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# 1<sup>st</sup> INTERNATIONAL CONFERENCE ON ECONOMICS AND BUSINESS (ICEB) 2023

*“Acceleration of Regional  
Economic Development for  
Strong and Fair National  
Economy”*

2<sup>nd</sup> August 2023

West Sumatera, Indonesia

CO-HOST:





**PROGRAMME BOOK By:**  
**UNIVERSITAS MUHAMMADIYAH SUMATERA BARAT**  
**Jl. Pasir Jambak No.4, Pasie Nan Tigo, Kec. Koto Tengah,**  
**Kota Padang, Sumatera Barat 25586**  
**Telepon: (0751) 4851002**



**International Conference on  
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Faculty of Economics  
Universitas Muhammadiyah Sumatera Barat

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Alhamdulillah rabbil 'Alamin, all praises and thanks to Allah SWT because of His grace and guidance insya Allah the 1<sup>nd</sup> International Conference on Economics and Business (ICEB) UM Sumbar 2023 can be held on 2 August 2023. We also send *shalawat* and *salam* for Prophet Muhammad SAW who has given guidance for mankind.

This conference is the First international conference held by Faculty of Economics and Business, Universitas Muhammadiyah Sumatera Barat and it is a bi-annual agenda of this faculty. The theme of the 1<sup>st</sup> ICEB UM Sumbar 2023 is "Acceleration of Regional Economic Development for Strong and Fair National Economy". It is expected that this event may offer contributions for both academics and practitioners to conduct researches in field of accounting, business, and economics.

The 1<sup>st</sup> ICEB UM Sumbar 2023 is conceptualized by combining three activities, namely international conference, call for paper, and seminar. Therefore, it is expected that this event will attract academics and practitioners to join.

Last but not least, we highly appreciate the keynote speakers, presenters, reviewers, committees and all parties who have contributed for this the 1<sup>st</sup> ICEB UM Sumbar 2023 event. We also apologize for any shortcomings in this event and proceeding which may have missed from our observation.

Akhirul kalam, hopefully, the 1<sup>st</sup> ICEB UM Sumbar 2023 can give benefits to all of us.

Wassalam,

Padang, 2<sup>th</sup> August 2023

**Puguh Setiawan, S.E., M.Si.**

**Dean of Faculty of Economics**





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DAFTAR JUDUL DAN AUTHOR ARTIKEL ICEB 2023

Moderator: Dr. Willy Nofranita, SE., MSi., AK. CA Theme 1 : Finance, Invesment and Accounting Panel Session : 1 <sup>st</sup> Session, Wednesday, 2 <sup>th</sup> August 2023			
Time	Title	Author(s)	Code
13.30-13.40	Analyzing Stock Market Reaction: The Impact of Crude Palm Oil (CPO) Export Ban in the Plantation Sub-Sector	Annisa Abdullah, Dedi Hariyanto, Heni Safitri	A1
13.40-13.50	Promoting Factors Of Audit Quality: Mediating Role Of Financial Statement Fraud Detection	Amor Marundha, Eva Herianti, Arna Suryani	A2
13.50-14.00	The Influence of Digital Wallet and Online Shopping Application on Financial Behavior of Generation Z in Pontianak	Apriono Joko Dede, Dedi Hariyanto	A3
14.00-14.10	Practice Accountancy based Cultivation Cattle Milkfish Ponds as Determinants of Cost of Goods Production	Sukma Uli Nuha, Syaiful Syaiful Syaiful	A4
14.10-14.20	Halal label as an intervention of religious commitment, brand ambassador, emotional criteria on brand switching	Destia Anggraini, Ardiansyah Japlani, Nani Septiana	A5
14.20-14.30	The Effect of Inflation and Interest Rates on Stock Returns with Profitability as a Moderating Variable in Consumer Goods Industry Companies (Cigarette Sub-Sector)	Karnila Ali, Suwarto Suwarto, Mutiara Wika Azyaza	A6



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14.30-14.40	The Effect Of CAR, NPL And BOPO On ROA With LDR As Intervening Variable	Heni Hernawati, Dedi Hariyanto, Heni Safitri	A7
14.50-15.00	Representativeness, Mental Accounting, Overconfidence dan Loss Aversion On Investment Decision: Mediated by Risk Tolerance	Heni Safitri	A8
15.00-15.10	Determinants Of Investment Motivation, Risk Perception, Financial Literacy And Financial Efficacy On Students' Interest In Investing	Arini Lailatul Hosnah, Rendy Mirwan Aspirandi, Ibna Kamelia Fiel Afroh	A9
15.10-15.20	Bond Ratings: Impact of Financial Performance and Maturity	Elok Vilantika, Anita Handayani, Ariska Isnaini Putri	A10
15.20-15.30	The Effect Of Growth Opportunity, Firm Size, Total Assets Turn Over And Sales Growth In Explaining Stock Prices On Return On Assets	Ira Permata Sari, Dedi Hariyanto, Fuad Ramdhan Ryanto	A11
13.30-13.40	Financial Performance Analysis At Pt. Siloam Hospitals International Tbk 2018-2022 Period	Nasrullah Nasrullah	A12
13.40-13.50	Assessment Of Financial Performance Of Pt Indocement Tunggal Prakarsa Tbk With The Approach Of Likuidity Ratio (2017-2022)	Antori Sanjaya	A13
13.50-14.00	Factors Affecting The Income Of Milk Fish Farmers In Soreang Village, Mappakasunggu Sub-District, Takalar District	Asdar Asdar	A14





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14.00-14.10	Determinant Of Personal Financial Management	Maheni Ika Sari	A15
14.10-14.20	A Study of The Officiency of Financial Accounting Standards In 17 Islands Tourism Park Management Period 2015-2021	Masrullah Masrullah	A16
14.20-14.30	The Effect Of Liquidity And Leverage Ratio On The Financial Performance Transportation Sub-Sector Companies Listed On The Indonesia Stock Exchange In 2018-2021	Megawati Amelia Putri	A17
14.30-14.40	Company Size Moderates the Effect of Financial Performance on Stock Prices on the Indonesia Stock Exchange	Alni Rahmawati	A18
14.40-14.50	Profitability, Liquidity, Company Size, And Sales Growth Effects On Debt Policy In Food And Beverage Sub-Sector Companies Listed On The Indonesia Stock Exchange In 2016–2021	Ferdicky Aditama Santosa, Achmad Hasan Hafidzi, Bayu Wijyantini	A19
14.50-15.00	Cost And Time Performance Determinants Of Construction Projects In Indonesia Viewed In The Islamic Context	Rendy Mirwan Asprandi, Akbar Maulana, Ivandra Argya Putra, Ahmad Iqbal Maulana	A20
15.00-15.10	Analysis of Differences in Financial Literacy of Male and Female Nurses in a Hospital in Gresik City	Anita Handayani	A21



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15.20-15.30	Student Preference Regarding Cryptocurrency As an Investment Tool	Mira - Ismail	A23
13.30-13.40	The Effect Of Implementation Green Accounting And Green Innovation On The Success Of Sustainable Development Goals	Adi Prasetyo, Dwi Utami	A24
13.40-13.50	Proving That Intellectual Capital Gives Value Added to Company Performances	Rintan Nuzul Ainy	A25
13.50-14.00	The Effect Of Green Accounting Implementation On Profitability In Manufacturing Companies Listed On The Indonesia Stock Exchange, 2018 – 2021	Virnanda Ardian	A26
14.00-14.10	Financial Attitudes and Financial Behavior among Millennial Generation : The Moderating Role of Financial Literacy	Naelati Tubastuvi	A27
14.10-14.20	The Effect of Return on Equity and Company Size on Stock Return During Covid-19 In Transportation Subsector Companies	Sitti Zulaeha, Andi Nurul Fadilah Yusuf, masrullah masrullah	A28





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14.20-14.30	The Influence Of Introductory Accounting Understanding, Locus Of Control And Computer Anxiety On Myob (Mind Your Own Business) Accounting Learning Outcomes	Yulita Zanaria, Setiyaningsih Dewi	A29
14.30-14.40	Will CEO Narcissism Contribute to Tax Avoidance Actions in Insurance Companies Year 2020 -2021	Andi Arman Manan, Mira Mira, Sahrullah Sahrullah, Syahbuddin Syahbuddin	A30
14.40-14.50	Audit Quality: Analysis of the effect of audit change and firm size	Imsan - Muhaimin, Mira Mira, Mellisyah Mellisyah, Muh Yusuf	A31
14.50-15.00	The Effect Of Intellectual Capital Components On Company Performance	Waode Adriani Hasan, Ernawati Malik	A32
15.00-15.10	The Effect Of Firm Size, Liquidity, And Total Asset Turnover On Firm Value Through Profitability As Intervening Variables	Suryo Budi Santoso, Dita Rahayu Melania, Sutaryo Sutaryo, Desi Triya Rinjani, Kebba Saine	A33
15.10-15.20	Analysis Of Factors Affecting Capital Structure	Tiara Pandansari, Leni Septiyani, Ani Kusbandiyah, Iwan Fakhruddin	A34
15.20-15.30	The Effect Of Profitability, Liquidity, Capital Structure And Investment Decision On Company Value	Alnuari Gian Aprillio, Nur Isna Inayati	A35
13.30-13.40	Asset Management And Firm Value Of Property And Real Estate Companies In Indonesia: Profitability	Nurullaili Mauliddah, Didin Fatihudin, Moh Khoirul Maryanto, Halimatus Sa'diyah	A36





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13.40-13.50	Current Ratio And Return On Equity To Firm Value ; Debt To Equity - Transportation Company In Idx 2017-2021	Alif Firmansyah, Marista Oktaviani, Budi Wahyu Mahardhika	A37
13.50-14.00	The Driver Of The Increase In Cash Holding In The Basic Chemical Industry	Aliffia Nur Fauziah, Marista Oktaviani, Budi Wahyu Mahardhika, Rieska Maharani	A38





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Moderator: Dr. Vera Punjani, S.E., M.M., Tech Theme 2 : Islamic Finance And Sharia Business Panel Session : 1 <sup>st</sup> Session, Wednesday, 2 <sup>th</sup> August 2023			
Time	Title	Author(s)	Code
13.30-13.40	Religious Charity Social Entrepreneurship on Productive Waqf Asset Track General Papers	Tumirin Tumirin	B1
13.40-13.50	The Challenges of the Sharia Economy and Businesses in Facing the Coronavirus Endemic and Circular Economy in Indonesia	Andi Jam'an Saleh	B2
13.50-14.00	Actualization The Teachings of "Ihsan" on Management Finance Cottage Islamic Boarding School: One Approach Phenomenology	Syaiful Syaiful	B3
14.00-14.10	Price Policy in Islamic Economic	Muhammad Najib Kasim, Sarah Zettira Agam Darwis, Rabiatul Adawiah, Husnul Khatimah	B4
14.10-14.20	The Influence Of Work Life Balance On Job Satisfaction With Burnout As An Intervening Variable (At Pt. Pesona Indonesia Plywood Industry Banyuwangi )	Al Fath Demas Savigo	B5
14.20-14.30	Are Islamic Banks More SMES Friendly than Their Conventional Counterparts? Evidence from Indonesian Industry Level Data	Dyah Titis Kusuma Wardani	B6
14.30-14.40	The Influence of Shariah Supervisory Board Characteristics and Bank Size Toward Fraud	Iwan Fakhruddin, Rafli Hafiz, Ani Kusbandiyah, Tiara Pandansari	B7



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Moderator: Khairiyah. S.IP., M.Hi  
Theme 3 : Sustainable Finance  
Panel Session : 1<sup>st</sup> Session, Wednesday, 2<sup>th</sup> August 2023

Time	Title	Author(s)	Code
13.30-13.40	Financial Technology Proficiency as Leverage Factor of Financial Literacy effect on Investment Decisions (Case Study of Young Entrepreneurs in Yogyakarta and Palembang)	Ahmad Rizal Solihudin	C1
13.40-13.50	Analyzing Zakat Support to Sustainable Development Goals (SDGs) through Mustahiq Economic Empowerment	Khusnul Hidayah	C2
13.50-14.00	What are the Determinants of Company Value	Selamet Fuadi	C3
14.00-14.10	Accountability In Uang Panai Tradition: Household Accounting Perspective	Driana Leniwati, Riko Ramandana, Novitasari Agus Saputri	C4



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Moderator: Khairiyah. S.IP., M.Hi			
Theme 4: Public Sector Accounting			
Panel Session : 1 <sup>st</sup> Session, Wednesday, 2 <sup>th</sup> August 2020			
Time	Title	Author(s)	Code
13.30-13.40	Digital Era 4.0: Role Of School Governance And Technology To Improving Accountability	Putri Dewi Fajrida, Budi Barata Kusuma Utami, Rindiani Ulfa Aprilianti, Cahya Umi Azizah	D1
13.40-13.50	The Influence of Internal Control Systems, Regional Financial Accounting Systems, Financial Report Presence, and Accesibility of Financial Reports on The Accountabillity of Financial Management in Tangerang Selatan Government	Renatha Rima Arvian, Dewi Pudji Rahayu, Yanto Yanto	D2
13.50-14.00	Analysis of influencing factors Inspectorate Auditors in Regional Financial Supervision	Januri Januri, M Firza Alpi	D3
14.00-14.10	Increasing Informal Sector Business, Does The Impact of Regulatory Barriers? : Empirical Evidence from the Enterprises Survey	Willy Nofranita	D4
14.10-14.20	SWOT Analysis on Village Owned Enterprises “Bumkal Gerbang Merapi” in Developing the Girikerto Village Community’s Economy (Study in Girikerto Village, Turi District, Sleman District, Yogyakarta City)	Siti Masrohah, Pebry Prastyo S.Agil, Evi Mulyati, Sikka Mutiara Silmi, Rigel Nurul Fathah	D5
14.20-14.30	Financial Performance of Fintech Lending Company after The Covid 19 Pandemic	Teti Anggita Safitri	D6



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14.30-14.40	Analysis Of Taxpayer Compliance Of The	Muhammad Khaedar Sahib	D7
14.40-14.50	Taxes and Foreign Ownership in Transfer Pricing Indications at the Covid-19 Pandemic Era	Olivi Sabilla Sa'dani	D8





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Moderator: Didi Rahmadi, S.Sos, MA  
Theme 5 : Economic Development & Sustainability  
Panel Session : 1<sup>st</sup> Session, Wednesday, 2<sup>th</sup> August 2020

Time	Title	Author(s)	Code
13.30-13.40	Marketing Economic Valuation of Tourism in Bukit Pentulu Indah through ITCM (Individual-Travel Cost Methods)	Diah Setyawati Dewanti, Herlyнна Ayuning Maharani	E1
13.40-13.50	The Nexus Between Energy Consumption, Growth and Emission in Indonesia: An ARDL Approach	Anisa Nurul Alifah, Mahrus Lutfi Adi Kurniawan	E2
13.50-14.00	Determinants of Food Expenditure for Households Recipient of Program Keluarga Harapan (PKH) (Case Study: Lubuk Seberuk Village, Lempuing Jaya District, Ogan Komering Ilir District, South Sumatra)	Indanazulfa Qurrota A'yun	E3
14.00-14.10	Spatial Pattern and Determinant of Poverty Cases in Sragen Regency, Java Track General Papers	Muhammad Arif, Maulidyah Indira Hasmarini, Wawan Kurniawan, Hafizah Rahim	E4
14.10-14.20	The Effect of International Trade Performance and Price Stability on Economic Growth	M Dimas Iskandar, Aris Soelistyo	E5
14.20-14.30	The Role of the Digital Economy and Employment in Driving Economic Growth: Study in 5 ASEAN Countries	Denita Capridasari, Wahyu Hidayat Riyanto	E6



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14.30-14.40	Influence of Social Factors on Economic Growth: Case Study in Java Island	Evita Nurul Izzah Purnamasari, Zainal Arifin	E7
14.40-14.50	Household's Willingness to Pay for Improving Waste Management towards Sustainable Development in Magelang, Indonesia	Endah Saptutyningsih	E8





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Moderator: Dr. Yuliharsi, S.E., MBA

Theme 6 : Marketing Theory & Application For Sustanaible Development

Panel Session : 1<sup>st</sup> Session, Wednesday, 2<sup>th</sup> August 2020

Time	Title	Author(s)	Code
13.30-13.40	Digital Marketing In The Selection Of Educational Services (Case Study Of Faculty Of Economics And Business Ahmad Dahlan University)	Suryana Hendrawan	F1
13.40-13.50	Increasing The Intention To Use The Shopee Application Through Improving Product Quality, Brand Image And Customer Satisfaction	Sukardi Sukardi, Andy Passyada Salampessy, Handoyo Handoyo	F2
13.50-14.00	The Effect of Marketing Mix and Service Quality on Consumer Loyalty of Sekawan Coffee Shop in Anjungan District	Dimas Hadi Fitra, Neni Triana M. SE, MM, Samsuddin SE, M.Si	F3
14.00-14.10	Utilization of Social Media as a Promotional Tool in Improving Consumer Purchasing Decisions 212 Mart Medan	Asrizal Efendy Nasution, Satria Mirsyah Affandy Nasution, Muhammad Taufik Lesmana	F4
14.10-14.20	An investigation of intention to use Eco-Friendly Shopping Bags When Shopping in Pontianak City	Sumiyati	F5
14.20-14.30	The Examination of Customer Engagement and Customer Satisfaction to Mediate the Relationship between Customer Experience and Customer Loyalty	Radyan Dananjoyo	F6





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14.30-14.40	The Role of Advocacy as Mediating Influence between Brand Trust and Institutional Commitment toward Student Loyalty in Private University	Totok Haryanto	F7
14.40-14.50	The Effect Of Brand Image And Perceived Value On Customer Loyalty	Iqlima Fissilmi Kaffah, Rohmat Dwi Jatmiko, Widhiyo Sudiyono	F8
14.50-15.00	Implementation of Word Of Mouth (WOM) On Micro Business Fashion Sales Omzet	Putri Nur Sabrina, Asyidatur Rosmaniar, M.Alhakim Danurwindo, Ali Imaduddin Futtuwah	F9
15.00-15.10	The Impact of Product Variation, Pricing, and Store Location on Customer Satisfaction in Baby Shop Retail: A Case Study of Dinda Baby Shop in Surabaya	Ayu Lizzya Nurul Izzah, Asydaturo Rosmaniar, Ali Imaduddin Futuwwah	F10
15.10-15.20	The influence of store layout, store atmosphere, and product diversity on purchasing decision (study at Surya Mart University of Muhammadiyah Surabaya)	Hariz Fajar Kurniawan, Muhammad Alhakim Danurwindo, Mochamad Mochklas	F11



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Moderator: Riza Yonita, SE., MM  
Theme 7: Sustainable Human Resource Management  
Panel Session : 1<sup>st</sup> Session, Wednesday, 2<sup>th</sup> August 2020

Time	Title	Author(s)	Code
13.30-13.40	Evaluation Of The Effectiveness Of Training On Cooperatives In Yogyakarta City	Bagus Gumelar	G1
13.40-13.50	The Importance of Improving the Ability of "Guanxi" towards the Implementation of School Business Centers	Aries Kurniawan, Indro Kirono, Putra Panji Respati, Heri Cahyo Bagus Setiawan	G2
13.50-14.00	Influence Leadership , Compensation Financial , Discipline , and Experience Work Against Employee Performance PT. Rhaya Samudera Dirgantara Sentosa	Nur Cahyadi, Alif Sulthon Basyari, Abi Hanif Dzulquarnain, Suaibatul Aslamiyah	G3
14.00-14.10	The Influence of Self-Regulation and Career Maturity on Non-Medical Employees' Organizational Commitment at M. Th. Djaman Regional General Hospital, Sanggau Regency.	Aldino Persi, Irfan Mahdi, Eru Ahmadia	G4
14.10-14.20	Organizational Culture, Work Environment, And Compensation In Its Effect On Employee Performance	Alif Sulthon Basyari	G5
14.20-14.30	The Effect of Ease of Use, Shopping Enjoyment, Shopping Experience and Trust on Satisfaction and Interest in Online Shopping for Students of Universitas Muhammadiyah	Rangga Permana, Fita Kurniasari, Darusman Darusman, Ferdy Firmansyah	G6



