ANALYSIS OF THE INFLUENCE OF AKULAKU APPLICATION QUALITY ON USER SATISFACTION USING NETQUAL METHOD

Rini Malfiany[1*], Donny Apdian[2]

[1]STMIK Rosma / Manajemen Informatika, Karawang
[2] STMIK Rosma / Komputerisasi Akuntansi, Karawang

Author's email: rini@dosen.rosma.ac.id ; donny@rosma.ac.id
**Corresponding author: rini@dosen.rosma.ac.id*

Abstract. *This study aims to determine the effect of akulaku application quality on user satisfaction using the Netqual method. The method used is the netqual method with research variables including information, user convenience, site design, reliability and security / privacy as measured by each statement for each dimension. The population in this study were the Karawang community who used the Akulaku application. The sample used in this study were 40 respondents who were taken using the snowball sampling technique by first identifying someone who was included in the research criteria. Then based on the direct and indirectrelationship in a network, the next respondent was found. and data collection methods using the method of observation, interviews, questionnaires with a questionnaire and measurement using a Likert scale. The results of the research using the Netqual method from five dimensions show that users are very satisfied using the Akulaku application, but the security of the Akulaku application users is further improved.*

Keywords: *Quality, Akulaku Application, Netqual Method*

1. INTRODUCTION

The use of technology in this digital era is a necessity for both large and small companies in carrying out their operations and business. Business activities will be more efficient and widely distributed in introducing businesses to consumers without any distance restrictions. E-marketplace is a virtual market where this market is a meeting place for buyers and sellers to conduct internet-based transactions.

Marketplace is an e-commerce business that is currently trending, this business invites several business actors to sell on a website or application, so that consumers can choose the desired item from various kinds that are sold on a website / application. Based on data from Hootsuite which released trend data on the internet and social media at the end of January 2019, the number of internet users in the world was 4.437 billion (Choon Yih Goh, et al, 2012). Meanwhile, Hootsuite and We are social as of January, the number of internet users in Indonesia is 150 million people with a concentration level of 56% (Arwan Subakti, Wisnu Ananta Kusuma, Badollahi Mustafa, 2016). This data shows that Indonesia is increasingly open to internet technology and makes Indonesia a high consumer market in the internet sector.

According to data from the Minister of Communication and Information in February 2019, it was stated that the growth in the value of electronic commerce (e-commerce) in Indonesia reached 78 percent, Indonesia is the 10th largest country with 'e- commerce' growth with 78 percent growth and is in 1st place. (Anif Kurniawan Nugroho, Puspita Kencana Sari, 2016).

Akulaku is an e-commerce mobile application that provides almost all consumer needs that are needed daily, from electronics, gadgets, household needs, food, pulses and so on, all of which can be obtained in installments without a credit card and can accessed / downloaded via google play or the app store. Consumers must fill in the personal biodata form that has been provided on the akulaku application. In Indonesia, Akulaku applies to all regions in Indonesia. Akulaku also provides flash Unsecured Loans within a day to consumers. This akulaku application can help the micro industry to sell their goods in the akulaku application, because in this application it has a cheap zone with prices below the market and the opportunity for consumers to buy what they need in this akulaku application.

This study aims to analyze the quality of the Akulaku application using the Netqual method based on the perceptions of the Akulaku application users. In addition, it is also to determine the effect of Netqual dimension variables (information, easy of use, site design, reliability and security and privacy) on user satisfaction.

2. LITERATURE REVIEW

2.1 Quality

There are various definitions of Quality. As stated in ISO 8402 (Quality Vocabulary),quality means the totality of the characteristics of a product that supports its ability to satisfy specified or defined needs. Meanwhile, according to the American Society for Quality Control, quality is the overall characteristics and characteristics of a product or service in its ability to meet predetermined or latent needs (Lupiyoadi, 2001: 144).

Kotler (2009: 49) states that quality is all the characteristics and characteristics of a product or service that affect the ability to satisfy stated or implied needs. According to Tjiptono (1996: 51), quality is a dynamic condition related to service products, people, processes and the environment that meet or exceed expectations.

Based on some of the definitions above, it can be concluded that quality is a feature or nature of a product that can have an effect on satisfying needs.

