Discussion

### Correlation Test Between Attitudes Towards Independent Graduation, Subjective Norms, and Behavioral Control

The results of the correlation test in this study provide an overview of the relationship between psychological variables that influence the decision of KPM (Beneficiary Families) to undertake Independent Graduation. The analysis of the relationship between Attitudes towards Independent Graduation and Subjective Norms shows that there is no significant correlation between the two. The significance value of 0.276 (greater than 0.05) indicates that the relationship is not strong enough to be concluded statistically. This result means that individual assessments of Independent Graduation, both positive and negative, do not correlate significantly with views or social pressure from their surroundings.

The results of the correlation test between Attitudes toward Independent Graduation and Perceived Behavioral Control indicate a significant relationship, with a significance value of 0.003 (less than 0.05). The direction of the relationship is negative, as indicated by the Pearson correlation coefficient of -0.305. This figure implies that the more positive a person's attitude is toward Independent Graduation, the lower their perception of the ability or control to carry out the decision independently, individuals who feel they have greater control tend to have less positive attitudes toward Independent Graduation.

The correlation between Subjective Norms and Perceived Behavioral Control also showed a significant relationship with a negative direction. The significance value of 0.000 and the correlation coefficient of -0.538 strengthen the conclusion that the stronger the pressure or social expectations on individuals to do Independent Graduation, the weaker their perception of personal control over the

behavior, individuals who feel bound by social norms actually experience a decrease in confidence in their ability to act independently. Although some relationships between variables are statistically significant, the negative direction of the correlation indicates a complex psychological dynamic, where social support or positive attitudes are not always in line with individuals' perceptions of control in decision making for Independent Graduation. This finding is important to consider in designing interventions or empowerment strategies that not only emphasize attitudes and norms, but also strengthen perceptions of self-control.

### **Test of the Influence of Attitudes towards Independent Graduation, Subjective Norms, and Perceived Behavioral Control on the Desire of PKH Beneficiaries for Independent Graduation**

The results of this study indicate that Attitudes towards Independent Graduation have a significant influence on the desire of PKH KPM to exit the assistance program independently. This is indicated by a significance value of 0.000 and a regression coefficient (B) of -0.507. In the context of the theory put forward by (Priatna, 2022; Sari et al., 2024), attitudes are understood as a person's general evaluation of an object that influences the tendency to respond positively or negatively. In this study, the attitude in question is how KPM responds to the idea of Independent Graduation. When Independent Graduation is considered something of positive value—for example as a form of independence or economic success—then the desire to do it increases. If Independent Graduation is perceived as something that is burdensome or disadvantageous, then the attitude towards it tends to be negative and has an impact on the rejection of the decision to Independent Graduation, this attitude is formed from the individual's belief in the consequences of the behavior and the extent to which the predicted results are considered beneficial or detrimental.

Subjective Norms were also shown to have a significant influence on KPM's desire to undertake Independent Graduation, with a significance value of 0.000 and a B coefficient of -0.469. Subjective Norms refer to a person's perception of social expectations—what important people around them think about an action. When KPM feels that people close to them such as family, neighbors, or community leaders support Independent Graduation, the urge to adjust behavior to these social expectations will be strengthened. This norm is formed by beliefs in the views of the social environment and the motivation to meet these expectations, KPM's desire to remain participants or choose to undertake Independent Graduation is greatly influenced by their perception of pressure or social support around them.

Unlike the previous two variables, Perceived Behavioral Control did not show a significant effect on the desire for Independent Graduation, with a significance value of 0.604 and a B coefficient of 0.027. In Ajzen and Fishbein's (2012) theory in (Aziz et al., 2021; Setiyowati et al., 2023), behavioral control refers to the extent to which a person feels they have the ability to carry out an action, and this includes perceptions of obstacles and ease in carrying out the behavior. Although KPM have confidence in their ability to carry out Independent Graduation, this perception does not directly contribute significantly to the actual decision to do so. This may reflect the presence of other external factors—such as economic uncertainty or limited access to business opportunities—that are more dominant in influencing the decision. This finding suggests that aspects of personal attitudes and social pressure play a greater role in influencing KPM's desire for Independent Graduation compared to perceptions of their own control or ability.

### Regression Equation and Magnitude of Influence of Attitudes Towards Independent Graduation, Subjective Norms, and Perceived Behavioral Control on the Desire of PKH Beneficiary Families for Independent Graduation

The regression equation used to test the influence of the variables Attitude towards Independent Graduation (X1), Subjective Norms (X2), and perceived behavioral control (X3) on the desire of PKH KPM for Independent Graduation (Y) is as follows:

$$Y = 21.219 - 0.507 X_1 + 0.469 X_2 + 0.027 X_3$$

Based on the multiple linear regression equation, it is known that without the influence of X1, X2, and X3, the desire of KPM PKH for Independent Graduation is 21,219. Attitude towards Independent Graduation (X1) has a negative regression coefficient of 0.507. This explains that if a person's attitude increases with each other, the desire of KPM PKH for Independent Graduation will decrease by 0.507 on condition that variables X2 and X3 do not change or are constant.

