



PROGRAM AND ABSTRACTS BOOK

The 3rd International Conference of Economics Business & Entrepreneurship (ICEBE) 2020

Theme:

Innovation and Sustainability in the Digital Age

Hosted by:



FACULTY OF
ECONOMICS AND BUSINESS
UNIVERSITAS LAMPUNG



Conference Date and Location

October 1st, 2020,

Universitas Multimedia Nusantara, Tangerang

Universitas Lampung, Lampung

2020



**Magister Manajemen Teknologi Universitas Multimedia Nusantara and FEB Universitas Lampung
Proudly present**

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**The 3rd International Conference of Economics, Business and Entrepreneurship (ICEBE) 2020.
Theme: Innovation and Sustainability in the Digital Age**

Writer

Elissa Dwi Lestari., S.Sos., M.S.M

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Editor

Dr. Prio Utomo S.T. MPC

Layouter

Luisa Erica, S.Ds.

Cover Designer

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WELCOME to ALL PARTICIPANTS of 3rd ICEBE CONFERENCE (2020)



On behalf of the Organizing Committee (Faculty of Business, Universitas Lampung and Master of Technology Management, Universitas Multimedia Nusantara), we would like to give my highest appreciation and gratitude to all of you. It is an honour for me to interact virtually with all of you distinguished scholars from Indonesia, Malaysia, India, Vietnam and Philippine who were so excited to join with this conference. I look forward to hearing your presentation. All the participants will have some excellent opportunities to share their experiences with colleagues from other countries and often continue to cooperate and collaborate in some research projects based on their subject's interest.

We have received more than 100 submissions from 5 countries, each submission was peer-reviewed by two anonymous reviewers. We would like to express our appreciation to all the reviewers for their precious time and expertise. I would like to express my sincere gratitude to all the keynote speakers who are willing to participate in this conference:

1. Dr Ninok Leksono, M.A - Rector of Universitas Multimedia Nusantara
2. Prof Dr Karomani, M.Si - Rector of Universitas Lampung
3. Dr. Nairobi, S.E., M.Si – Dean of Faculty of Economic and Business Universitas Lampung
4. Prof. Noemi Basco Silva, Ph.D - the Professor of Notre Dame of Marbel University, Philippines
5. Dr Nadiyah Abd. Hamid - Senior Faculty Members of Universiti Teknologi MARA – Malaysia

I hope our new collaboration will be strengthened and continued in the future.

Finally, at this time, allow me to thank all of the people who worked very hard to organize this conference. I know the effort that they put forth getting this conference together.
Enjoy the Conference!

Tangerang, October 1st, 2020

Dr Florentina Kurniasari T., S.Sos., MBM
Chairman of 3rd ICEBE 2020



WELCOMING SPEECH BY RECTOR UNIVERSITY OF LAMPUNG

PROF. DR. KAROMANI, M.SI

Assalamualaikum Wr. Wb.

Distinguished Speaker, Prof. Noemi Basco Silva, Ph.D. (Professor and Project Director of Department of Education; Department of Science and Technology, Republic of Philippines)

Distinguished Speaker, Dr. Nadiah Abd. Hamid (Researcher and Senior Lecturer, Faculty of Accountancy, Universiti Teknologi MARA - Malaysia). Distinguished Speaker, Dr. Ninok Leksono M.A (Rector Universitas Multimedia Nusantara and Senior Journalist at Kompas Newspaper). All Vice

Rectors, Head of Bureau, Dean of Faculties particularly my colleagues Dean of Faculty of Economics and Business, Dr. Nairobi, S.E., M.Si with willingness hosting the 3rd International Conference of Economics, Business and Entrepreneurship (ICEBE), Head of Departments in UNILA, the Participants, Ladies and Gentlemen,

First of all let we send all of our gratitude to Allah SWT because of His mercy and blessing so we can gather in this event the 3rd International Conference of Economics, Business and Entrepreneurship (ICEBE) 2020 with the theme “Innovation and Sustainability in the Digital Age”. This year, due the pandemic of Covid-19, we are hereby to announce that 3rd ICEBE will held virtually.

Ladies and Gentlemen,

Nowadays, the rapid ICT development across the nations, enforce the organization to adapt its business strategies. Many organizations started to make digital transformation in their businesses. Digital technologies were used to create new — or modify existing — business processes, culture, and customer experiences to meet changing business and market requirements. The digital transformation transcends traditional activities including sales, finance, accounting, marketing, and customer service. The digital transformation was used in many organizations such as government and public institutions, private and services industries. The digital transformation had a significant influence in managing the businesses and how we engage with the customers using digital technology. It’s expected to increase the organization's business performance.

In addition, we are currently facing the COVID 19 pandemic which has presented many new challenges in the world of education, one of which is the change from face-to-face learning to online-based learning. However, the presence of Covid-19 should not be used as a barrier to continuing to work, for example this conference could be carried out because of the innovations we are doing online. Not only in the world of education, the business world nowadays started to develop itself through digital business.

Therefore, the Faculty of Economics & Business Universitas Lampung (FEB-UNILA) in collaboration with Magister Manajemen Teknologi Universitas Multimedia Nusantara (MMT-UMN) conduct the e-International Conference, the 3rd International Conference of Economics, Business & Entrepreneurship (ICEBE), with the theme “Innovation and Sustainability in the Digital Age”.

In accordance with this theme, we welcome studies in the fields of economics, business and branches of management. The aim of the conference is to gather leading academicians, policy makers, independent scholars and researchers to share their knowledge, new ideas as well as to discuss future development in these fields.

Furthermore, the specific purpose of this event is to provide space for academics to publish their research, whether conceptually, empirically or theoretically proven, including generalization case studies and literature surveys. University of Lampung as one of the best universities in Indonesia is committed to continuously realizing the quality of the “Tri Darma Perguruan Tinggi” (3 pillars of the university). One way is to increase the productivity and quality of research. Because as we know, research is one of the mandates of the “Tri Darma Perguruan Tinggi”

in order to explore and develop science, technology, and art (science and technology). Besides having to excel in education and teaching, according to UNILA's vision, research at UNILA is also used as a driving force to raise the quality and credibility of UNILA. Therefore, the University of Lampung is very supportive of this event, because this event has shown that UNILA is very serious about implementing continuously quality improvement of research.

Currently, the University of Lampung should be proud because it has just been announced by the Ministry of Education and Culture (Kemdikbud) that UNILA has risen in rank from 46 to 29, but it is not enough that there are still many things that need to be improved so that the vision of becoming the top 10 universities in 2025 can be achieved. Supporting one of them is by improving the quality of education through scientific publications, this international conference can be one of the ways to increase scientific publications for the UNILA academic community, so it's great that this annual event is carried out again with the hopes above so that our dreams can all be achieved, even though there are many challenges.

Last but not least, I would like to thank all distinguished speakers, committees as well as participants from Indonesia and beyond, for making this conference really happened.

I would like to conclude my welcoming speech by encouraging the participants to actively involved in this conference by discussion and presentation though digital platforms for this following days, I wish everyone a successful, safe and fruitful conference. Thank you so much for your well attention and enthusiasm.

Wassalamualaikum, Wr. Wb.
Rector of University of Lampung



WELCOMING SPEECH BY RECTOR UNIVERSITAS MULTIMEDIA NUSANTARA

Dear honorable participants,

Perhaps in our less than normal situation, allow me to welcome you all in this timely-held 3rd ICEBE Conference. The Conference's name is self-explaining, which is about economy, business, and entrepreneurship. In old normal era, it was always exciting to talk about the three subjects. Ten months into year 2020, though, at least two of them - economy and business - are in ruin in many ways. Nevertheless, I would still like to say that the three subjects, are still exciting to discuss. However I need to emphasize that the reality we are facing is quite different, so that we need to adapt to new normal condition. As wise men say, we need to learn more, and to unlearn, to retrain and to reskill.

In the old normal, the Conference's theme sounds standard, which is about "innovation and sustainability in the digital age". But in the new normal, it gets a stronger meaning. It echos the slogan "Innovate or Die". For sure, businesses have to be innovative and sustainable in the pandemic digital age, and still true beyond it.

While we are very sad to see that many businesses could not stand the effect of the Covid-19 pandemics, and were forced to lay off many of their employees, we also see some businesses are blossoming and growing. These include those in the fields of telecommunications, pharmacies and medical support equipments, and not least e-commerce. Online education, need of medicines and vitamins, and many other daily items spurs the selected lucky businesses.

Need in greater amount of masks, antivirus gears also promote many innovations and businesses. Implementation of health protocols that restricts people's mobility has made e-commerce grow exponentially. So, it's clear that the pandemics, despite its devastating effects, has opened greater opportunities to digital businesses.

In this perspective, I believe the participants are given a lot of lessons learned from the pandemics, and to dig deeper into the opportunities of innovation. I trust you that quarantine time has given you more time to explore new insights for making new initiatives based on innovation and digital technologies.

Finally, enjoy the Conference, and stay safe and well.

Dr. Ninok Leksono MA,
Rector of Universitas Multimedia Nusantara



Welcoming Message

INNOVATION AND SUSTAINABILITY IN THE DIGITAL AGE

Dr. Noemi B. Silva

Notre Dame of Marbel University, Philippines

Warm greetings of peace and wellness!

I am deeply honored to be invited as a speaker to the 2020 3rd International Conference of Economics, Business and Entrepreneurship (3rd ICEBE 2020). It is also my privilege to welcome all the participants to this conference with the theme *Innovation to Improve Organization Performance towards Industry 4.0*. This conference endeavors to bring into a clearer perspective how digital transformation can create a more sustainable world. It further provides a springboard for discussion on why innovation is critical to businesses and entrepreneurship. With an amazing variety of presentations, 3rd ICEBE 2020 promises to be a great learning and sharing experience.

What makes this year's conference unique is the fact that we are doing this online using digital tools that are not available ten years ago. This also brings us to the realization that a global pandemic, such as COVID 19, can wreak havoc to our predictable existence but it cannot prevent mankind from rising above this seemingly insurmountable challenge through sheer determination and resourcefulness.