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	Pontianak after the COVID-19 Pandemic		
14.30-14.40	The Effect of Knowledge Sharing on Employee Performance with Innovative Behavior and Employee Competence As Mediation	Kenny Roz, Galih Legowo, Galih Legowo, Aniek Rumijati, Aniek Rumijati	G7
14.40-14.50	Principal Leadership Analysis Center of Excellence State Vocational School in Indonesia 2021-2022	Marsudi Endang Rejeki	G8
14.50-15.00	Application of Human Resource Management in Improving the Quality of Education at SMA Negeri 15 Wajo Regency	Zalkha Soraya	G9
15.00-15.10	The Relationship Between Workload And Performance On Employee In Pt. X	Annisa Warastri	G10
15.10-15.20	The Influence of Brand Awareness on Purchasing Decisions Moderated by Consumer Satisfaction On Shopee Users at SMK Muhammadiyah 4 Lamongan	Siti Musarofah Musarofah	G11
15.20-15.30	The mediating effect of Work Life Balance in explaining the Effect of Flexible Work Arrangements and Job Satisfaction on Employee Performance	Sri Handari Wahyuningsih Wahyuningsih	G12



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13.30-13.40	Deviant Behavior, Its Effects On Job Stress and Organizational Climate with Job Satisfaction as A Intervening Variable	Isthofaina Astuty	G13
13.40-13.50	The Role of Learning Motivation in Intervening the Influence of Academic Stress and Self-Efficacy on Student Learning Achievement: A Post-Pandemic Covid-19 Study	Meika Kurnia Puji Rahayu, Mia Dwi Lindasari, Khulfa Aulia Hari Yanti	G14
13.50-14.00	The Role Of Self-Efficacy, Entrepreneurship Education, Income Expectations, Family Environment On Interest In Entrepreneurship In Muhammadiyah Jember University Students	Efita Cahyani	G15
14.00-14.10	The Role of Organizational Citizenship Behavior in Mediating Intrinsic Motivation and Organizational Culture on Research Performance of Private University Lecturers in Medan	Muhammad Taufik Lesmana, Asrizal Efendy Nasution, Satria Mirsya Affandy Nasution	G16
14.10-14.20	The Influence Of Person Organization Fit On Employee Performance Through Job Satisfaction As An Intervening Variable	Iqbal Robbie, NurKholis Majid, Khusnul Rofida Novianti	G17
14.20-14.30	The Effect of Leadership Style on Job Satisfaction of Civil Servants in the Regional Government of the Communication and Information Service	Yasir Hudzaifah, Achmad Sutarmin, Wulan Purnama Sari	G18





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14.30-14.40	How Dinamic Capability Organization In Future ?	Asa Sheila Amelia, Muhammad Farid Wajdi, Muhammad Sholahuddin, Wiyadi Wiyadi	G19
14.40-14.50	The Effect of Career Development and Motivation on Organizational Commitment of Employees PT United Tractors Pontianak	Syarifah Cindy Allawiyah, Devi Yasmin	G20
14.50-15.00	The Effect Of Organizational Culture and Normative Commitment on Organizational Citizenship Behavior (OCB) Of Civil Servants in Pontianak Environmental Agency	Lisa Safitri, Devi Yasmin, Syarifah Cindy Allawiyah	G21
15.00-15.10	The Influence of the Work Environment and Job Satisfaction on the Work Enthusiasm of Civil Servants in the Communication and Informatics Service	Chandra Dwi Luthfi, Yasir Hudzaifah, Wulan Purnama Sari	G22
15.10-15.20	The Influence of the Village Head's Leadership Style and Human Resource Development on the Performance of Village Officials in Robatal District, Sampang Regency	Marto Marto, Mochamad Mockhlas, Fauzie Senoaji	G23
15.20-15.30	The Effect Of Age and Work Motivation on Employee Productivity at CV. Maju Lestari Abadi Surabaya	Fernanda Rizky Rusdian Saleh, Dina Novita, Rina Mretasari	G24



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13.30-13.40	Organizational Climate And Organizational Commitment On Employee Performance: The Role Of Mediation Organizational Citizenship Behavior	Jufrizen, Rahayu Pratiwi Hadhi Ningrum	G25
13.40-13.50	Smart Seminar on Reading Investment Opportunities for Generation Z at SMKN 20 School Jakarta	Meita Larasati, Sumardi, Edi Setiawan, Arif Widodo Nugroho, Muhammad Hafidz Rizqul Akbar	G26
13.50-14.00	Why is the Pekanbaru City Government's Financial Performance Not Optimal?: A Qualitative Descriptive Research	Muhammad Ahyaruddin, Tedy Setiawan, Hany Marliani Ghafar	G27
14.00-14.10	Investigating the Role of Organizational Absorptive Capacity, Social Capital, and Regulation in Driving the Growth of Zakat Institutions in Indonesia	Alum Kusumah, Dede Iskandar Siregar	G28
14.10-14.20	Is Strategic Costing Really Matter for Improving Organizational Performance: Evidence from MSMEs in Pekanbaru	Zul Azmi, Aidil Zafitra, Levina Chen	G29
14.20-14.30	Competence and Performance of Academy Lecturers in Riau dan Jambi Province	Khusnul Fikri, Rian Rahmat Ramadhan, Linda Hetri Suriyanti	G30





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Moderator: Siti Nur Azizah, S.E., M.Si.

Theme 8: Financial Technology and Digital Economy

Panel Session : 1<sup>st</sup> Session, Wednesday, 2<sup>th</sup> August 2020

Time	Title	Author(s)	Code
13.30-13.40	The Effect of Financial Literacy and Ease of QRIS System on MSME Income in Pontianak	Iza Zakiah Balqis, Heni Safitri, Dedi Hariyanto	H1
13.40-13.50	Effect Of Quality Of Service, Quality Of Speed And Quality Of Security On Customer Satisfaction On The Mobile Banking Of Indonesian Sharia Bank	Muhamad Afga Fatihah	H2
13.50-14.00	Effect Of Financial Literacy, Love Of Money Attitude, And Financial Technology Development On Student Interest In Entrepreneurship (Case Study On Students Of The Bachelor Of Accounting Study Program, Faculty Of Economics And Business, Muhammadiyah Metro U	Asra Harjanah, Fitriani Fitri, Elmira Febri Darmayanti	H3
14.00-14.10	Buton Regency: The Multipurpose Influence of the Quality of Regional Government Financial Reports	Dewi Mahmuda	H4
14.10-14.20	Impact of Digital Financial Literacy, Perceived Ease of Use, Perceived Usefulness, Perceived Security and Social Influence on Intention to Use E-Wallet for Students in Pontianak City	Faaiza Soraya Khalida, Lina Budiarti, Arninda Arninda, Mahardika Agung Madepo	H5



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14.20-14.30	Financial Ratio, Good corporate governance and Financial Distress: A Grover Model at a Transportation Firm	Nurcahyono Nurcahyono, Fatmasari Sukesti, Alwiyah Alwiyah	H6
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Moderator: Muthia Roza Linda, S.E., M.M  
Theme 9 : Micro Small Medium Enterprises  
Panel Session : 1<sup>st</sup> Session, Wednesday, 2<sup>th</sup> August 2020

Time	Title	Author(s)	Code
13.30-13.40	The Influence of Accountability and Management Commitment on Organizational Performance during Covid-19 Pandemic with Environmental Uncertainty as Moderating Variable	Rizal Yaya, Refdy Belltonie	I1
13.40-13.50	Knowledge Management Capabilities And Organizational Performance: The Role Of Supply Chain Management Practices	Muhammad Ali Fikri, Poppy Laksita Rini	I2
13.50-14.00	Investigation Managers Of Amil Zakat Institutions: Revealing The Meaning Of Empowering Micro And Small Enterprises (Smes) Through Zakat Distribution	Muhammad Aufa	I3
14.00-14.10	Financial Performance & Stock Price Analysis Telecommunication Industry Sector Listed on the Indonesia Stock Exchange during the Covid-19 Pandemic	Novi Puji Lestari	I4
14.10-14.20	Does Job Crafting Mediate The Effect of Organizational Commitment to Employee Performance at Bank	Nurul Asfiah, Adhinta DA Putri, Sri Nastiti Andharini, Hartutik Hartutik	I5



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14.20-14.30	Supplier Involvement And Internal Lean Practices On Organizational Performance: The Role Of Training And Development	Adelia Dwi Nurisaputri, Lanang Kuncorojati, Evanitha Kurrata Aini, Desta Rizky Kusuma, Muhammad Ali Fikri, Poppy Laksita Rini	I6
14.30-14.40	Sustainable Competitive Advantage As Mediation Of Product Innovation And Product Quality Toward Business Performance	Ika Nurul Qamari	I7
14.40-14.50	The Effect Of Digital Marketing On Purchase Decision Through The Word Of Mounth As An Intervening Variable (Study On Manumadi Tours & Travel Bali Consumer	Anisatia Maudina, Marsudi, and Iqbal Ramadhani	I8
14.50-15.00	The Effect Of Financial Literacy, Experienced Regret, And Risk Tolerance On Cryptocurrency Investment Decision-Making In Millenials	Chalimatuz Sa'diyah, Moh Fahmi Firzatullah, Bambang Widagdo	I9
15.00-15.10	Student as a Customer Loyalty in Coffee Shop	Cita Eri Ayuningtyas, Yunda Maymanah Rahmadewi, Retty Ikawati	I10
15.10-15.20	Rengkek SMEs Empowerment Moderates The Influence Of Social Capital And Women's Role On Poverty Reduction In Latukan Village	Irma Indira, Siti Rohaya, Aranta Prista Dilasari, Annita Mahmudah, Agustinus Salukh	I11
15.20-15.30	Enhancing The Economy of The Sleman Yogyakarta by Optimizing Dalhari Guava as A Geographical Indication Product Under the OVOP Program	Retty Ikawati, Wardiyanta Watdiyanta	I12





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13.30-13.40	The Role of Cooperatives in The Circular Economy of Indonesia	Mustika Rahmi, Ahmad Rizal Solihudin, Bagus Gumelar	I13
13.40-13.50	The Effectiveness of Micro-Business Assistance (BPUM) in 2020 on the Sustainability and Performance of Micro and Small Businesses Affected by Covid-19 in Pontianak City	Irfan Mahdi, Eru Ahmadia	I14
13.50-14.00	An Analysis The Influence Of Mobile Cellular Subscription, Fixed Telephone Subscription, Gross Fixed Capital Formation, And Labor Force Participation Rate On Gross Domestic Product In Indonesia	Dimas Bagus Wiranatakusuma	I15
14.00-14.10	A Review of Evolution of Theories and Models of New Business Creation	Muhammad Hamdi	I16
14.10-14.20	Strategy for Development of Micro, Small and Medium Enterprises (MSMEs) Based on Creative Economy in South Buton Regency	Nining Asniar Ridzal, Ernawati Malik, I Wayan Sujana, Budiyanto Budiyanto	I17
14.20-14.30	The Role of Green Technology to Identify Green Market Orientation and Green Performance: Implications for SME Open Innovation	Zeni Rusmawati, Tyasha Ayu Melynda Sari, Dinur Aulia Putri Ningtyas	I18



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Moderator: Dr. Yuliharsi, S.E, MBA  
Theme 10: Accounting and Information Systems  
Panel Session : 1<sup>st</sup> Session, Wednesday, 2<sup>th</sup> August 2020

Time	Title	Author(s)	Code
13.30-13.40	Task Complexity and Information Visualization: An Experimental Test on Investment Decision Making	Dyah Ekaari Sekar Jatiningsih, Rizka Irhami	I1



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Moderator: Siti Nur Azizah, S.E., M.Si.  
Theme 11: Islamic Finance And Sharia Business  
Panel Session : 1<sup>st</sup> Session, Wednesday, 2<sup>th</sup> August 2020

Time	Title	Author(s)	Code
13.30-13.40	Analysis Of Tourism Perceptions Of Halal Products Or Services On The Reputation Of High-End Halal Tourism Destinations On Travel Intentions In Indonesia: Using PLS-SEM Approach	Zunan Setiawan, Agus Siswanto, Purwoko Purwoko	J1
13.40-13.50	The Role of Intellectual Capital in Improving the MSME's Organizational Performance	Bima Cinintya Pratama, Azmi Fitriati, Maulida Nurul Innayah, Amrizah Kamaluddin, Shukriah Saad, Encep Saepudin	J2



## THEME 1

### **Analyzing Stock Market Reaction: The Impact of Crude Palm Oil (CPO) Export Ban in the Plantation Sub-Sector**

**Annisa Abdullah<sup>1</sup>, Dedi Hariyanto<sup>2</sup>, Heni Safitri<sup>3</sup>**

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Universitas Muhammadiyah Pontianak<sup>1,2,3</sup>

**Abstract.** Ban on Crude Palm Oil (CPO) exports caused a decline in the movement of the Composite Stock Price Index (CSPI). The purpose of this research is to test and analyze the stock market's reaction before and after the ban. The research was conducted on companies listed in the Plantation Sub-Sector of the Indonesia Stock Exchange (IDX). The observation period for this study is 10 days before and after the CPO export ban event. The research used purposive sampling, with 22 samples that meet the research criteria. The analysis method used in this research is the Wilcoxon Sign Rank Test. Based on the analysis results, it is shown that there is a significant difference in abnormal return and no significant difference in trading volume activity. This indicates that the stock market reacts to stock prices but does not react to trading volume before and after the CPO export ban event.

**Keywords:** Crude Palm Oil, Event Study, Stock Market Reaction, Abnormal Return, Trading Volume Activity

### **Promoting Factors Of Audit Quality: Mediating Role Of Financial Statement Fraud Detection**

**Amor Marundha<sup>1</sup>, Eva Herianti<sup>2</sup>, Arna Suryani<sup>3</sup>**

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Universitas Bhayangkara Jakarta Raya, Indonesia;<sup>2,3</sup>

**Abstract.** This study aims at estimating the effects of audit risk consideration and the auditor's professional skepticism on audit quality mediated by the detection of financial statement fraud. The samples were 216 auditors from Public Accounting Firms (KAP) throughout Indonesia using the Slovin formula. The analytical tool used was Smart-PLS 3.2.2. The results indicate that (1) audit risk consideration has no significant effect on audit quality, (2) professional skepticism has a positive and significant effect on audit quality, (3) detection of financial statement fraud has a positive and significant effect on audit quality, (4) audit risk consideration has no significant effect on the detection of financial statement fraud, (5) auditor's professional skepticism has a positive and significant effect on, (6) cannot mediate the effect audit quality risk consideration, and (7) fraud financial statement detection can mediate the effect of audit quality professional skepticism.

**Keywords:** Audit Risk Consideration, Auditor's Professional Skepticism, Detection of Financial Statement Fraud, Audit Quality



## **The Influence of Digital Wallet and Online Shopping Application on Financial Behavior of Generation Z in Pontianak**

Apriono Joko Dede<sup>1</sup>, Dedi Hariyanto<sup>2</sup>, Heni Safitri<sup>3</sup>

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Universitas Muhammadiyah Pontianak<sup>1,2,3</sup>

**Abstract.** This is an associative research. The sample for this study was 100 respondents, selected using purposive Sampling. Classical assumption tests used indicate that the data is normally distributed, exhibits linear relationships, and is free from multicollinearity issues. The multiple correlation coefficient indicates an obtained R value of 0.520, suggesting a moderate correlation between Digital Wallet use, Online Shopping Applications and Financial Behavior. Determination coefficient (R<sup>2</sup>) yielded a value of 0.270 or 27%, indicating that Financial Behavior is influenced by Digital Wallet and Online Shopping Applications by 27%, while the remaining 73% is influenced by other variables not examined in this study. The results of the simultaneous influence test (F-test) indicate that Digital Wallet and Online Shopping combination has a significant influence on Financial Behavior. Furthermore, a partial influence test (t-test) reveals that the variables of Digital Wallet usage and Online Shopping Applications significantly affect financial behavior.

**Keywords:** Digital Wallet, Online Shopping Applications, Financial Behavior.

## **Practice Accountancy based Cultivation Cattle Milkfish Ponds as Determinants of Cost of Goods Production**

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Gresik Muhammadiyah University<sup>1,2</sup>

**Abstract.** This study aims at describing practice accountancy in determining price tree production on Cultivation Milkfish Pond in the Village Padeg, District Cerme, Gresik Regency. Type of the research used was qualitative descriptive. Source of data was primary and secondary data sources. Methods of the study were observation, documentation and interviews. Informant in study is ponds' owner in the village padeg. Phenomenology is used in this study. Research results show that determining price tree production is unique although a simple method used. This strengthens Theory of *Cost*. Contribution practically can make base footing farmer ponds determine price tree production with a method of full *costing* that calculates whole cost so that produce reports precise and accurate finances. Novelty study This is has describe description activity farmer pond in determine price tree production with No leave tradition area in the village Padeg so that create color new to research accounting.

**Keywords:** Basic Price Production and Full Costing Methods



## **Halal label as an intervention of religious commitment, brand ambassador, emotional criteria on brand switching**

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**Abstract.** The purpose of this study was to determine the effect of religious commitment, brand ambassadors and Emotional Criteria on brand switching with halal label as intervening for Wardah cosmetic products, this research is explanatory research, the location of this research was conducted in Metro. The sample used was 200 consumers. The analytical tool used uses SEM where religious commitment, brand ambassadors and emotional criteria have no effect on halal labels but halal labels affect brand switching.

**Keywords:** Halal label, religious commitment, brand ambassador, emotional criteria, brand switching

## **The Effect of Inflation and Interest Rates on Stock Returns with Profitability as a Moderating Variable in Consumer Goods Industry Companies (Cigarette Sub- Sector)**

Karnila Ali<sup>1\*</sup>, Suwanto<sup>2</sup>, and Mutiara Wika Azyaza<sup>3</sup>  
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Muhammadiyah University of Metro<sup>1,2,3</sup>

**Abstract.** This study aimed at determining the effect of inflation and interest rates return stocks with profitability as a moderating variable. This is quantitative research. It was conducted at the cigarette sub-sector companies listed on the Indonesia Stock Exchange (IDX) which were still actively listed during the 2019-2021 period. The research sample was taken purposefully from 4 companies. Normality, multicollinearity, heteroscedasticity, and autocorrelation were tested. This study also utilized a panel data regression test. The study showed that 1) Inflation has no significant effect on stock returns. 2) The interest rates have no significant effect on stock returns. 3) The profitability has a significant effect and strengthens the relationship between inflation and stock returns. 4) The profitability has a significant effect and strengthens the relationship between interest rates and stock returns.