Subjective Norm variable (X2) has a regression coefficient of 0.469 and is positive, this explains that if a person's Subjective Norm increases by one unit, then the desire of PKH KPM for Independent Graduation will increase by 0.469 on condition that variables X1 and X3 do not change or are constant. Behavioral Control variable (X3) has a regression coefficient of 0.027 and is positive, this explains that if a person's Behavioral Control increases by one unit, then the desire of PKH KPM for Independent Graduation will increase by 0.027 on condition that variables X1 and X2 do not change or are constant.

$$\text{Effective Contribution (X)\%} = \text{Regression Coefficient X Correlation Coefficient X 100\%}$$

The magnitude of the influence of attitudes towards independent graduation, subjective norms, and perceived behavioral control on the desire of PKH beneficiaries towards independent graduation can be seen from the determination coefficient value (R Square). Based on the Model Summary table, the determination coefficient value is 0.712. This means that together the variables of attitudes towards

$$\text{Effective Contribution: } 71.2 = 49.43\% X_1 + 21.87\% X_2 - 0.09\% X_3$$

independent graduation, subjective norms, and behavioral control have an effect of 71.2% on the desire of PKH beneficiaries towards independent graduation. The results of the calculation of the effective contribution of each variable obtained the results that:

The equation above shows that of the three independent variables, the variable Attitude towards Independent Graduation (X1) is the dominant variable. This means that the desire of PKH KPM for Independent Graduation (Y) is most influenced by Attitude towards Independent Graduation. In addition, the coefficient of Attitude towards Independent Graduation has a positive sign, which means that the stronger the Attitude towards Independent Graduation, the stronger the desire of PKH KPM for Independent Graduation will be.

The results of this study indicate that of the three independent variables analyzed, Attitude towards Independent Graduation (X1) is the most dominant variable in influencing the desire of PKH KPM to Independent Graduation (Y). The positive regression coefficient confirms that the more positive the attitude of KPM towards Independent Graduation, the greater their desire to exit the assistance program independently. This finding strengthens the theory of Planned Behavior from Ajzen (1991) in (Lihua, 2022b), which states that a person's attitude towards a behavior is one of the main determinants of the intention to carry out the behavior. Attitudes formed from beliefs and evaluations of the results of an action are an important basis in determining the final action of an individual.

Several previous studies support these results. Research by (Fitri et al., 2023b; Rangga et al., 2023) on community behavior in exiting social assistance programs shows that positive attitudes towards economic independence significantly encourage individuals' intentions to end dependence on assistance. Another study by (Schechter, 2018b; Su et al., 2021) also found that positive perceptions of business opportunities and the value of independence encourage beneficiary families to voluntarily withdraw from government assistance programs.

Not all studies support this finding. Research by (Mokhlis et al., 2022b; Rimadiaz & Pratiwi, 2017b) shows that although individual attitudes are positive towards Independent Graduation, other factors such as social environmental support and access to resources (capital, job training, or market access) are much more influential. A positive attitude alone is considered not strong enough if it is not followed by adequate external support. This finding strengthens the argument that behavioral intentions are the result of a complex interaction between attitudes, social norms, and perceived control. (Varamäki et al., 2016b; Warmerdam et al., 2015) in her research on small and medium enterprises (SMEs) that had received social assistance, stated that attitudes towards Independent Graduation are sometimes pseudo. This means that even though individuals verbally agree with Independent Graduation, their actual decision is to remain in the assistance program, mainly for reasons of financial security and economic uncertainty. It is important to place them within a broader framework while attitudes were shown to be a dominant factor in this study. Attitude change alone does not necessarily guarantee behavioral change without a supportive ecosystem that reinforces the decision, and in an effort to encourage Independent Graduation, a holistic intervention program—combining aspects of attitude education, social reinforcement, and economic empowerment—would be much more effective.

## CONCLUSION

Based on the results of the analysis, it can be concluded that simultaneously the variables of Attitude towards Independent Graduation, Subjective Norms, and Behavioral Control have an influence of 71.2% on the Desire of PKH KPM to do Independent Graduation, with the variable of Attitude towards Independent Graduation being the dominant factor that contributes the most at 49.43%, followed by Subjective Norms at 21.87%, while Behavioral Control actually shows a negative contribution of -0.09% and does not have a significant effect partially. The correlation between variables also shows a significant negative relationship between Attitude and Behavioral Control and between Subjective Norms and Behavioral Control, but no relationship was found between Attitude and Subjective Norms. These results confirm that changes in the desire for Independent Graduation are more determined by internal factors in the form of attitudes and social support around, rather than the perception of control or perceived ability.

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