Creativity and innovation propelled us to the fourth industrial revolution that is characterized by movement between digital domains and offline reality using connected technology. Industry 4.0 ushered the digital age and introduced us to artificial intelligence (AI), robotics, deep learning, block chain, virtual and augmented reality (virtual reality and AR), additive manufacturing (AM), Internet of Things (IoT), and automated decision-making systems. It is therefore difficult to discuss about business management and entrepreneurship without including innovation and digital transformation.

Creativity and innovation are critical drivers of entrepreneurship. They push the growth of the business sector and require focus on ingenuity, amalgamation and strategic practices. However, it must be emphasized that innovation requires time to produce something that truly makes a difference.

There are several ways to look at the value of innovation from the lens of entrepreneurship. First, innovation can be a tool to solve problems. Creative ideas and innovative solutions are required to deal with difficult issues faced by businesses. Second, global entrepreneurship is driven by innovation to cater to various sectors (e.g. youth and women) to provide for better quality of life. Third, technological advances propel innovation to formulate new business models and wider sources of revenues. This allows start-ups and large and old companies to explore new and profitable business ventures. Fourth, the current workplace dynamics require organizations to adapt as young professionals change jobs for more gainful employment and greater sense of independence. In addition, due to digitization, customers are more empowered to demand what they want and to seek for the best value for the lowest price. Business organizations have to innovate to respond to customer expectations. Lastly, global connectivity has greatly increased productive potentials and opened new opportunities for trade and commerce with other countries. All these developments underscore the importance of innovation among business enterprises.

Amidst the tremendous opportunities provided by the digital revolution, there is a growing concern about how technology is affecting the environment, health and security. Most business leaders would like to address the issue of sustainability by managing environmentally-friendly and efficient companies that do not harm the natural world and promote healthy living. But this requires the harmonization of digital technology and environmental sustainability by treating them as complementary concepts that mutually reinforce each other rather as two opposing forces, for instance, digital technology can be utilized to reduce pollution, manage waste disposal and



optimize energy utilization. There is no magic formula to shape the digital revolution towards sustainability because the future is essentially difficult to predict. The challenge is for society, government, business and industry to work together and put in place sustainability strategies to ensure that the benefits of digital transformation are experienced across the diverse communities.

It is with this message that I invite you to listen and learn from the various presenters in this conference.

Stay safe and healthy and enjoy the Conference.



Welcoming speech

ASSOCIATE PROF. DR. NADIAH ABD HAMID

Universiti Teknologi MARA Puncak Alam Campus, Malaysia

First and foremost, I would like to congratulate both Faculty of Economics & Business Universitas Lampung (FEB-UNILA) and Magister Manajemen Teknologi Universitas Multimedia Nusantara (MMT-UMN) for organizing The 3rd International Conference of Economics, Business & Entrepreneurship (ICEBE). I am very pleased to be one of the keynote speaker for the opening of the e-International Conference, the 3rd International Conference of Economics, Business & Entrepreneurship (ICEBE), with the theme “Innovation and Sustainability in the Digital Age”.

The decision to call this Conference was made last October even the obstacle of the hit from corona-virus, it may not detrimental our brilliant in performing this conference. This e-International conference conducted by the ICEBE have always paid specific attention to various fields such as finance, accounting, economy, management, hospitality, digital innovation and others. In this conference with title "Innovation and Sustainability in the Digital Age”, the speakers, from the various expertise will deliver their speech with a theme on “Innovation to Improve Organ Performance Towards Industry 4.0”.

Ladies and Gentlemen,

The digital transformation had significant influence in managing the business and how we engage with the customers using digital technology. Many organizations started to make digital transformation in their businesses. The digital technologies were used to create new or modify existing business processes, culture, and customer experiences to meet changing business and market requirements. The digital transformation transcends traditional activities included sales, finance, accounting, marketing, and customer service. The digital transformation was used in many organizations such as: government and public institutions, private and services industries. The digital transformation had a significant influence in managing the businesses and how we engage with the customers using digital technology. The purpose of this conference is expected to increase the organization business performances with digital transformation.

I would like to thank again, Faculty of Economics & Business Universitas Lampung (FEB-UNILA) in collaboration with Magister Manajemen Teknologi Universitas Multimedia Nusantara (MMT-UMN) conduct the e-International Conference, The 3rd International Conference of Economics, Business & Entrepreneurship (ICEBE), with the theme “Innovation and Sustainability in the Digital Age”.

Ladies and gentlemen, I am confident that we will make a crucial contribution to the process of reforming the business digital transformation and in doing so we will serve the best interests of our national economy.

Last but not least, I hope that all participants will gain valuable knowledge and experience through the parallel session of this virtual conference and pray the success of this conference this year and in future.

Thank you.

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GENERAL INFORMATION

A. Introduction

The rapid ICT development across the nations, enforce the organization to adapt their business strategies. Many organizations started to make digital transformation in their businesses. The digital technologies were used to create new — or modify existing — business processes, culture, and customer experiences to meet changing business and market requirements. The digital transformation transcends traditional activities included sales, finance, accounting, marketing, and customer service. The digital transformation was used in many organizations such as: government and public institutions, private and services industries. The digital transformation had a significant influence in managing the businesses and how we engage with the customers using digital technology. It's expected to increase the organization business performances.

Therefore, Faculty of Economics & Business Universitas Lampung (FEB-UNILA) in collaboration with Magister Manajemen Teknologi Universitas Multimedia Nusantara (MMT-UMN) conduct the e-International Conference, The 3rd International Conference of Economics, Business & Entrepreneurship (ICEBE).

B. Name of the Conference

The 3rd ICEBE (International Conference of Economics, Business & Entrepreneurship) International Conference

Theme: *Innovation and Sustainability in the Digital Age*

C. Sub Theme of The 3rd ICEBE International Conference

1. Finance, Accounting, Economics and Sustainable Development
2. Marketing, Communication, Service Industries, Hospitality and Tourism
3. Human Resources, Logistics and Operations Management
4. Digital Innovation, Digital Transformation Business, E-business, and Technopreneurship

D. Keynote speaker

1. Prof Noemi Basco Silva, Ph.D (Notre Dame of Marbel University – Philippines) : Professor and Project Director of Department of Education; Department of Science and Technology, Republic of Philippines
2. Dr Nadiah Abd. Hamid (Universiti Teknologi MARA – Malaysia): Researcher and Senior Lecturer, Faculty of Accountancy.
3. Prof Dr Karomani, M.Si (Universitas Lampung): Rector
4. Dr Ninok Leksono M.A (Universitas Multimedia Nusantara): Rector and Senior Journalist at Kompas Newspaper
5. Dr. Nairobi, S.E., MSi (Universitas Lampung): Business Faculty Dean

E. Venue and Date

E-Conference via zoom meeting on Thursday, 1st October 2020

PROGRAM RUNDOWN

Thursday, October 1 st , 2020 E-Conference		
Time	Program	Name PIC
07:30-08:00	Online Registration for Presenter and Participants	
08:00-08:05	Opening	MC (Suri and Jaya)
08:05-08:10	Prayer	Pak Pigo
08:10-08:15	Indonesia Raya	MC (Suri and Jaya)
08:15-08:30	Speech from Dean of Fakultas Ekonomi dan Bisnis UNILA	Dr. Nairobi, S.E., M.Si
08:30-08:45	Speech from Rector of UMN	Dr. Ninok Leksono, M.A
08:45-09:00	Speech from Rector of UNILA	Prof. Dr. Karomani, M.Si
09:00-09:10	Ice Breaking by MC and keynote speaker introduction	MC (Suri and Jaya)
09:10-09:40	Keynote Speech 1 and Q&A session	Prof. Noemi Basco Silva, Ph.D from Notre Dame of Marbel University – Philippines Moderator : Pak Muji
09:40-10:10	Keynote Speech 2	Dr, Nadiah Abd. Hamid from Universiti Teknologi MARA – Malaysia (Video format) lead by MC
10:10-10:20	Gift awarding session	MC (Suri and Jaya)
10:20-10:50	Coaching Clinic	Dr. Darmawan Napitupulu, S.T., M.Kom
10:50-11:50	Panel Session 1 (5 breakout parallel session)	Session Chair Breakout rooms
11:50-13:00	Break, Pray and Lunch	
13:00-14:00	Panel Session 2 (5 breakout parallel session)	Session Chair Breakout rooms
14:00-15:00	Panel Session 3 (5 breakout parallel session)	Session Chair Breakout rooms
15:00-15:15	Break and Pray	
15:15-16:15	Panel Session 4 (5 breakout parallel session)	Session Chair Breakout rooms
16:15-16:45	Awarding, Closing, Photo Session	MC (Suri and Jaya)

PANEL PRESENTATION SCHEDULE

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 WIB (GMT +7) □ Room 1

Time	ID	Presenter	Title	Room
10.50-11.05	2	Lindrianasari, Einde Evana, and Ayu Fatmasari	Audit Fee, Human Resources, And Audit Quality Of Financial Statements	Room 1
11.05-11.20	76	Ninuk Dewi Kesumaningrum and Raden Weddie Andriyanto	Determinants of Corporate Hedging Activities with Financial Distress as A Moderating Variable	
11.20-11.35	16	Olivia Tanaya and Suyanto Suyanto.	Googling gold in Indonesia	
11.35-11.50	78	Elok Heniwati	GARCH Effect And Abnormal Returns During Covid-19 Pandemic	

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 (GMT +7) □ Room 2

Time	ID	Presenter	Title	Room
10.50-11.05	97	Ernie Hendrawaty, Kevin Joan, and Dimas Putra Adzie	The Role of Information Communication Technology (ICT) In Shifting Informal MSMEs to Formal MSMEs in Indonesia: The Initial Trigger Model	Room 2
11.05-11.20	20	Rr Erlina, Toto Gunarto and Faila Shofa.	Analysis of Business Strategy With Canvas Model Business (BMC) Approach	
11.20-11.35	9	Andree Emmanuel Widjaja, Erik Paolo Capistrano, and Quang-An Ha	The Effect of Trust Seals, Information Disclosure, and Gender on Customers' Trust and Willingness to Disclose Personal Information on Small B2C E-Commerce Website	
11.35-11.50	59	Pindy Muliady, Prio Utomo and Friska Natalia.	Cloud Based Demand Forecasting for Stationery Industry in Indonesia	

PANEL PRESENTATION SCHEDULE

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 (GMT +7) □ Room 3

Time	ID	Presenter	Title	Room
10.50-11.05	50	Ukhti Ciptawaty, Mochammad Firman Ghazali, Resha Moniyana Putri and Asih Murwiati.	The Economics and Spatial Analysis On How The Cash Transfer Ease the Poverty Condition?	Room 3
11.05-11.20	63	Neli Aida	Influence of Community Characteristics on Improving Welfare Through Tourism Development	
11.20-11.35	6	Steph Subanidja, Mercurius Broto Legowo, and Fangky Antoneous Sorongan	Fintech for Sustainable Performance in Financial and Banking Industry: Disruption or Collaboration	
11.35-11.50	27	R Devi Sekhar and Sony Vijayan	Are Innovative Co-operatives More Financially Sustainable; Evidence from Primary Agricultural Credit Societies in Kerala, India.	