**Keywords:** Inflation, Interest Rates, Stock Returns, Profitability and Moderating.





## **The Effect Of CAR, NPL And BOPO On ROA With LDR As Intervening Variable**

**Heni Hernawati<sup>1</sup>, Dedi Hariyanto<sup>2</sup>, Heni Safitri<sup>3</sup>**

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University Muhammadiyah of Pontianak<sup>1,2,3</sup>

**Abstract.** Banks are financial institutions that aim to get profit. When a bank's Return On Asset (ROA) is higher, the greater the bank's ability to generate profits. This study aims to analyze the effect of CAR, NPL, and BOPO on ROA with LDR as an intervening variable. This method uses associative research. The sample was 40 banking companies for the 2019-2021 period through purposive sampling. The analysis techniques used in this research are classical assumption test, path analysis, coefficient of determination analysis, and partial test (t test). The results of this study indicate that CAR, NPL and BOPO have no significant effect on LDR. LDR has no significant effect on ROA. CAR has no effect on ROA through LDR. NPL and BOPO have a significant influence on ROA through LDR. Thus, the LDR variable cannot be used as an intervening variable for the influence of CAR, NPL and BOPO on ROA.

**Keywords:** Capital Adequacy Ratio, Non Performing Loan, Operational Costs of Operational Revenue, Return On Assets and Loan to Deposit Ratio

## **Representativeness, Mental Accounting, Overconfidence dan Loss Aversion On Investment Decision: Mediated by Risk Tolerance**

**Heni Safitri<sup>1</sup>, Mustaruddin<sup>2</sup>, Wendy<sup>3</sup>, and Giriati<sup>4</sup>**

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Universitas Tanjungpura<sup>1,2,3,4</sup>

**Abstract.** The purpose of this study was to see the effect of representativeness, mental accounting, overconfidence and loss aversion on investment decisions mediated by risk tolerance. This research is a survey research. The sample use in this study was 150 respondents with random sampling technique. Data analysis using SmartPLS to measure the value of outer loading, validity and reliability, R square, path coefficients, specific indirect effects, total effects. The results of Structural Equation Model (SEM) testing show that the overconfidence variable indirectly has a significant effect on Investment Decision which is mediated by risk tolerance. In addition, the representativeness bias variable affects the investment decision mediated by risk tolerance.

**Keywords:** Representativeness, mental accounting, overconfidence, loss aversion, investment decision, risk tolerance



## **Determinants Of Investment Motivation, Risk Perception, Financial Literacy And Financial Efficacy On Students' Interest In Investing**

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**Abstract.** This study aims to determine the effect of investment motivation, risk perception, financial literacy and financial efficacy on students' interest in investing in the capital market. A total of 24,077 students from three postsecondary institutions in Jember—Jember Muhammadiyah University, Jember University, and Mandala Institute of Technology and Science—were included in this study as active members of the Faculty of Economics and Business. Purposive sampling was used in this study's methodology, and a total of 111 respondents provided the primary data that was used in the data collection. The study's findings show that investment motivation has a positive and significant impact on students' interest in the stock market, risk perception has a negative and significant impact, financial literacy has a positive and significant impact on students' interest in the stock market, and financial efficacy has a positive impact and significant impact.

**Keywords:** Investment Motivation, Risk Perception, Financial Literacy, Financial Efficacy, Investment Interest

## **Bond Ratings: Impact of Financial Performance and Maturity**

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**Abstract.** Bond ratings provide a signal to issuers and investors about the probability of default on debt payments, especially the long-term debt of a company. This study aims to examine the effect of financial performance and maturity on bond ratings, especially banks listed on the Indonesia Stock Exchange. This study uses the entire banking sector listed on the Indonesia Stock Exchange for the 2013-2022 period and rated by PT PEFINDO. The sampling method is purposive sampling method. This sample consists of 14 banks, hypothesis testing using multiple linear regression analysis with SPSS data processing tool. The results showed that profitability and liquidity had a significant positive effect on bond ratings, while the solvency and maturity variables had a significant negative effect on bond ratings.

**Keywords:** Bond Ratings, Maturity, Liquidity, Leverage, Profitability



## **The Effect Of Growth Opportunity, Firm Size, Total Assets Turnover And Sales Growth In Explaining Stock Prices On Return On Assets**

**Ira Permatasari<sup>1</sup>, Dedi Hariyanto<sup>2</sup>, Fuad Ramdhan Ryanto<sup>3</sup>**

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**Abstract.** This study aims to determine the effect of Growth Opportunity, Firm Size, Total Assets Turnover, and Sales Growth in Explaining Stock Prices on ROA. This is an associative research. The sampling method was saturated sampling with a total of 80 companies. The results of simultaneous tests without moderation show that the variables Growth Opportunity, Firm Size, TATO and Sales Growth together affect ROA. The results of simultaneous tests with moderation show that the variables Growth Opportunity, Firm Size, TATO and Sales Growth together with stock price affect ROA. Partial test results without moderation show that Growth Opportunity, Firm Size, TATO and stock price have no effect on ROA. While Sales Growth affects ROA. The results of the partial moderated test showed that Growth Opportunity, Firm Size, TATO and Sales Growth had no effect on ROA.

**Keywords:** Stock Price, ROA

## **Financial Performance Analysis At PT. Siloam Hospitals International Tbk 2018-2022 Period**

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**Abstract.** This study aims to examine the financial performance of PT Siloam Tbk based on Liquidity Ratios, Solvency Ratios and Profitability Ratios. This research uses quantitative research with a descriptive approach. The results of this study focused on three aspects namely 1) the liquidity ratio in 2018-2022 . 2) the solvency ratio 3) Profitability ratios with ROA. The results of this study can be used by PT. Siloam Hospitals International Tbk in assessing and improving financial performance to the maximum so that the profit generated is also able to manage the invested capital, and can increase net income to obtain even better net profit.

**Keywords:** Liquidity Ratios, Solvency Ratios, Profitability Ratios, Financial Performance



## **Assessment Of Financial Performance Of PT. Indocement Tunggal Prakarsa Tbk With The Approach Of Likuidity Ratio (2017-2022)**

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**Abstract.** This research is to determine the assessment of the financial performance of PT Indocement Tunggal Prakarsa Tbk with a liquidity ratio approach. This is a descriptive research using quantitative data. The data used in this study is Liquidity Ratio from 2017-2022. The company's financial performance obtained good results because the percentage of ratio calculation results in the six-year financial reporting period exceeds the specified financial ratio standard of more than 200%. The quick ratio obtained good results because the calculation results each year are above the standard financial ratio of 150%. And through the cash ratio, good results are also obtained because the calculation results are above the standard financial ratio of 50%. This shows that from the acquisition of the results of the liquidity ratio, the company's position is said to be liquid or capable in terms of fulfilling its obligations or current debt with its current assets.

**Keywords:** Liquidity Ratios and Financial Performance

## **Factors Affecting The Income Of Milk Fish Farmers In Soreang Village, Mappakasunggu Sub-District, Takalar District**

**Asdar<sup>1</sup>, Naidah<sup>2</sup>, Hasriani<sup>3</sup>**

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**Abstract.** This study aims to determine the factors that influence the income of milkfish pond farmers in Soreang Village, Mappakasunggu District, Takalar Regency. In this study there are four variables, namely income as the dependent variable and capital, productivity and land area as the independent variables. The data for this study were obtained from a questionnaire distributed to milkfish pond farmers. This type of research is quantitative with sampling using the slovin formula with a total of 52 respondents, milkfish pond farmers. Primary data were processed using SPSS 26. The results showed that: 1) Capital has a positive and significant effect on the income of milkfish pond farmers with a significant value less than 0.05 (0.013 < 0.05), in Soreang Village, Mappakasunggu District, Takalar District.

**Keywords:** Income, Farmers, Capital, Productivity, Land Area



## **Determinant Of Personal Financial Management**

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**Abstract.** Women, especially the younger generation, are interested in various research topics. Their important role in a transformed economy must be directed to be wise in managing their personal financial management. This study aims to determine and analyze the influence of financial literacy, social environment, and lifestyle on personal financial management. This type of research uses a quantitative method with a total sample of 347 female students at the Muhammadiyah University of Jember and uses an accidental sampling approach. The data collection techniques used in this study were observation and questionnaires. Questionnaires were distributed both offline and online (via the Google form link). This study uses multiple linear regression data analysis with the SPSS 27 statistical tool. The results of this study indicate that the financial literacy, social environment and lifestyle has a significant effect on personal financial management.

**Keywords:** financial literacy, social environment, lifestyle, and personal financial management.

## **A Study of The Efficiency of Financial Accounting Standards In 17 Islands Tourism Park Management Period 2015-2021**

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**Abstract.** The purpose of this study is to determine the efficiency and implementation of the financial management pattern of the public at the Tourism 17 island. The research method used is qualitative analysis. Data collection techniques include interviews, literature studies, and the study of documents related to research. The results of this study, based on an analysis of the implementation of the financial program patterns of the regional public service agencies applied in the Tourism 17 island, are quite effective and efficient. This shows that in the implementation of the financial management pattern of the regional public on the Tourism 17 island, it has been implemented well. The obstacle faced by Wendit Water Tourism Park at the planning stage is that IT applications have not been used that require a lot of time and human resources. The obstacles at the implementation stage are SDM competencies.

**Keywords:** Performance Implementation, Tourism 17 island



## **The Effect Of Liquidity And Leverage Ratio On The Financial Performance Transportation Sub-Sector Companies Listed On The Indonesia Stock Exchange In 2018-2021**

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**Abstract.** This research aims to examine the effect of liquidity and leverage on the financial performance of transportation sub-sector companies listed on the Indonesia Stock Exchange in 2018-2021. Data analysis techniques used was the Structural Equation Model (SEM) method. SmartPLS software is used for the analysis tool. Liquidity ratio indicators (X1) include current ratio, quick ratio, and cash ratio. Leverage ratio indicators (X2) include debt ratio, debt to equity ratio, and long term debt to equity ratio. While financial performance is an endogenous variable in this study, the indicators are return on investment, return on equity, and net profit margin. The study shows that the liquidity ratio has an effect on financial performance because t-statistic is 3,47 and the p-value is 0,00, while the leverage ratio has no effect on financial performance because the t-statistic is 0,425 and the p-value is 0,671.

**Keywords:** Liquidity ratio, leverage ratio, an financial performance

## **Company Size Moderates the Effect of Financial Performance on Stock Prices on the Indonesia Stock Exchange**

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**Abstract.** This study aims to analyze the effect of financial performance on stock prices with company size as a moderating variable. The object of this study is a manufacturing company listed on the Indonesia Stock Exchange for the 2017-2020 period with a total sample of 280 data samples using the *purposive sampling* method. The analysis tool used is MRA (Moderating Regression Analysis) with SPSS 26. Based on the analysis that has been done, it is found that profitability has a significant positive effect on stock prices, liquidity has no effect on stock prices, company size can moderate (strengthen) the effect of profitability on company size, and company size cannot moderate the effect of liquidity on stock prices.

**Keywords:** Profitability, Liquidity, Company Size, Share Price



## **Profitability, Liquidity, Company Size, And Sales Growth Effects On Debt Policy In Food And Beverage Sub-Sector Companies Listed On The Indonesia Stock Exchange In 2016–2021**

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**Abstract.** This study aims to examine the effect of profitability, liquidity, company size, and sales growth on debt policy in food and beverage companies listed on the Indonesia Stock Exchange in 2016- 2021. This type of research is quantitative research, the population in this study were all food and beverage companies listed on the Indonesia Stock Exchange in 2016-2021 and selected using the non-probability Random Sampling type with the Convenience Sampling technique, so that a sample of 14 companies that met the criteria was obtained. The data analysis technique used in this research is multiple regression analysis methods. The results of this study indicate that Return on Asset has no significant effect on debt policy ; Current Ratio has a significant effect on debt policy;. Size has a significant effect on debt policy; and Sales Growth has no significant effect on debt policy.

**Keywords:** Profitability, Liquidity, Company Size, Sales Growth, Debt Policy

## **Cost And Time Performance Determinants Of Construction Projects In Indonesia Viewed In The Islamic Context**

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**Abstract.** This study analyzes the cost and time performance determinants faced by construction companies in Indonesia. This research is considered very important because there are still variations in the results of previous studies that found the determinants of cost and time performance of construction projects. This research is based on Theory of Performance (ToP) developing and connecting six basic concepts to form a framework that can be used to explain performance and performance improvement. The current level of performance depends holistically on 6 components, namely: context, knowledge level, skill level, identity level, personal factors, and fixed factors. The population and research sample are construction companies in Indonesia with a sampling technique, namely Random Sampling. The research method used is Quantitative Research with multiple linear regression analysis techniques. Variables that affect construction costs are External Complexity (X1), Quality Management (X9), and Construction Resource Management (X11). Variables that affect construction costs and time are Construction Method variables (X12). External complexity, quality management and construction resource management will affect the level of construction costs because the high or low of these three variables will change the structure of the initial budget plan. Construction methods that are getting better in a project will further increase the construction costs that must be incurred, because the construction method is related to how to carry out the construction of a construction, whether using sophisticated tools or simple tools. Likewise, the Construction Method has a significant effect on Construction Time (Y2). This is because when the Construction Method is improved in carrying out the project, the project completion time will also be longer, so that the completion time will be affected by the complexity or simplicity of the construction implementation method.

**Keywords:** Cost performance, time, project, construction, Theory of Performance



## **Analysis of Differences in Financial Literacy of Male and Female Nurses in a Hospital in Gresik City From the Aspects of Financial Knowledge, Financial Attitudes, Financial Behavior, and Locus of Control**

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**Abstract.** The purpose of this study is to compare and contrast the financial literacy of male and female nurses working in a hospital in Gresik City from the perspective of financial knowledge, Financial Attitudes, Financial Behavior, And Locus Of Control. The sample are 100 respondents consisting of 50 male and 50 female nurses. Paired Sample T Test used as data analysis technique. Results from financial knowledge, financial attitudes, financial behavior, and locus of control revealed that male and female nurses have different levels of financial literacy.

**Keywords:** Financial Literacy, Nurses, Financial Knowledge, Financial Attitudes, Financial Behavior, and Locus Of Control

## **How can universities ensure transparency in their website? A case study of Muhammadiyah Higher Education in Indonesia**

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**Abstract.** This case study aims to explore the specific strategies and practices implemented by this higher education to enhance transparency on their websites and how the institutions disclosed the annual reports in their website. This study evaluates the effectiveness and impact of these strategies in enhancing transparency. The findings of this case study serve as a valuable resource for 170 of Muhammadiyah higher education in Indonesia, of which only 2 higher educations do not have websites, others they have websites however from 170 Muhammadiyah high education in Indonesia have not yet disclosed the annual report in their website. Recommendations from this paper is Muhammadiyah could have regulation regarding Muhammadiyah higher education to ensure transparency to stakeholder, parents, societies, investors and specially for the alumni and students.

**Keywords:** Transparency, Website, Higher Educations, Muhammadiyah, Indonesia





## **Student Preference Regarding *Cryptocurrency* As an Investment Tool**

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**Abstract.** This study aims to test students' preference related to cryptocurrencies as tool investment in Century front . This is an explanatory research (which tests connection between variable X and variable Y) using a quantitative approach . The population of this study is 1,770 total students who are active in accounting in the academic year 2022. Purposive sampling criteria was used taking 230 samples. Research results show that Preference student related with related literacy related with regulation, turns out that cryptocurrency instruments are not become interest investment for student .This is naturally related with element uncertainty encountered \_ in Century future , meanwhile for Potential variables income also has a significant negative effect , which means that Because exists element certainty , then student tends to not choosing to do investment in cryptocurrencies.

**Keywords:** Preference , Literacy , investment

## **The Effect Of Implementation Green Accounting And Green Innovation On The Success Of Sustainable Development Goals**

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**Abstract.** This study aims to empirically prove and test the effect of implementing green accounting and green innovation on the success of sustainable development goals. The population in this study are basic material sector companies listed on the Indonesia Stock Exchange in 2021, totaling 96 companies. The sampling technique was purposive sampling and the samples obtained were 54 companies. This type of research is associative research and the data used is secondary data. This study used the SEM-PLS method with the help of the SmartPLS4 tool. The results showed that green accounting tends to have a positive effect on sustainable development goals and green innovation tends to have no effect on sustainable development goals.

**Keywords :** Green Accounting, Green Innovation, and Sustainable Development Goals.



## **Proving That Intellectual Capital Gives Value Added to Company Performances**

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**Abstract.** Intellectual capital yang dimiliki perusahaan dianggap dapat memberi nilai tambah sehingga meningkatkan nilai dan kinerja perusahaan. Pernyataan ini sesuai dengan resources based theory. Through intellectual capital, company has a competitive advantage and can compete in a dynamic business environment, this condition can be ensured by increasing the value of the company. Selain intellectual capital, penelitian ini juga meneliti pengaruh kepemilikan institusional dan posisi keuangan terhadap kinerja perusahaan. Berdasarkan kriteria yang telah ditetapkan diperoleh 86 perusahaan sebagai sampel penelitian. Teknik analisis data yang digunakan adalah analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa variabel kepemilikan institusional dan posisi keuangan berpengaruh terhadap kinerja perusahaan, sedangkan variabel intellectual capital tidak berpengaruh terhadap kinerja perusahaan kesehatan dan transportasi di Bursa Efek Indonesia (BEI) tahun 2020-2021.

**Keywords:** Intellectual Capital, Institutional Ownership, Financial Position, Company Performances, Resources Based Theory

## **The Effect Of Green Accounting Implementation On Profitability In Manufacturing Companies Listed On The Indonesia Stock Exchange, 2018 – 2021**

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**Abstract.** This Green accounting is defined as prevention, reduction, and avoidance of impacts on the environment, moving from several opportunities, starting from repairing incidents that have resulted in disasters for these activities. therefore this study aims to see the effect of green accounting on company profitability. which this research was conducted on Indonesian securities foam by taking samples for four years and using analysis and using the NPM net profit margin profitability measurement tool. and obtain the results that environmental reporting, environmental performance, environmentally friendly products provide less significant results on profitability, but environmental activities provide significant results. It is hoped that further research will add samples and research variables in order to obtain maximum results.

**Keywords:** Green Accounting, profitability, Net Profit Margin



## **Financial Attitudes and Financial Behavior among Millennial Generation : The Moderating Role of Financial Literacy**

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**Abstract.** It is believed that the millennial generation's financial conduct has shifted in orientation. This study seeks to examine the influence of financial views and peers on the financial behavior of millennials. Utilizing a financial literacy variable, the study supports the moderating analysis. Four hundred research samples from the millennial generation in Banyumas Regency, Central Java, Indonesia, were collected using a non-probability and convenience sampling methods. The analysis of data using statistical panel regression revealed significant positive relationships between financial attitudes and financial literacy, peers and financial literacy, financial attitudes and financial behavior, peers and financial behavior, and financial literacy and financial behavior. Significantly good results are obtained from the Sobel test of financial literacy moderating the relationship between financial attitudes and conduct and peer relationships on financial behavior. This study provides advice for controlling the financial behavior of the millennial generation based on its findings.

**Keywords:** Financial Attitude, Peers, Financial Literacy, Financial Behavior

## **The Effect of Return on Equity and Company Size on Stock Return During Covid-19 In Transportation Subsector Companies**

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**Abstract.** The purpose of this study is to find empirical evidence whether Return On Equity and Company Size have an influence on stock returns during the Covid-19 in transportation subsector companies listed on. Data collection techniques include library research and document studies related to research. The results of this study are based on data analysis testing. Based on the results of tests conducted in this study that Return On Equity (X1) shows a Beta Coefficient with a positive indication of 0.012 with a significant level of 0.736. This shows that the variable Return On Equity (X1) has no significant effect on Stock Returns During Covid-19 in Transportation Subsector Companies. The second finding is based on the results of tests conducted that firm size (X2) shows a beta coefficient with a positive indication of 0.027, which meaning has a significant effect on stock returns during Covid-19 in transportation subsector companies.

