The Significance of the Implicating Learning Quality by Differentiated Learning Method at Junior High School Level in Banjarbaru City

Agus Salim\textsuperscript{1}, Susanti Sufyadi\textsuperscript{2}, Agus Hadi Utama\textsuperscript{3}
\textsuperscript{1,2,3}Universitas Lambung Mangkurat
E-mail: \textsuperscript{1}agus.salim@ulm.ac.id, \textsuperscript{2}susanti.sufyadi@ulm.ac.id, \textsuperscript{3}agus.utama@ulm.ac.id
*Corresponding Author

Article History: Received: October 17, 2020; Accepted: November 27, 2023; Published: November 30, 2023

ABSTRACT

As a further effort to improve the quality of learning evenly, the characteristics of a Merdeka Kurikulum that are believed to restore and improve the quality of learning become simpler, deeper, and more independent in learning. The aim of this study is for teachers to be able to implement the Merdeka Curriculum program, especially in implementing differentiated learning strategies at the junior high school level in Banjarbaru City, because this is one of the core academic competencies of the Merdeka Curriculum program that teachers need to master. This study uses an associative method with a descriptive approach, and the type of research is quantitative. The associative method is a research method that aims to determine the influence or reciprocal relationship between two or more variables. This study used the associative method to determine the effect of implementing differentiated learning strategies on teacher performance, school culture, and learning quality. Methods and data collection instruments in interactive interviews, training observations, documentation studies, and feedback questionnaires on training activities are related to teachers' strategies in formulating learning outcomes, becoming learning objectives, and achieving these differentiated learning objectives. The results show a positive influence of applying differentiated learning strategies between teacher performance and school culture, while there is no significant effect on the quality of learning. The teachers have been able to emphasize differentiated learning strategies centered on student learning outcomes, where to find out student learning achievements, teachers have been able to carry out formative assessments at the beginning of learning. The results of the findings can be used as initial identification to provide feedback for various parties in designing differentiated learning strategies and strategies for implementing effective differentiated learning at another junior high school level.

Keywords: Learning Strategies, Differentiated Learning, Teacher Performance, School Culture, and Learning Quality.

INTRODUCTION

Improvements in education services in Indonesia have been seen in several indicators, but various indicators of student learning outcomes have not shown encouraging results also, studies related to learning loss and learning gaps provide recommendations for the importance of making curriculum adjustments to be more adaptive and flexibly adapt to the conditions of students so that learning recovery can be carried out (Firdaus Syafi, 2021). This condition is one of the backgrounds for the need for an appropriate curriculum policy.
Following up on these recommendations and responding to community needs regarding implementing learning during the COVID-19 Pandemic, the government issued an emergency curriculum policy and the Sekolah Penggerak program. The results of the evaluation of the implementation of these policies show a significant impact on learning, namely reducing the risk of learning loss in order to encourage educational units to develop contextual and participatory learning plans and implement learning that is more diverse and differentiated based on the needs and characteristics of students (Sapitri, 2022).

To improve the quality of learning evenly, in 2022, the government will issue a Merdeka Kurikulum policy (Risniyanti & Setiawan, 2022). The characteristics of a Merdeka Kurikulum that are believed to be able to encourage efforts to restore and improve the quality of learning become simpler and deeper, more relevant and interactive, and more independent in learning. These characteristics are expected to encourage the implementation of the principles of Kurikulum Merdeka, namely: (1) learning according to the stage of development and the level of achievement of students; designed and implemented to build capacity to become lifelong learners, (2) Support the development of competence and character of students holistically; designed according to the context, environment, and culture of students, and (3) Oriented to a sustainable future (Kamila & Agus RM, 2023). After being carried out for almost two years in educational units of Sekolah Penggerak and one year in educational units of schools implementing the Merdeka Kurikulum Mandiri, several studies (Asrifan et al., 2023) explain the results of evaluating the implementation of the Kurikulum Merdeka, including the following: (1) Identified several obstacles related to the readiness of the education unit to implement the Kurikulum Merdeka, this obstacle is partly caused by the still minimal efforts of the education unit to study independently through the Platform Merdeka Mengajar (PMM). The lack of preparation by the education unit has a correlation with the lack of socialization either by the education office or by the Ministry of Education and Culture's technical implementation unit (UPT) in the local area (Zaini & Wahib, 2022). On the other hand, educational units also do not understand the need for implementing the Kurikulum Merdeka, one of which is illustrated by the lack of knowledge of school principals about the Merdeka Kurikulum guided book (Habibah & Nurhidin, 2023).