2.2 Akulaku application

The Akulaku application is an online buying and selling platform application. and almost provides all the daily needs of consumers, from electronics, gadgets, household needs, food, pulses, electricity to BPJS payments and so on, all of which can be obtained by installments without a credit card and can be accessed / downloaded via google play or app store. Consumers must fill in the personal biodataform that has been provided on the akulaku application. In Indonesia, Akulaku appliesto all regions in Indonesia.

The Akulaku application also provides cash loans and within a day consumers can get it, also provides insurance products. All of these Financial Products are legally registered and can be distributed based on the provisions of the Applicable Law. This akulaku application can help the micro industry to sell their goods in the akulaku application, because this application has a cheap zone with prices below the market and the opportunity for consumers to buy what they need in this akulaku application.

2.3 User Satisfaction

According to Kotler & Keller (2012: 76), satisfaction is a person's feeling of pleasure or disappointment resulting from comparing the perceived performance of the product with their expectations, the customer is very satisfied or happy. Customer evaluation of

productperformance depends on many factors, especially the type of customer loyalty relationship with the brand. Consumers often form a more favorable perception of a product with a brand that they already feel positive about. "Customer satisfaction isan after-purchase evaluation or evaluation results after comparing what is felt and with expectations" (Yamit, 2010: 105).

Lovelock and Wright in Panjaitan (2016: 271) state that satisfaction is an emotional state, their post-purchase reactions, can be anger, dissatisfaction, irritation, neutrality, joy and pleasure. Satisfaction is influenced by the comparison of understood service with the expected service, and as a customer's short-term emotional reaction to the performance of a particular service.

There are several methods that every company can use to measure and monitor customer satisfaction. According to Kotler in Hermawan, 2015 suggests several methods for measuring customer satisfaction, namely: (1) Complaints and suggestions system. Every company that is customer-oriented (customer-oriented) needs to provide the widest possible opportunity for its consumers to convey their suggestions, opinions and complaints; (2) Customer satisfaction survey.

From the understanding of some of the experts above, it can be concluded that customer satisfaction is the level of feelings felt by consumers in their relationship after using, using, feeling and consuming a good or service.

2.4 Netqual method

The Netqual method is one of the methods used to measure the quality of electronic services based on user perceptions which consists of five dimensions, namely: information, ease of use, site design, reliability, and security. / privacy)(Bressoles, 2006). An explanation of the 5 dimensions is as follows:

1. Information
   Information here is associated with the quality or quantity of information about a product or service.
2. Ease of Use
   Ease of users here to see how the user feels given the ease of navigation by the site. According to Hong (2003) ease of use is the ability of a website to make it easy for its users. Meanwhile, according to Zhou (2009), ease of use is a common feature in evaluating the quality of a website that focuses on user satisfaction, creating a good impression on the organization through the website.
3. Site design (Site design)
   There are aesthetic elements in a site, ranging from colors, graphic forms, and so on. Website design must pay attention to user needs as well as existing technology. In determining the website design, you must think about a design that provides understanding and makes it easy to navigate, the page must be clear and neat, the standard HTML used, then the design makes the site accessible with low bandwidth as well as thinking about how it is for users with disabilities and users of less advanced technology.
4. Reliability (Reliability)
   Reliability here provides information about the delivery period, product availability, ordering process, and shipping methods.
5. Security / Privacy (Security / Privacy)
   User data security here means respecting the personal life of the user. According to Yang et al (2005), a strong privacy / security policy of a website as well as the confidentiality of users' personal data will increase the reputation and trust of the user for the company or organization. This will give users a positive perception of the quality of the website.

Table 1 Netqual Quality Dimensions

Product Quality Dimensions	Description / Attribute Information
Information	- The Akulaku application website has relevant information about product products - The Akulaku application website has accurate information - The Akulaku application website provides detailed information about product products
Easa of use	- The Akulaku application website is easy to use - It's easy to find product information on the Akulaku Application Website - The Akulaku App website is easy to navigate - The Akulaku application website has a search feature - The layout of the Akulaku Application Website is clear and simple
Site design	- The Akulaku application website is lively with colors (colorfull) - The Akulaku application website is quite creative - The appearance of the Akulaku Application Website looks attractive
Reliability	- Information requested by users is sent according to the time specified by the Akulaku Application Website - On the Akulaku Application Website, users get the desired information precisely - On the Akulaku Application Website, users can get what they want quickly - Services on the Akulaku Application Website are satisfying
Security/Privacy	- Users of the Akulaku Application Website are sure of the safety of the site - The privacy of Akulaku Application Website users is protected - Users of the Akulaku Application Website are sure that their personal data will not be misused

Source: (Bressolles 2008)

3. METHODS

This research was conducted at STMIK Rosma Karawang, when the research was carried out for four months, from August to December 2020.