**Keywords:** Return On Equity, Company Size, Stock Return



**The Influence Of Introductory Accounting  
Understanding, Locus Of Control And Computer  
Anxiety On Myob (Mind Your Own Business)  
Accounting Learning Outcomes (Case Study On  
Students Of Bachelor Of Accounting Study Program,  
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**Abstract.** This study aims at analyzing the influence of Introductory Understanding of Accounting, Locus of Control and Computer Anxiety on MYOB (Mind Your Own Business) Learning Outcomes in Accounting to the students of S1 Accounting Study Program in Muhammadiyah University of Metro. This was quantitative research with a descriptive approach. The data used in this study was primary data. The results of this study indicated that the Understanding of Introductory Accounting had positive and significant effects on MYOB Learning Outcomes, Locus of Control had positive and significant effects on MYOB Learning Outcomes, and Computer Anxiety showed positive and significant effects on MYOB Learning Outcomes. In the simultaneous test, it was found that the understanding of introductory accounting, Locus of Control and Computer Anxiety jointly yielded positive effect on MYOB (Mind Your Own Business) Learning Outcomes in Accounting to the students of S1 Accounting Study Program in Muhammadiyah University of Metro .

**Keywords:** Understanding Introduction to Accounting, Locus of Control and Computer Anxiety, MYOB

**Will CEO Narcissism Contribute to Tax Avoidance  
Actions in Insurance Companies  
Year 2020 -2021**

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**Abstract.** The purpose of this study is to obtain empirical evidence on how Audit Exchange and Company Size relate to Audit Quality. This type of research is a quantitative study with a causality approach (cause and effect) between the x and y variables. This study used panel data, while the population in this study were mining sector companies with a total population of 92 with a total sample of 15 companies for 2 years so that the total sample was 30. The data was processed using eviews 12. The results showed that CEO Narcissism has no effect on Tax Avoidance. Meanwhile, Firm Size, ROA and Leverage have an effect on TAX Avoidance

**Keywords:** CEO Narcissism, ROA, Leverage, Firm size, Tax avoidance



## **Audit Quality: Analysis of the effect of audit change and firm size**

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<sup>4</sup>Accounting Study Program, Muhammadiyah Makassar University, Jalan Sultan Alauddin No.259 Makassar

**Abstract.** This study aims to test and obtain empirical evidence, how audit change affects audit quality. This study also uses a control variable, namely company size. This type of research is a quantitative study with a causality approach between the x and y variables. The population in this study were 92 companies in the financial sector with a population of 15 companies for 2 years with a total sample of 30 taken using a purposive sampling technique. Data is processed using spss 24.0 for windows. The results of the study show that audit change (X1) has a negative and significant effect on audit quality (Y), it is sudden that auditor changes are made not because the reasons for the audit engagement period have been completed, but sometimes companies will also look for new auditors with lower costs, so of course costs that tend to be smaller will reduce audit quality

**Keywords:** Audit Change, Company Size, Audit Quality

## **The Effect of Intellectual Capital Components on Company Performance**

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**Abstract.** The study's goal was to investigate how different facets of intellectual capital influence business performance as indicated by return on assets. Non-bank financial enterprises that were listed on the Indonesia Stock Exchange between 2018 and 2021 made up the study's population. 23 businesses were chosen as samples for this study using the purposive sampling methodology. In order to examine the data, multiple linear regression was used. The results showed that of the three components of intellectual capital tested, the most dominant components in influencing company performance in this return on assets (ROA) are value added capital employees (VACA) and value added human capital (VAHU), while the value added structural capital (STVA) component does not affect ROA.

**Keywords:** Intellectual Capital, VACA, VAHU, STVA, ROA



## **The Effect Of Firm Size, Liquidity, And Total Asset Turnover On Firm Value Through Profitability As Intervening Variables**

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**Abstract.** The purpose of this study is to investigate how profitability affects how firm value is impacted by firm size, liquidity, and total asset turnover. The object of this study uses companies registered on the Jakarta Islamic Index 70. The data used is secondary data in the form of annual financial reports for 2018-2020. Purposive sampling was employed as the data collection method and multiple regression analysis as the method of data analysis in this study. The analysis's findings demonstrate that business size, liquidity, and total asset turnover all have a sizably favorable impact on profitability. While profitability, liquidity, and total asset turnover have a noticeable positive impact on firm value, company size has little impact on it. The impact of firm size, liquidity, and total asset turnover can be mitigated by profitability.

**Keywords:** Company size, Liquidity, Total asset turnover, Profitability, and Company Value

## **Analysis Of Factors Affecting Capital Structure**

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**Abstract.** The purpose of this research is to assess the impact of firm size, profitability, asset structure, and sales growth on capital structure. This study's population consists of property and real estate businesses listed on the Indonesia Stock Exchange (IDX) between 2017 and 2020. This research is quantitative research. The type of data used is secondary data from the Indonesia Stock Exchange (IDX). The sampling method used purposive sampling method. The number of samples in this study was 56 observations in 14 companies within 4 years. The analytical method used is multiple linear regression analysis using the SPSS application. The results of the study showed that the regression model used had no symptoms of multicollinearity, autocorrelation, or heteroscedasticity, and the data used were normally distributed. Based on the results of the F test stated that the regression model used in this study is feasible to use. The results of this study indicate that: (1) firm size has a positive effect on capital structure. (2) profitability has a negative effect on capital structure. (3) Asset structure has a positive effect on capital structure. (4) sales growth has a positive effect on capital structure.

**Keywords:** company size, profitability, asset structure, sales growth, capital structure



## **The Effect Of Profitability, Liquidity, Capital Structure And Investment Decision On Company Value**

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**Abstract.** This study aims to prove the effect of profitability, liquidity, capital structure and investment decisions on firm value. A manufacturing business in the food and beverage sector that was listed on the Indonesia Stock Exchange (IDX) for the years 2018 through 2020 served as the sample in this study. The sampling technique used was purposive sampling and a sample of 95 was obtained which met the criteria. The analysis technique used is multiple regression analysis. Disclosure of company value in this study is measured by PBV (Price to Book Value). Based on the study's findings, it can be said that while liquidity has little bearing on business value, profitability, capital structure, and investment decisions do.

**Keywords:** firm value, profitability, liquidity, capital structure, investment decisions

## **Asset Management And Firm Value Of Property And Real Estate Companies In Indonesia: Profitability Moderation**

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**Abstract.** This study analyzes the influence of intellectual capital, debt policy proxied by the debt-to-equity ratio, and total asset turnover as a proxy for asset management on firm value moderated by profitability, where ROE is the proxy. The data for this study uses property and real estate sector company objects in Indonesia in 2016-2020 by testing using moderating regression analysis (MRA). Results of the study show that intellectual capital and total asset turnover positively and significantly affect firm value, proxied by price to book value. Meanwhile, the debt-to-equity ratio has no significant effect on price-to-book value. ROE can substantially strengthen the impact of intellectual capital on firm value and the impact of debt to equity ratio on substantial value but cannot enhance the effect of total asset turnover on firm value.

**Keyword :** intellectual capital; debt to equity ratio; total aset turnover; return on equity; price to book value



## **Current Ratio And Return On Equity To Firm Value ; Debt To Equity - Transportation Company In Idx 2017- 2021**

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**Abstract.** This quantitative research study aims to determine and analyze the effect of Current Ratio and Return on Equity to firm value. There were 10 companies chosen purposely out of 45 transportation companies listed on the Indonesia Stock Exchange for 2017-2021. The results of this study are Current Ratio has a positive and not significant effect on Firm value, Return on Equity has a positive and significant effect on Firm value, Debt to Equity Ratio has a negative and not significant effect on Firm value, Current Ratio has a negative effect and significant to the Debt to Equity Ratio, Return on Equity has a positive and significant effect on the Debt to Equity Ratio, the Debt to Equity Ratio is unable to become an intervening variable between Current Ratio and Firm value, Debt to Equity Ratio is unable to become an intervening variable between Return on Equity and Firm value.

**Keywords:** Current Ratio, Return on Equity, Debt to Equity Ratio, Firm Value

## **The Driver Of The Increase In Cash Holding In The Basic Chemical Industry**

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**Abstract.** Manufacturing companies in the basic and chemical industry sector in business development, cash availability plays an important role for the company because cash is the most liquid asset of the company. Therefore, the company must manage finances well so that the amount of cash availability in the company is in accordance with the needs, neither short nor excessive. The purpose of this study was to determine the effect of Debt To Asset Ratio, Current Ratio, and Earning Per Share on Cash Holding. This type of research is quantitative. This research sampling method uses a purposive sampling method. The results of this research test Current Ratio and Earning Per Share partially have a significant effect on Cash Holding. However, Debt to Asset Ratio partially has no effect on Cash Holding. Simultaneously, all independent variables affect the dependent variable.

**Keywords:** Debt To Asset Ratio, Current Ratio, Earning Per Share, Cash Holding





## THEME 2

### **Religious Charity Social Entrepreneurship on Productive Waqf Asset**

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**Abstract.** The purpose of this article is to develop a concept for productive waqf assets. The research method used is tawhid hyper phenomenology. Data was collected by interviewing Muhammadiyah administrators in the Gresik area. The results of the study found the concept of religious social business charity, include (1) religious assumptions (love of God); (2) Social assumptions (love among humans); (3) ownership assumption of (love of God); (4) results distribution assumption (a form of human love); (5) personnel *nazir* characteristic volunteer (loving Allah). The religious assumption of waqf assets is supported by the accounting theory of Islam which is the Syariah *enterprise theory* (SET) which means that the organization is more aimed at maximizing the payment of zakat, not profit. However, the SET theory views assets as still in the ownership of the owner even though these assets are for zakat orientation.

**Keywords:** Phenomenology, tawhid, hyper, waqf, religious, charity.

### **The Challenges of the Sharia Economy and Businesses in Facing the Coronavirus Endemic and Circular Economy in Indonesia**

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**Abstract.** This study aims to identify and discuss the challenges the Islamic economy and industry faced after the coronavirus pandemic, coronavirus endemic. This research was carried out using a qualitative approach and data from various research results and previous studies. We find there has been a decline across multiple sharia products and the presence of obstacles in sharia production due to a high reliance on raw materials imported from abroad. This fact continues to impact other businesses within the Sharia-based economic and financial sector, and eventually limits the realization of investment. Therefore, with assistance from the government, sharia economic and business actors need to be able to revise various growth targets and with the support of digital technology recover from the economic shocks of the coronavirus endemic.

**Keywords:** sharia economics and business, the impact of the coronavirus pandemic, coronavirus, endemic, challenges.



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## **Actualization The teachings of " *Ihsan* " on Management Finance Cottage Islamic Boarding School : One Approach Phenomenology**

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**Abstract.** This study aims at constructing a draft of an accountability cottage boarding school based on teachings of "Ihsan". This is qualitative research with a phenomenology approach. Data used were primary and secondary data. A number of manager cottage boarding schools and students become informants to formulate accountability based teachings of "Ihsan". This contains values \_\_ Islamic teachings namely "Ihsan" which contains religious and spiritual values. Accountability here defined as form accountability to Allah SWT use give mark plus for cottage boarding school Study This succeed actualize accountability data with draft teachings of "Ihsan". Draft accountability with adhere teachings of "Ihsan" can be transferred to become practice accountability on multiple organization sharia based. Novelty study that accountability based the teaching of "Ihsan" is draft new as peculiarity in management cottage finances \_ boarding school

**Keywords:** Accountability, Teachings of "Ihsan", Management Finance and Cottage Boarding school

## **Price Policy In Islamic Economics**

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**Abstract.** This study explains that pricing policy is the determination of value for goods and services that are influenced by demand and price supply formed from the competence of goods to meet production and consumer goals. The extent of the shift in supply and demand determines the size of the price increase. If every transaction complies with the regulations, it is Allah SWT's desire that prices rise. It is necessary to distinguish two factors causing the shift in the supply and demand curves, namely automatic market pressure and unlawful actions from sellers such as hoarding. In an objective approach that price policy in Islamic economics is strongly influenced by knowledge of markets and merchandise and seller and buyer transactions must be based on mutual agreement and that agreement requires knowledge and mutual understanding (contract).

**Keywords:** Islamic economy, goods and services, supply and demand



## **The Influence Of *Work Life Balance* On Job Satisfaction With *Burnout* As An Intervening Variable (At PT. Pesona Indonesia *Plywood* Industry Banyuwangi )**

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**Abstract.** This research was conducted at PT Pesona Indonesia Plywood Industry (PIPI), involving 82 employees in the veneer division. The objectives of this research are as follows: (1) to test and analyze the effect of work-life balance on job satisfaction, (2) to test and analyze the effect of work-life balance on Burnout, (3) to test and analyze the effect of Burnout on job satisfaction, and (4) to test and analyze the mediating effect of Burnout in the relationship between work-life balance and job satisfaction. It uses quantitative methods with a descriptive approach. The study shows that: (1) work-life balance has a positive and significant effect on job satisfaction, (2) work-life balance has a negative and significant effect on Burnout, (3) burnout has a negative and significant effect on job satisfaction, and (4) work-life balance has a positive and significant effect on job satisfaction through Burnout.

**Keywords:** Work life balance, Burnout, Job Satisfaction

## **Are Islamic Banks More Smes Friendly Than Their Conventional Counterparts? Evidence From Indonesian Industry Level Data**

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**Abstract.** This research compares Islamic and conventional banks' support for SMEs. This study uses panel regression estimates for SMEs financing growth and percentage of overall financing in Islamic and conventional banking. Otoritas Jasa Keuangan, OJK's website provides SMEs financing data. The same source provides bank numbers, total assets, capital adequacy ratios, and FDR or LDR for each banking system. Real GDP growth, percent change in CPI, and government domestic debt growth are collected from Statistics Indonesia (BPS) and Bank Indonesia, respectively. Islamic banks are not friendlier to SMEs, according to the results. Islamic financing must fit into the global SME finance agenda. G20 Investment and Infrastructure Working Group (IIWG) and Global Partnership on Financial Inclusion (GPFI) priority reform measures may help introduce Islamic financial products.

**Keywords:** Financing, Islamic Banking, Conventional Banking, Small and Medium Enterprises (SMEs)

**JEL Classification:** E5, E51



## **The Influence of Shariah Supervisory Board Characteristics and Bank Size Toward Fraud**

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**Abstract.** The purpose of this study is to formulate educational aspects, the number of DPS member meetings and bank size, which may affect the level of fraud. Meanwhile, the sample used in this study is an Islamic Commercial Bank (BUS) in Indonesia for the 2017-2020 period. This research was conducted by Model Test and t test. The F test is used to see whether the model used to test the effect of Educational Qualification, Number of Sharia Supervisory Board Meetings, Sharia Supervisory Board and Bank Size on the level of bank fraud is considered good (fit test). Test the model using the level of confidence (level of significance) 5% (0.05). While the t test is used to test the significant influence of Educational Qualification, Number of Sharia Supervisory Board Meetings and Bank Size on the Bank's Fraud Level partially. Testing is done with the help of SPSS. The results of the study show that educational qualifications and the number of Sharia Supervisory Board meetings have no effect on the level of fraud. While the size of the Bank has an effect on the level of fraud.

**Keywords :** Shariah Supervisory Board, level of Fraud, Shariah Compliance



### THEME 3

## **Financial Technology Proficiency as Leverage Factor of Financial Literacy effect on Investment Decisions (Case Study of Young Entrepreneurs in Yogyakarta and Palembang)**

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**Abstract.** This study aims to examine the effect of financial literacy on investment decisions by mastering fintech as mediation. The object of research focuses on millennial and z generation MSMEs who are considered to have the capacity to invest in the capital market and are technologically literate. The sampling technique in this study was purposive sampling with the sample criteria being young entrepreneurs investing in the capital market. Data analysis was carried out using Moderated Regression Analysis for hypothesis testing. The results in the study are (1) There is a positive effect of financial literacy on the investment decisions of young entrepreneurs. (2) There is a positive effect of fintech literacy on the investment decisions of young entrepreneurs. (3) Fintech literacy does not mediate the influence of financial literacy on the investment decisions of young entrepreneurs.

**Keywords:** Financial Literacy; Financial Technology; Investment Decision

## **Analyzing Zakat Support to Sustainable Development Goals (SDGs) through Mustahiq Economic Empowerment**

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**Abstract.** This research aims to explore a framework for zakat to encourage the achievement of the fundamental goals of the SDGs sustainably. It uses qualitative literature based research. This study obtained a literature classification showing the integration of zakat by combining the zakat distribution model to achieve the priority goals of the SDGs. The distribution of consumptive zakat can support zero hunger; good health and well-being; and quality education. Meanwhile, the distribution of productive zakat can support no poverty; eligible work and economic growth; and reducing income inequality. Finally, the zakat target must be divided into short-term, medium-term, and long-term goals to achieve no poverty and zero hunger in 2030. In the long term, the distribution of productive zakat encourages the sustainability of economic empowerment of mustahiq. This research suggests that the use of productive zakat is significant and should be promoted in zakat distribution, especially for poverty alleviation..

**Keywords:** Zakat, Sustainable Development Goals (SDGs), Mustahiq economic empowerment



## What are the Determinants of Company Value

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**Abstract.** The worth of the company is a significant consideration for shareholders when determining how to provide funding. The value of a corporation is influenced by a variety of factors, including profitability, dividend and debt policies, among others. Since they fall under the financial industry, banks were chosen in this instance as sample businesses. 45 on the Indonesia Stock Exchange listed banking companies make up the sample population for this study. Multiple Linear Regression is the method employed in this study to assess the statistical outcomes. According to the study's findings, business value is impacted by profitability and a changeable dividend policy. The debt policy has little impact on the corporate value, nevertheless.

**Keywords:** financial performance, business value, profitability, dividend policy, and debt management

## Accountability In *Uang Panai* Tradition: Household Accounting Perspective

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**Abstract.** This study aims at analyzing the concept of accountability in *Uang Panai* tradition. This is a case study using an interpretive paradigm. The object of this research is *Uang Panai* tradition in Bugis tribe. The analysis of data is conducted based on household accounting perspective. The result of this study shows that accountability in *Uang Panai* (UP) tradition includes 1) form of material sacrifice, 2) ethics and cultural law, and 3) socio-psychological relations. *Uang Panai* is considered as a form of responsibility of the groom to the bride by sacrificing the money and giving it to the bride's family. The bigger the *Uang Panai*, the greater the responsibility of the groom for the marriage. Bidding on nominal *Uang Panai* was also carried out until an agreement was obtained from both parties. This was done to avoid eloping which would be bad for the family name and would violate religion.

**keyword:** accountability, uang panai, household accounting, sustainable



## THEME 4

### **Digital Era 4.0: Role Of School Governance And Technology To Improving Accountability**

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**Abstract.** School financial accountability is currently a very important concern related to education funds. This study aims to give a description of governance, transparency, and technology in islamic boarding school. This study uses qualitative research methods with three triangulation. The results show that the school has a governance system starting from planning, implementation, reporting and accountability as well as supervision. School budgets are made at the planning stage. The implementation stage involves the FAT mobil for income realization and expenses involve authorization for controlling the cost. Reporting includes making an accountability sheet for activities and making financial reports. The supervision stage is carried out by the Fi Ahsani Taqvim foundation. Finally, the technology is used to increase the accountability of financial reporting like microsoft excel and FAT mobile.

