THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE AND PERCEIVED ENJOYMENT TO INTENTION TO USE ELECTRONIC MONEY IN MANADO

PENGARUH PERSEPSI KEGUNAAN, PERSEPSI KEMUDAHAN DAN PERSEPSI KESENANGAN NIAT MENGGUNAKAN UANG ELEKTRONIK DI MANADO

by:
Junita Fadhillah Sigar

Faculty of Economics and Business
International Business Administration (IBA). Management Program,
University of Sam Ratulangi Manado
email: fadilahsigar@gmail.com

Abstract: Electronic payment besides phone banking, internet banking, debit or credit card but recently in Indonesia has developed other electronic payment products called Electronic Money. The purpose of this study was to find out the influences between perceived usefulness, perceived ease of use, perceived enjoyment on intention to use electronic money especially to customer of electronic money in Manado city. This research is quantitative researches that use casual type of research. The data was collected through questionnaire with sample size is about 60 respondents who are selected using convenience sampling method and analyzed by multiple linear regression analysis method. The result of this research reveals that there is significant positive influence between perceived usefulness, perceived ease of use and perceived enjoyment to intention to use electronic money. The issuer of electronic money banks or non-banks should increase the knowledge about the electronic money products through the advertisement and promotion and also by make socialization about the product to the public. So the public can know the usefulness and how to use electronic money as a payment instrument.

Keywords*: perceived usefulness, perceived ease of use, perceived enjoyment, electronic money*

Abstrak: *Pembayaran elektronik selain phone banking, internet banking, debit atau kartu kredit tetapi baru-baru di Indonesia telah dikembangkan produk untuk pembayaran elektronik lainnya yang disebut Uang Elektronik (Electronic Money). Tujuan penelitian untuk mengetahui pengaruh antara persepsi kegunaan yang dirasakan, persepsi kemudahan penggunaan, persepsi kesenangan pada niat menggunakan uang elektronik khususnya untuk pengguna uang elektronik di kota Manado. Penelitian ini merupakan penelitian kuantitatif yang menggunakan penelitian jenis kasual. Pengumpulan data dilakukan melalui kuesioner dengan ukuran sampel adalah sekitar 60 responden yang dipilih menggunakan metode convenience sampling dan dianalisis dengan metode analisis regresi linier berganda. Hasil penelitian mengungkapkan bahwa ada pengaruh positif dan signifikan antara persepsi kegunaan yang dirasakan, persepsi kemudahan penggunaan dan persepsi kesenangan pada niat untuk menggunakan uang elektronik. Bank penerbit uang elektronik atau non-bank sebaiknya meningkatkan pengetahuan tentang produk uang elektronik melalui iklan dan promosi dan juga dengan membuat sosialisasi tentang produk kepada masyarakat. Sehingga masyarakat dapat mengetahui manfaat dan bagaimana penggunaan uang elektronik sebagai alat pembayaran.*

Kata kunci*: persepsi kegunaan, persepsi kemudahan , persepsi kesenangan, uang elektronik*

INTRODUCTION

Research Background

Today the development of information technology and communication takes place very quickly and covering all aspects of human life. The development of information and communication technology is present to provide convenience for people in this modern era. In its development, the information and communication technology also helped to bring innovation in banking transaction. The development in technology lead to change people lifestyles and tend to be consumptive, increasing purchasing power, that requiring banks to continue to innovate in order to facilitate the customers easily. It is also not only enable people in doing banking activities, but also change the way in the transaction. Meanwhile, the development of economic transactions has now led to the formation of less cash society or cashless payment system (non-cash). These innovations have the potential to challenge the predominant role of cash for making small-value payments and could make retail transactions easier and cheaper for consumers and merchants.

Electronic payments that already existed in Indonesia at this time include phone banking, internet banking, credit card, and debit card/ ATM. But recently in Indonesia it has developed other electronic payment products known as Electronic Money (E-Money). As a new payment instruments in Indonesian Financial Industry the use of e-money is still relatively low, it can be seen from most of the Indonesian society is still using cash as a payment instrument in daily activity.

E-money can be defined as any amount of monetary value represented by a claim issued on a prepaid basis, stored in an electronic medium (for example, a card or computer) and accepted as a tools of payment by business besides the issuer, predominantly for small-value transactions (for example, the settlement of modest transactions over the Internet and for parking or telephone charges and payment for public transport services).