In the study, users of the Akulaku application were selected as a population of respondents because it is expected that they already have knowledge about the use of the Akulaku application which can help provide accountable data. The sample set of the observation unit (part of the population) that provides information or data for a study, consists of the value or measure of error-free variables (Nurdiani, 2014). The purpose of sampling (sampling) is to obtain a descriptive picture of the unit of observation included in the sample, and to generalize and estimate population parameters. This is done because researchers cannot make direct observations on all analysis units or individuals in the study population.

Taking respondents as samples in this study were some akulaku application users on the Rosma STMIK campus in particular and outside STMIK Rosma in general, the number obtained by researchers was 40 respondents.

Respondents were asked to answer a questionnaire containing the identity of the respondent, as well as the respondent's responses regarding dimensional indicators consisting of information, user ease (easy of use), site design, reliability, security / privacy. (security / privacy).

Research conducted using a quantitative approach, namely research that uses numbers to analyze data. This research is also a field research, because the processed data is obtained from direct observation to users by distributingquestionnaires using google form and for processing the data using statistical tests.

The technique used in this research is the snowball sampling technique to determine the Akulaku application users. In snowball sampling, an initial identification of a person or case that falls into the research criteria is carried out, namely the actors involved in using the Akulaku application.

The procedures carried out in this study are as follows:

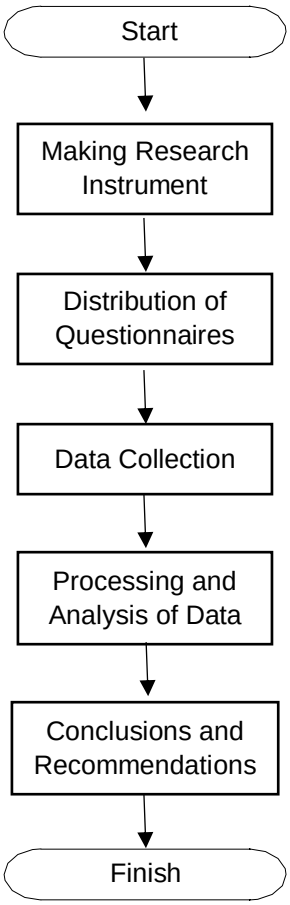

Figure 1 Research Procedure

The stages that the author did in this study can be seen in Figure 1. The research began with making an instrument in the form of a questionnaire, then the questionnaire was distributed. After the questionnaire is distributed, data collection is carried out and data processing and analysis is carried out to determine the level of satisfaction of the Akulaku application service through the user / consumer and the final stage is a conclusion drawn on the results of the analysis and then can recommend if there are improvements.

4. RESULTS AND DISCUSSION

4.1 Respondents

Respondents are grouped by gender, information about akulaku, domicile, age, education, occupation and income, details can be seen in the graph below.