**Keywords:** Accountability, governance, technology, islamic boarding school

### **The Influence Of Internal Control Systems, Regional Financial Accounting Systems, Financial Report Presence, And Accessibility Of Financial Reports On The Accountability Of Financial Management In Tangerang Selatan Government**

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**Abstract.** The purpose of this research is to ascertain how the Regional Government of South Tangerang City's Financial Management Accountability is affected by the Internal Control System, the Regional Financial Accounting System, Financial Reports' Accessibility, and Financial Statement Presentation. The participants in this research are the SKPD in South Tangerang City's Finance Section Heads and Staff. Up to 138 people were polled for this study. Primary data collected via questionnaire was utilized for this study. This study uses SPSS 26 to process primary data through descriptive statistical analysis and multiple linear regression analysis.

**Keywords:** Internal Control System, Regional Financial Accounting System, Presentation of Financial Statements, Accessibility of Financial Reports, Accountability of Regional Financial Management.



## **Analysis of influencing factors Inspectorate Auditors in Regional Financial Supervision**

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**Abstract.** The purpose of this research is to examine the impact of personal background and knowledge of regional financial management on the role of inspectorate auditors in regional financial supervision in the North Labuhan Batu Regency. This study's respondents were Auditor Inspectorate Staff. The total number of respondents in this study was 33, with 35 questionnaires issued. Based on the findings of data quality tests, descriptive statistical analysis, classical assumption tests, multiple linear regression analysis, and hypothesis testing utilizing the coefficient of determination (Adjusted R), F-test, and t-test. The study's findings demonstrated that the Personal Background variable, Knowledge of Regional Financial Management, has a substantial influence on the role of Inspectorate Auditors in North Labuhan Batu Regency's Regional Financial Supervision. Partially, the Personal Background variable, Knowledge of Regional Financial Management, has a substantial effect on the Role of Inspectorate Auditors in North Labuhan Batu Regency Regional Financial Supervision

**Keywords:** Personal Background, Knowledge of Regional Financial Management, and the Role of Inspectorate Auditors in Regional Financial Supervision.

## **Increasing Informal Sector Business, Does The Impact of Regulatory Barriers? : Empirical Evidence from the Enterprises Survey**

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**Abstract.** Using survey data from the 2015 World Bank Enterprises Survey of 1,320 enterprises operating in 9 Indonesian provinces. We quantify and assess Indonesian business challenges. The purpose of this study is to provide an overview and rationale for these limitations so that the federal and regional governments can work together to develop policies that support the advancement of the business world. In 2015, the main obstacles to conducting business in Indonesia were the practices of informal sector competitors, political instability, and tax rates, according to the aid data. Since the beginning of starting a business in Indonesia, firms have encountered services for procuring permits that do not comply with applicable regulations, according to the findings of this study. In Indonesia, for instance, only 51,41% of firms that register for business licenses receive operating license issuance services in accordance with regulations, according to the results of data processing.

**Keyword:** Informal Sector Business, Regulatory Barriers





## **SWOT Analysis on Village Owned Enterprises “Bumkal Gerbang Merapi” in Developing the Girikerto Village Community’s Economy (Study in Girikerto Village, Turi District, Sleman District, Yogyakarta City)**

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**Abstract.** Girikerto Village is one of the Villages in Sleman Regency which established and developed a Badan Usaha Milik Kalurahan (BUMKal) or Village owned-enterprises named BUMKal Gerbang Merapi. This study aimed to determine the strength, weaknesses, opportunities, and threats of BUMKal Gerbang Merapi. The research method used is descriptive qualitative. Data collection techniques used are observation, interviews, and documentation. The result of this study is that BUMKal Gerbang Merapi has a favourable geographical position and a water spring. The areas for improvement of BUMKal Gerbang Merapi are the managers with other duties and activities besides BUMKal Gerbang Merapi. The opportunity owned by BUMKal Gerbang Merapi is dairy goat farming. The threat at the BUMKal Gerbang Merapi is prone to be affected by the Merapi Mount eruption.

**Keywords:** SWOT Analysis, Village Owned-Enterprise, Developing Economy

## **Financial Performance of Fintech Lending Company after The Covid 19 Pandemic**

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**Abstract.** This research seeks to determine how well Indonesia is doing in terms of financial technology (Fintech). Descriptive analysis based on qualitative data is the methodology employed in this study. The data compiled are secondary data derived from a review of the literature, literature, and fintech data provided by the Financial Services Authority (OJK). In this study, a qualitative descriptive analysis technique is employed, with the resultant research procedures in the form of written and observable behavior providing an overview of the research findings. The results revealed that the financial performance of fintech lending companies in Indonesia increased significantly from January 2021 to April 2023, despite a previous decline. This is natural, given that the Covid 19 Pandemic slowed the economy to a crawl. The increase in ROA and ROE values of fintech lending companies is indicative of a growing public interest and business climate in the SMB sector.

**Keywords:** Financial, Technology, Performance



## **Analysis Of Taxpayer Compliance Of The Village Treasurer In The Management Of Village Funds In Bontolebang Village**

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### **Abstract**

This study seeks to evaluate the tax compliance of village treasurers in Bontolebang Village regarding the management of village funds. Utilizing a qualitative descriptive approach, the research methodology includes data acquisition, data reduction, data presentation, and conclusion drawing. The results of this study indicate that village treasurers in Bontolebang Village adhere to the provisions of the applicable tax laws when managing village funds. In contravention of the Taxation Laws, the treasurers experience delays in remitting and reporting Value Added Tax (VAT) and Article 22 Income Tax (PPH Pasal 22). As a consequence, these delays result in penalties. The village treasurers were sanctioned in accordance with Article 17 of the Republic of Indonesia Minister of Finance Regulation No. 64/PMK.05/2013 because it was determined that they had failed to pay the penalties for their delays.

**Keywords:** Taxpayer Compliance, Village Fund Management,

## **Taxes and Foreign Ownership in Transfer Pricing Indications at the Covid-19 Pandemic Era**

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**Abstract.** The Covid-19 pandemic has impacted economic conditions in the business sector. Several sectors' business income has decreased, impacting fiscal policy. Fiscal policies made by the government can encourage tax avoidance behavior. One of the tax avoidance that can occur is transfer pricing activity. This study investigates how transfer pricing indicators during the COVID-19 epidemic were impacted by taxes and foreign ownership. Using representative multinational corporations listed on the Indonesia Stock Exchange in 2020–2021, it examined the notion of agency and legitimacy. The results showed that taxes have a significant positive effect on transfer pricing, where the more fantastic the taxes, the higher the company to transfer pricing indications. Furthermore, this study also proves that foreign ownership has a positive effect. The study's results do not support the legitimacy theory, explaining the role of foreign ownership in gaining legitimacy from the public by not doing transfer pricing.

**Keywords:** Taxes, Foreign Ownership, Transfer Pricing Indication.



## THEME 5

### **Marketing Economic Valuation of Tourism in Bukit Pentulu Indah through ITCM (Individual-Travel Cost Methods)**

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**Abstract.** The purpose of this study is to identify the variables that affect the quantity of visitors visiting Bukit Pentulu Indah by using the traveling cost approach and assessing the economic value of Bukit Pentulu Indah. This research was conducted in the Kebumen District of Central Java Province. Through the distribution of questionnaires, this investigation collects primary data. This study's sample size was 276 individuals. The sampling methodology utilizes an unintentional random sampling technique. Multiple linear regression is the method employed for analysis. The test results indicate that education level, income, travel costs, visit duration, and number of groups have a significant effect on the number of visits, while age, distance traveled, and facility have no effect. The economic value of the tourism attraction at Bukit Pentulu Indah is IDR 3,552,698.88, with a consumer surplus value per visitor of IDR 724.135523.

**Keywords:** ITCM, education, income, travel cost, visit duration, Bukit Pentulu Indah

### **The Nexus Between Energy Consumption, Growth and Emission in Indonesia: An ARDL Approach**

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**Abstract.** This study aims to determine the causal relationship between economic growth, primary energy consumption, trade openness, foreign investment, CO2 emissions in Indonesia from 1990 to 2020. The data used are secondary data in the form of time series data. This study uses ARDL (Autoregressive Distributed Lag) approach which is used to determine the existence of cointegration and short-term and long-term causality of each variable. The results showed that the overall long-run coefficient of the variables had no effect on CO2 emissions. In the short run, economic growth, primary energy consumption, foreign direct investment have a positive and significant impact on CO2 emissions. However, the trade openness in the short run has a negative relationship and significant impact on CO2 emissions.

**Keywords:** CO2 emissions; ARDL; foreign direct investment, growth

**Determinants of Food Expenditure for Households  
Recipient of Program Keluarga Harapan (PKH)  
(Case Study: Lubuk Seberuk Village, Lempuing Jaya District,  
Ogan Komering Ilir District, South Sumatra)**

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**Abstract.** This study aims to examine the determinants of food expenditure for Program Keluarga Harapan (PKH) recipient households in Lubuk Seberuk Village, Lempuing Jaya District, Ogan Komering Ilir District, South Sumatra. The employed research methodology involved conducting a survey through the distribution of structured questionnaires to a total of 90 households in Lubuk Seberuk Village who are recipients of the PKH program. Using multiple linear regression techniques, the collected data were analyzed to identify factors influencing household food expenditure. The findings of this study indicate that categories of employment, family size, and marital status have a positive and significant effect on the food expenditures of PKH recipient households in Lubuk Seberuk Village. However, the education variable has no significant effect. It is thus anticipated that the study's findings would help the government and other key players develop policies aimed at improving the welfare and access to food of PKH recipient households.

**Keywords:** Conditional Cash Transfers, Food Expenditure, Program Keluarga Harapan (PKH).

**Spatial Pattern and Determinant of Poverty Cases in Sragen  
Regency, Java**

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**Abstract.** The poverty pattern observed in Sragen Regency, Central Java, revealed that inadequate infrastructure development led to the migration of the underprivileged community residing in a relatively isolated region to areas with better geographical conditions and accessibility. Remarkably, this study unveiled a negative correlation between the dependency ratio and poverty in Sragen Regency. This unique circumstance arose from the early employment of children in this locality, surpassing their peers, which generated additional income for their families. Despite the reduction in poverty, the persistent cycle of poverty looms due to the substandard quality of education that hampers their productivity from reaching optimal levels. To address this issue, this study suggests that infrastructure development in low rural areas should prioritize unlocking the potential to enhance production value while simultaneously providing the community with additional income sources, thereby deterring low-income families from migrating to urban areas. Consequently, their children will have improved educational opportunities.

**Keywords:** Poverty, Inappropriate infrastructure construction, Low quality education, Vicious cycle of poverty, Urban migration.



## **The Effect of International Trade Performance and Price Stability on Economic Growth**

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**Abstract.** This study aims to determine the effect of international trade performance and price stability on economic growth in Indonesia in 2014-2022. International trade in this study is indicated by the export and import variables in Indonesia. In this study using quantitative research using secondary data sourced from the Central Bureau of Statistics. The data used is in the form of a time series in the form of quarters with a period of 10 years starting from 2014-2022. Multiple linear regression methods are used in this study to analyze the effect of international trade (exports and imports) and price stability variables as indicated by inflation on economic growth in Indonesia. The results of this study indicate that the export variable has a negative but not significant effect on Indonesia's economic growth. Meanwhile, import and inflation variables have a positive and significant impact on Indonesia's economic growth.

**Keywords:** Export, Import, Inflation, Economic Growth

## **The Role of the Digital Economy and Employment in Driving Economic Growth: Study in 5 ASEAN Countries**

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**Abstract.** The rapid advancement of technology has had a significant effect on the economy, one of which is the emergence of E-Commerce or online commerce. Labor productivity plays a significant role in the creation of production output and will influence economic development. Utilizing secondary data from the World Bank and data boxes, this research employs a panel data regression methodology. The data to be utilized are panel data with cross-sections in Indonesia, Thailand, the Philippines, Singapore, and Malaysia, as well as a seven-year time series from 2015 to 2021. In this research, panel data regression analysis serves as the analytic model. The data model investigation yields the best Common Effect (CE) results. These results indicate that the development of network users has a positive effect on economic growth, as does the development of e-commerce values and the number of laborers.

**Keywords:** E-Commerce, Network Users, Labor Absorption, Economic Growth, Panel Data Regression



## **Influence of Social Factors on Economic Growth: Case Study in Java Island**

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**Abstract.** The purpose of this research is to determine and assess the impact of population, unemployment, and education level on economic growth in Java. In this quantitative analysis, secondary data from various relevant sources, such as the Central Bureau of Statistics (BPS), were utilized. The data to be utilized are panel data with cross-sections on the island of Java (Provinces of East Java, West Java, Central Java, DKI Jakarta, DI Yogyakarta, and Banten) and 10-year time series data from 2013 to 2022. In this research, panel data regression analysis serves as the analytic model. The results of selecting the model for panel data indicate that the Random Effects (RE) model is superior. Population size and education level have a positive and significant effect on Java's economic development, according to the study's findings. Meanwhile, unemployment has a negative and negligible impact on economic growth in Java.

**Keywords:** population, unemployment, education level, economic

## **Household's Willingness to Pay for Improving Waste Management towards Sustainable Development in Magelang, Indonesia**

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**Abstract.** This study attempts to identify the variables that affect people's willingness to pay for domestic garbage management in Magelang Regency. 254 households were surveyed for this study. The analysis using logistic model regression found that 69 respondents are willing to pay while 185 are not. The average price that people are willing to pay is IDR 42,000.00. Age, the number of family members, and attitudes have a significant and adverse impact on WTP, but income variables and the distance from the home to the landfill location have a positive and significant impact on WTP for improving waste management in support the Sustainable Development Goals.

**Keywords:** willingness to pay, waste management, contingent valuation method, landfill



## THEME 6

### **Digital Marketing In The Selection Of Educational Services (Case Study Of Faculty Of Economics And Business Ahmad Dahlan University)**

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**Abstract.** This study aims to analyze the influence of digital marketing consisting of websites, search engine optimization, digital advertising, affiliate and partnership marketing, online public relations, social networking, email marketing, consumer relationship management on the election decision of the Ahmad Dahlan University Faculty of Economics and Business (FEB). UAD). This study uses a quantitative approach. The sample used in this study was obtained by probability sampling method and simple random sampling was used on active students of FEB UAD with a target sample size of at least 100 people. This study uses primary data as a source of data obtained by distributing questionnaires using a Likert scale by making a list of statements to be filled in by respondents to obtain data in the form of data to be analyzed and tested using partial and simultaneous multiple regression analysis. using the F test and T test. The results of this study indicate that simultaneously digital marketing can influence the selection of FEB UAD, and what can most influence is digital advertising (pay per click) and how companies can manage relationships with their customers.

**Keywords:** Digital Marketing; Digital Promotion; Public Relationship; Purchasing Decisions; Social Media

### **Increasing The Intention To Use The Shopee Application Through Improving Product Quality, Brand Image And Customer Satisfaction**

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**Abstract.** The purpose of this study is to (1) identify the effect of product quality on the intention to reuse the Shopee application in the people of the Special Region of Yogyakarta (DIY) and (2) assess the effect of product quality on Shopee application customer happiness of DIY people. (3) determine the effect of brand image on the intention to reuse the Shopee application in the DIY, (4) assess the impact of brand perception on customer satisfaction, and (5) identify the effect of customer satisfaction on reuse intention. A questionnaire is used for quantitative research. This study included Yogyakarta residents who utilized Shopee. A total of 130 people were chosen at random. Google Forms surveyed. Partial Least Squares (PLS) analyzes data. The results show that Yogyakarta Special Region residents' intention to reuse the Shopee app is affected by product quality, customer satisfaction, brand image, and customer satisfaction, but not brand image.

**Keywords:** Product quality, customer satisfaction, brand image, and intention to reuse the shopee application



## **The Effect of Marketing Mix and Service Quality on Consumer Loyalty of Sekawan Coffee Shop in Anjungan District**

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**Abstract.** This study examined how marketing mix and service quality affect client loyalty at Kedai Kopi Sekawan in Anjungan District. The method of this study is associative research. This survey sampled 100 Kedai Kopi Sekawan customers. This study employed purposive sampling. Multiple linear regression, correlation coefficient, coefficient of determination, simultaneous test (F test), and partial test (t test) are utilized. The data is normally distributed, linear, and multicollinearity-free, according to the test results. Marketing Mix and Service Quality strongly affect consumer loyalty at Sekawan Coffee Shop in Anjungan District. The coefficient of determination shows that the marketing mix and service quality of Kedai Kopi Sekawan in Anjungan District explain consumer loyalty, while other variables not explored in this study impact the rest. The simultaneous test (F test) shows that customer loyalty at Sekawan Coffee Shop in Anjungan District is affected by the marketing mix and service quality.

**Keywords:** Marketing Mix, Service Quality, Consumer Loyalty

## **Utilization of Social Media as a Promotional Tool in Improving Consumer Purchasing Decisions 212 Mart Medan**

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**Abstract.** The purpose of this study is to identify the key elements that impact consumer purchase behaviour at 212 Mart Medan by examining the extent to which social media channels like WhatsApp and Instagram are used for marketing. All of the store's previous customers made up the research population. The questionnaire results, which were given to 100 respondents as a research sample, were used to collect the data. Multiple linear regression analysis was performed using SPSS. The results showed that, although being used as a marketing tool, WhatsApp's potential has not yet been completely fulfilled. It has to be treated carefully and sustainably. The only use of Instagram's social media functions is to inform people that purchases may be made via the delivery order method. A partial and contemporaneous increase in customer purchasing behaviour at 212 Mart Medan is linked to WhatsApp and Instagram social media factors.

**Keywords:** Social Media, Whatsapp, Instagram, Promotion, Purchase Decision





## **An investigation of intention to use Eco-Friendly Shopping Bags When Shopping in Pontianak City**

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**Abstract.** This study aims to determine the effect of attitudes, subjective norms and perceived behavioral control on the intention to use Eco-Friendly Shopping Bags in Pontianak City. The population in this study are all consumers who shop at retail stores/supermarkets/malls in Pontianak City. Researchers selected a sample of 100 people. The sample selection technique used in this study was purposive sampling, the selection of samples with certain considerations or criteria. The data analysis technique used descriptive and statistical analysis which was carried out using SPSS software. The results show that attitude, subjective norms and perceived behavioral control has positive effect on intention to use EFSB. All four hypotheses are accepted

**Keywords:** Attitude, Subjective Norms, Perceived Behavioral Control, Intention to Use, Theory of Planned Behavior

## **The Examination of Customer Engagement and Customer Satisfaction to Mediate the Relationship between Customer Experience and Customer Loyalty**

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**Abstract.** The purpose of this study is to examine experimentally the function of customer engagement and customer satisfaction as mediators between customer experience and customer loyalty. This study was conducted on consumers of online retailers using a sample of 220 respondents chosen using systematic sampling. This study investigates the relationship between customer experience predictors and consumer loyalty in e-retail industries. Utilizing AMOS 26, Structural Equation Modelling (SEM) is used as an analytical instrument. The primary findings of the study indicate that customer experience influences consumer engagement and satisfaction positively and significantly. Customer experience, customer engagement, and customer satisfaction have a positive and substantial effect on customer loyalty. Customer engagement and contentment influence customer loyalty positively. However, consumer engagement does not affect customer satisfaction positively. This study examines the importance of customer engagement and customer satisfaction in mediating consumer experience and its effect on customer satisfaction.