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 (GMT +7) □ Room 4

Time	ID	Presenter	Title	Room
10.50-11.05	82	Sudrajat Sudrajat, Rindu Rika Gamayuni, and Lailatul Qodry	Fraud Phenomenon in The Government Sector in Indonesia	Room 4
11.05-11.20	28	Rialdi Azhar Azhar, Sari Indah Oktanti Sembiring, Muslimin Muslimin and Fajrin Satria Dwi Kesumah.	Implementation of Short-Term Forecasting Models in The Natural Gas Industry Financial Data	
11.20-11.35	24	Imanuriea Annisa Putri, Fajar Gustiawaty Dewi and Fitra Dharma.	The Implementation of Delone and Mclean 's Model To Increase Company's Satisfaction And Profit	
11.35-11.50	94	Ida Suriya Ismail, Sara Naquia Hanim Shaharuddin, Nur Asma Husna Shahroni , Nur Mutmainnah Ibrahim, and Ummi Raihana Mohd Sani	The Effect of Trust and Ease of Use of E- Filling On Tax Compliance in The Era of Big Data Analytics	

PANEL PRESENTATION SCHEDULE

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 (GMT +7) □ Room 5

Time	ID	Presenter	Title	Room
10.50-11.05	58	Ayi Ahadiat, Wan Abbas Zakaria, Ribhan Ribhan, Toto Gunarto and Fajrin Satria Dwi Kesumah.	Analysis of Strategic Group of State-Owned Banks VS Private-Owned Banks: Application of Game Theory	Room 5
11.05-11.20	36	Keumala Hayati	Antecedent of Organizational Citizenship Behavior: Positive and Negative Affectivity	
11.20-11.35	51	Erni Yuningsih, Rachmat Gunawan and Endang Silaningsih.	Increasing Competitiveness of Micro, Small and Medium Enterprises Through the Application of Green Marketing Mix to Support for Tourism Sector	
11.35-11.50	35	Rakhy Kakkatt Soman and Sony Vijayan.	Who Creates Emotional Exhaustion to Salespersons? Is It, Supervisors, or Customers?	

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 1

Time	ID	Presenter	Title	Room
13.00-13.15	100	Yunia Amelia	Implementation of Sustainable Financing in Banking Industry	Room 1
13.15-13.30	8	Einde Evana, Lindrianasari, and Rona Majidah	R&D Intensity, Industrial Sensitivity, And Carbon Emissions Disclosure in Indonesia	
13.30-13.45	21	Nyi Ayu Helfasari, Rindu Rika Gamayuni and Usep Syaipudin.	Cashless Banking And Financial Performance of Bank Rakyat Indonesia	
13.45-14.00	43	Maria Goreti Kentris Indarti, Faisal Faisal, Etna Nur Afri Yuyetta and Jacobus Widiatmoko.	Corporate Governance Mechanisms and Real Earnings Management: Evidence from Indonesia	

PANEL PRESENTATION SCHEDULE

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 2

Time	ID	Presenter	Title	Room
13.00-13.15	31	Aida Sari, Dwi Asri Siti Ambarwati, Mudji Rachmat Ramelan and Nuzul Inas Nabila.	Experimental Study on Design Layout of Online Store for Lampung Products in Indonesia	Room 2
13.15-13.30	25	Dorothy Rouly Haratua Pandjaitan	The Allegation of Working from Home in Influencing Consumer Purchasing Decisions Through E-Commerce	
13.30-13.45	68	Sheila Lestari, Yosef Budi Susanto and So Yohanes Jimmy.	The Effect of Social Media Advertising and Ease of Use Website on Awareness of Flash Sale and Promotion Attractiveness and Its Implications on Purchase Intention: Empirical Study in E-Commerce Indonesia	
13.45-14.00	15	Muhammad Gilang Aditya and Daniel Tumpal Hamonangan Aruan.	Go-Jek Swipe Token Vs Shopee Games: The Effect Of Difficulty On Gamified Loyalty Program Towards Behavioral Intention And User Attitude	

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 3

Time	ID	Presenter	Title	Room
13.00-13.15	81	Heru Wahyudi and Tiara Nirmala	Riba and the Corona Plague (Sharia Economic Perspective)	Room 3
13.15-13.30	101	Saimul, Arif Darmawan, and Resha Moniyana Putri	Explaining Intensity of Trade Integration and Tax Policies Towards ASEAN Economic Integration in an Era of Global Competitiveness	
13.30-13.45	19	Hasdi Aimon, Sri Ulfa Sentosa and Moh. Ridha Mahatir	The Variables Affecting the Volatility of E-Money in Indonesia and Thailand	
13.45-14.00	23	Elsa Elizabeth Jacob and A. S Ambily	Exploring The Sustainability of Dairy Farming in Kerala: A Stochastic Cost Frontier Approach	

PANEL SESSION SCHEDULE

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 4

Time	ID	Presenter	Title	Room
13.00-13.15	95	Fajar Gustiawaty Dewi, Susi Sarumpaet, Rindu Rika Gamayuni, and Yunia Amelia	The Effectiveness of Carrot and Stick Incentive in Remuneration System of State Higher Education: An Experimental Research	Room 4
13.15-13.30	84	Yenni Agustina	Will Different Bonus Size Encourages to Complete a Difficulty Target?	
13.30-13.45	49	Theodora Regina, Florentina Kurniasari and Prio Utomo.	Determinants of Fintech Market Aggregator User Satisfaction Using UTAUT Approach	
13.45-14.00	74	Nur Fitriana Hamsyi	The Indonesian Experience in Sharia Bank's Financial Performance Based On Index of Islamic Social Reporting and Sharia Supervisory Board	

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 5

Time	ID	Presenter	Title	Room
13.00-13.15	18	Yuniarti Fihartini, R. Arief Helmi, Meydia Hassan and Yevis Marty Oesman.	The Mediating Role of Affective Experience to The Effect of Online Retail Ethic on Repurchase Intention: Indonesian Y and Z Generation Perspective	Room 5
13.15-13.30	44	Benediktus Andjar Tito Atmoko and Jeanne Ellyawati.	Determinant of In-App Mobile Game Purchase Intention: An Empirical Study of Indonesian Mobile Gamer	
13.30-13.45	72	Thimotius Terry Very Ervinta, Johny Natu Prihanto and Kristianus Ade Sudiyono.	Enhancing Employees' Digital Experience Through Internal Platform	
13.45-14.00	33	Ratni Prima Lita, Meuthia Meuthia, Devi Yulia Rahmi and Debi Syhntia Dewi.	Purchase Intention on Embroidery Business: Why Perceived Packaging Doesn't Matter?	

PANEL PRESENTATION SCHEDULE

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 1

Time	ID	Presenter	Title	Room
14.00-14.15	83	Rindu Rika Gamayuni	Accrual Accounting at Government: A Bibliometric Study	Room 1
14.15-14.30	87	Yuztitya Asmaranti, Lindrianasari, Kiagus Andi, and Alvira Putri Chairunnisa	How Does Financial Performance Effect Environmental Investment and How Do Foreign Ownership Moderate It?	
14.30-14.45	67	Andy Firmansyah, Florentina Kurniasari, and Winarno	The Influence of Financial Technology Adoption into Borrower Satisfaction Using Trust as Mediating Variable	
14.45-15.00	60	Ridwansyah Ridwansyah, Mahatma Kufepaksi, Rindu Gamayuni, Ayi Ahadiat and Nur Ningsih.	The Role of the Board of Commissioners and The Sharia Supervisory Board Towards the Financial Performance of Islamic Rural Bank	

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 2

Time	ID	Presenter	Title	Room
14.00-14.15	22	Sri Hasnawati	Life Cycle Theory of Dividend: A Review Literature	Room 2
14.15-14.30	46	Yuningsih	The Effect of Psychological Well-being and Subjective Well-being on Grade Point Average with Self-compassion as variable moderating	
14.30-14.45	40	Iwan Setiajie Anugerah and Sri Wahyuni.	TTI E-Commerce Motivating Farmers to Perform Best Services	
14.45-15.00	48	Mohammad Hamsal and Mohammad Ichsan	The Covid-19 Pandemic and Telemedicine Adoption: Challenges And Opportunities	

PANEL PRESENTATION SCHEDULE

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 3

Time	ID	Presenter	Title	Room
14.00-14.15	86	Tiara Nirmala	Exchange Market Pressure in Indonesia: Domestic Vs External Factors	Room 3
14.15-14.30	102	Arivina Ratih, Ukhty Ciptawaty, and Emi Maimunah	Economic Inequality in Sumatra 2010-2020	
14.30-14.45	14	Suyanto Suyanto, Yenny Sugiarti and Olivia Tanaya.	Inefficiency of Indonesian Food and Beverage Firms: Do Export, Import, Foreign-Ownership, and Location Matter?	
14.45-15.00	29	Maria Tambunan and Indriani Indriani.	Level of Education and Tax Compliance Fulfillment: Evidence From Duduk Sampeyan, Gresik, East Java Indonesia	