The benefit of using electronic money (E-Money), as micro payment instruments, are to reduce small money printing fees, security and lost risk, and to provide convenience in transaction for customer (Bank of Indonesia, 2006). Based on the type of media storage, e-money can be classified into card-based products/prepaid card and software based product (Bank of Indonesia, 2006; European Central Bank, 2000). The first category stored-value of money as digital money at chip on smart card, whereas the second category stored-value of money as digital cash at server or software/applications.

The main problem that makes many Indonesian people are still many who do not want to switch to e-money is a habit conduct cash transactions that have been carried away and become a tradition and the issues of security is an important issue that affects intention to use e-money, because in its application in the form of e-money smart card service promoting fast so it does not have authorization PIN as a security device such as that possessed by debit card.

Research Objectives

The objectives of this research is to analyze the influence of :

1. The influence of Perceived Usefulness, Perceived Ease of Use and Perceived Enjoyment on Intention to Use Electronic Money simultaneously.
2. The influence of Perceived Usefulness on Intention to Use Electronic Money.
3. The influence of Perceived Ease of Use on Intention to Use Electronic Money.
4. The influence of Perceived Enjoyment on Intention to Use Electronic Money.

THEORITICAL REVIEW

Marketing

Marketing is defined as the process in a society by which the demand structure for economic goods and services in anticipated or enlarged and satisfied through the conception, promotion, exchange and physical distribution of such goods and services (Beckman et al in Alhroot,2007) Whereas, According to Schoell and Lvy (1982, 17), marketing is defined as the process of managing effort in a dynamic environment in a socially

responsible manner to facilitate its changed relationships which match an organization's capabilities and resources with wants of selected target market (present and potential customer).

Consumer Behavior

Kotler and Keller (2011) considered that consumer behavior is the study of how individuals, groups, and organizations select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and wants. Consumer behavior defined by Peter and Olson (2005), as the dynamic interaction of impact and cognition, behavior, and the environment by which human beings conduct the exchange aspects of their lives. According to Solomon et al (2010), Consumer behavior is the study of the process involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires.

Perceived Usefulness

Davis (1989) stated that perceived usefulness is defined here, as the degree to which a person believes that using a particular system would enhance his or her job performance. While Jogiyanto (2007) stated that the perceived usefulness is an assertion about the decision-making process.

Perceived Ease of Use

Davis (1989) in Langelo (2013) stated that perceived ease of use, in contrast refers to ―the degree to which a person believes that using a particular system would be free of effort. This follows from the definition of ―ease: ―freedom from difficulty or great effort. Effort is a finite resource that person may allocate to the various activities for which he or she is responsible (Radner and Rothschild, 1975).

Perceived Enjoyment

Heijden (2004) in Chun (2008) stated that, perceived enjoyment refers to consumer's perception of the fun and pleasure derived from using the system. While Moon and Kim (2001) and Heijden (2003) in Chun (2008) view perceived enjoyment as an intrinsic source of motivation, referring to the performance of an activity for no apparent reason other than the process of performance itself.

Behavioral Intention

Behavior intention was defined by Mowen and Minor (2001), as consumer intention to act in certain way in order to obtain, dispose and use product or service. Legris et al., 2002 defined intention as the extent to which people has formulated a plan to do or not to do some attitude in the future.
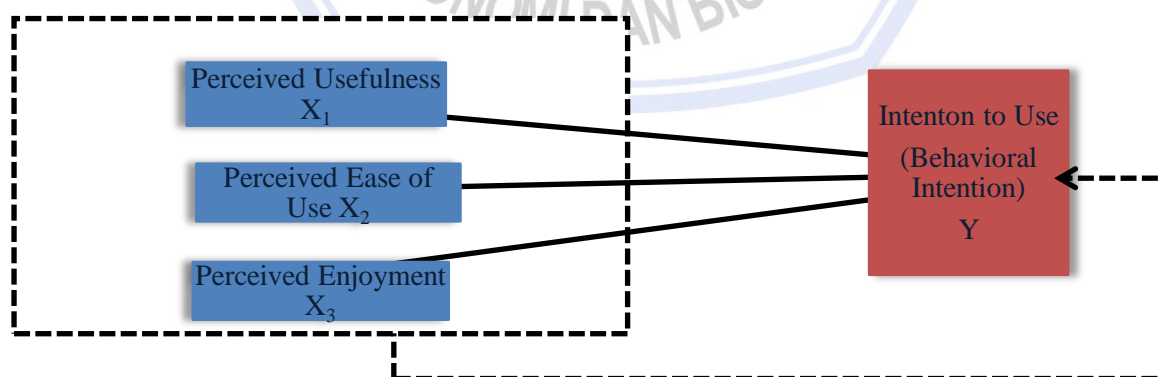
Conceptual Framework

Figure 1 – Conceptual Framework

Source : Data processed 2016

Research Hypothesis

H1: Perceived usefulness, perceived ease of use and perceived enjoyment simultaneously has significantly influence on intention to use electronic money.