**Keywords:** Customer engagement, Customer satisfaction, Customer loyalty, experimental.



## **The Role of Advocacy as Mediating Influence between Brand Trust and Institutional Commitment toward Student Loyalty in Private University**

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**Abstract.** This research investigates the role of advocacy as a moderating factor between brand trust and institutional commitment to student loyalty in a private university setting. In the study's quantitative technique, a survey questionnaire is utilized to collect information from a sample of students enrolled in a private institution. To examine the data and test the proposed theoretical model, structural equation modeling (SEM) is used. According to the research framework, brand trust positively promotes institutional commitment, which in turn improves student advocacy and leads to better levels of student loyalty. The findings show that advocacy plays an important mediating function between brand trust and institutional commitment, implying that students with greater levels of brand trust are more likely to establish a stronger commitment to the institution and engage in advocacy behaviors. In addition, the study shows that both brand trust and institutional commitment have a direct positive impact on student loyalty.

**Keywords:** Advocacy, Brand Trust, Institutional Commitment, Student Loyalty

## **The Effect Of Brand Image And Perceived Value On Customer Loyalty**

(Study on Wardah Product Consumers at Aurora Cosmetics Store Malang)

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**Abstract.** This study aims to examine the effect of brand image and perceived value partially and simultaneously on customer loyalty to consumers of Wardah products. Primary data were collected through a questionnaire as many as 400 respondents of consumers of Wardah products at the Cosmetics Store Aurora Malang taken using the purposive sample method. Multiple linear regression analysis and hypothesis testing revealed that brand image had a positive and significant effect on customer loyalty, perceived value had a positive and significant impact on both customer loyalty and brand image, and both perceived value and customer loyalty were simultaneously affected significantly by brand image.

**Keywords:** Brand Image, Percieved Value, Customer Loyalty



## **Implementation of Word Of Mouth (WOM) On Micro Business Fashion Sales Omzet**

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**Abstract.** This research process aims to determine the Impact of WOM (Word Of Mouth) Implementation on the Sales Turnover of Micro Business Fashion Products. The research used descriptive qualitative with direct interviews with informants in the field, direct observation at the research site, and documentation. The result of the study state that the owner's WOM (Word Of Mouth) method is supported by 5 elements: Talkers, Topics, Tools, Taking Part, and Tracking. Customers as Talkers who have Topics to convey to the media as a place for branding. So that the promotion process is considered successful and positively impacts the sales turnover of Aulia Collection fashion products by providing responsive service while maintaining the quality of the product; it has succeeded in making customers believe in Aulia Collection and promoting it to those around them.

**Keywords:** Marketing, Word Of Mouth, Sales Turnover, Qualitative, Micro Business

## **The Impact of Product Variation, Pricing, and Store Location on Customer Satisfaction in Baby Shop Retail: A Case Study of Dinda Baby Shop in Surabaya**

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Universitas Muhammadiyah Surabaya, Indonesia<sup>1,2,3</sup>

**Abstract.** This research process aims to determine the Impact of WOM (Word Of Mouth) Implementation on the Sales Turnover of Micro Business Fashion Products. The research used descriptive qualitative with direct interviews with informants in the field, direct observation at the research site, and documentation. The result of the study state that the owner's WOM (Word Of Mouth) method is supported by 5 elements: Talkers, Topics, Tools, Taking Part, and Tracking. Customers as Talkers who have Topics to convey to the media as a place for branding. So that the promotion process is considered successful and positively impacts the sales turnover of Aulia Collection fashion products by providing responsive service while maintaining the quality of the product; it has succeeded in making customers believe in Aulia Collection and promoting it to those around them.

**Keywords:** Retail Marketing, Product, Price, Location



## **The influence of store layout, store atmosphere, and product diversity on purchasing decision (study at Surya Mart University of Muhammadiyah Surabaya)**

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**Abstract.** This research was conducted on the Surya Mart object at the University of Muhammadiyah Surabaya. Therefore, this study aims to analyze the effect of store layout, store atmosphere, and product diversity on purchasing decisions at Surya Mart. The research approach uses descriptive quantitative research methods. Store layout has a significant influence on purchasing decisions. Store atmosphere significantly influences purchasing decisions at the Surya Mart study at the Muhammadiyah University of Surabaya. Product diversity does not significantly affect purchasing decisions in the Surya Mart, University of Muhammadiyah Surabaya. The store layout, atmosphere, and product diversity significantly influence purchasing decisions at the Surya Mart University of Muhammadiyah Surabaya.

**Keywords:** store layout, store atmosphere, product diversity, and purchasing decision



## THEME 7

### Evaluation Of The Effectiveness Of Training On Cooperatives In Yogyakarta City

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**Abstract.** This study examines the effectiveness of cooperative training in the Indonesian city of Yogyakarta. DI Yogyakarta has 1918 cooperatives, 1722 active and 196 passive. DI Yogyakarta has 29% less active cooperatives and 10.67% fewer cooperatives holding the Annual Member Meeting (RAT) between 2016 and 2019. The significant decrease in the number of cooperatives applying the RAT has an impact on the viability of the business. This research analyzes the relationship between training techniques and efficacy, as well as which human resource management practices can improve training. Organizational training programs' effectiveness. The complete population was included in this study because it was tiny and produced more accurate results. Multiple linear regression analysis was used to establish the association between the independent variable and the dependent variable using the SPSS statistical software tool for model formulation and hypothesis testing. The F test produces a significant value; therefore, the hypothesis is accepted.

**Keywords:** Co-Cooperative, Training Content, Training Method , Training Effectiveness.

### The Importance of Improving the Ability of "Guanxi" towards the Implementation of School Business Centers

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**Abstract.** In Chinese culture applies the value of guanxi to build business networks. Guanxi is a culture that emphasizes interpersonal relationships. The most important thing is who you know, not what you know. The purpose of this research is to find out whether there is an impact between the implementation of guanxi values and the successful implementation of school cooperation in the business development of school units. This study uses a qualitative research method using Participatory Action Research (PAR) techniques. The result is that with the application of guanxi values, namely Ganqing, Renqing and Xinren, this educational institution is able to implement cooperation with the Gresik Regency Aisyiah Regional Leader (PDA) and the Gresik Regency National Land Agency (BPN) Office.

**Keywords:** Business Networking, Guanxi, Business Center, Relationship

## **Influence Leadership , Compensation Financial , Discipline , and Experience Work Against Employee Performance PT. Rhaya Samudera Dirgantara Sentosa**

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**Abstract.** This study examines the partial and simultaneous effects of leadership, financial remuneration, discipline, and work experience on PT. Rhaya Samudera Dirgantara Sentosa employees' performance. This study uses primary data from PT. Rhaya Samudera Dirgantara Sentosa employees' questionnaires. Proportionate stratified random sampling is used for population research with non-homogeneous elements and strata proportionally. This quantitative study utilizes SPSS to do linear multiple regression analysis. A partial show that variable leadership (X 1) does not affect employee performance and variable compensation financial (X 2), discipline (X 3), and work experiences (X 4) influence positive and partially significant employee performance (Y). However, hypotheses testing shows that variable leadership (X 1), financial compensation (X 2), discipline (X 3), and work experiences (X 4) positively and significantly affect employee performance (Y) at the company. Due to its higher t count, the work experience variable (X 4) affects the performance of most of those employees.

**Keywords:** Leadership, Financial Compensation, Discipline, Experience of Work and Employee Performance

## **The Influence of Self-Regulation and Career Maturity on Non-Medical Employees' Organizational Commitment at M. Th. Djaman Regional General Hospital, Sanggau Regency.**

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**Abstract.** This study analyzes how self-regulation and career maturity effect organizational commitment in non-medical staff at M. Th. Djaman Regional General Hospital, Sanggau Regency. Saturation sampling was used to sample 40 participants. Multiple linear regression, correlation coefficient (R), coefficient of determination (R<sup>2</sup>), simultaneous test (F test), and partial test (t test) analyzed data. Self-regulation, professional maturity, and organizational commitment were strongly associated at 0.502 in the multiple linear regression equation. Self-regulation and professional maturity account for 25.2% of organizational commitment, while other variables not included in this study account for 74.8%. The coefficient of determination (R<sup>2</sup>) was 0.252. Self-regulation and career maturity greatly affect non-medical workers' organizational commitment at M. Th. Djaman Regional General Hospital, Sanggau Regency. Self-regulation had a substantial partial effect on non-medical employees' organizational commitment (0.033). Career maturity influenced non-medical employees' organizational commitment with a significance value of 0.025.

**Keywords:** Self-regulation, Career Maturity, Organizational Commitment



## **The Influence On Employee Performance In Organization: The Study Of Organizational Culture, Work Environment, Financial Compensation And Non Financial Compensation**

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**Abstract.** The goal of this study is to ascertain the performance of the permanent employees of PT. Surabaya Panel Lestari Gresik in connection to the work environment, organizational culture, financial compensation, and non-financial compensation. The literature review and hypothesis formulation then utilised the information acquired from the distribution of questionnaires to 62 permanent employees of PT. Surabaya Panel Lestari Gresik using Total Sampling. Testing is conducted using multiple linear regression analysis. The results of the investigation show that corporate culture has little bearing on employees' inconsistent performance, but that the working environment has a big impact on it. Both financial and non-financial pay have a substantial impact on employee performance. The workplace, company culture, and financial and non-financial pay all have a significant influence on how variable employee performance is.

**Keywords:** organizational culture, work environment, Financial Compensation, Non financial Compensation, performance.

## **The Effect of Ease of Use, Shopping Enjoyment, Shopping Experience and Trust on Satisfaction and Interest in Online Shopping for Students of Universitas Muhammadiyah Pontianak after the COVID-19 Pandemic**

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**Abstract.** This study was conducted to determine the effect of ease of use, shopping enjoyment, shopping experience and trust on satisfaction and interest in online shopping for students of Universitas Muhammadiyah Pontianak after the COVID-19 pandemic. The population in this study were all students of Universitas Muhammadiyah Pontianak. Using data analysis techniques with SEM analysis. Based on the results of the study, the variables of ease of use, shopping experience has a very substantial impact on online shopping satisfaction, and shopping delight and trust have a significant impact as well. While the factors of usability and shopping experience have a negligible impact on interest in online purchasing. Shopping enjoyment and trust have a very significant influence on online shopping interest. Satisfaction variables also affect online shopping interest.

**Keywords:** ease of use, consumer purchase intention, consumer satisfaction, consumer trust



## **The Effect of Knowledge Sharing on Employee Performance with Innovative Behavior and Employee Competence As Mediation**

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**Abstract.** The purpose of this study is to assess the influence of knowledge sharing on employee performance with innovative behavior as a moderating variable for CV Samudra Eka Putra employees. This study's sample size was 41 of CV Samudra Eka Putra workers. A questionnaire was used to collect data in this investigation. Path analysis is used in data analysis with the help of SmartPLS software. According to the findings of this study, knowledge sharing has a positive and significant effect on employee performance, knowledge sharing has a positive and significant effect on innovative behavior, knowledge sharing has a positive and significant effect on employee competence, innovative behavior has a negative and insignificant effect on employee performance, employee competence has a positive and significant effect on employee performance, knowledge sharing has a sizable effect on employee performance, and knowledge sharing has a sizable effect on employee performance.

**Keywords:** knowledge sharing, employee performance, innovative behavior, and employee competency.

## **Principal Leadership Analysis Center of Excellence State Vocational School in Indonesia in 2021-2022**

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**Abstract.** This study examines Principal Leadership's impact on the center of excellence SMK Program in 2021 and 2022. SMK N 1 Sayung, Demak Regency, Central Java, Indonesia, got a 2021 Directorate General of Education RI Vocational Central Vocational Excellence Program award. The success of the Center for Excellence Vocational School Program is dependent on the leadership of the principal. Teachers and school education personnel evaluate the leadership of the principal using Paired sample statistical analysis in this quantitative study. The Paired Samples of the Total Leadership Test show H<sub>0</sub> accepted and H<sub>a</sub> refused. Thus, 2021 and 2022 averages are same. The principal received high marks from teachers and education staff and was the perfect leader to start a new school paradigm. However, at the conclusion of Year 1 and Year 2 of the SMK PK program's implementation, the Principal's competency indicators did not demonstrate any difference.

**Keywords:** Principal Leadership, SMK Center of Excellence, quantitative research, Vocational School Program





## **Application of Human Resource Management in Improving the Quality of Education at SMA Negeri 15 Wajo Regency**

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**Abstract.** The purpose of this research is to understand how the implementation of human resource management improves the quality of education at SMA Negeri 15 Wajo Regency. This research is a field research that involves direct meetings with respondents or informants. Data collection techniques used to obtain valid data include observation, interviews, and documentation taken directly from the principal, teachers, and students of SMA Negeri 15 Wajo Regency. The data analysis technique used involves data reduction, data presentation, drawing conclusions, and verification.

**Keywords:** application of management, human resource management, education, quality of education

## **The Relationship Between Workload And Performance On Employee In PT. X**

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**Abstract.** The purpose of this study was to determine the relationship between workload and employee performance at PT. X. This study used a quantitative method with a correlational approach, using two scales and the sampling technique was purposive sampling. Data analysis used Spearman's rho. The results of this study indicated that the workload at PT. X had something to do with performance. The results of Spearman's rho analysis obtained a p-value of 0.000 ( $P < 0.05$ ) with a correlation coefficient of 0.328 indicating that there was a significant negative relationship so that the correlation was inversely proportional. If the workload is high, the performance will be low, and vice versa.

**Keywords:** Workload, Performance, Employees



## **The Influence of Brand Awareness on Purchasing Decisions Moderated by Consumer Satisfaction On Shopee Users at SMK Muhammadiyah 4 Lamongan**

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**Abstract.** This study intends to test whether brand awareness has an effect on purchases moderated by consumer satisfaction. The sample in this study was 115 students with non-probability sampling techniques. Jenes research uses quantitative research. Data processing using SPSS program version 26. The results in the study showed that brand awareness has a significant effect on purchases, consumer satisfaction has a significant effect on purchases, while consumer satisfaction cannot moderate brand awareness on purchasing decisions

**Keywords:** Brand Awareness, Purchase Decision, Customer Satisfaction

## **The Mediating Effect of Work Life Balance in Explaining the Effect of Flexible Work Arrangements and Job Satisfaction on Employee Performance.**

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**Abstract.** This study investigates how work-life balance affects employee performance by mediating the effects of flexible work arrangements, job satisfaction, and work-from-home. The flexible workers in two businesses, A and B, were sampled using full sampling in this study. In this study, 109 people filled out a g-form questionnaire. To assess mediation, path analysis and the Sobel test are used. The study discovered that work-life balance is influenced by job satisfaction, flexible work arrangements boost employee performance, and job satisfaction can improve performance. Work-life balance boosts employee performance, but it does not negate the advantages of flexible work arrangements. Work-life balance serves as a bridge between job satisfaction and employee performance. This study backs up the notion that positive attitudes toward work, particularly job satisfaction and work-life balance, boost performance.

**Keywords:** Flexible work arrangement, work life balance, job satisfaction, Job performance



## **Deviant Behavior, Its Effects On Job Stress and Organizational Climate with Job Satisfaction as A Intervening Variable**

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3.

**Abstract.** This study aims to determine the effect of work stress and organizational climate on deviant behavior through job satisfaction as an intervening variable at PT. Apsara Tiyasa Sambada. There are also subjects of this research are employees of PT. Apsara Tiyasa Sambada as many as 106 respondents. This study uses a path analysis tool with SPSS software. The results showed that work stress directly affected deviant behavior. Organizational climate has a direct negative effect on deviant behavior. Job satisfaction is able to mediate the effect of job stress but cannot mediate organizational climate on deviant behavior.

**Keywords:** Job Stress, Organizational Climate, Job Satisfaction and Deviant Behavior

## **The Role of Learning Motivation in Intervening the Influence of Academic Stress and Self-Efficacy on Student Learning Achievement: A Post-Pandemic Covid-19 Study**

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**Abstract.** This study examines academic stress, self-efficacy, and learning motivation post-COVID-19. The subjects of the study are students from the Faculty of Economics and Business at Universitas Muhammadiyah Yogyakarta. The sampling method is a purposive sampling method, which employs specific respondent criteria. The provisions are for pupils who transition between online and in-person lectures. Based on these parameters, 188 students from classes 2020 and 2021 were sampled. The questionnaire collected data. IBM SPSS Version 26 was used for multiple linear regression and path analysis. The findings indicate that academic stress does not influence learning motivation, self-efficacy has a positive and significant effect on learning motivation, learning motivation has a positive and significant effect on learning achievement, academic stress has a positive and significant effect on learning achievement, self-efficacy does not influence learning achievement, and learning motivation cannot mediate the effect of academic stress on learning achievement.

**Keywords:** Learning Motivation, Academic Stress, Self-Efficacy, Learning Achievement



## **The Role Of Self-Efficacy, Entrepreneurship Education, Income Expectations, Family Environment On Interest In Entrepreneurship In Muhammadiyah Jember University Students**

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**Abstract.** The purpose of this research is to determine the impact of self-efficacy, entrepreneurship education, income expectations, and family environment on entrepreneurship interest in FEB students classes at Muhammadiyah University Jember in 2019. The sample in this study was drawn using proportional sampling, with a total population of 354 students and a sample size of 188 students. This study utilizes quantitative data, and its data source consists of primary data obtained from the responses to questionnaires disseminated via Google form to respondents. This study's data analysis method was multiple linear regression with the IBM SPSS Statistics tool. The findings revealed that self-efficacy and income expectations had no effect on FEB students class of 2019 Muhammadiyah University of Jember's interest in entrepreneurship, entrepreneurship education had an effect but in a negative way, and family environment had an effect on FEB students class of 2019 Muhammadiyah University of Jember's interest in entrepreneurship.

**Keywords:** Self-efficacy, entrepreneurship education, income expectations, family environment, and interest in entrepreneurship.

## **The Role of Organizational Citizenship Behavior in Mediating Intrinsic Motivation and Organizational Culture on Research Performance of Private University Lecturers in Medan**

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**Abstract.** This study examines the effects of intrinsic motivation and organizational culture on organizational citizenship behavior, lecturer research performance, and lecturer research performance both directly and indirectly at private universities in Medan. This type of research is an explanatory qualitative descriptive study that establishes the relationship between variables. Permanent lecturers at private institutions in Medan make up the entire sample population. Using techniques of purposive sampling, samples were collected from the five top private universities in Medan. We employ a non-probability sampling method, specifically selecting a sample size of 100 respondents, in order to conduct our sampling. Observation, interviews, and questionnaires collect data. Quantitative data analysis tests outside, inner, and hypotheses. Smart-PLS data processing. Intrinsic motivation and corporate culture positively and significantly affect organizational citizenship behavior. Lecturer research performance improves with organizational civic behavior. Intrinsic motivation and organizational culture positively affect lecturers' research performance directly and indirectly through organization citizenship behavior.

**Keywords:** Intrinsic Motivation, Organizational Culture, Organizational Citizenship Behavior, Lecturer Research Performance



## **The Influence Of Person Organization Fit On Employee Performance Through Job Satisfaction As An Intervening Variable (Case Study: PT. Victory International Futures)**

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**Abstract.** The purpose of this study is to determine the effect of person organization fit on employee performance with job satisfaction as an intervening variable in PT. Victory International Futures. This research uses quantitative methods. The study population was 150 employees at PT. Victory International Futures. Sample determination using a saturated sampling method so that the entire population was used as a study of 150 employees. The data collection technique is a questionnaire. The data analysis method used is Smart PLS. The results of the study proved that person organization fit has a significant effect on employee performance, person organization fit has a significant effect on job satisfaction, job satisfaction has a significant effect on employee performance and person organization fit has a significant effect on employee performance with job satisfaction as an intervening variable in PT. Victory International Futures.