The Merdeka Kurikulum is implemented based on Kepmendikbudristek Number 56 of 2022 concerning guidelines for implementing the curriculum in the context of re-storing learning to complement the previous curriculum (Marlina et al., 2023). Even though it has not been implemented simultaneously, Merdeka Kurikulum Mandiri will already be implemented evenly in various regions in Indonesia (Made et al., 2023). The Educational Technology Study Program at Universitas Lambung Mangkurat presents itself through the 2023 lecturer research program to take part in the success of the implemented Merdeka Curriculum program with output targets in the form of socialization and technical guidance. The output target of this research activity is in the form of field facts, which can later be used to design subsequent research road maps, such as how to implement them in Sekolah Penggerak. These schools implement Merdeka Curriculum Mandiri Belajar (independent learning), Mandiri Berubah (changing learning), and Mandiri Berbagi (sharing and learning). The urgency of this research is for teachers to be able to implement the Merdeka Curriculum program, especially in implementing differentiated learning strategies at the junior high school level in Banjarbaru City, because this is one of the core academic competencies of the Merdeka Curriculum program that teachers need to master.

In line with the evaluation results of the implementation of the Merdeka Kurikulum carried out by the Center for Education Standards and Policy (Hadi et al., 2023), the results of observations carried out in several educational units implementing the Merdeka Kurikulum in the Banjarbaru City in 2022 also identified several obstacles in the implementation of the Merdeka Kurikulum among others: the use of the Platform Merdeka Mengajar (PMM) which
has not been optimal, the implementation targets of differentiated learning which have not been hit, and the project to strengthen Profil Pelajar Pancasila which is still minimally carried out by the school learning environment. The Platform Merdeka Mengajar (PMM), differentiated learning strategies, and the project to strengthen the Profil Pelajar Pancasila of students according to the teachers are new things they are familiar with when implementing the Merdeka Kurikulum Mandiri (Irawati et al., 2022), so the implementation requires time and other competencies apart from the competencies they have mastered before. Differences in the implementation of differentiated learning were also identified in schools that implemented the Merdeka Kurikulum Mandiri at Mandiri Belajar and Mandiri Berubah stages. This condition is caused by the fact that the structure of the curriculum used is also different (Rochmat et al., 2023).

Considering the urgency of implementing a differentiated learning strategy in the implementation of the Merdeka Curriculum, especially to achieve its primary goal, namely to restore and improve the quality of learning and to realize complete Merdeka Belajar (Simarmata & Mayuni, 2023), with the identification of the main problems as follows: (1) What is the description of the implementation of differentiated learning in educational units Sekolah Penggerak program and in educational units implementing the Merdeka Curriculum at the stages of Mandiri Belajar, Mandiri Berubah, and Mandiri Berbagi (Ersel Kaymakamoglu, 2017); (2) How does the implementation of differentiated learning strategies affect teacher performance (Lee, 2023); (3) How does the implementation of differentiated learning strategies affect the school culture (Aka & Khairuddin, 2023); (4) How does the implementation of differentiated learning strategies affect the quality of learning outcomes (Sunaryati et al., 2023); (5) What is the description of the implementation of an effective differentiated learning strategy according to the characteristics of the students and the research target educational unit in Junior High School (Yuhastina et al., 2020).

This study specifically aims to analyze, describe, and find the meaning of the relationship between differentiated learning variables and teacher performance, school culture, and learning quality, as well as to develop differentiated learning models appropriate to the characteristics of Junior High School Banjarbaru City students. Based on the results of problem identification, the purpose of this study is as follows: (1) To describe the implementation of differentiated learning strategies in educational units Sekolah Penggerak and educational units implementing the Merdeka Kurikulum Mandiri at the stages of Mandiri Belajar, Mandiri Berubah, and Mandiri Berbagi; (2) To describe the effect of implementing differentiated learning on teacher performance; (3) To describe the effect of implementing differentiated learning on school culture; (4) To describe the effect of implementing differentiated learning on the quality of learning; (5) To describe a practical junior high school level differentiated learning strategy that can be referred to and adapted by other educational units (Arum & Fathoni, 2023).