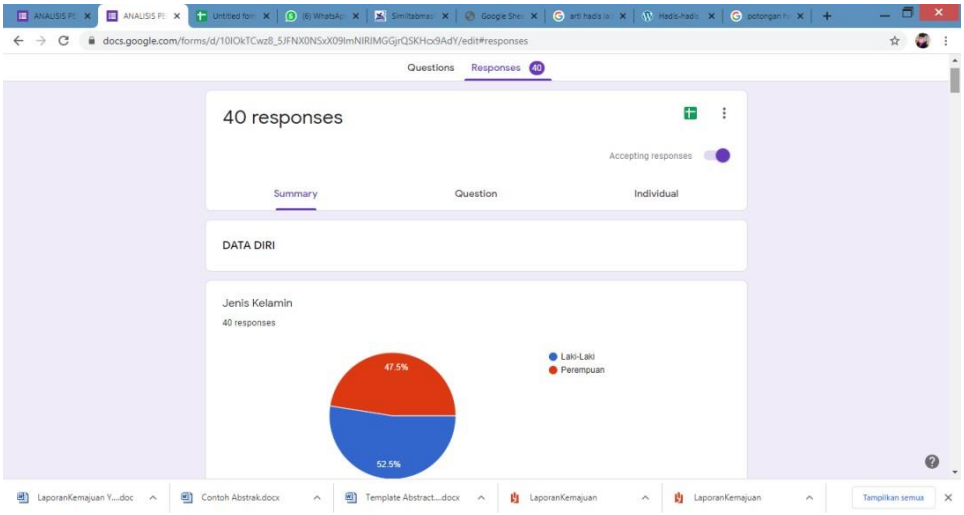

Figure 2 Respondents by Gender

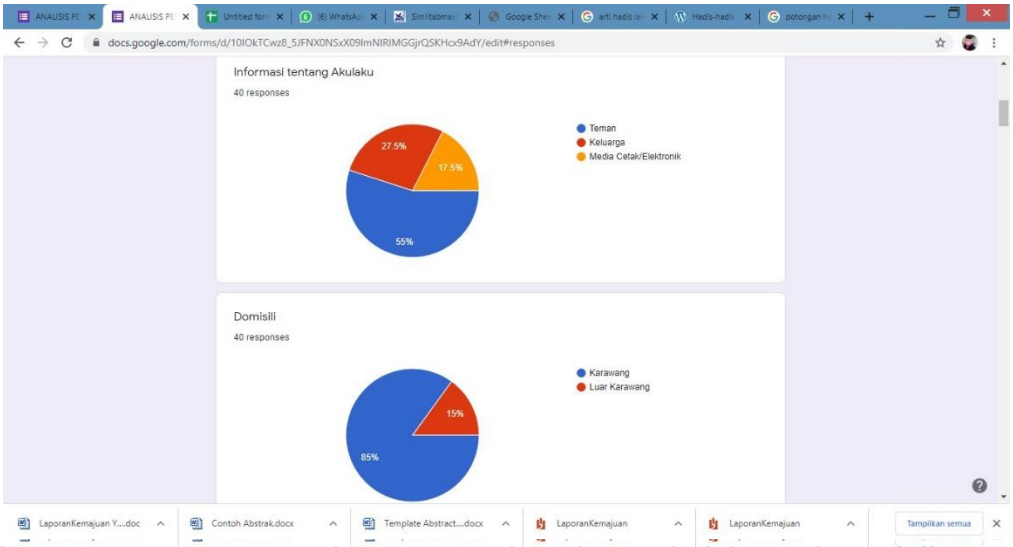

Figure 3 Response Based on Information about Akulaku and Domicile

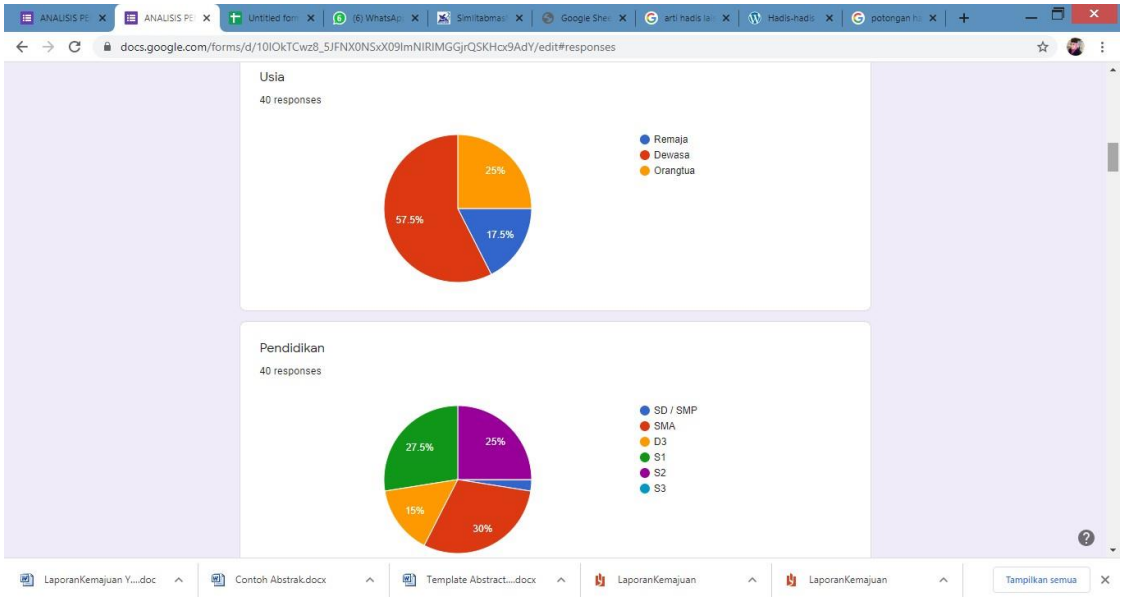

Figure 4 Respondents based on Age and Education

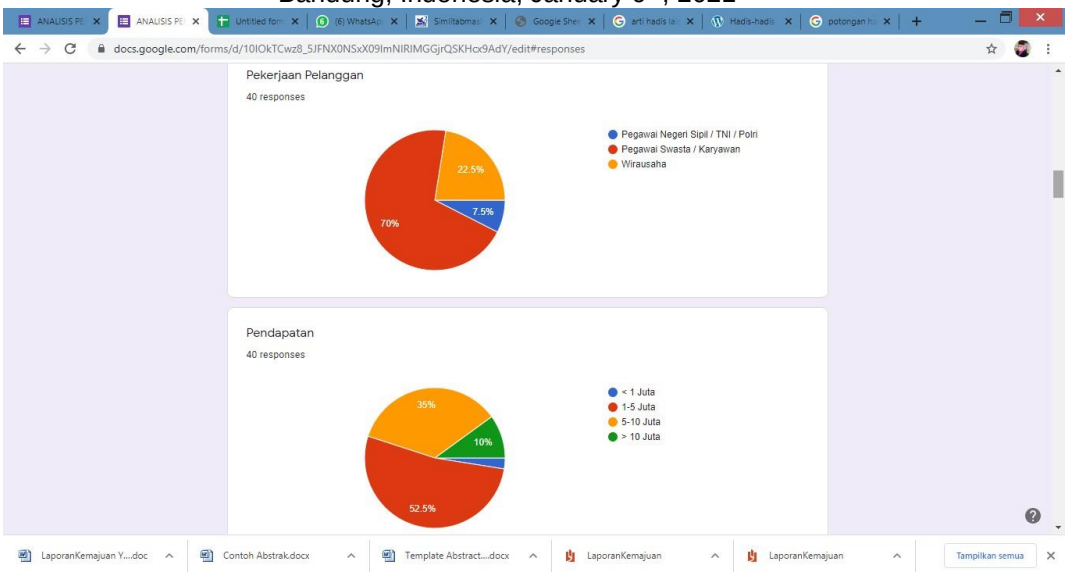

Figure 5 Respondents by Occupation and Income

4.2 Test Instrument

1. Validity Test

Validity test is testing whether the research instrument is valid or not, a valid instrument means the measuring instrument used to obtain data (measure) is valid. A valid instrument is an absolute requirement to obtain valid research results. The provisions of an instrument are said to be valid or valid if it has a Pearson Product Moment correlation coefficient (r)> 0.3 with an alpha of 0.05 (Sugiyono, 2011: 125-126).

An instrument is said to be valid if the correlation between factor scores and the total score is positive and the value is more than 0.30 (r> 0.3). The following table. presents the results of the research instrument validity test. The test results of the research instrument were validity and reliability tests. The following are the results of the validity test:

Table 2 Analysis of the Validity of Information

No	Researcher Questions	r Count	r Critical	Criteria
1	Relevant	0,891	0,300	Valid
2	Be accurate	0,884	0,300	Valid
3	Detail	0,809	0,300	Valid

Source: Questionnaire Processing Data Results, 2020

Tabel 3 Analysis of the Validity of *Easy of Use*

No	Researcher Questions	r Count	r Critical	Criteria
1	Easy to use	0,883	0,300	Valid
2	Easily search for product information	0,899	0,300	Valid
3	Easy to navigate	0,929	0,300	Valid
4	Has a Search Feature	0,921	0,300	Valid
5	Clear and Simple	0,879	0,300	Valid

Source: Questionnaire Processing Data Results, 2020

Tabel 4 Analysis of Site Design Validity

No	Researcher Questions	r Count	r Critical	Criteria
1	Lively with color	0,885	0,300	Valid
2	Creative	0,948	0,300	Valid
3	Interesting	0,919	0,300	Valid