**Keywords:** Job Satisfaction, Employee Performance, Person Organization Fit

## **The Effect of Leadership Style on Job Satisfaction of Civil Servants in the Regional Government of the Communication and Information Service**

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**Abstract.** This research aims to know the influence of the leadership style on the job satisfaction of Civil Servants at the Communication and Information Service Office of Sintang Regency. The sampling technique used in this research is the Saturated Sample Method. The population in this research were all employees at the Communication and Information Service Office, with a sample of 35 employees. The result of simple linear regression shows the equation  $Y = 37.100 + 1.367 X$ . The result of the correlation coefficient shows an R-value of 0,741, this value indicates that the relationship between leadership style and job satisfaction at Communication and Information Service Office shows a strong relationship. The result of the coefficient of determination obtained an  $R^2$  value of 0,549, which means that the influence of the leadership style on job satisfaction at the Communication and Information Service Office is 54,9% and the remaining 45,1% is influenced by other variables outside of this research. And the result of the feasibility test of the model obtained the value of  $F_{arithmetic} > F_{table}$ , which is  $40,183 > 4,13$  while the significance level with a value of  $0,00 < 0,05$ . The results of the research on the model feasibility test (F Test) stated that  $H_0$  was accepted and  $H_a$  was rejected, meaning that the linear regression model could be used to predict the value of job satisfaction at the Communication and Information Service Office of Sintang Regency.

**Keywords:** Leadership Styles, Job Satisfaction



## How Dinamic Capability Organization In Future ?

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**Abstract.** This study aims to investigate the history of dynamic capability research. This study employed a systematic literature review method, also known as a systematic literature review (SLR), to determine the importance of implementing this dynamic capability in an organization or the efficacy of using this dynamic capability in research. Searching Scopus Search with the keyword "dynamic capability" yielded 6,255 documents, which were then processed using the PRISMA flow chart diagram to manage inclusion and exclusion criteria and the Vosviewer Application to identify the factors that influence dynamic capability. Innovation, company performance, and knowledge management are a few of the results that influence dynamic capabilities. In addition, the prospective topics of future dynamic abilities, such as social capital, dynamic managerial capability, and human capital, will be research trends in the coming year. This dynamic capability allows for innovative organizational development and management.

**Keywords:** Dynamic Capability, Organization, systematic literature review (SLR)

## The Effect of Career Development and Motivation on Organizational Commitment of Employees PT United Tractors Pontianak

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**Abstract.** This study aims to determine the effect of career development and motivation on the organizational commitment of employees of PT United Tractors Pontianak. The research employed an associative method, with a sample size of 40 employees selected through saturated sampling. Multiple linear regression analysis, multiple correlation (R), coefficient determination (R<sup>2</sup>), simultaneous test (F test), and partial test (t test) were conducted for data analysis. The results of the multiple correlation coefficient shows that there is a very strong relationship between Career Development and Motivation on Organizational Commitment. The result of the F test showed that both Career Development and Motivation significantly influence Organizational Commitment Employees of PT United Tractors Pontianak. The result of t-test showed that Career Development and Motivation partially have a significant effect on Commitment Organizational Employees of PT United Tractors Pontianak.

**Keywords:** Career Development, Motivation, Organizational Commitment.



## **The Effect Of Organizational Culture and Normative Commitment on Organizational Citizenship Behavior (OCB) Of Civil Servants in Pontianak Environmental Agency**

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**Abstract.** This study aims to determine and analyze the influence of Organizational Culture and Normative Commitment on Organizational Citizenship Behavior (OCB) in Pontianak Environmental Agency. This study employs associational research. 61 civil servants from the Pontianak Environmental Agency participated in this study. The sampling method employed is either saturation sampling or a census. Data collection techniques with questionnaires. The analysis employs traditional assumption tests, including tests for normality, linearity, and multicol linearity. Multiple linear regression analysis, multiple correlation coefficients, coefficient of determination, simultaneous influence test (F test), and partial influence test (t test) are employed in the data analysis method. Organizational Culture and Normative Commitment had a positive and statistically significant effect on Organizational Citizenship Behavior (OCB), as determined by the F test. The results of the t-test of the Organizational Culture variable have a positive and significant effect on Organizational Citizenship Behavior (OCB), as does the t-test of Normative Commitment.

**Keywords:** Organizational Culture, Normative Commitment, and Organizational Citizenship Behavior (OCB)

## **The Influence of the Work Environment and Job Satisfaction on the Work Enthusiasm of Civil Servants in the Communication and Informatics Service**

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**Abstract .** This research aimed to determine the impact of the work environment and job satisfaction on the morale of Sintang Regency Communication and Information Service civil servants. This was a correlational investigation. With a total of 37 respondents, the sampling technique used in this study was a saturated sampling technique. This study employs multiple linear regression, correlation coefficient (r), determination coefficient (R<sup>2</sup>), simultaneous influence test (F test), and partial influence test (t test) as analytical instruments. Based on the results of the regression feasibility test (Test F), the linear regression model can be used to predict the value of morale unaffected by the work environment and job satisfaction among Civil Servants of the Communication and Information Service of Kabupaten Sintang. According to the results of the partial test (t test), neither the work environment variable (X1) nor the job satisfaction variable (X2) has any partial influence on morale.

**Keywords:** Work environment, job satisfaction, and morale.

## **The Influence of the Village Head's Leadership Style and Human Resource Development on the Performance of Village Officials in Robatal District, Sampang Regency**

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**Abstract.** This research aimed to investigate the impact of the leadership style of the Village Chief and human resource development on the performance of village officials in the Robatal Sub-district, Sampang Regency. Specifically, it focused on examining the influence of human resource development on the performance of village officials in the mentioned area. Additionally, it explored the effects of the Village Chief's leadership style and human resource development on the performance of village officials in the Robatal Sub-district, Sampang Regency. This study employed a survey research design and was conducted using a population-based approach. The population of interest consisted of 69 village officials from 9 villages in the Robatal Sub-district, Sampang Regency. Data was collected through the administration of questionnaires. Various prerequisite analyses were conducted, including validity and reliability tests, as well as tests for classical assumptions such as normality, multicollinearity, and heteroscedasticity. The data was analyzed using multiple linear regression analysis.

**Keywords:** Leadership Style, Human Resource Development, Performance, Robatal District, Sampang Regency.

## **The Effect Of Age and Work Motivation on Employee Productivity at CV. Maju Lestari Abadi Surabaya**

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**Abstract.** This research has an achievement in the level of employee productivity at CV Maju Lestari Abadi Surabaya. And work productivity is the main determinant of achieving goals for the company. If a company has low work productivity, the results obtained will be less good, otherwise if a company has high work productivity, the results obtained will be good. The following research aims to determine the effect of age and work motivation on employee productivity CV. Maju Lestari Abadi Surabaya. This study uses a quantitative approach by testing the data obtained. The sampling technique used in this study was saturated sampling, the population and sample in this study were 30 employees who worked at CV. Maju Lestari Abadi Surabaya. The data used in this study are primary data distributed to employees so that the questionnaire can be filled in. The technique in analyzing this data tests with validity tests, reliability tests, classical assumption tests, multiple linear regression tests and hypothesis tests and uses SPSS software version 25. The results of the  $t_{test}$  (partial test) conducted show that the age variable, there is a significant influence between age on work productivity. Furthermore, the work motivation variable, there is no significant influence between work motivation on work productivity. And the results of the  $F_{test}$  (simultaneous test) conducted, show that together the variables of age and work motivation have a significant influence on the work productivity of employees of CV. Maju Lestari Abadi Surabaya.

**Keywords:** Age, Work Motivation, Employee Productivity





## **Organizational Climate And Organizational Commitment On Employee Performance: The Role Of Mediation Organizational Citizenship Behavior**

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**Abstract.** This study aims to examine and analyze the effect of organizational climate and organizational commitment on employee performance through Organizational Citizenship Behavior directly or indirectly. The approach used in this study is causal. The population in this study were all employees of the Regional Office of the National Land Agency of North Sumatra, which totaled 120 people. The sample in this study used a sample of the Slovin formula totaling 55 employees. Data collection techniques in this study used documentation, observation, and questionnaire techniques. Data processing in this study uses the PLS (Partial Least Square) software program. The results of this study indicate that directly organizational climate, organizational commitment, and Organizational Citizenship Behavior have a significant effect on employee performance, organizational climate, and organizational commitment have a significant effect on Organizational Citizenship Behavior, and indirectly organizational climate and organizational commitment have a significant effect on employee performance through the Organization Citizenship Behavior.

**Keywords:** Organizational Climate, Organizational Commitment Organization Citizenship, Performance.

## **Smart Seminar on Reading Investment Opportunities for Generation Z at SMKN 20 School Jakarta**

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University of Muhammadiyah Prof. DR. HAMKA, Jakarta

**Abstract.** This Community Partnership Program (PKM) activity aims to provide socialization related to "Smart reading of investment opportunities for generation Z" at SMKN 20 Jakarta on Jl. Melati no.24, Cilandak District, South Jakarta. The implementation of this PKM is a real and continuous effort from the Faculty of Economics and Business, University of Muhammadiyah, Prof. DR. HAMKA to participate in improving the ability and knowledge of SMKN 20 Jakarta students related to investment. we took the initiative to provide socialization related to "Smart reading of investment opportunities for generation Z" at SMKN 20 Jakarta school. Where this socialization is targeted at students and students in the school. This Investment Opportunity Workshop and Seminar is expected to be a new insight for students to enrich knowledge sources and encourage them to invest since adolescence.

**Keywords:** investment, generation z, student.

## **Why is the Pekanbaru City Government's Financial Performance Not Optimal?: A Qualitative Descriptive Research**

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**Abstract.** This study aims to analyze government financial performance of Pekanbaru and explore qualitatively about the financial performance. In particular, this study explores in more depth two questions: (1) why has Pekanbaru city government's budget realization for last three years never reached the target?; and (2) how does Pekanbaru city government use financial ratios in assessing its financial performance?. This study uses secondary data from Pekanbaru City Government Budget Realization Report for 2016-2020 and primary data through interviews with executive officials of BPKAD Pekanbaru. Interviews were conducted with two respondents, those are: head of budget department and head of accounting and reporting department. The data analysis method used qualitative descriptive approach. This study found that budget realization of Pekanbaru city government in 2016-2020 never reached the target as expected. The findings reveal that realization of income is much lower than realization of expenditure, so it is concluded that the ability of Pekanbaru city government in finding sources of income tends to be low and has decrease performance trend. The contributing factor is related to the out-of-sync regulation between issued PMK and regional budgeting process, as well as some OPDs not carrying out their functions optimally. However, this study finds that Pekanbaru city government uses the financial ratios in decisions making for future program planning and budgeting. This study provide practical implication that the use of financial performance information as a basis for future decision making needs to be carried out properly and carefully so that budgeting process carried out actually produces real performance, not just fulfilling aspects of formality and gain political legitimacy.

**Keywords:** Financial Performance, Regional Financial Ratio, Budget Realization, Qualitative Descriptive

## **Investigating the Role of Organizational Absorptive Capacity, Social Capital, and Regulation in Driving the Growth of Zakat Institutions in Indonesia**

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**Abstract.** This study explores the factors driving zakat institution growth in Indonesia, focusing on absorptive capacity, social capital, and regulation in Islamic philanthropy. The goal is to contribute to policy development and reduce social inequality by understanding the factors influencing expansion and effectiveness. Design/methodology/approach: Using a survey method targeting executives of private Zakat Collection Institutions (LAZ), this research examines absorptive capacity, social capital, government regulation, and organizational growth. Data analysis includes descriptive analysis, regression, Structural Equation Modeling (SEM), and validity and reliability testing. Findings: The study reveals significant positive relationships between absorptive capacity, cognitive social capital, realized capacity, relational social capital, social capital, and structural social capital, and their impact on organizational growth. However, variable interactions did not show statistically significant effects on organizational growth. Originality/value: This study contributes to the literature by investigating the relationships among absorptive capacity, social capital, and organizational growth. It offers unique insights into their specific roles, informing organizational success. The ideal condition for growth involves prioritizing investments in absorptive capacity and fostering various dimensions of social capital, promoting knowledge acquisition, collaboration, trust, and information exchange for sustainable growth and competitive advantage.



**Keywords:** Absorptive capacity, social capital, regulation, growth, Islamic philanthropy

JEL Classification: D02, L31, M14]

## **Is Strategic Costing Really Matter for Improving Organizational Performance: Evidence from MSMEs in Pekanbaru**

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**Abstract.** This study examines the variables that drive organizational performance improvement, focusing on strategic costing and the competitive advantage of MSME businesses. The aim is to contribute to emphasizing the types of strategic costing that trigger an increase in competitive advantage that impacts the growth of organizational performance. **Design/Methodology/approach:** Using a survey method targeting MSME entrepreneurs in the food and beverage sector, This study focuses on strategic costing variables which include target costing, value chain costing, quality costing, lifecycle costing, and competitive advantage variables. Data analysis includes descriptive analysis, data validity, reliability, and regression analysis with a competitive advantage as an intervening variable. **Findings:** This study reveals that the better the strategic costing measure, the better the competitive advantage. Likewise, the better the strategic costing measure, the organizational performance of MSMEs will increase. The influence of the competitive advantage variable as a mediator between the relationship between strategic costing and organizational performance in MSMEs is seen in the magnitude of the indirect effect which is greater than the direct effect. **Originality/Value:** this study contributes to the literature by investigating the effect of strategic costing measures on the MSME business category. This provides insight into the importance of strategic costing in an effort to design a more suitable competitive advantage and improve the performance of MSMEs.

**Keyword:** Costing, Performance, MSMEs, food & beverages business

## **Competence and Performance of Academy Lecturers in Riau dan Jambi Province**

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**Abstract.** Based on data, the phenomenon regarding the performance of academy lecturers in carrying out the Tridharma of Higher Education can be considered suboptimal and not yet at its fullest potential, thus requiring improvement and enhancement. This condition is undoubtedly influenced by factors that can affect the lecturers' performance, making it an interesting subject for investigation. The objective of this research is to identify the factors that influence the performance of lecturers based on the four pillars of higher education. The research employs a quantitative approach, utilizing primary data gathered through the distribution of questionnaires to 74 respondents. The Simple Linear Regression analysis technique, employing SPSS V.21 software, is used for data analysis. The findings of this study reveal that competence has a positive and significant impact on lecturer performance. This implies that the better and more improved the competence of each lecturer, the higher their performance in executing the Tridharma of Higher Education. Conversely, if the competence of the lecturers is low or declining, their performance may suffer. The competencies of the lecturers encompass Pedagogical, Personality, Social, and Professional aspects.

**Keywords:** Competence, Lecturer Performance JEL Classification: O15; E24



## **THEME 8**

### **The Effect of Financial Literacy and Ease of QRIS System on MSME Income in Pontianak**

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**Abstract.** Economic growth and technological development are two things that correlate to improve the welfare of community. MSME, which are the largest market share in Indonesia, show progressive movements when juxtaposed with the cashless trend. QRIS is present to become a bridge between consumers and merchants in facilitating payments in line with the lifestyle of modern society which requires convenience and efficiency. This study aims to find the effect of financial literacy and the convenience of the QRIS system on MSME income. This research method uses associative research. The sample consisted of 100 respondents who met the requirements and filled out the survey on Google form. The sampling technique uses purposive sampling. For confirmation of the data table, the author uses SPSS. F statistic show significant results in all variables, so the results of this study show the variables of Financial Literacy and Ease of QRIS System significantly affect MSME Income.

**Keywords:** Financial Literacy, Income Level, MSME, QRIS

### **The Effect Of Quality Of Service, Quality Of Speed And Quality Of Security On Customer Satisfaction On The Mobile Banking Of Indonesian Sharia Bank**

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**Abstract.** This study aims to determine the relationship between the variables of service quality, speed quality, and security quality on customer satisfaction on mobile banking at Bank Syariah Indonesia with a case study of UHAMKA students. The research method used is quantitative research using a sample of student respondents at the University of Muhammadiyah Prof. Dr. HAMKA. The data processing and analysis technique used is Structural Equation Modeling (SEM) using the AMOS 26 application. From the results of this study it was found that service quality has no effect on customer satisfaction. Then the quality of speed has a significant positive effect on customer satisfaction. And lastly, the quality of security has no effect on customer satisfaction.

**Keywords:** Quality, Service, Speed, Security, Satisfaction, M-Banking.



## **Effect Of Financial Literacy, Love Of Money Attitude, And Financial Technology Development On Student Interest In Entrepreneurship** (Case Study on Students of the Bachelor of Accounting Study Program, Faculty of Economics and Business, Muhammadiyah Metro University)

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**Abstract.** This study examines the impact of financial literacy, attitudes towards money, and the advancement of financial technology on students' interest in entrepreneurship in the accounting study program at Muhammadiyah University of Metro. The research employed a quantitative methodology with a descriptive orientation. The study population consisted of active students enrolled in the S1 accounting study program at the Faculty of Economics and Business, Muhammadiyah Metro University. A purposive sampling technique was used with specific criteria and the Slovin formula to select a sample of 160 respondents. SPSS was utilized for processing the research data. The study found no correlation between Financial Literacy and entrepreneurial interests. Attitudes towards the pursuit of wealth influenced entrepreneurial inclinations. The impact of financial technology on entrepreneurship has been significant. The influence of financial literacy, attitudes towards money, and financial technology developments on student entrepreneurial interest in the accounting study program at the Muhammadiyah Metro University.

**Keywords:** financial literacy, love of money, development of financial technology, and entrepreneurial interest

## **Buton Regency: The Multipurpose Influence of the Quality of Regional Government Financial Reports**

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**Abstract.** This study aims to examine the effect of financial management competence and regional financial accounting system to the quality of financial statements. This research was conducted at Regional Government of Buton Regency during September to October 2022. The sample in this study is represented by 3 sub sections in finance in each SKPD which consists of the head of sub-finance, treasurer and financial staff, so that the number of samples in this study amounted to 63 civil servants (ASN). To obtain data regarding competence in financial management and regional financial accounting system, as well as the quality of regional financial reports, is carried out data collection using questionnaire. The results shows that the financial management competence and regional financial accounting systems simultaneously influence the quality of financial statements. The same results also shows that partially each financial management competence regional finance and regional financial accounting system have significant effect on the quality of financial reports on Regional Government of Buton Regency

**Keywords:** financial management competence, accounting system, quality of financial statements

## **Impact of Digital Financial Literacy, Perceived Ease of Use, Perceived Usefulness, Perceived Security and Social Influence on Intention to Use E-Wallet for Students in Pontianak City**

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**Abstract.** Widespread digital financial literacy creates opportunities for entrepreneur's telecommunications entrepreneurs to facilitate non-cash payment transactions. Electronic Wallet is a payment service in electronic form that stores payment instrument data using cards or electronic money and can accommodate funds to make payments<sup>(1)</sup>. According to DataIndonesia.id<sup>(2)</sup> e-wallet users or often known as digital wallets are greater than mobile banking users. In 2022 the use of e-wallet digital payment platforms is 94% and the use of mobile banking is 54%. However, when viewed from the use of digital payment platforms based on generation levels, e-wallet users in Generation Z are 44%, millennials are 59% and Generation X is 52%. That means the smallest users using e-wallets are Generation Z, who generation Z is at the undergraduate level or as students who are agents of change.

This study aimed to determine the effect of digital financial literacy, perceived ease of use, perceived usefulness, perceived security, and social influence on the intention to use e-wallets for students in Pontianak City.