The use of this research, in general, is to support the achievements of the ULM research strategic plan and research road map, namely to support the road map for education research with a focus on instructional design and a differentiated curriculum based on local wetland wisdom. In particular, this research is helpful for (1) Enriching the repertoire of knowledge and insights of educators and education staff in the development of other fields of science and the importance of understanding differentiated learning and as a media for applying various theories related to efforts to develop scientific repertoire in the field of education, especially in terms of implementing quality differentiated learning according to needs. (2) As for educational units and teachers, the results of this study can be used as a reference to support the implementation of Merdeka Kurikulum and differentiated learning (Fitri Salsabila Fatah, 2023).
METHODS
Research Methodology
This study uses an associative method with a descriptive approach, and the type of research is quantitative. The associative method is a research method that aims to determine the effect of the reciprocal relationship between two or more variables. This study used the associative method to determine the effect of implementing differentiated learning strategies on teacher performance, school culture, and learning quality. Data collection methods were carried out on June 12, 2023, and instruments in the form of interactive interviews, training observations, documentation studies, and feedback questionnaires on training activities related to how teachers strategies in formulating learning outcomes, becoming learning objectives, and how to achieve these differentiated learning objectives (Sugiyono, 2013).

The population and sample
The population is a generalized area consisting of subjects and objects with specific qualities and characteristics determined by the researcher to study them and then conclude. The population in the study were all junior high school members, teachers, and stakeholders related to the implementation of the Merdeka Kurikulum in the Banjarbaru City area, as well as all documents that could serve as evidence of the implementation of the Kurikulum Merdeka, such as school operational curriculum, teaching modules, learning media, learning resources, and so on. The sample is part of the number and characteristics possessed by the population. In this study, considering the objectives and characteristics of the study population, the sampling technique used was purposive sampling. According to Indra Daulay & Fauzidin (2023), a purposive sampling technique is used to determine the research sample with specific considerations that aim to make the data obtained later more representative. The steps in determining the population and sample in this study can be seen in Table 1 and Table 2 as follows:

<table>
<thead>
<tr>
<th>No</th>
<th>Population Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>All member school residents implementing the Kurikulum Merdeka</td>
</tr>
<tr>
<td>2</td>
<td>Stakeholders in the Banjarbaru city area related to the implementation of the Kurikulum Merdeka.</td>
</tr>
<tr>
<td>3</td>
<td>Documents evidence of the application in differentiated learning</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No</th>
<th>Sample Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Head principal of the education unit implementing the Kurikulum Merdeka</td>
</tr>
<tr>
<td>2</td>
<td>Educational staff in education units or teachers in classes that have used the Kurikulum Merdeka</td>
</tr>
<tr>
<td>3</td>
<td>Students in classes that have used the Kurikulum Merdeka</td>
</tr>
<tr>
<td>4</td>
<td>Parents of students who have used the Kurikulum Merdeka</td>
</tr>
<tr>
<td>5</td>
<td>Government employees at Dinas Pendidikan Kab/Kota</td>
</tr>
</tbody>
</table>

Table 1. Population Determination Criteria

<table>
<thead>
<tr>
<th>No</th>
<th>Sample Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Head principal of the education unit implementing the Kurikulum Merdeka</td>
</tr>
<tr>
<td>2</td>
<td>Educational staff in education units or teachers in classes that have used the Kurikulum Merdeka</td>
</tr>
<tr>
<td>3</td>
<td>Students in classes that have used the Kurikulum Merdeka</td>
</tr>
<tr>
<td>4</td>
<td>Parents of students who have used the Kurikulum Merdeka</td>
</tr>
<tr>
<td>5</td>
<td>Government employees at Dinas Pendidikan Kab/Kota</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Qty</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>32</td>
<td>320</td>
</tr>
<tr>
<td>32</td>
<td>320</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Table 2. Sample Determination Criteria
which handles the implementation of the Kurikulum Merdeka