H2: Perceived usefulness has significantly influence on intention to use electronic money.

H3: Perceived ease of use has significantly influence on intention to use electronic money.

H4: Perceived enjoyment has significantly influence on intention to use electronic money.

RESEARCH METHOD

Type of Research

This research is a causal and quantitative type of research. Quantitative research or quantitative method based on Sugiyono (2013) defined as research method based on positivism paradigm that used to investigate specific population or samples. This research in field of marketing management investigated The Influence of Perceived Usefulness, Perceived Ease of Use and Perceived Enjoyment to Intention to use Electronic Money in Manado.

Place and Time

This study conducted in Manado and the time of research for approximately 2 months, between April - May 2016

Population and Sample

The population in this research is people who use electronic money in Manado. the researcher using Accidental sampling also known as convenience sampling or opportunity sampling is a type of non-probability sampling that involves the sample being drawn from that part of the population that is close to hand. The respondents are 60 respondents, According to Heir et al (1998) stated that the sample size by using regression is at least 5 multiplied with the number of independent variables and the ideal is 15-20 multiplied with the number of independent variables.

Data Collection Method

Operational Definitions and Measurement of Research Variables

The General explanations about variables in this current research that will be analyzed are stated as follows:

1. Perceived Usefulness is a perception of electronic money can provide benefits in enhance productivity and performance when a person using the electronic money.
2. Perceived Ease of use is a perception of electronic money uses not difficult to understand, learn and easy to use.
3. Perceived Enjoyment is a perception of the fun and enjoy activity derived from using electronic money.
4. Intention to Use is the reflects of desire to use electronic money now and in the future.

The variables this research will be measured using a Likert scale, as the widely used of the rating scale that requires respondents to indicate the level of agreement or disagreement with each of a series of statements. Likert scale is designed to examine how strongly subjects agree or disagree with statements on a five-point scale (Sekaran & Bougie, 2009:152).

Data Analysis Method

Reliability test is established by testing for both consistency and stability of the answer of questions. Consistency indicates how well the items measuring a concept hang together as a set. Alpha Cronbach is reliable coefficients that can indicate how good items in asset have positive correlation one another (Sekaran, 2010).

Since reliable scales are not necessarily valid, researcher also need to be concerned about validity. It assesses whether a scale measures what is supposed to be measured. Thus validity is a measure of accuracy in measurement. Pearson Product Moment is used to analyze the validity of questionnaire. An instrument measure is valid if the instrument measure what ought to be measured. The validity test is the degree to which a test procedure accurately measures what it was designed to measure. Validity is the strength of conclusion, inferences proportion.

Multiple Regressions Analysis Method

Linear regression is used to model the value of a dependent scale variable based on its linear relationship to one or more predictors (SPSS help tutorial), The linear regression model assumes that there is a linear, or "straight line," relationship between the dependent variable and each predictor. Multiple linear regressions involves more than one predictor variable (X_k). The equation model of multiple regression analysis which used in this research can formulate as shown below:

Whereas:　　　$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e$

Y	= Intention to use
a	= Intercept
b1, b2, b3, b4, b5	= The regression coefficient of each variable
X_1	= Perceived Usefulness
X_2	= Perceived Ease of Use
X_3	= Perceived Enjoyment
e	= Error

RESULT AND DISCUSSION

Result

Multiple Linear Regression Analysis

Table 1. Multiple Linear Regression Output

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.943	1.521		.620	.538
	X_1	.273	.092	.311	2.985	.004
	X_2	.296	.078	.349	3.817	.000
	X_3	.289	.082	.338	3.528	.001

Source: Data processed 2016

The interpretation of the equation is:

Constant .943 shows the influence of perceived usefulness (X_1), perceived ease of use (X_2), perceived enjoyment (X_3), to the intention to use (Y). The coefficient influence of Perceived Usefulness (X_1) = 0.273 means that perceived usefulness has a positive influence on intention to use. Perceived Ease of Use (X_2) = 0.296 means that has a positive influence on intention to use. Perceived Enjoyment (X_3) = 0.289 means that perceived enjoyment has a positive influence on intention to use.