**Keywords:** Digital Financial Literacy, Perceived Ease of Use, Perceived Usefulness, Perceived Security, Social Influence, and Intention to Use

## **Financial Ratio, Good corporate governance and Financial Distress: A Grover Model at a Transportation Firm**

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**Abstract.** This research was conducted to predict the potential for financial stress by using operating capacity, operating cash flow, and good corporate governance mechanisms as part of risk management. the transportation sector listed on the Indonesia Stock Exchange from 2016 to 2020 is the population of this study. This study uses a purposive sampling technique with 100 observations from 20 transportation sector companies. The measure of the study model to prognosticate financial distress uses multiple linear regression with using Z- Score. According to the study's findings, the low mobility of the deceased during the COVID-19 outbreak caused sales at several transportation-related businesses to decline. Additionally, poor operational performance results in financial difficulty because it has a favorable effect on tax torture. Financial distress is unaffected by transaction growth and cash inflows, hence it is unaffected by the value of transaction growth and cash inflows.

**Keywords:** Operating capacity, sales growth, cash flow, leverage, GCG, financial distress



## THEME 9

# The Influence of Accountability and Management Commitment on Organizational Performance during Covid-19 Pandemic with Environmental Uncertainty as Moderating Variable

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**Abstract.** This study aims to examine the influence of accountability and management commitment on organizational performance during covid-19 pandemic with environmental uncertainty as moderating variable. This study used primary data obtained from survey through questionnaires. There were as many as 100 respondents who participated in this study. The sampling technique used purposive sampling with the following criteria; respondents were BUMDes directors or BUMDes managers, and BUMDes that had been established for more than two years. Then, the hypotheses were tested using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS). The results showcased that environmental uncertainty does not moderate the relationship between accountability and management commitment on organizational performance, while accountability and management commitment have a positive effect on organizational performance. Furthermore, this research provides practical implications for organizations to increase the actualization of accountable principles through strong management commitment so that budgets can be managed effectively and efficiently.

**Keywords:** Accountability, Management Commitment, Environmental Uncertainty, Organizational Performance, Village Owned Enterprise

# Knowledge Management Capabilities And Organizational Performance: The Role Of Supply Chain Management Practices

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**Abstract.** According to the resource-based view (RBV) theory, enterprises compete on the basis of their competencies and resources. Knowledge management capabilities are the basis for developing core competencies that will improve organizational performance. However, supply chain management techniques must be supported if knowledge management capabilities are to be used to boost organizational performance. This study aims to investigate the effects of supply chain management techniques and knowledge management capabilities on organizational performance. 90 respondents who own Micro, Small, and Medium-Sized Enterprises (MSMEs) in the Special Region of Yogyakarta's Halal Industry Sector provided the primary data for this study. The results of this study show that knowledge management capabilities do not have positive effects on organizational performance and do not have positive effects on organizational performance that are mediated by supply chain management practices. However, knowledge management capabilities do have positive effects on supply chain management practices.

**Keywords:** Supply chain management techniques, knowledge management capabilities, and organizational performance.



## **Investigation managers of Amil Zakat Institutions: Revealing the Meaning of Empowering Micro and Small Enterprises (SMEs) Through Zakat Distribution**

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**Abstract.** The purpose of this research is to obtain a knowledge of what it means for zakat managers to empower micro and small businesses. This research uses transcendental phenomenology. This study combines perceptions of experience to create a meaning of micro and small business empowerment represented by zakat managers. Zakat managers' awareness and commitment to poverty alleviation through zakat distribution. Empowerment strengthens MSMEs economically and spiritually. The system employed, the management of human resources, and the mustahiq all impact the efficiency of zakat fund management. Commitment is manifested through training activities to enhance business skills, financial management knowledge, and aqidah (spiritual) development. This research will aid administrators of amil zakat institutions (LAZ) and other policymakers in formulating effective and blessed zakat distribution decisions (changing mustahiq status to muzaki).

**Keywords:** Zakat, Micro and Small Enterprises, Phenomenology, mustahiq, muzaki

## **Financial Performance & Stock Price Analysis Telecommunication Industry Sector Listed on the Indonesia Stock Exchange during the Covid-19 Pandemic**

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**Abstract.** This research purpose is examining the effect of the Covid-19 Pandemic on the performance of the company's financial ratios and changes in the stock price performance of the Telecommunications Industry sector listed on the IDX. This research uses a case study method with a quantitative analysis approach using historical data on the stock index of individual companies in the Telecommunications sector with purposive sampling technique. The result is the telecommunications industry sector during the Covid-19 pandemic has a positive effect and can provide benefits to the company's financial performance and can improve the performance of the stock prices of companies incorporated in the telecommunications sector, because during the Covid-19 pandemic many community activities were carried out from home both formal work in the office, meetings, education, even entertainment and the implementation of trade in both goods and services.

**Keywords :** Covid 19 Pandemic , Capital Market, Telecommunication Sector



## Does Job Crafting Mediate Organizational Commitment to Employee Performance at Bank

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**Abstract.** The goal of this study is to evaluate the relationship between organizational commitment, employee performance, and job crafting, as well as whether job crafting can mitigate the influence of organizational commitment on employee performance. This study was conducted on bank personnel, with 113 respondents. In this investigation, a non-probability sampling technique is used. A questionnaire was used as the data collection method. The statistical t test, Sobel test, and the assistance of the SPSS program are used in the data analysis technique. According to the findings of this study, organizational commitment is strong, staff performance is high, and job crafting is high. There is a considerable relationship between organizational commitment and employee performance, organizational commitment influences job crafting, job crafting influences employee performance, and job crafting mediates organizational commitment on employee performance. The greater the amount of job crafting application, the larger the impact of corporate commitment on employee performance.

**Keywords:** Organizational Commitment, Employee Performance, Job Crafting

## Supplier Involvement And Internal Lean Practices On Organizational Performance: The Role Of Training And Development

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**Abstract.** The purpose of this study is to analyze the mediating role of training and development on the effect of supplier involvement and internal lean practices on organizational performance. This study used 58 respondents from leaders of Micro, Small and Medium Enterprises in the craft sector in Yogyakarta. The results of this study explain that supplier involvement has a positive effect on organizational performance, internal lean practices have a positive effect on organizational performance, training and development does not mediate the positive effect of supplier involvement on organizational performance, and lastly internal lean practices do not have a positive effect on organizational performance mediated by training and development.

**Keywords:** Supplier Involvement; Internal Lean Practices; Training and Development; Organizational performance.



## **Sustainable Competitive Advantage As Mediation Of Product Innovation And Product Quality Toward Business Performance**

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**Abstract.** The purpose of this research is to examine the impact of product innovation and product quality on long-term competitive advantage and business performance. Owners/managers/employees or strategic staff in the handicrafts Small and Medium Industry in Kulon Progo Regency, Indonesia, were the subjects of this study. The convenience sampling method was used to select 69 respondents for this study. SmartPLS 3.0 is a data analysis program. According to the study's findings, product innovation has a significant positive impact on business performance. In the meantime, product quality has no bearing on business performance. Sustainable competitive advantage has demonstrated the mediating role of product innovation on business performance but has failed to demonstrate the role of product quality as a mediator of business performance. This study also demonstrated that long-term competitive advantage has a significant positive direct impact on business performance.

**Keywords:** Product Innovation; Product Quality; Sustainable Competitive Advantage; Business Performance

## **The Effect Of Digital Marketing On Purchase Decision Through The Word Of Mouth As An Intervening Variable (Study on Manumadi Tours & Travel Bali consumers)**

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**Abstract.** The goal of this research is to examine the impact of digital marketing on purchase intentions through word of mouth as an intervening variable. This type of research uses a quantitative model with explanatory research. The sampling method used is non-probability sampling with a sample of 100 respondents. The data analysis method used in this research is the path analysis method (Path Analysis) using Partial Least Square (PLS) using smartPLS software version 3.0. The results of this research show that digital marketing variables have a significant positive effect on the purchase intention variable. Digital marketing has a significant positive effect on word of mouth. Word of mouth has a significant positive effect on purchase intentions. Digital marketing has had a positive and significant impact on willingness through word of mouth mediation.

**Keywords:** *Digital Marketing, Keputusan Pembelian, Word of Mouth.*



## **The Effect Of Financial Literacy, Experienced Regret, And Risk Tolerance On Cryptocurrency Investment Decision-Making In Millenials**

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**Abstract.** This study aims to find out and analyze the influence of financial literacy, experienced regret, and risk tolerance on cryptocurrency investment decisions among millennials. The collection data used in this study used primary and secondary data. The population in this study were millennials who had or were active in investing in cryptocurrency. Samples were used by as many as 100 respondents using purposive sampling techniques. Data analysis techniques use multiple linear analyses. This study shows that financial literacy has no effect and is not significant to cryptocurrency investment decisions. Meanwhile, experienced regret and risk tolerance has a significant effect on cryptocurrency investment decisions.

**Keywords:** Financial Literacy, Experienced Regret, Risk Tolerance, Investment Decisions, Cryptocurrency

## **Student as a Customer Loyalty in Coffee Shop**

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**Abstract.** This study aimed to discovered a picture of student loyalty as cafes customers seen from 4 aspects: the intention to revisit, the intention to invite others to come to the cafe, the intention to recommend the cafe, and the intention to buy food and drinks at the cafe. The design of this study was survey research in which the questioner was filled out by google form. This study held in 2022, involved 124 students as subjects by voluntary sampling technique. Customer loyalty was divided into four aspects of action, namely the intention to repurchase food and drinks there, the intention to suggest others, the intention to visit the place again and the intention to invite others to come there. Of the four aspects, most subjects agreed with the aspects asked (>50%). Even >20% of subjects chose the answer strongly agree.

**Keywords:** Coffee Shop, Customer Loyalty, Student



## **Rengkek SMEs Empowerment Moderates The Influence Of Social Capital And Women's Role On Poverty Reduction In Latukan Village**

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**Abstract.** This study aims to examine the effect of social capital and the role of women in poverty alleviation by empowering SMEs as a moderating variable. This study uses a quantitative approach. The research was conducted in Lamongan, precisely in Latukan Village. The population of this study were all female Rengkek SMEs in Latukan village, the sampling technique in this study used purposive sampling, this study chose the parties involved in sampling such as women as respondents and the number of respondents who reported responses was 150 respondents. Data was collected through questionnaires which were distributed directly to the respondents. Partial Least Square (PLS) is used to test the relationship which is then hypothesized. The results show that social capital and the role of women can influence poverty alleviation but SME empowerment is not able to moderate the effect of social capital and women's role in poverty alleviation.

**Keywords:** SMEs Empowerment, Women Role, Social capital, Poverty Reduction

## **Enhancing The Economy of The Sleman Yogyakarta by Optimizing Dalhari Guava as A Geographical Indication Product Under the OVOP Program**

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**Abstract.** This paper aims to discuss and find an alternative solution to lifting the potential geographical indications of Dalhari Guava by One Village One Product (OVOP) concept to improve the economy of the region. The idea of OVOP which puts on the uniqueness of each region, according to the characteristics of the area and human resources, is challenged to find potential GI products and registered them to the Directorate General of intellectual property rights. Protection of geographical indications provide benefit for the improvement of the economy of the region and the well-being of its people and anticipates fraudulent business competition, particularly on internationalize trade-related claim of geographical indications. Dalhari Guava has the potential factor to enhance the regional economy.

**Keywords:** OVOP, geographical indications, economic value, processed and agricultural products



## **The Role of Cooperatives in The Circular Economy of Indonesia**

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**Abstract.** Assessments of global sustainability demand that current production and consumption systems be reevaluated. We emphasize the circular economy as a substitute system and cooperatives' function as game-changing forces for sustainability. We report the first study on cooperatives in Indonesia in connection to all circularity methods, even though cooperatives have been investigated in relation to particular circularity strategies, particularly recycling. We inquire about the compatibility of circular economy company models and strategies with cooperatives. According to our research, the mutualization at the core of the cooperative model—which emphasizes a shared accepting of responsibility in response to needs—is where circularity is rooted. The study demonstrates that cooperatives provide significant upstream, as well as downstream, contributions to the circular economy, including rethinking production and consumption, sharing, and durable usage. They can help the circular economy become ingrained in local economies and circular society. This potential has to be developed through further integrating and improving circularity techniques, addressing related socio-technical issues, supporting the creation of business models and financing, as well as through education and peer exchange.

**Keywords:** circular economy, cooperatives, sustainability, transformation, social economy

## **The Effectiveness of Micro-Business Assistance (BPUM) in 2020 on the Sustainability and Performance of Micro and Small Businesses Affected by Covid-19 in Pontianak City**

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**Abstract.** This study aims to examine the influence of Government Policy, namely Assistance for Micro Business Actors (BPUM) in 2020 on the Sustainability and Performance of Micro Enterprises affected by Covid-19 in Pontianak City. The data used in this study is data on recipients of small and micro business actors who receive BPUM in 2020 whose research results were analyzed using simple linear regression analysis with a sample of 100 micro and small business actors in Pontianak City. The results of this study explain that the government's role in providing effective BPUM assistance is in accordance with the Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia No. 6 of 2020 has a significant impact on the sustainability and performance of micro and small businesses in Pontianak City.

**Keywords:** Government Assistance for Micro Enterprises (BPUM), Sustainability of Micro and Small Enterprises, Performance of Micro and Small Enterprises



## **An Analysis The Influence Of Mobile Cellular Subscription, Fixed Telephone Subscription, Gross Fixed Capital Formation, And Labor Force Participation Rate On Gross Domestic Product In Indonesia**

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**Abstract.** This study examines the long- and short-term effects of gross fixed capital formation (GFCF), labor force participation rate (LFPR), mobile cellular subscriptions (MCS), and fixed telephone subscriptions (FTS) on Indonesian GDP. Indonesian GFCF, LFPR, FTS, and GDP time series data from 1990 to 2019 were used. The World Bank's website provided the sample data. This study used the Error Correction Model (ECM), t-test, F-test, and Coefficient of Determination. The study found that Fixed Telephone Subscriptions decreased GDP greatly. All independent factors have an 81.27% short- and long-term impact on GDP, while independent variables outside the model affect 18.73%. According to the findings, as more people work, capital is invested in the digital sector, more people use mobile phones, and telephone usage costs decline, the industry's contribution to national income gradually increases. These statistics also point to digital network access being the primary driver of increased national GDP.

**Keywords:** Gross Domestic Product, Gross Fixed Capital Formation, Labor Force Participation Rate, Mobile Cellular Subscriptions, Fixed Telephone Subscriptions, Indonesia

## **A Review of Evolution of Theories and Models of New Business Creation**

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**Abstract.** The development of new businesses is a hot topic in management research. The development of numerous theories and models has resulted from the evolution of this field of study over time by conceptualizing new components that can more effectively explain the phenomenon of new business creation. Over the past three decades, there have been a rising amount of studies on this subject, which has largely fueled this evolution process. To give academics who plan to use these models in their research an overview of this crucial field, we aim to trace the development of numerous theories and models of new business creation across time in this study. In light of the swift and fundamental changes in the business environment, we also examine the necessity to discover new components in the new business creation model.

**Keywords:** New business creation; Management; Theory and models; Evolution; Business environment changes

## Strategy for Development of Micro, Small and Medium Enterprises (MSMEs) Based on Creative Economy in South Buton Regency

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**Abstract.** This study explores strategies for fostering creative economy in micro, small, and medium enterprises in South Buton. The study involved a sample of 99 MSMEs from three subdistricts. SWOT analysis is utilized. The evaluation of the culinary business strategy yielded significant findings. Businesses should leverage their culinary assets and potential. Businesses should engage in government-led culinary business operations. This highlights our distinctive partnerships in the business realm. The findings suggest that the handicraft industry possesses inherent advantages and has the potential for growth, as determined through careful analysis and method development. Various digital platforms are utilized to enhance the visibility and dissemination of artistic creations.

**Keywords:** UMKM, Strategy, SWOT

## The Role of Green Technology to Identify Green Market Orientation and Green Performance: Implications for SME Open Innovation

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**Abstract.** Issues related to business sustainability are increasing rapidly in industries around the world. They are becoming a more serious problem, especially for small and medium-sized industries with old practices and new technologies. The aim of this study was to determine the role of the moderating effect of green technology in investigating the relationship between green market orientation and green performance (environmental performance and green economy performance). Data were collected from 157 respondents in various small and medium industries. The hypothesis was tested through SEM-PLS using SmartPLS. Further results show that hypothesis testing shows that the practice of green market orientation has a positive and significant effect on green performance. We find that the role of green technology as a moderating variable can strengthen the positive relationship between green market orientation and environmental performance. But green technology as a moderating variable can strengthen the relationship between market orientation and green economy performance. Implication open innovation for SMEs, cost efficiency should be gained through wider adoption of existing technologies that will reduce environmental impact and save money for green technology adopters. SMEs that are oriented toward green market orientation must apply the principle of sustainability in their business activities to improve their green performance.

**Keywords:** Green Market Orientation, Environmental Performance, Green Economic Performance, Green Technology, East Java



**THEME 10**  
**Task Complexity and Information Visualization:  
An Experimental Test on Investment Decision Making**

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**Abstract.** This study examines whether information visualization and task complexity affect investor accuracy, confidence, and calibration. Visualization of information and task complexity are independent variables, while accuracy, confidence, and calibration are dependent variables. The participants are students who are members of the Capital Market Study Group (KSPM) community at a number of Indonesian institutions. This study used primary data. On the basis of the distributed instrument procedure, 78 participants could be processed further. Two-way Anova was utilized to assess hypotheses in this study. The results of this study indicate that there are differences in the level of accuracy and calibration of investment decisions between participants who complete assignments with high and low levels of complexity, but there is no difference in investment decision confidence between participants who complete assignments with high and low levels of complexity.

**Keywords:** accuracy, confidence, calibration, information visualization, task complexity





## THEME 11

# Analysis of tourism perceptions of halal products or services on the reputation of high-end halal tourism destinations on travel intentions in Indonesia: using PLS-SEM approach

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**Abstract.** This study was carried out because there is a void in the testing of a high-end halal destination model. The study's goal is to see how tourism perceptions of halal products or services affect the reputation of high-end halal tourism locations and travel inclinations. Data analysis was carried out using the PLS-SEM and the SMART PLS program. According to the findings, self-sufficiency has a positive and significant effect on perceived value. Visitor intentions are positively influenced by perceived value. Premium halal tourism guidelines and regulations must be flexible, particularly in terms of the ability to access service items and the ease of the trip. When it comes to tourism products and services, reputation, safety, trust, and self-adherence are all important considerations. The inclusion of halal tourism services has a substantial impact on tourists' views of value. The essence of value perception is equally significant to visit premium halal tourism.

**Keywords:** Destination, Premium, Tourism, Halal, PLS-SEM

## The Role of Intellectual Capital in Improving the MSME's Organizational Performance

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**Abstract.** This study aims to assess the organizational performance of micro, small, and medium-sized enterprises (MSME) in the Banyumas, Cilacap, and Brebes Regencies by considering human capital and structural capital into account. This study utilized populations and samples of MSME administrators from Banyumas, Cilacap, and Brebes. This investigation utilized SEM-PLS, an analytical instrument that employs the inner model, outer model, and hypothesis testing. The findings of this study suggest that human capital has a positive effect on organizational performance, as MSMEs with competent human resources can attain high organizational performance. The infrastructure and operational efficiency of a micro, small, and medium-sized enterprise will support its organizational performance, so structural capital has a positive effect on organizational performance. The implication of this study is that MSMEs must maximize their business potential, particularly through their intellectual capital resources, in order to enhance their organizational performance.

**Keywords:** Intellectual capital, Human Capital, Structural Capital, Organizational Performance.