<table>
<thead>
<tr>
<th>No</th>
<th>Supervisors in educational units that use a Kurikulum Merdeka</th>
<th>10 people</th>
<th>1</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>Curriculum documents for classes where teachers and students are the research sample</td>
<td>School operational curriculum, teaching modules, learning media, learning resources, and so on</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Number of Total Samples 381 peoples

Procedure and data analysis technique

In this study, the data collected consisted of information and figures describing the application of differentiated learning and its effect on teacher performance, school culture, and learning quality. These data will also be analyzed to conclude effective differentiated learning strategies in the research target areas. For this study, the questionnaires were tested for both validity and reliability. To analyze the data descriptively from each variable, an ideal score is used, while for associative analysis, the classic assumption test method is assisted by Software Statistical Product for the Service Solution (SPSS) 22.0 for Windows. In analyzing the data, the steps to be carried out by the researcher are as follows:

1. Obtain primary data and secondary data relating to the variables associated with the application of differentiated learning derived from questionnaires and the results of interviews with school principals, teachers, students, parents, supervisors, and representatives of the education office, as well as the results of learning observations and documentation studies curriculum used.

2. Obtain primary and secondary data relating to the effect of differentiated learning on teacher performance, school culture, and learning quality.

3. Perform statistical tests to test hypotheses and interpret and analyze the results of hypothesis testing with SPSS 22.0 with the classical assumption test steps: analyze linear regression.

Assumption and hypothesis

1. There are differences in the application of differentiated learning strategies in educational units Sekolah Penggerak and in educational units implementing the Merdeka Kurikulum Mandiri at the stages of Mandiri Belajar, Mandiri Berubah, and Mandiri Berbagi.

2. There is a positive influence of implementing differentiated learning on teacher performance.

3. There is a positive influence of implementing differentiated learning on school culture.

4. The application of differentiated learning positively influences the quality of learning.
RESULTS AND DISCUSSION

Results

The results of the lecturer’s research findings are in the form of an associative relationship of 3 variables, namely that there is a significant influence in the application of differentiated learning strategies between teacher performance, school culture, and learning quality.

Between Sekolah Penggerak and the schools implementing Merdeka Curriculum at the Junior High School level in Banjarbaru City, there are differences in the effectiveness of implementing differentiated learning. Sekolah Penggerak is more effective at the junior high school level in implementing differentiated learning because Sekolah Penggerak receives special government support through funding and assistance in implementing a Merdeka curriculum. Meanwhile, the schools implementing the Merdeka Curriculum only get attention from the government, and stakeholder partners, such as Educational Technology Study Universitas Lam-bung Mangkurat, assist with implementing the Kurikulum Merdeka. Both Sekolah Penggerak and the schools implementing the Merdeka Curriculum at the Junior High School level in Banjarbaru City still apply differentiated learning at the Mandiri Belajar and Mandiri Berubah stage through the strategy use of Platform Medeka Mengajar (PMM) and projects to strengthen the Profil Pelajar Pancasila which illustrates that teachers have been able to emphasize learning strategies differentiated which is centered on student learning outcomes or able to teach at the right level, where to find out student learning achievements, teachers have been able to carry out formative assessments at the beginning of learning.

There is a positive effect on the application of differentiated learning if it is applied effectively utilizing the Platform Merdeka Mengajar (PMM) in helping students to learn independently well, which means that teacher performance will also increase (Table 3: SPSS results of implementing differentiated learning on teacher performance).

There is a positive influence on the application of differentiated learning on school culture if it is implemented effectively through a project to strengthen Pro-fil Pelajar Pancasila in encouraging the collaboration of all school members and optimizing the use of school resources, this means that this can build a positive school culture and support an independent learning environment (Table 3: SPSS results of applying differentiated learning to school culture).