Testing of Classical Assumption
Table 2. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X_1	.523	1.913
	X_2	.680	1.471
	X_3	.616	1.623

Source: Data processed, 2016

Table 4.6 shows that the value of tolerance and VIF. The tolerance value of perceived usefulness (X_1) is 0.523, perceived ease of use (X_2) is 0.680, perceived enjoyment (X_3) is 0.616, means the tolerance value of variable is more than 0.2. The VIF value of perceived usefulness (X_1) is 1.913, perceived ease of use (X_2) is 1.471, perceived enjoyment (X_3) is 1.623, means the VIF value is less than 10. Since all the tolerance value is more than 0.2 and VIF value is less than 10, so this research is concluded to be free from multicollinearity.
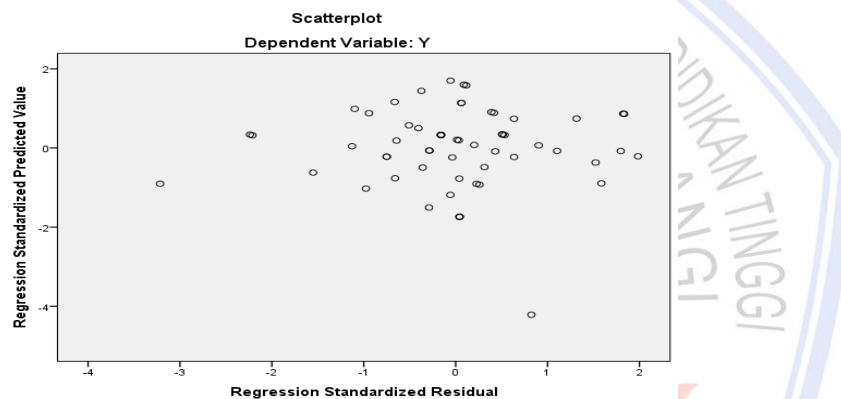
Heterocedascity

Figure 2. Heterocedasciticity Test
Source: Data processed, 2016

Figure 2 shows that the dots are spreading above and below zero point. This proves that there is no heteroscedasticity in this regression

Testing the Goodness of Fit:
Coefficient of Multiple Correlations (R),Coefficient of Determination (R^2)
Table 3. Result of R, R^2 and Adjusted R Square

		Model Summary	
Model	R	R Square	Adjusted R Square
1	.826[a]	.682	.665

a. Predictors: (Constant), X_3, X_2, X_1
  Source: Data processed, 2016

Table 3 shows the correlation R = 0.826 indicating a strong positive relationship between independent variables and dependent variable. The value of R^2 is 0.628 or 62.8%. it means that perceived usefulness, perceived ease of use and perceived enjoyment as dependent variables are able to influence intention to use as much as 62.8% while the rest 37.2% is other factors not included in this research.

Hypothesis Testing

Table 4. Simultaneously Test Result

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	254.424	3	84.808	40.103	.000[b]
	Residual	118.426	56	2.115		
	Total	372.850	59			

Source: Data Processed, 2016

In table, the value is 40.103, the degree of freedom 1 (numerator) is 3 and degree of freedom 2 (denumerator) is 56 with level of significance is 0.05 ($\alpha = 0,05$) and the level of confidence is 95% then F_{table} is 2.79. The result is: F_{count} (40.103) $> F_{table}$ (2.79). Since F_{count} is greater than F_{table}, H_o is rejected and H_1 is accepted means the independent variables simultaneously influence the dependent variable. Therefore, hypothesis 1 is accepted.

T-test
Table 5. t-Test

Variable	t_{count}	t_{table}	Description
Perceived Usefulness (X_1)	2.985	2.021	Accepted
Perceived Ease of Use (X_2)	3.817	2.021	Accepted
Perceived Enjoyment (X_3)	3.528	2.021	Accepted

Source: Data Processed, 2016

From the table above, t_{count} for each independent variable, which for Perceived Usefulness (X_1) t_{count} = 2.985 and t_{table} = 2.021 which $t_{count} > t_{table}$. Therefore, H_o is rejected and H_3 accepted, that means Perceived Usefulness (X_1) does significantly influence Intention to Use (Y). Perceived Ease of Use (X_2) t_{count} = 3.817 and t_{table} = 2.021 which $t_{count} > t_{table}$. Therefore, H_o is rejected and H_3 accepted, that means Perceived Ease of Use (X_2) does significantly influence Intention to Use (Y). Perceived Enjoyment (X_3) t_{count} = 3.528 and t_{table} = 2.021 which $t_{count} > t_{table}$. Therefore, H_o is rejected and H_3 accepted, that means Perceived Enjoyment (X_3) does significantly influence Intention to Use (Y).