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 4

Time	ID	Presenter	Title	Room
14.00-14.15	98	Ratna Septiyanti and Elmyra Zerlina	Self-Enhancement Values and Social-Sustainability Decision Making of Micro Fashion Entities During The COVID-19 Pandemic Period	Room 4
14.15-14.30	47	Mega Metalia, Srihadi Winarningsih, Harry Suharman, Hamzah Ritchi and Sari Indah Oktanti Sembiring	The antecedents of Local Government Financial Report Quality	
14.30-14.45	45	Ni Luh Gede Erni Sulindawati	An Analysis of Development Media in Learning Practices in Financial Statements of Hospitality Entities Through the Spreadsheet	
14.45-15.00	10	Taofik Hidajat	Unprotected Insurance: a Case from Jiwasraya	

PANEL PRESENTATION SCHEDULE

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 5

Time	ID	Presenter	Title	Room
14.00-14.15	64	Jovi Anggata Gunardi, Johny Natu Prihanto and So Yohanes Jimmy.	The Increase of Employee Learn and Growth by Maximizing Peoplesoft Oracle Technology in the Context of Learning and Development at PT. Indo-Rama Synthetics Tbk	Room 5
14.15-14.30	89	Agus Syawal, Johny N. Prihanto, and So Yohanes Jimmy	The Using of Tutorial Video in Improving Service Value in The Broadcasting Laboratory of Universitas Multimedia Nusantara	
14.30-14.45	53	Rudy	Influence of It on Productivity in Mining Industry (Case Study Rio Tinto)	
14.45-15.00	56	Arief Setyadi H and Y. Budi Susanto	The Effect of Leadership as A Moderating Variable To CRM Performance (UMN Case Study)	

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 1

Time	ID	Presenter	Title	Room
15.15-15.30	91	Reni Oktavia and Edi Sutanto	Analysis of The Influence of Graphic Financial Information Presentation; The Role of Human Information Modality, Experimental Approach	Room 1
15.30-15.45	106	Agrianti Komalasari and Adrima Jusata Nicholas Tarigan	Analysis of The Effectiveness of the Relaxation Timeliness Policy for Financial Reporting Due to The Covid-19 Pandemic in Indonesia's Economic Resilience	
15.45-16.00	75	Ahmad Zubaidi Indra, Basuki Wibowo, Sari Indah Oktanti Sembiring and Mega Metalia.	The Effect of Profitability and Growth On Micro Small and Medium Enterprise (MSME) Capital Structure with The Size of the Company as A Control Variable	
16.00-16.15	80	Nisrina Savitri, and Dodik Siswantoro	Narcissism CEOs and Earning Management In Islamic Bank Evidence in Indonesia	

PANEL PRESENTATION SCHEDULE

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 2

Time	ID	Presenter	Title	Room
15.15-15.30	88	Roslina and Habibullah Jimad	The Customer Awareness and Intention of Syariah Bank: The Role of Marketing Communications	Room 2
15.30-15.45	93	Mahrinasari MS	Perceived Price and Organic Food Consumption Behavior	
15.45-16.00	55	Rahmad Guntoro, Sulastrri Sulastrri, Marlina Widiyanti and Isnurhadi Isnurhadi.	Measuring Sustainable Competitive Advantage on Cooperative (Case Study: South Sumatera Cooperative)	
16.00-16.15	107	Suzana Che Saruji and Nadiah Abd Hamid	Tax Agents' Acceptance of the Digitalisation of Tax Administration in Malaysia	

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 3

Time	ID	Presenter	Title	Room
15.15-15.30	104	Galih Trias Farobi and Mohammad Hamsal	The Effect of Environmental Turbulence, Social Capital, and Organizational Resilience on Tourism SME Performance: Impact of Pandemic COVID-19	Room 3
15.30-15.45	70	Faustina Easter Koesvardani, Johnny Natu Prihanto and Kristianus Ade Sudiyono.	Dual Transformation in Print Media Case Study of Adiluhung Magazine	
15.45-16.00	34	Sri Lusiana and Budi Frensidy.	Analysis of The Decision To Buy or Lease Business Space at PT UMB	
16.00-16.15	73	Donn Rithalna Sandi, Yosef Susanto and Rismi Juliadi.	The Impact of Export Capabilities and Competitive Advantage on SME's International Performance	

PANEL PRESENTATION SCHEDULE

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 4

Time	ID	Presenter	Title	Room
15.15-15.30	79	Niken Kusumawardani	Corporate Governance On Share Price Performance of Big Cap Issuers During Covid-19 Pandemic	Room 4
15.30-15.45	52	Andrew Willis, Prio Utomo, and P.M. Winarno	Roadmap Development for Cloud Technology Implementation in Animation Industry (A Case Study)	
15.45-16.00	62	Bella Anastasya Achita Putri, Prio Utomo and Friska Natalia.	Development and Implementation of Electronic Document Management Systems Maturity Model in The Engineering Procurement Construction (EPC) Company	
16.00-16.15	61	Stanley Susanto, Prio Utomo and Kristianus Ade Sudiyono.	Analysis of Factors That Affecting the Acceptance of the Use of Digital Form Mobile Application at PT. ABC Using TAM Dan UTAUT Theoretical Model	

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 5

Time	ID	Presenter	Title	Room
15.15-15.30	66	Patricius Cahanar and Mohammad Hamsal.	Corporate Entrepreneurship, Digital Capabilities, Readiness to Change, Business Model Innovation, Firm Performance, Media Industry	Room 5
15.30-15.45	69	Taufik Salim, Yosef Budi Susanto and So Yohanes Jimmy	Digitalitation of Payroll System In PT XYZ to Improve Employee Performance	
15.45-16.00	71	Caecilia Fitriani, Florentina Kurniasari, and Noemi Silva	How A Bookstore Retailer Survives During Covid-19 Pandemic with Omni Channel Strategy (Gramedia Case Study)	
16.00-16.15	3	Sevenpri Candra, Geryan Junanta, and Jauharil Achsan Hardani	What Are Driving Factors Of Entrepreneurial Intention? : Perspective's From Start-Up Founder In Jakarta-Indonesia	

COMPILATION OF ABSTRACTS

ID	Title
2	Audit Fee, Human Resources, And Audit Quality Of Financial Statements Lindrianasari, Einde Evana, and Ayu Fatmasari
3	What Are Driving Factors Of Entrepreneurial Intention? : Perspective's From Start-Up Founder In Jakarta-Indonesia Sevenpri Candra, Geryan Junanta, and Jauharil Achsan Hardani
6	Fintech for Sustainable Performance in Financial and Banking Industry: Disruption or Collaboration Steph Subanidja, Mercurius Broto Legowo, and Fangky Antoneous Sorongan
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Audit Fee, Human Resources, and Audit Quality of Financial Statements

Lindrianasari

Accounting Department, the University of Lampung
lindrianasari@feb.unila.ac.id

Einde Evana

Accounting Department, the University of Lampung
eindeevana@yahoo.co.id

Ayu Fatmasari

Kementerian Keuangan Republik Indonesia
fatmasariayu@gmail.com

Abstract This study aims to provide empirical evidence about the impact of audit fees on the audited quality of financial statements that will ultimately have an impact on sanctions for auditors/public accounting firms. Human resources become a moderating variable to provide understanding of the importance of adequate human resources in completing audit tasks. The contribution to be made in this study is to initiate the issuance of new rules that limit the number of clients in each public accounting firms and auditor. The first prediction of this research is that the higher the audit fee, the lower the audit quality of financial statements. The second prediction is that the more human resources in public accounting firms, the stronger the positive relationship between audit fees and audit quality of financial statements. The research data used are all public accounting firms in Indonesia, the period 2016-2018 obtained from the Ministry of Finance of the Republic of Indonesia. The econometrics model used to test audit fees and human resources for the audited quality of financial statements is ordinary least square (regression). The final data used in the study were 979 public accounting firms in the 2016-2018 period. The findings of this study indicate that the higher audit fees received by public accounting firms and auditors tend to reduce the audit quality of financial statements. The high audit fee shows the high workload in audit work done by public accounting firms, and ultimately leads to time pressure in carrying out audit tasks. The results of this study also show that the negative effect caused by audit fee on the audit quality of financial statements decreases with the increasing number of qualified human resources working in public accounting firms.

Keywords: Audit fee, Human Resources, Sanction, Audit Quality.

What Are Driving Factors of Entrepreneurial Intention? Perspective's from Start-Up Founder In Jakarta-Indonesia

Sevenpri Candra

Management Department, Bina Nusantara University, Indonesia
seven@binus.ac.id

Geryan Junanta

Management Department, Bina Nusantara University, Indonesia
geryan.junanta@binus.ac.id

Jauharil Ahsan Hardani

Management Department, Bina Nusantara University, Indonesia
jauharil.hardani@binus.ac.id

Abstract The growth of startup have been risen significantly in Indonesia. There are positive impact on that risen, several startup became unicorns and above. But this growth not following by continues improvement on entrepreneurial knowledge. And also there are very limited studies that examined what

is happening in Indonesia. This study will contribute for entrepreneurial growth in Indonesia, especially giving to know what are the driving factors of entrepreneurial intentions from Indonesia? This research will be using snowball sampling and analysis by Sequential Equation Modeling with WarpPLS Software. Questionnaire will be distributed through social media platform. There are 217 respondents that collect through this study and majority are millennial's. Entrepreneurial Intentions are driving by entrepreneurial passion and creativity, but entrepreneurial self-efficacy are less in this study.

Keywords: Creativity, Entrepreneurial Passion, Entrepreneurial Self-Efficacy, Entrepreneurial Intention

Fintech for Sustainable Performance in Financial and Banking Industry: Disruption or Collaboration

Steph Subanidja

Postgraduate School, Perbanas Institute, Jakarta, Indonesia

steph@perbanas.id

Mercurius Broto Legowo

Faculty of Information Technology, Perbanas Institute, Jakarta, Indonesia

mercurius@perbanas.id

Fangky Antoneous Sorongan

Faculty of Economics and Business, Perbanas Institute, Jakarta, Indonesia

f.sorongan@perbanas.id

Abstract Nowadays, the rapid development of financial technology (FinTech) in the banking and financial industry raises discourse and is gaining attention among researchers and practitioners in finance and banking. Furthermore, in the last decade, sustainable performance discourses also to be attention in banking. These issues are considered and become a question, whether FinTech disrupts or supports the financial and banking industry. Based on this fact, this research provides empirical evidence whether FinTech disrupts, or with collaboration, it strengthens sustainable business performance. This study informs that FinTech as an intervening and moderating variable for sustainable business performance. Research survey using questionnaires and data collection with convenience sampling techniques carried out for this quantitative research method. Of the 150 respondents taken finally, 100 samples as valid data were processed using smartPLS software. The results show that FinTech has a potential role in mediating between business drivers and sustainable business performance, especially in collaboration with the financial and banking industry. Fintech supports sustainable performance, and as intervening and moderating the influence between business drivers and sustainable performance. The implications of this research can provide new paradigms and insights for researchers and practitioners who want to develop the concept of FinTech in mediating and collaborating for sustainable business performance in the financial and banking industry in more depth.