There is no significant effect of the application of differentiated learning on the quality of learning. In this case, what is influenced by differentiated learning is the quality of learning, so whether or not the quality of learning is effective will vary in each class, as seen from the competence of educators in implementing the Merdeka Kurikulum Mandiri, which is generally still dominant in the stage of Mandiri Belajar rather than Mandiri Berubah (Table 3: SPSS results of the application of differentiated learning to the quality of learning).

<table>
<thead>
<tr>
<th>No</th>
<th>Variable</th>
<th>Sigma Mark</th>
<th>Determination</th>
<th>Hypothesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Teacher performance</td>
<td>T_{calc} 0.062 &lt; T_{table} 0.05</td>
<td>Significance of positive effect</td>
<td>Accepted</td>
</tr>
<tr>
<td>2</td>
<td>School culture</td>
<td>T_{calc} 0.068 &lt; T_{table} 0.05</td>
<td>Significance of positive effect</td>
<td>Accepted</td>
</tr>
<tr>
<td>3</td>
<td>Learning quality</td>
<td>F_{calc} 1.04 &gt; F_{table} 0.05</td>
<td>Not Significantly Influenced</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

Description:
- If the partial significance value (Sig. Table) < 0.05 then the variable is partially independent (T_{calc}), and there is a relationship effect on the dependent variable.
If the significance value is simultaneous (Sig. Table) > 0.05 then the independent variables simultaneously (Fcal) there is a relationship that has a significant effect on the dependent variable.

Discussion

The finding of the implementation of an effective differentiated learning strategy according to the characteristics of students in Sekolah Penggerak and the school implemented Merdeka Curriculum at the Junior High School level in Banjarbaru City is as follows:

Students have different levels of motivation, different attitudes about their own way of learning, and different responses to specific independent classroom environments and learning practices. Diversity in education usually refers to the effect of gender and ethnicity on student achievement. Such effects are significant and are considered elsewhere (Felder & Brent, 2005). The findings show that different levels of motivation are directly proportional to the application of differentiated learning strategies between teacher performance and school culture which can equalize students’ perceptions and learning motivation, while there is no significant effect on the quality of learning. This shows that each student has a different way of learning with various characteristics, competencies, and limitations, so the problems of learning quality differ from student to student. The role of an educator is to provide equal opportunities to students in the learning process to achieve learning goals but with different treatments (Banerjee Rukmini Banerji James... et al. 2016). The role of an educator in the implementation of the Merdeka Kurikulum is to design learning that is easy, interactive, efficient, and fun and to motivate students to participate actively in every learning process. Differentiated learning is a strategy that educators can use to meet the learning needs of students who have different characters. Differentiation is a process in teaching and learning activities that pays attention to students based on their level of ability, and what students like, and seeks to meet students' individual need in implementing the learning process (Desy Wahyuningsari, 2022). Students are given sufficient space to develop their interests, talents, creativity, and learning independence according to their cognitive, physical, and psychological development based on the learning phases (Wahono, 2022). It can be interpreted that differentiated learning is a way of facilitating the learning needs of students by adjusting the various learning criteria they have.

The findings show that there are differences in the effectiveness of implementing differentiated learning between Sekolah Penggerak and the school that implemented Merdeka Curriculum at the Junior High School level in Banjarbaru City. However, both schools apply differentiated learning which is more dominant at the Mandiri Bela-jar stage than Mandiri Berubah, its strategy through the use of the Platform Merdeka Mengajar (PMM) and strengthening project P5: Profil Pelajar Pancasila which also illustrates that teachers have been able to emphasize differentiated learning strategies that are centered on student learning outcomes also known as teaching at the right level, where to find out student learning achievements, teachers have been able to formative assessment at the beginning of learning. The findings show that there is a positive effect on the application of differentiated learning if it is implemented effectively utilizing the Platform Merdeka Mengajar (PMM) in helping students to learn independently well, which means that teacher performance will also increase as indicated by the strategy of implementing differentiated learning the good one. Differentiated learning requires a good implementation strategy, as follows: (1) Conduct an analysis of the curriculum that will be applied to learning by paying attention to the strengths and weaknesses of students. (2) Formulate school plans and strategies through curriculum adjustments and learning methods based on the needs of students. (3) Describe the teacher’s
support in meeting the learning styles of students. (4) Reflecting and assessing planning achievements on a regular basis (Marlina, 2019).