Discussion

The technology this time is going to meet with people's lifestyle, everything is becomes easy, effective, practical and efficient. It can be seen by the presence of Electronic Money as a payment instrument. Electronic Money was introduced as a new payment instrument besides debit and credit card that help consumers in making purchases goods or services easily. According to the data, most of the respondents gave point 4 (agree) and 3 (neutral) to the statements in questionnaires for perceived usefulness, which means the respondents feels that by using electronic money can save their time, more effective than using cash and electronic money is useful because customers do not have to carry a lot of money especially coins on their wallet. While for perceived ease of use, most of the respondents gave point 4 (agree) and 5 (strongly agree), which means that the use of electronic money is easy to learn and understand how to use it.

Customer of electronic money can easily make a payment by tapping the electronic money to the machine or can be assisted by the cashier and also the customers feels no worry because they can easily top-up the electronic money by SMS banking, internet banking or from Automated Teller Machine (ATMs) . For perceived enjoyment most of the respondents gave point 4 (agree) and 3 (neutral). Which means, the costumers feels electronic money is interesting that can be seen there are various kind of design of electronic money, the way of using it is fun and makes the customers exciting to use electronic money when making a purchases, and customer also enjoy their time while using the electronic money. Some of the respondents gave point 2 (disagree) for perceived enjoyment indicators, this means that some of them do not feel that electronic money interesting, fun and enjoy for them. That might be electronic money just an alternative payment instrument for them. For the intention to use, most of the respondents gave point 4 (agree) and 3 (neutral), the rest gave point 5

(strongly agree) which means that the customers intended to use electronic money as a payment instrument now and in the future because of benefit that offered by electronic money as long as the customers have access easily to the merchants that accept electronic money.

The result shows that Perceived usefulness has a positive influence on intention to use electronic money in Manado. The results implies that perceived usefulness influences the intention to use electronic money that is if people perceived a technology as useful for them such as payment process becomes faster, improve their performance and useful in daily activities so their intention to use increases. A person may feel encouraged to use electronic money because of the benefits offered by electronic money itself. Perceived Ease of Use has a positive influence on intention to use electronic money in Manado, This implies that perceived ease of use highly influences intention to use electronic money, the more people perceived electronic money as easy to use, the access to the merchants that provided payment method with electronic money is easy to find then the more their intention and willingness to use the product increases. A person may feel encouraged to use electronic money because he felt electronic money is easy to use.

Perceived Enjoyment has a positive influence on intention to use electronic money in Manado, This implies that perceived enjoyment influences intention to use electronic money, the more people feels enjoy and fun by using electronic money the more they are motivated to use electronic money as payment instrument in making purchases goods or services. A person my feel enjoy, fun and motivated to use electronic money because he felt that electronic money is very enjoyable to use. This research is same from previous research by Akanbi et al (2014), TM Faziharudean and Tan-Li-Ly (2011), Norazah and Norbayah (2011), Siong-Choy Chong and Binshan Lin (2013), Achmad and Grace (2015) who explained that perceived of usefulness and perceived ease of use has positive influences on intention to use and also same with previous research by Lai P C and Zainal A. A (2015), stated that perceived enjoyment was proven to be significant relationships on consumer intention to use e-payment.

CONCLUSION AND RECOMMEDATION

Conclusion

Based on discussion about the influence of perceived usefulness, perceived ease of use and perceived enjoyment to intention to use electronic money in Manado, The conclusions driven from this research are as follows:

1. All the independent variables have simultaneously strong relationship with intention to use as dependent variable. The results obtained from data processed using the Multiple Regression Equation Model with SPSS 24.
2. Perceived usefulness has a positive and significant influence on the intention to use electronic money in Manado.
3. Perceived ease of use has a positive and significant influence on intention to use electronic money in Manado.
4. Perceived enjoyment has a positive and significant influence on intention to use electronic money in Manado.

Recommendation

This research give some suggestions there are:

Perceived ease of use is the strongest influence on intention to use electronic money followed by perceived enjoyment and perceived usefulness, the issuer of electronic money banks or non-banks should increase the knowledge about the electronic money products through the advertisement and promotion and also by make socialization about the product to the public. So the public can know the usefulness and how to use electronic money as a payment instrument that is practical and easy and also can increase the interest of potential users of electronic money.

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