

## SME'S FINANCIAL BEHAVIOR; ACCESS TO FINANCE, FINANCIAL LITERACY AND FINANCIAL EXPERIENCE

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### ARTICLE INFO

#### Keywords:

Financial Access, Financial Literacy, Financial Experience

### ABSTRACT

MSMEs contribute 60.6% to the Gross Domestic Product (GDP) in Indonesia. However, on the other hand, the level of financial literacy and financial experience of MSME actors is still low, as well as the lack of access to financial institutions for this sector. The purpose of this study is to determine whether there is an effect of financial access (X1), financial literacy (X2) and financial experience (X3) on the financial behavior (Y) of SMEs. The research data was tested using SPSS version 25, with the results of the study both partially using the T test and simultaneously using the F test there was a significant influence between the variables of financial access (X1), financial literacy (X2) and financial experience (X3) on financial behavior (X1) Y, the coefficient of determination in Adjusted R Square explains the magnitude of the influence of 72.8%, while the remaining 27.2% is influenced by other factors.

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### 1. INTRODUCTION

When the crisis hit, MSMEs in Indonesia were still able to contribute to the country's economy. MSMEs are among the pillars that can sustain the nation's economy since they have proven they can compete and persevere in the face of adversity [1]. In 2018, there were 64,194,057 MSME units available in Indonesia, up 2.02% from the previous year's total of 116,978,631 workers, according to data from the Central Statistics Agency. According to [2], Indonesia has the highest percentage of MSMEs among Asian countries that may significantly contribute to employment (97.2%).

MSME owners are increasingly often confronted with poor financial governance, poor management quality, and business growth [1]. These problems also have disadvantages, like the inability of firms to go further since they are always operating in the same spot (stagnant), the difficulty of expanding the type of business they perform, and market limitations. Numerous MSME actors need a thorough understanding of administrative discipline. As a matter of fact, a number of them habitually mix up business and personal spending; consequently, the company needs to grow and learn how to create financial reports. Financial literacy, which includes a range of financial themes, starting with managing, controlling, and calculating finances themselves, is a crucial component of the economy. A conscious understanding of sound management leads to excellent finance (financial well-being). Community education is necessary in this case to improve financial literacy. For MSME players, financial literacy is essential because it allows them to choose and use financial services that are right for them, shielding them from unnecessary financial instruments. Planning suitable money is another ability that MSME financial literacy may provide.

Another common factor influencing the financial behaviour of MSME operators is limited access to funding [3]. It thus becomes the cause of MSMEs' incapacity to grow and thrive, which contributes to their propensity to decline and their lack of superior competitiveness. In terms of financial services accessibility, the Financial Services Authority (OJK) is putting into practice a plan to provide MSMEs and the community with wide-ranging financial access. This entails, among other things, increasing the contribution of the capital market to long-term economic costs, optimizing the function of Regional Development Banks (BPD), promoting bank lending, developing fintech financing models, improving and growing the KUR program, and the role of TPAK. As previously mentioned, the OJK has a plan, but

because of the requirements that banks set forth, it is still difficult for MSME players to apply for access to banks.

According to Aqida [4], almost 90% of Indonesian businesses need more skills and knowledge to manage money resources successfully. MSMEs frequently need more financial management experience in addition to having limited resources and limited access to capital. Because they need more financial literacy and experience, MSME players have very restricted access to financial institutions. Consequently, the Indonesian people's economic welfare is low [5].

Various strategic measures need to be implemented to address the low level of financial literacy among Indonesian business owners in order to increase the sustainability and growth of the country's MSMEs. Initiatives to increase awareness of MSME financial conduct and enhance their accountability and company management are among them [6]. The ability to choose services and financial service items that meet their needs will be a benefit of financial education for the community. The public needs to feel more confident, understand their rights and responsibilities and be aware of the benefits and drawbacks of the financial services and goods they choose in order to increase people's well-being. In order to guarantee that all Indonesians have access to the same array of financial services, OJK, BI, and the government must develop a financial literacy program. The community can benefit from financial literacy in a number of ways. It can assist people in managing their finances more effectively, avoiding speculative financial instrument investments, and using and choosing financial services and products based on their individual needs.