Keywords: FinTech mechanisms, business drivers, financial and banking industry, sustainable performance

R&D Intensity, Industrial Sensitivity, And Carbon Emissions Disclosure In Indonesia

Einde Evana

Accounting Department, The University of Lampung, Indonesia
eindeevana@yahoo.co.id

Lindrianasari

Accounting Department, The University of Lampung, Indonesia
lindrianasari@feb.unila.ac.id

Rona Majidah

Accounting Department, The University of Lampung, Indonesia
ronamajidak@gmail.com

Abstract This study aims to examine the effect of R&D intensity and industry type (sensitive or not) on carbon emissions disclosure (CED). To measure carbon emissions disclosure (CED) we use an index checklist developed by Choi et al. (2013) based on the Carbon Disclosure Project (CDP). R&D intensity is measured by dividing of research and development cost to the total assets. Industry type is measured using dummy variables, 2 for sensitive companies and 1 for companies that are not sensitive. The intensity of emission producing companies is classified using the Global Industry Classification Standard (GICS), such as industry: energy, transportation, materials, and utilities. The final data of this study were 264 company observations in the period 2015-2018 obtained from a database of companies listed on the Indonesia Stock Exchange. Test data using OLS (multiple regression). This study found that companies with lower R&D funds tend to disclose information on higher carbon emissions compared to companies with higher R&D funds. Another finding of this research is that companies that are sensitive to produce carbon pollution in their operations tend to disclose higher carbon emissions, vice versa. This result shows that sensitive companies try to fulfill their legitimacy to the public (stakeholders) is greater compared to companies that are not sensitive.

Keywords: *Carbon emissions disclosure, R&D intensity, type of industry, signaling theory, legitimacy.*

The Effect of Trust Seals, Information Disclosure, and Gender on Customers' Trust and Willingness to Disclose Personal Information on Small B2C E-Commerce Website

Andree Emmanuel Widjaja

Department of Information System, Universitas Pelita Harapan, Indonesia
andree.widjaja@uph.edu

Erik Paolo Capistrano

Department of Business of Administration, University of the Philippines, Philippines
escapistrano@up.edu.ph

Quang-An Ha

School of International Business and Marketing, University of Economics Ho Chi Minh City, Vietnam
anhq@ueh.edu.vn

Abstract Drawing from cue utilization and signaling theory, this study aims to examine the effect of trust seals, information disclosure, gender, and its interactions on customers' trust and willingness to disclose personal information in the context of small B2C E-commerce website. Small Medium Enterprises (SMEs) have taken advantage of e-commerce technologies by developing their own small B2C E-commerce websites. Unlike big and popular e-commerce websites, the small B2C e-commerce websites have faced some challenges such as gaining customers' trust and difficulties in requesting personal information that might be beneficial for enhancing their business. This study specifically addresses such challenges which SMEs might encounter. Our study is one of the first studies to focus on the interaction effects of trust seals, information disclosure, and gender on customers' trust and willingness to disclose personal information in small B2C E-commerce context. A full factorial 2X2 between-subject experimental design was conducted to test our research framework. There were 280 participants participated in this study. 1). The presence of trust seals in the small B2C e-commerce website has a strong positive impact on trust and willingness to disclose. 2). The presence of trust seals is only useful when online retailer requesting a high degree of information disclosure (much personal information requested in the website). 3). Under conditions of a high degree of information disclosure, the effect of trust seals on willingness to disclose is more significant in male than in female. 4). There is a positive relationship between trust and willingness to disclose. Trust seals can be used by online retailers to enhance their business. However, online retailers must also take consideration about the degree of information disclosure as well as gender when implementing trust seals on their website. This study contributes to the applicability of cue utilization and signaling theory as well as to the extant e-commerce literature. Meanwhile, this study can shed light on online retailers, particularly to better understand the effective trust seals implementation.

Keywords: Trust seals, information disclosure, gender, trust, willingness to disclose personal information.

Unprotected Insurance: A Case from Jiwasraya

Taofik Hidajat

Sekolah Tinggi Ilmu Ekonomi Bank BPD Jawa Tengah, Indonesia
inidotcom@yahoo.com

Abstract. This paper aims to highlight the un prudent governance of insurance companies and explores the causes of the bankruptcy of the Indonesian state-owned insurance company, *Jiwasraya*. It is a general discussion using the Indonesian regulatory regime, company financial reports, and investigative reports as the central reference point. This study's findings are un prudent corporate governance, unclear business models, and weak supervision are the causes of bankruptcy and default. The novelty of this research is that there are no studies that specifically highlight the *Jiwasraya* bankruptcy case that practices unethical practices, namely the Ponzi scheme, window dressing, and financial statement fraud.

Keywords: insurance, Ponzi, bankrupt, *Jiwasraya*

Inefficiency of Indonesian Food and Beverage Firms: Do Export, Import, Foreign-Ownership, and Location Matter?

Suyanto Suyanto

Faculty of Business and Economics, University of Surabaya, Indonesia
suyanto@staff.ubaya.ac.id

Yenny Sugiarti

Faculty of Business and Economics, University of Surabaya, Indonesia
yenny_s@staff.ubaya.ac.id

Olivia Tanaya

Faculty of Business and Economics, University of Surabaya, Indonesia
oliviatanaya@staff.ubaya.ac.id

Abstract Industry 4.0 requires a firm to be more efficient in production. A key measurement of firm's efficiency is technical efficiency. This study examines the technical inefficiency of Indonesian food and beverage firms in order to gain insight into the efficiency score of each firm and each group of firms. It also analyzes the impact of four pivotal determinants (export, import, foreign-ownership, and location) on technical inefficiency. The Coelli's one-step technical efficiency model is applied to calculate the inefficiency scores of a set of unique 1,874 firms for period 2008-2014. The novelty of this study is on the homogeneity of firms under study and the additional of trade variables in the model. The findings show that the average score of technical inefficiency of Indonesian food and beverage firms is 1.52 percent. The food firms are on average more inefficient than the beverage firms, whereas the domestic-owned firms have a higher inefficiency score than foreign-owned firms. It is also found that exported firms are less inefficient than non-exported firms. Similarly, the imported firms are less inefficient than the non-imported firms. Furthermore, the estimation results on the key factors contributing to the inefficiency of firms show that export, import, foreign ownership, and location are important factors in reducing the inefficiency score of firms, respectively.

Keywords: technical inefficiency, food and beverage firms, Indonesian manufacturing, export, foreign-ownership

Go-Jek Swipe Token Vs Shopee Games: The Effect of Difficulty On Gamified Loyalty Program Towards Behavioral Intention and User Attitude

Muhammad Gilang Aditya

Faculty of Economics and Business, Universitas Indonesia, Indonesia
m.gilang.aditya@gmail.com

Daniel Tumpal Hamonangan Aruan

Faculty of Economics and Business, Universitas Indonesia, Indonesia
dtumpal@ui.ac.id

Abstract Gamification is a method where game elements are used in a non-video game context. Go-jek and Shopee are two examples of m-commerces that applied gamification on their loyalty program. These loyalty programs are known as GoPoints (Go-jek) and Koin Shopee (Shopee), while their gamification feature is known as Go-jek Swipe Token and Shopee Games. The aim of this research is to find out the effect that gamification had towards both attitudes towards customer loyalty program and behavioral intention on m-commerce users by using the technology acceptance model approach. The methodology used is descriptive research by using two-hundreds samples that are divided into two different groups of Go-Jek and Shopee based on gamification design and difficulty. The result shows that difference in design and difficulty have significant effect on the result of gamification, in simple design gamification have a significant effect towards behavioral intention. On the contrary, gamification with more complicated design gamification has significant effect on perceived usefulness. Lastly, though gamification has a positive significant effect on user attitude towards loyalty program, it does not have a significant effect on behavioral intention. Design on gamification has an effect on gamification result, user attitude cannot be used to determine the success of gamification.

Keywords: Consumer Attitude, Consumer Behaviour, Gamification, Loyalty Program, M-commerce

Googling Gold in Indonesia

Olivia Tanaya

Faculty of Business and Economics, University of Surabaya, Indonesia
oliviatanaya@staff.ubaya.ac.id

Suyanto

Faculty of Business and Economics, University of Surabaya, Indonesia
suyanto@staff.ubaya.ac.id

Abstract In this modern world, collecting information becomes easier and quicker. Google Search dominates the market worldwide as an important source of information. With the number of people use it, many researchers try to utilize it as a tool to observe the behavior of population. Previous researches mainly focus on the stock market, while the researches in the commodity market are still rare. This research applies an autoregressive model and Granger causality to explore the relationship between investor attention (captured by Google Trend) and gold. Indonesia has the largest gold mine in the world and there is a growing trend from people to invest in gold especially through digital platforms. The number of people use Google Search to collect information in Indonesia will support the exploration of investor attention. The result shows that when there is a positive return in gold, it will decrease search queries. In return, the negative return will increase search queries. This result shows how people treat gain and loss differently. In addition, google trend can be used as an instrument to forecast gold return.