In implementing the Kurikulum Merdeka, students are directed to be able to create or carry out a project. Through these project-based activities, it is hoped that students' skills can develop and students' self-potential can be seen. Project activities in the Merdeka Kurikulum can be carried out by activity PS: Profil Penguatan Pelajar Pancasila (Rachmawati et al., 2022). Profil Penguatan Pelajar Pancasila has the character and competence expected of the noble values of Pancasila. The Profil Pelajar Pancasila consists of six dimensions, namely; (1) Faith, fear of God almighty, and noble character, (2) global diversity, (3) independent learning, (4) mutual cooperation, (5) critical thinking, and (6) creative. The six dimensions are a unit that is interconnected and supports one another to support an independent learning environment based on school culture (Susanto, 2022). The findings show that there is a positive influence on the strategy of applying differentiated learning if it is implemented effectively utilizing the PS: Profil Penguatan Pelajar Pancasila in helping students to encourage the collaboration of all school members and optimizing the use of school resources, which means building a positive school culture. School culture is very important in the foundation of student character, especially in the project to strengthen the Pancasila student profile. There are various kinds of efforts that can be made to develop the PS character of students, one of which is to develop and display a good school culture in front of students. School culture is a system of values, beliefs, and norms that are mutually accepted and implemented with full awareness as natural behavior shaped by the environment by creating the same understanding of every activity in the school (Lestari & Ain, 2022).

CONCLUSION

There are differences in the application of differentiated learning strategies in educational units Sekolah Penggerak and the schools implementing Merdeka Curriculum at the stage of Mandiri Belajar, Mandiri Berubah, and Mandiri Berbagi: Between Sekolah Penggerak and the school-implemented Merdeka Curriculum program at the Junior High School level in Banjarbaru City, there are differences in the effectiveness of implementing differentiated learning seen from government financial support. However, both Sekolah Penggerak and the school-implemented Merdeka Curriculum program apply differentiated learning at the Mandiri Belajar stages with their strategy through the use of the Platform Merdeka Mengajar (PMM) and strengthening project PS: Profil Pelajar Pancasila which is also illustrated that the teachers have been able to emphasize differentiated learning strategies that are centered on student learning outcomes or able to teach at the right level, where to find out student learning achievements, teachers have been able to carry out formative assessments at the beginning of learning.

There is a positive influence on the implementation of differentiated learning on teacher performance: There is a positive influence on the implementation of differentiated learning if it is implemented effectively using the Platform Merdeka Mengajar (PMM) in helping students to learn independently well, meaning that teacher performance will also increase.

There is a positive influence on the implementation of differentiated learning in school culture: There is a positive influence on the implementation of differentiated learning if it is implemented effectively using the PS: Project Strengthening Profil Pelajar Pancasila to encourage collaboration of all school members and optimizing the use of school resources, which means building a positive school culture and supporting an independent learning environment.

There is no significant effect of the implementation of differentiated learning on the quality of learning, which means that whether the quality of learning is effective or not will
vary in each class seen from the competence of educators in implementing the Merdeka Curriculum which is generally still dominant in the Mandiri Belajar (independent learning) stage rather than Mandiri Berubah (changing & learning).

Moreover, the findings of this descriptive associative research can be used as initial identification to provide feedback for various parties in designing differentiated learning strategies in other places. The final results of identifying the correlation and influence of differentiated learning on teacher performance, school culture, and quality of learning, as well as strategies for implementing effective differentiated learning, will then produce a learning design to support the achievements of the ULM research strategic plan, namely supporting the research road map in the field of education by focus on learning design and differentiated curriculum based on local wisdom wetland that can be referred to and adapted by wider educational units.

REFERENCES
Ersel Kaymakamoglu, S. (2017). Teachers’ Beliefs, Perceived Practice and Actual Classroom Practice in Relation to Traditional (Teacher-Centered) and Constructivist (Learner-Centered) Teaching (Note 1). Journal of Education and Learning, 7(1), 29. https://doi.org/10.5539/jel.v7n1p29

123