It will be easier to achieve a country's economic success, which includes income distribution, poverty reduction, and economic growth, if the populace has a high degree of financial literacy, according to [7]. Because it allows people to make better financial decisions quickly, this level of literacy can improve welfare. This makes them more efficient in managing their personal or business finances, contributing to the development of a wealthier society. From a macroeconomic standpoint, financial literacy is also considered essential as it will motivate more individuals to utilize financial services and products. While researching financial education, it is critical to ascertain how MSMEs are expanding in light of the advantages of financial literacy tools since financial access could be better [8]. Suppose the factors that promote the growth of MSMEs and financial access turn into a tool for influencing that behaviour. In that case, the next step is necessary to achieve financial access in Indonesia. Rise in number, with data obtained from the Cooperative Office of UMKM. In Indonesia, the number of MSMEs that were founded increased between 2016 and 2018, and this tendency is still in place now. The number of MSMEs was 56,532,591 in 2016; it increased to 57,895,721 in 2017 and 59,262,772 MSME business units in 2018.

The financial experience of MSME players has an impact on an individual's level of financial literacy, which is another important aspect of MSMEs. An entrepreneur must feel that putting financial management into his business is essential [9]. This impression has developed in line with current business activity despite the fact that most business actors are inexperienced with managing business finances, particularly when it comes to operating a business. Everybody has a different experience when it comes to managing their finances, whether it be investing, credit planning, insurance, or retirement. Expertise in handling finances is also essential for the company's continued existence. The only method to understand investment planning or financial management and become more astute and focused when making daily financial decisions is through personal experience [10].

Tangerang, being a significant urban centre, encompasses a diverse populace, encompassing individuals from all backgrounds, including the Buddhist community. Nevertheless, due to the absence of authoritative data regarding the quantity of Buddhist Communities in Tangerang, it becomes challenging to present a precise and comprehensive overview. Nevertheless, it can be observed that the Buddhist Community in Tangerang exhibits similar features to the broader Buddhist Community in Indonesia. Individuals who adhere to Buddhist principles engage in the practical application of these teachings, incorporating qualities such as compassion, loyalty, honesty, and simplicity into their everyday existence. A number of Buddhist communities in Tangerang actively participate in social and religious endeavours organized by local Buddhist groups, including activities such as meditation, sutra recitation, and engagement in social welfare initiatives. In addition, the Buddhist Community in Tangerang may engage in a variety of interests and activities, including but not limited to sports, art, music, and intellectual pursuits. Nevertheless, individuals in this context persist in their efforts to lead a conscientious existence,

adhering to the moral and ethical tenets espoused by Buddhism. Tangerang, being a burgeoning urban Centre, is home to a significant number of Micro, Small, and Medium Enterprises (MSMEs) that members of the Buddhist community predominantly hold.

The Buddhist population in Tangerang is represented by micro, small, and medium enterprises (MSMEs) operating in several industries, including cuisine, fashion, handicrafts, and others. There are multiple instances of micro, small, and medium enterprises (MSMEs) that members of the Buddhist community in Tangerang hold. Micro, Small, and Medium Enterprises (MSMEs) originating from the Buddhist population residing in Tangerang significantly contribute to the local economy and serve as a vital component of the city's cultural variety. The Impact of Financial Access, Financial Literacy, and Financial Experience on the Financial Behavior of Micro, Small, and Medium Enterprises (MSMEs).

## **LITERATURE REVIEW**

### **Behavioral Finance**

An individual's capacity to plan, budget, monitor, regulate, find, and save money on a daily basis is referred to as their financial behaviour. People expect to meet their basic wants based on their income level, which leads to the establishment of financial behaviour [11]. Referring to [12] explanation behaviour is more focused on how a person takes actions and their actions, and behaviour in managing money is more focused on how to manage a person's money to use it as a decision to make a retirement plan, determine the source of funds, and use the funds.

### **Financial Access**

Access to finance is the ability of a company or individual to obtain financial services, including risk management services, insurance, payments, credit savings, etc. [13]