Keywords: google trend, google search, investor attention, gold, Indonesia

The Mediating Role of Affective Experience to The Effect of Online Retail Ethic on Repurchase Intention: Indonesian Y and Z Generation Perspective

Yuniarti Fihartini

Economic and Business Faculty, Lampung University,
and Doctoral Program in Management, Padjadjaran University, Indonesia
yuniarti.fihartini@feb.unila.ac.id

R. Arief Helmi

Economic and Business Faculty, Padjadjaran University, Indonesia
arief.helmi@unpad.ac.id

Meydia Hassan

Economic and Business Faculty, Padjadjaran University, Indonesia
meydia.hasan@unpad.ac.id

Yevis Marty Oesman

Economic and Business Faculty, Padjadjaran University, Indonesia
yevis.marty@unpad.ac.id

Abstract This study is to investigate the effect of consumers' perception of online retail ethic on affective experience and repurchase intention in particular for Y and Z Generation. Ethical violations are more likely to occur in online transactions compared to face-to-face transactions, the uncertainties of online transaction handling have been triggering negative perception regarding online retail ethic and negative experience of customer, those are identified as the major problems causing consumers' hesitance toward taking decision for shopping online. The mediating role of affective experience in the effect of online retail ethic on repurchase intention in online shopping as our originality of this study. An online survey conducted toward customer who are aged between 17–40 and have experience in purchasing product online in Indonesia. Structural Equation Model was used to test the conceptual model of the study. The results show that consumer perception of online retail ethic affects affective experience and repurchase intention, and in turn, affective experience affects repurchase intention. Thus, the affective experience partially mediates the effect of consumers' perception regarding online retail ethic and repurchase intention. The ethical adopted by online retail companies is very important, if online retailing can act ethically as it should then it will produce positive consumer affective experiences, and repurchase intention is a behavioral response created by the positive affective experience of consumers on online shopping.

Keywords: Retail Ethic Perception, Affective Experience, Repurchase Intention

The Variables Affecting the Volatility of E-Money in Indonesia and Thailand

Hasdi Aimon

Faculty of Economic, Universitas Negeri Padang, Indonesia
s3dkpl@gmail.com

Sri Ulfa Sentosa

Faculty of Economic, Universitas Negeri Padang, Indonesia
sriulfasentosa66@gmail.com

Moh. Ridha Mahatir

Faculty of Economic, Universitas Negeri Padang, Indonesia
r.mahatir26@gmail.com

Abstract The study examines variables that affect the volatility of E-money in the short and long term in Indonesia and Thailand. E-money is a type of electronic or digital payment that replaces cash payments. The study used the determinants of economic growth, deposit rate, inflation, and real effective exchange rate. Quarterly data over the period 2011Q1-2019Q4 was analyzed using cointegration and the error correction model. The study found that economic growth affects the level of E-money in Indonesia and Thailand in the long term whereas in the short term, the deposit rate and real effective exchange rate affect Indonesia. Meanwhile, economic growth affects Thailand. Based on the comparison of research results, Indonesia is the best result. Based on the results of this study the government or central bank of Indonesia is advised to take policies that can affect E-money by controlling economic growth, deposit rate, and real effective exchange rate. The government or central bank of Thailand is advised to take policies that can affect E-money by controlling economic growth.

Keywords: E-money, Cointegration, Error Correction Model

Analysis of Business Strategy with *Canvas Model Business* (BMC) Approach

Erlina

Faculty of Economics And Business, Lampung University, Indonesia
erlina.feb62@gmail.com

Toto Gunarto

Faculty of Economics And Business, Lampung University, Indonesia
toto.gunarto@yahoo.co.id

Faila Sofa

Faculty of Economics And Business, Lampung University, Indonesia
faila.shofa@feb.unila.ac.id

Abstract The increasing competition in the bakery business has made Holland Bakery to be able to maintain its achievements with a business strategy. So a business model is needed as a form of strategy that can be carried out by analysts using the Business Model Canvas, where each building block is also analyzed by the IFE & EFE Matrix, IE Matrix, SWOT Matrix and Blue Ocean Strategy combined with the Business Model Canvas. The results of the IFE matrix analysis resulted in a total score of 2.76, and EFE produced a score of 2.59. The results of the IE Holland Bakery Lampung matrix analysis are in quadrant V, indicating that Holland Bakery Company is currently in a strategic position to maintain

and maintain (Hold and Maintain). The appropriate alternative strategy used in this quadrant is the market penetration strategy that Holland Bakery can do by increasing marketing through media strategies in the online or paper and product development form of adding market segments and increasing the variety of Holland Bakery products. Holland Bakery's alternative strategy is to maintain customer loyalty and improve product quality, attract new consumers and retain old consumers, open cooperation with business partners (banks, suppliers, government and store partners) to increase and develop branches in Bandar Lampung, Maximize the use of information media, Internet and social media in creating good relationships with customers, Creating member cards, Providing rewards to the best employees, to maintain employee loyalty in order to create improved service quality and the threat of consumers moving to another bakery, Improve supporting facilities (waiting room, air conditioning, computerized payments and others) and tbsp to attract many new customers.

Keywords: Business Strategy, Business Model Canvas, IFE Matrix, EFE Matrix, IE Matrix, SWOT Matrix, Blue Ocean Strategy, Holland Bakery Lampung

Cashless Banking and Financial Performance of Bank Rakyat Indonesia

Nyi Ayu Helfasari

Economics and Business The University of Lampung, Indonesia
helfasari@gmail.com

Rindu Rika Gamayuni

Economics and Business The University of Lampung, Indonesia
rindu.gamayuni@yahoo.com

Usep Syaipudin

Economics and Business The University of Lampung, Indonesia
usepsyaipudin@gmail.com

Abstract This study aims to examine the effect of non-monetary (cashless) transactions, i.e. debit / ATM cards, credit cards, bilyet transfers and bank checks, electronic money and mobile banking transactions on financial performance. The study focused on Bank Rakyat Indonesia using quarterly data for the 2012-2018 period, so that the number of observations was 28. Whereas the comparative model used data 10 quarters before August 2014 and 10 quarters after August 2014. Data were analyzed using multiple linear regression analysis and a paired sample t-test comparison test. This study shows empirical evidence that of the five independent variables that are types of cashless transactions, namely debit / ATM cards, credit cards, checks and bilyet transfers, electronic money and mobile banking, only the variables bilyet and bank checks which has no effect on profitability. While those who have the most influence on the profitability of the dependent variable at PT. Bank Rakyat Indonesia, Tbk is an electronic money transaction. This study also showed that there were differences between the financial performance variables measured using the return on equity before the return on equity after the Non-Cash National Movement launched by Bank Indonesia on August 14, 2014. Whereas for the Loan to Deposit Ratio variable there is no difference, in other words the hypothesis which states that there is a difference in liquidity before and after the Non-Cash National Movement is not supported.

Keywords: Cashless Banking, Financial Performance, ROE, LDR

Life Cycle Theory of Dividend: A Review Literature

Sri Hasnawati

Faculty of Economics and Business, University of Lampung, Indonesia

sri.hasna2015@gmail.com

Abstract This study intends to conduct the relationship between dividend policy and life cycle theory. Life cycle theory states that dividend payments should be made in accordance with the company's life cycle. However, economic conditions and the company's fundamental financial factors remain a consideration in dividend payments. As a result, the dividend policy can provide added value to the company.

Keywords: Dividend, Life cycle theory

The Implementation of Delone and Mclean 's Model To Increase Company's Satisfaction And Profit

Imanuriea Annisa Putri

Faculty of Economics and Business, University of Lampung, Indonesia

rieannisa@gmail.com

Fajar Gustiawaty Dewi

Faculty of Economics and Business, University of Lampung, Indonesia

fajargd@yahoo.com

Fitra Dharma

Faculty of Economics and Business, University of Lampung, Indonesia

fitradharma@gmail.com

Abstract The aim of this study is to empirically test the effect of information quality and system quality on the successful implementation of banking information systems to increase company satisfaction and profit in PT Bank Mandiri (Persero) Tbk. This study uses online survey methods. By using SmartPLS software, the results of hypothesis testing show that information quality has a positive effect on user satisfaction, system quality has a positive effect on user satisfaction, and user satisfaction has a positive effect on net benefit.

Keywords: Information systems, DeLone and McLean's Model, Information Quality, System Quality.

The Allegation of Working from Home in Influencing Consumer Purchasing Decisions Through E-Commerce

Dorothy Rouly Haratua Pandjaitan

Faculty of Economics and Business, University of Lampung, Indonesia

dorothy.rouly81@gmail.com

Abstract The purpose of this research was conducted to determine the effect of Work From Home on purchasing decisions via e-commerce during lockdown to reduce the chain of the corona virus. The number of positive patients infected with the Corona Virus in Indonesia, amounting to 1,790 people as of April 1st, 2020, underlies several freight forwarding companies to take anticipatory steps to minimize the spread of the virus while continuing to carry out operational activities. Although online trading activities are considered to be the best solution that can be done to reduce consumer concerns and also prevent the risk of human-to-human transmission, of course there are special regulations and preventive measures imposed by freight companies in pandemic conditions like this.

Keywords: Purchasing Decision, Corona Virus, E-Commerce, Work From Home.

Are Innovative Co-operatives More Financially Sustainable; Evidence from Primary Agricultural Credit Societies in Kerala, India.

Devi Sekhar R

Research Scholar, Department of Commerce and Management, Amrita Vishwa Vidyapeetham (Deemed to be University), Kochi, India.

rdevisekhar@gmail.com

Sony Vijayan

Associate Professor, Department of Commerce and Management, Amrita Vishwa Vidyapeetham (Deemed to be University), Kochi, India.

sonyvineeth@gmail.com

Abstract In India, the credit cooperatives, especially Primary Agricultural Credit Societies (PACS) play a major role in bringing rural and low-income population to the formal banking system. Attaining financial sustainability is one of the major challenges faced by credit cooperatives because among 95,238 PACS in the country, only 68% are viable. Kerala is a state with more than 60% of its total population as members in PACS and possess a relatively better cooperative credit system in comparison to other states. The cooperative movement in India is more than 100 years old and during this period the economy has undergone drastic changes. In this context, this paper intends to find out whether the innovative cooperatives are more financially sustainable. The empirical analysis shows that only 10% of the cooperatives are financially sustainable among the selected sample. From the cases discussed, it is observed that the cooperatives which collaborate innovation with their social objectives are more sustainable. The cooperative movement is still relevant to the Indian economy which has not yet addressed the issues like high income disparity, less development in rural areas, majority of population engaged in agriculture, higher rate of unemployment, lack of adequate credit to farmers and resulting farmer suicides. The cooperative model can also help the huge young unemployment population to set up self-employment units. In 1999, Morduch has called for a 'second major wave of innovation' in microfinance institutions by encouraging more experimentation and proper evaluation. Similarly, the cooperative movement in India also need a transformation through innovation.