Source: Questionnaire Processing Data Results, 2020

Tabel 5 Analysis of Validity Reliability

No	Researcher Questions	r Count	r Critical	Criteria
1	On time	0,850	0,300	Valid
2	Fast	0,840	0,300	Valid
3	Right	0,873	0,300	Valid
4	Satisfactory	0,892	0,300	Valid

Source: Questionnaire Processing Data Results, 2020

Tabel 6 Security / Privasy Validity Analysis

No	Researcher Questions	r Count	r Critical	Criteria
1	Secure	0,953	0,300	Valid
2	Protected	0,953	0,300	Valid
3	Not abused	0,931	0,300	Valid

Source: Questionnaire Processing Data Results, 2020

Based on table 1 to table 5 above five dimensions, namely information, ease of use, site design, reliability and security / privacy are declared valid, because r count is greater. from 0.300 (r count ≥ 0.300).

2. Reliability Test

Reliability test is used to determine whether the measuring instrument gets a measurement that remains consistent if the measurement is repeated. In this study, the measurement used a Likert scale measurement scale of 1 to 5.

To determine the reliability of each variable in this study, researchers used SPSS tools. By using the SPSS tool, researchers can find out that the questionnaire is reliable or unreliable, which means r> 0.600 or r <0.600. The reliability test results are as follows:

Tabel 7 Reliability Test Results

Dimensions	r Count	r Critical	Criteria
Information	0,848	0,600	Reliabel
Ease of user	0,825	0,600	Reliabel
Site design	0,867	0,600	Reliabel
Reliability	0,832	0,600	Reliabel
Security/privacy	0,876	0,600	Reliabel

Source: Questionnaire Processing Data Results, 2020

Based on table 7 above, it can be seen that the information variable has a value of r 0.848, the user convenience variable has a value of r 0.825, the site design variable has r 0.867, reliability has r 0.832 and security / privacy has r 0.876. Based on this value, the five dimensions in this study are declared reliable because r count> r critical, r count> 0.600.

4.3 Data Normality Test

The normality test is used to determine whether a data follows a normal distribution or not by using the regression model method, the dependent variable and the independent variable both have a normal distribution. The way to determine normality is to look at the normal probability plot that compares the cumulative distribution and the normal distribution. The normal distribution will form a straight diagonal line, and plotting the data will be compared with the diagonal line. If the data distribution is normal, then the line that provides the real data will follow the diagonal line (Ghozali: 2005).

The normality test here uses SPSS by looking at the Sig value. for Shapiro Wilk and Liliefors because the sample was less than 200, which only took 40 samples.

Table 8 Normality Test Results

Tests of Normality	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
User_ Satisfaction	.170	40	.105	.950	40	.079

a. Lilliefors Significance Correction

Based on the SPSS calculation, it can be seen from the Sig. in the Shapiro Wilk column. This value has a value of 0.079 more than 0.05. then the data is said to be normally distributed or means that H0 is accepted.

Based on the SPSS calculation, it can be seen from the Sig. in the Kolmogov-Smimov column to determine the normality test with Lillefors. This value has a value of 0.105 more than 0.05. then the data is said to be normally distributed or means that H0 is accepted.

4.3 Hypothesis Testing

1. TEST T

Hypothesis Testing of Variable Influence Partially

H1: The information dimension of the akulaku application has an effect on user satisfaction

H2: The Easy of Use dimension of the akulaku application affects user satisfaction

H3: The Site Design dimensions of the akulaku application affect user satisfaction

H4: The reliability dimension of the akulaku application affects user satisfaction

H5: The security / privacy dimension of the akulaku application affects user satisfaction

Table 9 TEST T

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.046	.000		.000	1.000
	Information	1.000	.000	.267	8.512	.000
	Easy_of_Use	1.000	.000	.266	2.674	.000
	Sited_Design	1.000	.000	.287	2.905	.000
	Reliability	1.000	.000	.431	1.174	.000
	Security	1.000	.000	.319	8.473	.000

a. Dependent Variable: User_ Satisfaction

Source: Questionnaire Processing Data Results, 2020

The effect of information partially on user satisfaction can be seen through statistical testing using the following hypothesis:

H_0: ρyx1 = 0 There is no influence between the independent variables on user satisfaction

Ha: ρyx1 ≠ 0 There is an influence between the independent variables on user satisfaction

Test Criteria: Reject Ho if sig. < α or tcount > ttable

For the influence of independent variables on customer satisfaction with a significance level (α) = 5%, defree of freedom (df) = (n - 2) = 40 - 2 = 38 obtained t table = 1.684.

a. Hypothesis Testing the Partial Effect of Information on User Satisfaction
   Based on table 9 above, it shows that the sig. information (0,000) < α (0.05) but tcount (8,512) > ttable (1,684) then the result Ho is rejected. Thus it can be concluded that the information dimension of the akulaku application has an effect on user satisfaction.
b. Testing Hypothesis Effect Partially Easy of Use on User Satisfaction
   Based on table 9 above, it shows that the sig. easy of use (0.000) < α (0.05)and tcount (2.674) > t table (1.684) then the result Ho is rejected. Thus it can be concluded that the Easy of Use dimension has an effect on user satisfaction.
c. Hypothesis Testing The Partial Effect of Site Design on User Satisfaction Based on table 9 above, it shows that the sig. site design (0.000) < α (0.05)and tcount (2.905)> t table (1.684) then the result Ho is rejected. Thus it canbe concluded that the dimensions of site design have an effect on usersatisfaction.
d. Hypothesis Testing The Partial Effect of Reliability on User Satisfaction Based on table 8 above, it shows that the sig. reliability (0.000) <α (0.05)but tcount (1.174) < ttable (1.684) then the result is still Ho rejected. Thus itcan be concluded that the dimension of reliability has an effect on usersatisfaction.
e. Hypothesis Testing The Partial Effect of Securit / Privacy on User Satisfaction Based on table 9 above, it shows that the sig. reliability (0.000) < α (0.05) and tcount (8.473) > t table (1.684) then the result Ho is rejected. Thus it can be concluded that the security / privacy dimension has an effect on user satisfaction.

2. TEST F

Simultaneous Influence Testing of Information, Easy of Use, Site Design, Reliability and Security / Privacy on User Satisfaction

The effect of Information (X_1), Easy of Use (X_2), Site Design (X_3), Reliability (X_4), Security / Privacy (X_5) simultaneously on User satisfaction (Y) can be seen through statistical testing using the following hypothesis testing:

H_o : $\rho yx_1, \rho yx_2, \rho yx_3, \rho yx_4, \rho yx_5 = 0$ There is no simultaneous influence between Information (X_1), Easy of Use (X_2), Site Design (X_3), Reliability (X_4), Security / Privacy (X_5) simultaneously on user satisfaction (Y).

H_a : $\rho yx_1, \rho yx_2, \rho yx_3, \rho yx_4, \rho yx_5 \neq 0$ There is a simultaneous influence between Information (X_1), Easy of Use (X_2), Site Design (X_3), Reliability (X_4), Security / Privacy (X_5) simultaneously on user satisfaction (Y).

Test Criteria: Reject Ho if sig. < α or fcount > ftabel

For the effect of service quality and price simultaneously on customer satisfaction with a significance level (α) = 5%, degree of freedom (df) = (n - 2) = 40 - 2 = 38 obtained ftabel = 2.46. While fcount can be seen in table 9 below:

Table 10 TEST F

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	223.775	5	44.755	27.166.	.000[a]
	Residual	.000	34	.000		
	Total	223.775	39			

a. Predictors: (Constant), Security, Information, Sited_Design, Reliability, Easy_of_Use
b. Dependent Variable: User_ Satisfaction

Based on table 10 above, it shows that fcount = 27.166 and sig. 0,000. Indicates that the value is sig. (0.000) <α (0.05) and fcount (27.166)> ftabel (2.46) then Ho is rejected. Thus it can be concluded that Information, Easy of Use, Site Design, Reliability, Security / Privacy simultaneously affect user satisfaction.

CONCLUSION

Based on the results of calculations the compiler has done, the compilers can conclude that the effect of akulaku application quality on user satisfaction is based on data obtained from questionnaires that have been collected and have been statistically analyzed using the netqual method approach which involves five dimensions, namely information, user convenience, design. site, the reliability of answering strongly agrees and the security / privacy dimensions of answering agree have an effect on user satisfaction.

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