### **Financial Literacy**

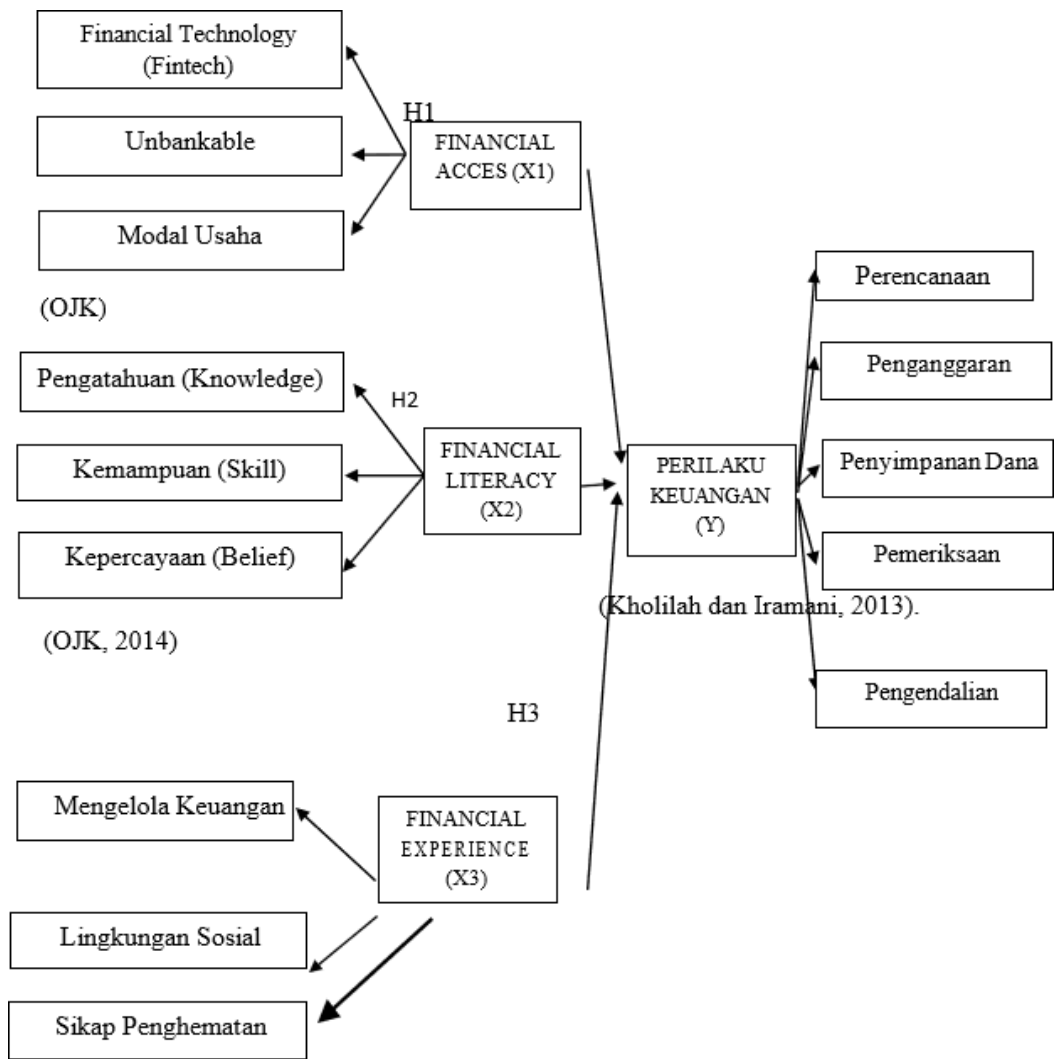
The definition of Financial Literacy refers to OJK Regulation No.76/POJK.07/2016 regarding Increasing Literacy and Financial Inclusion in the Financial Services Sector for the Community and Consumers; financial literacy is confidence, skills and knowledge that are influenced by behaviour or attitudes in order to improve the quality of financial management and decisions taken so that society is more prosperous. [14]

### **Financial Experience**

Financial experience is the ability to make decisions or make investment considerations as a determinant of investment management and planning in order to recognize the benefits of financial management now and in the future. [15]

### **Conceptual framework**

Based on the description above, it can be built research framework as follows:



Source: processed by researchers, 2023

**Research Hypothesis**

Based on the problem formulation and conceptual framework above, the research hypothesis put forward by the researcher is as follows:

1. Financial access will have an influence on Financial Behavior
2. Financial Literacy has an influence on the Financial Behavior of Buddhist Community MSMEs in Tangerang
3. Financial experience will have an influence on the financial behavior of Buddhist community MSMEs in the Tangerang

**2. METHOD**

**Types of research**

The approach to this research uses a quantitative approach, namely carrying out research through extracting data from research instruments that have reliability and validity. Meanwhile, the data presentation is carried out using statistical analysis [16]

**Location and Time of Research**

Research on the influence of Financial Access, Financial Literacy and Financial Experience on the Financial Behavior of MSMEs. Location in this research Buddhist Community MSMEs in Vihara Kota Tangerang)

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### Sampling technique

Research on the effect of Financial Access, Financial Literacy and Financial Experience on the Financial Behavior of MSMEs (Case study of Buddhist Community MSMEs in Tangerang City Vihara). The approach of this research uses a quantitative approach, namely, carrying out research by extracting data from research instruments that have reliability and validity. Sample size guidelines in this study use guidelines (Hair & et al, 2022). Where this research design comprises 35 indicators, the number of samples gathered in this research is 150 samples with the following calculations:

1. Number of indicators = 30 indicators
2. The number of samples equals the number of indicators times 5 =  $30 \times 5 = 150$

### Types of Research Data

The primary data source is by distributing research questionnaires to respondents or research samples. The secondary data in this study are journal articles, books, website government and website validated data relating to the research conducted. Operational Definition of Research Variables

Variable	Definition	Indicator	Size
Behavioral Financ e(Y)	Financial behavior is a person's ability to make plans, budget, check, manage, control, find and save daily finances. [12]	1. Planning 2. Budgeting 3. Saving funds 4. Inspection 5. Control	Intervals
Financial Acces s(X1)	Access to finance is the ability of a company or individual to obtain financial services, including risk management services, insurance, payments, credit savings, etc. [13]	1. Financial Technology (Fintech) 2. Unbankable 3. Venture capital	Intervals
Financial Literac y(X2)	Financial literacy is confidence, skills and knowledge, which are influenced by behaviour and attitudes to improve the quality of decisions taken and manage finances so that society is more prosperous. [14]	1. Knowledge 2. Skill 3. Belief	Intervals
Financi al Experince (X3)	Financial experience is the ability to make decisions or make investment considerations as a determinant of investment management and planning in order to recognize the benefits of financial management now and in the future. [15]	1. Managing Finance 2. Social environment 3. Austerity Attitude	Intervals

### Data Analysis Techniques

In this research, data was obtained from 150 respondents from Buddhist MSMEs in Tangerang City. Data were collected using a questionnaire containing the characteristics of respondents consisting of gender, age, marital status, highest level of education, length of time the business was founded, and total net worth of the business. Data analysis was carried out by the SPSS Statistic 23.

### 3. RESULT AND DISCUSSION

This study's data was gathered from 150 Tangerang City-based Buddhist Community MSME respondents. The following data was gathered via a survey that inquired about the respondent's age, gender, marital status, level of education attained at the end, length of time since the company was established, and total net worth: 1) It is known that 90 males (65.0%) and 60 women (40.0%) participated in the poll out of the 150 respondents. These results show that in Tangerang City's Buddhist Community, men make up the bulk of MSMEs. 2) One hundred two respondents (68.0%) were between the ages of 31 and 40, 41 respondents (27.3%) were between the ages of 21 and 30, and 4 participants (1.5%) were over the age of 50 out of 150 respondents. 3) It is known that 57 respondents (38%) were still unmarried out of the 150 respondents, whereas 93 respondents (62.0%) were married. 4) Of the 150 responders, 0 had only completed elementary school, one had completed junior high school, 77 had completed high school or vocational training, 21 had completed D3 coursework, 49 had completed a bachelor's degree, and two had

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completed a master's degree. 5) Of the 150 responders, 40 (26.7%) had started their enterprises within the last three years, 48 (32.0%) had done so between the last three and the fifth year, and 62 (41.3%) had done so beyond that. 6) Out of 150 respondents had a total net worth of less than IDR 50,000,000 (micro businesses), IDR 50,000,000 to IDR 500,000,000 (small businesses), and IDR 500,000,000 to IDR 500,000,000 (medium businesses), with 102 respondents (68%) having this total net worth.

**Table 1** Descriptive Statistics Test Results

	Descriptive Statistics						
	N	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance
Financial Access (X1)	150	15.00	25.00	4032.00	19.7647	2.20468	4.861
Financial Literacy (X2)	150	15.00	25.00	4088.00	20.0392	2.37359	5.634
Financial Experience (X3)	150	15.00	25.00	4104.00	20.1176	2.29497	5.267
Financial Behavior (Y)	150	15.00	25.00	4096.00	20.0784	2.22253	4.940
Valid N (listwise)	150						

Source: Data processed by SPSS, 2023

The validity test is successful if  $R_{count} > R_{table}$  and the values of  $R_{count}$  and  $R_{table}$  are compared using the product moment (person) formula. A  $R$  table with 150 respondents with a significance level of 5% (0.05) and degrees of freedom of  $150 - 2 = 148$  can be made, resulting in a  $R_{table}$  value of 0.137. The following displays the validity results for each variable.