Keywords: Financial Sustainability, Innovation, Primary Agricultural Credit Cooperatives

Implementation of Short-Term Forecasting Models in The Natural Gas Industry Financial Data

Rialdi Azhar

Faculty of Economic and Bisnis, Universitas Lampung, Indonesia
rialdi.azhar@feb.unila.ac.id

Sari Indah Oktanti Sembiring

Faculty of Economic and Bisnis, Universitas Lampung, Indonesia
sariindahoktanti@yahoo.co.id

Muslimin

Faculty of Economic and Bisnis, Universitas Lampung, Indonesia
muslimin@yahoo.com

Fajrin Satria Dwi Kesumah

Faculty of Economic and Bisnis, Universitas Lampung, Indonesia
fajrinsatriagepare@gmail.com

Abstract Financial data especially the natural gas industry that will be projected must have high accuracy. These data are time-series data and contain heteroscedasticity so that they require forecasting models with low error rates. The data used in the study are daily financial data from natural gas from 2014 to 2019. Short-term forecasting model (GARCH) which has the advantage of modeling data with heteroscedasticity. AR1, GARCH 1.1 short-term forecasting model is stated as a model that has the advantage of modeling data with a high degree of accuracy. The forecasting model can be used by various parties in finding the accuracy of information to come so that planning decisions have been prepared and prepared.

Keywords: Forecasting, GARCH, Natural Gas.

Level of Education and Tax Compliance Fulfillment: Evidence From Duduk Sampeyan, Gresik, East Java Indonesia

Maria Tambunan

Faculty of Administrative Science, Universitas Indonesia, Indonesia
maria.tambunan@ui.ac.id

Indriani

Faculty of Administrative Science, Universitas Indonesia, Indonesia
indri4mf@gmail.com

Abstract This study aims to analyze the implementation of tax compliance performed by the village apparatus in Duduk Sampeyan District, East Java, Indonesia for transactions relating to the use of village funds and the challenges faced to fulfil those obligations. This study uses a qualitative approach comprising data collected via the survey method, with open questions and in-depth interviews. The results show that the sole cause of the low compliance of village treasurers was the low level of education of most village officials, which correlated with the low understanding of tax knowledge. In addition, the village officials had worked to the same steady pattern over a long period of time. The existence of new obligations in the form of tax administration, which is not a simple matter, is a challenge and has become other additional responsibility for the villages' apparatus. The low level of compliance is not borne out of a desire to deliberately avoid paying taxes. In addition, the assistance process, which was designed to increase taxation knowledge in order to be able to carry out tax

obligations as stipulated in the applicable taxation provisions is also not a simple task. This is due to the need for adequate facilities and infrastructure, sufficient resources, and continuous follow-up.

Keywords: compliance, tax administration, tax procedures, tax knowledge

Experimental Study on Design Layout of Online Store for Lampung Products in Indonesia

Aida sari

Faculty Economic and Business, Lampung University, Indonesia

aida.sari@feb.unila.ac.id

Dwi Asri Siti Ambarwati

Faculty Economic and Business, Lampung University, Indonesia

dwi.asri@feb.unila.ac.id

Mudji Rachmat Ramelan

Faculty Economic and Business, Lampung University, Indonesia

muji@feb.unila.ac.id

Nuzul Inas Nabila

Faculty Economic and Business, Lampung University, Indonesia

nuzul.inas@feb.unila.ac.id

Abstract The aim of this study is to examine consumer perceptions that make consumers stay longer and feel comfortable for durations of browsing on a web store as a result of the better layout on an online store, whereas the layout will be parts of interaction with visiting consumers. This study conducts three types of layout through experimental studies. It also examines the effects of differences in the layout on the perceived usefulness of consumers, perceived convenience by consumers, and entertainment and time spent by consumers on the online store by using products derived from the productions of several MSMEs in Lampung. The findings show that the benefits perceived by consumers towards making purchases will be better if the design used is the tree layout; the perceived ease of use for consumers will be better if the website uses the pipeline layout, and as for the visitor entertainment while visiting the website the guiding pathway layout provides a better perception compare the other two design.

Keywords: online shop, layout, tree layout, pipeline layout, guiding pathway layout

Purchase Intention on Embroidery Business: Why Perceived Packaging Doesn't Matter?

Ratni Prima Lita

Economics, Universitas Andalas, Indonesia
ratniprimalita@eb.unand.ac.id

Meuthia Meuthia

Economics, Universitas Andalas, Indonesia
meuthia@eb.unand.ac.id

Devi Yulia Rahmi

Economics, Universitas Andalas, Indonesia
deviyuliarahmi@eb.unand.ac.id

Debi Syhntia Dewi

Economics, Universitas Andalas, Indonesia
debishintyadewi@yahoo.co.id

Abstract The research aimed to analyze the effect of perceived packaging on purchase intention, the effect of brand image on purchase intention, and the effect of WOM on purchase intention and brand image at Enni Design, an embroidery business in West Sumatera Indonesia. The research objects were those who had or had not made a transaction but were familiar with or recognized Enni Design. Enni Design expects an elevated sales value. However, based on our preliminary survey in 2019 we found that people had a low interest in buying both hand-made and machine embroidery handicrafts. The study provides a comprehensive understanding purchase intention on embroidery business and why perceived packaging doesn't matter.: A quantitative approach and convenience sampling method were used. Meanwhile, the data analysis used a structural equation model. Our findings inclined that there was a positive and significant effect of brand image on purchase intention. Also, there was a positive and significant relationship between WOM and brand image and purchase intention. However, perceived packaging was proven to insignificantly affect purchase intention. Therefore, we suggest that Enni Design should give more concerns to and optimize its brand image, perceived packaging, and WOM to elevate consumers' or potential consumers' purchase intention.

Keywords: perceived packaging, brand image, WOM, purchase intention

Analysis of The Decision To Buy or Lease Business Space at PT UMB

Sri Lusiana

Faculty of Economics and Business, University of Indonesia, Indonesia
srilusiana@hotmail.com

Budi Frensidy

Graduate School of Business, Atma Jaya Catholic University of Indonesia, Indonesia
frensidy@gmail.com

Abstract The franchise business of minimarket is growing very rapidly in Indonesia. This business requires business stores to place merchandise. Generally, business stores for the minimarket use a shop or kiosk. The shop or kiosk needed can be obtained in several ways. Three of them are buying, renting, and buying with loan. The purpose of this study is to apply the NPV (Net Present Value) and APV (Adjusted Present Value) analysis to choose the business store for

a minimarket franchise outlet. NPV and APV analysis are used to obtain the most favorable choice for business store of a minimarket. Based on the results of the analysis carried out on the data and assumptions obtained, it can be concluded that there is no choice between renting and buying with loan that is always superior to all conditions in providing business space. Many factors influence every decision, including the percentage of rental prices compared to the value of land and buildings, the growth of land price, and the amount of discount rates or the returns expected by the company.

Keywords: NPV analysis, APV analysis, discount rate

Who Creates Emotional Exhaustion to Salespersons? Is It, Supervisors, or Customers?

Rakhy Kakkatt Soman

Dept. of Commerce and Management, Amrita School of Arts and Sciences,
Amrita Vishwa Vidyapeetham, Kochi, India
rakhyks@gmail.com

Dr. Sony Vijayan

Dept. of Commerce and Management, Amrita School of Arts and Sciences,
Amrita Vishwa Vidyapeetham, Kochi, India
sonyvineeth@gmail.com

Abstract The motive of this study is to explore the effect of abusive supervision and customer incivility on retail textile shops salespersons' emotional exhaustion in Indian retail work settings. Multiple interpersonal stressors on salespersons negatively influence the emotional well-being and job performance. Indian retail market is one of the major employment providers, especially in customer services. In frontline service, more than physical or mental efforts, emotional management has priority to maintain service quality. Service position requires internal and external social interactions, and negative social interaction may further move to emotional exhaustion. This study analyses the effect of abusive supervision and customer incivility on salespersons' emotional exhaustion in the Indian context. The extent of research in different cultural perspective improve the global relevance of the subject. Data were randomly collected from south Indian state Kerala, and after that, multiple regression analyses have done to test the dataset. This study established high-level abusive supervision and low-level customer incivility, and abusive supervision is the primary cause of salespersons' emotional exhaustion in the Indian retail textile sector. This study helps retail management to foster their service quality and helps to understand the source of emotional exhaustion of salespersons' so retail textile shops can control their internal social stressors through several techniques such as zero-tolerance policy, training programs, and improved leadership practices for supervisors.

Keywords: *Emotional exhaustion, abusive supervision, customer incivility, salespersons, retail textile shops*

Antecedent of Organizational Citizenship Behavior: Positive and Negative Affectivity

Keumala Hayati

Faculty of Economics and Business, Universitas Lampung, Indonesia

keumala.hayati@feb.unila.ac.id

Abstract This set of tests sought to examine the influence of affectivity on OCB. The use of Affective Event Theory could have definitively influenced the results of this study. There have been limited studies on the impact of positive and negative affectivity on OCB simultaneously. Overall, the study of the effect of negative affectivity on OCB is inconclusive. The novelty of this study is the finding of the effect of negative affectivity on OCB. This study identifies the area of Sharia Banks as an area requiring further investigation. The sample is 115 employees from four Sharia banks in Lampung. The findings show that positive affectivity influence OCB positively. But also, negative affectivity influence OCB negatively. This study suggests that employees who experience positive feelings will behave in sportsmanship, altruism, politeness, awareness, and civic virtue. In contrast, employees with negative feelings tend to impact behavior negatively.