**Table 2** Validity test

No	Statement Items	Rcount	Rtable	Information
1	X1.1	0,858	0,137	VALID
2	X1.2	0,821	0,137	VALID
3	X1.3	0,839	0,137	VALID
4	X1.4	0,747	0,137	VALID
5	X1.5	0,777	0,137	VALID

Source: Data processed by SPSS, 2023

**Table 3** Financial Literacy Variable Validation Test Results

No	Statement Items	Rcount	Rtable	Information
1	X2.1	0,720	0,137	VALID
2	X2.2	0,759	0,137	VALID
3	X2.3	0,744	0,137	VALID
4	X2.4	0,758	0,137	VALID
5	X2.5	0,624	0,137	VALID

Source: Data processed by SPSS, 2023

**Table 4** Financial Experience Variable Validation Test Results

No	Statement Items	Rcount	Rtable	Information
1	X3.1	0,581	0,137	VALID
2	X3.2	0,806	0,137	VALID
3	X3.3	0,746	0,137	VALID
4	X3.4	0,841	0,137	VALID
5	X3.5	0,693	0,137	VALID

Source: Data processed by SPSS, 2023

**Table 5** Financial Behavior Variable Validation Test Results

No	Statement Items	Rcount	Rtable	Information
1	Y.1	0,735	0,137	VALID
2	Y.2	0,810	0,137	VALID

No	Statement Items	Rcount	Rtable	Information
3	Y.3	0,833	0,137	VALID
4	Y.4	0,759	0,137	VALID
5	Y.5	0,324	0,137	VALID

Source: Data processed by SPSS, 2023

As per the validity test and all the tables above, each statement item on the questionnaire shows that Rcount > Rtable (0.137). According to these results, 20 of the 20 statement items in the four study variables have been verified as authentic, and none of the 20 statement items have been determined to be invalid.

Normality Test Results One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		150
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	1.83537233
Most Extreme Differences	Absolute	.061
	Positive	.061
	Negative	-.055
Test Statistic		.061
Asymp. Sig. (2-tailed)		.061
a. Test distribution is Normal.		

Source: Data processed by SPSS, 2023

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1(Constant)	-7.399	1.752		4.223	.000		
Financial Access	.072	.059	.071	2.217	.025	.998	1.002
Financial Literacy	.043	.067	.046	2.652	.015	.675	1.481
Financial Experience	.517	.069	.533	7.513	.000	.676	1.478

Source: Data processed by SPSS, 2023

#### 4. CONCLUSION

With a regression coefficient of 0.072 and a t-value (2.217) with a probability of 0.025, the Financial Access variable (X1) is partially demonstrated to have a significant influence on the financial behaviour of Buddhist Community MSMEs in Tangerang City so that the ensuing findings are produced tcount (2.217) > ttable (1.97190) or Sig. (0.025)  $\alpha = 0.05$ . The outcomes of the data analysis confirm the notion that Financial Access has a substantial effect on the financial behaviour of MSMEs. With a regression coefficient of 0.042 and a t value of (2.652) with a probability of 0.015, it partially reveals that the Financial Literacy variable (X2) has quite a substantial influence on the financial behaviour of Buddhist Community MSMEs in Tangerang City. The ttable value obtained is 1.97190, so the ultimate consequence is a value of tcount (2.652) > ttable (1.97190) or Sig. (0.015)  $\alpha = 0.05$ . The concept that financial literacy has a large impact on the financial behaviour of SMEs is based on data analysis findings. The Financial Experience variable (X3), which has a regression coefficient of 0.517 and a t-count value (7.513) with a probability of 0.000, has been partially proved to have quite a substantial influence on the financial behaviour of Buddhist Community MSMEs in the City. ttable value: achieved 1.97190. So that the resultant results are acquired tcount (7.513) > ttable (1.97190) or Sig. (0.000)  $\alpha = 0.05$  according to data analysis findings. Hence there are allegations that their financial experience greatly influences the financial behavior of SMEs It has been demonstrated that financial access, financial literacy, and financial experience strongly

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influence financial behaviour. As may be noted, Sig. = 0.000, Fcount = 31.092, and Ftable = 2.65 have values. Because Sig. 0.05 and Fcount > Ftable is a positive number with a regression coefficient of 0.072 and a t- value (2.217) with a probability of 0.025, the Financial Access variable (X1) is partially demonstrated to have a significant influence on the financial behaviour of Buddhist Community MSMEs in Tangerang City so that the ensuing findings are produced tcount (2.217) > ttable (1.97190) or Sig. (0.025) () = 0.05. The outcomes of the data analysis confirm the notion that Financial Access has a substantial effect on the financial behaviour of MSMEs.

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