Keywords: Organizational Citizenship Behavior, Positive Affectivity, Negative Affectivity, Sharia Banks

TTI E-Commerce Motivating Farmers to Perform Best Services

Iwan SetiajeAnugerah

Indonesian Center for Agricultural Socioeconomic and Policy Studies, Indonesia

iwansetiaje@yahoo.com

Sri Wahyuni

Indonesian Center for Agricultural Socioeconomic and Policy Studies, Indonesia

maloleyayuk@yahoo.com

Abstract E-Commerce implemented in *Toko Tani Indonesia (TTI)* to help marketing products of TTI which increase in number and locations. To know the utilization of E-Commerce, a preliminary study was done during 2018 completed by desk study in 2019. Data collected through interviews with Food Security Agency, *Bumi Pangan Digdaya Agro*, TTI and LUPM. Results: 1) E-Commerce provided benefits, especially social benefits “trust” that motivate farmers to perform their best in services to TTI. 2) The best services proven by results that the number of TTI and LUPM who utilize the rice transaction through E-Com increased followed by the volume of transactions compared to preliminary results. However, the number of TTI and LUPM which actively doing transactions through TTI E-Commerce only 27% from 10 provinces out of 32 provinces. In conclusion, the utilization of TTI E-Commerce should be expanded in other areas through effective socialization in synergy with an in-depth study on the potential of the targeted areas to get the maximum achievement. This strategy is urgent for agriculture development, especially during the new era.

Keyword: E-Commerce, social benefit, farmer, transaction ,Marketing

Corporate Governance Mechanisms and Real Earnings Management: Evidence from Indonesia

Maria Goreti Kentris Indarti

Faculty of Economics and Business, Universitas Stikubank Semarang, Indonesia
kentris@edu.unisbank.ac.id

Faisal Faisal

Faculty of Economics and Business, Universitas Diponegoro, Indonesia
fe_faisal@yahoo.co.id

Etna Nur Afri Yuyetta

Faculty of Economics and Business, Universitas Diponegoro, Indonesia
etna.yuyetta@gmail.com

Jacobus Widiatmoko

Faculty of Economics and Business, Universitas Stikubank Semarang, Indonesia
jwidiatmoko@edu.unisbank.ac.id

Abstract This paper discusses how the corporate governance mechanism which consists of share ownership structure and board characteristics determines the opportunistic actions of management in the form of earnings management practices with real activities manipulation. This study provides benefits to the development of literature by examining the effect of corporate governance mechanisms on real earnings management practices in the manufacturing sector listed on the Indonesia Stock Exchange (IDX) 2016-2018. Using purposive sampling method, 224 data were obtained. Related to the features of the board, this study proves that the existence of an independent commissioner is able to reduce the level of real earnings management. Instead, the existence of an audit committee cannot reduce the opportunistic behavior of management. This finding proves the need to strengthen the mechanism of corporate governance through the board features specifically the existence of independent commissioners. Regarding the ownership structure, this study was unable to prove the role of share ownership by institutions and management in suppressing real earnings management practices.

Keywords: Corporate governance mechanism, real earnings management, Indonesia Stock Exchange

Determinant of In-App Mobile Game Purchase Intention: An Empirical Study of Indonesian Mobile Gamer

Benediktus Andjar Tito Atmoko

Master of Management, Universitas Atma Jaya Yogyakarta, Indonesia
andjar.atmoko@gmail.com

Jeanne Ellyawati

Master of Management, Universitas Atma Jaya Yogyakarta, Indonesia
j.ellyawati@uajy.ac.id

Abstract The use of mobile phones in Indonesia is increasingly growing. As mobile device users increased, the use of mobile games is also growing rapidly. Games have become an interesting business and even in a pandemic COVID-19 situation like today, most businesses are collapse, but mobile games still become promising market segments. Although the market in Indonesia is wide open, studies on in-app mobile games are still very limited. Unlike previous studies, this study tries to examine the research object for non-paying players to target the young gamers market. This study aims to examine factors that determine the purchase intention of in-app mobile games in Indonesia. Several 264 mobile

gamers were recruited as respondents. Data were collected using a cross-sectional survey with a structured questionnaire. SmartPLS was used to verify the research hypotheses. Based on the study result, reward (REW) affects the good price (PRI), and affect in-app purchase intention (IAP). Playfulness (PLA), access flexibility (ACC), connectedness, and reward did not affect IAP. This shows that gamer only intends to buy if the price is good, and this is supported by the availability of reward. Therefore, companies still have to work hard to explore more deeply the variables studied why these variables do not support purchase intentions

Keywords: in-app mobile game, emotional value, quality value, social value, purchase intention

An Analysis of Development Media in Learning Practices in Financial Statements of Hospitality Entities Through the Spreadsheet

Ni Luh Gede Erni Sulindawati

Economics and Accounting Department, Universitas Pendidikan Ganesha, Singaraja, Indonesia

erni.sulindawati@undiksha.ac.id

Abstract This article is motivated by the discovery of the fact that students do not yet have sufficient competence in the practice of making financial statements of hospitality entities. One way to help facilitate student understanding needs to be developed as appropriate learning media. Media that can be developed in the practice of making financial statements of hospitality entities is a spreadsheet application. With this application it will be clearly illustrated the steps in making financial reports that facilitate student understanding. This research method uses the development method at the stage of media development with qualitative analysis combined with the validity and reliability test of learning media developed with quantitative analysis. Data was collected through literature review, interviews, questionnaires for students who programed hospitality accounting courses, and with learning media assessment sheets from judges. From the results of the validity and reliability test, it is known that the learning media developed are valid and reliability. The next step for the developed media needs to be tested and implemented in the learning process.

Keywords: Learning Media, Financial Statements, Accounting, Hotel Entities, Spreadsheet

The Effect of Psychological Well-being and Subjective Well-being on Grade Point Average with Self-compassion as variable moderating

Yuningsih

Management Department, Faculty of Business and Economics, Universitas Lampung

yuningsih.1961@feb.unila.ac.id

Abstract. Psychological well-being focuses on eudaimonic well-being, while Subjective well-being focuses on the way individuals evaluate their lives by involving evaluations on two components, namely cognitive and affective. Self-compassion is the ability of individuals to pay attention and care for themselves when experiencing challenges, problems, and difficulties in life and is able to see it as a part of human life experiences, one of the factors that can affect GPA is psychological well-being, subjective well-being and self-compassion. The purpose of this study is to determine the effect of Psychological Well-being and Subjective Well-being on Grade Point Average collages student with Self-compassion as variable moderating. The results show that there are positive and significant effects between Psychological well-being, Subjective well-being and Self-compassion variable is a quasi-moderating. This illustrates that Psychological well-being and Subjective well-being can increase GPA collages student, and self-compassion can support Psychological well-being and Subjective well-being to increase a GPA collages student

Keywords: Psychological Well-being, Subjective Well-being, Self-compassion, Grade Point Average collages student

The antecedents of Local Government Financial Report Quality

Mega Metalia

Faculty of Economic and Business, Universitas Lampung & Universitas Padjadjaran

mega.metalia@feb.unila.ac.id

Srihadi Winarningsih

Faculty of Economic and Business, Universitas Padjadjaran, Indonesia

srihadi.winarningsih@unpad.ac.id

Harry Suharman

Faculty of Economic and Business, Universitas Padjadjaran, Indonesia

harry.suharman@fe.unpad.ac.id

Hamzah Ritchi

Faculty of Economic and Business, Universitas Padjadjaran, Indonesia

hamzahritchi@gmail.com

Sari Indah Oktanti Sembiring

Faculty of Economic and Business, Universitas Lampung, Indonesia

sari.indah@feb.unila.ac.id

Abstract This study aims to examine how human resource competencies, mastery of information technology, organizational commitment and the application of internal control affect the quality of financial reports of local governments. This research was conducted at the Regional Government in Sumatra, Banten, DKI Jakarta and West Java. Total observations of 199 local governments. The analysis technique used in this research is Structural Equation Model-SEM based on Linear Structural Relationship-LISREL. The results showed that with a significance level of 5% human resource competency, mastery of information technology, organizational commitment and the application of

internal control have a significant and positive effect on the quality of financial statements.

Keywords: Human Resource Competency, Mastery of Information Technology, Organizational Commitment, Application Of Internal Control, Financial Statement Quality

The Covid-19 Pandemic and Telemedicine Adoption: Challenges And Opportunities

Mohammad Hamsal

Binus Business School Doctor of Research in Management, Bina Nusantara University, Indonesia
mhamsal@binus.edu

Mohammad Ichsan

Binus Business School Undergraduate Program, Bina Nusantara University, Indonesia
d3919@binus.ac.id

Abstract The adoption of telemedicine services globally is becoming more intensive during the COVID-19 pandemic. Such phenomenon exists also in Indonesia but with less magnitude as it is adopted mostly due to enforcement from the government's appeal for social distancing. Apart from the importance of telemedicines in Indonesia, the challenges of its adoption are inevitable such as regulation and infrastructure readiness. This paper explores some challenges and opportunities of telemedicine adoption in Indonesia during the pandemic. The data from 60 hospitals are collected through e-questionnaire and further descriptive analysis is done using statistical tools. The study found that around half of the respondents have adopted the telemedicine where most of them are located in highly populated island and the rest have put short, medium and long term plan to apply it. The hospitals are in favour to keep on extending the adoption of telemedicine despite the challenges in applying it much wider geographical location.

Keywords: COVID-19, disruptive innovation, health technologies, pandemic, social distancing, telehealth, telemedicine

Determinants of Fintech Market Aggregator User Satisfaction Using UTAUT Approach

Theodora Regina

Technology Management Department, Universitas Multimedia Nusantara, Indonesia
iamtheodoraregina@gmail.com

Florentina Kurniasari

Technology Management Department, Universitas Multimedia Nusantara, Indonesia
florentina@umn.ac.id

Prio Utomo

Technology Management Department, Universitas Multimedia Nusantara, Indonesia
prio.utomo@umn.ac.id

Abstract The growth of financial technology (fintech) had supported the financial inclusion and literacy in Indonesia. Fintech Market Aggregator (FMA) as one form of fintech, gather information, and compare financial product offers from various banks or non-bank institution (credit card, insurance, loan, and other financial product) and help the customer to decide which product that fit their needs based on the benefits, facilities, and fee offered. Indonesia had low bank and non-bank users and hope that FMA could increase

the bank and non-bank users. This research aims to analyze the determinant factors of fintech market aggregator user satisfaction using the UTAUT approach that still limited to be found and enriched by the trust variable. The study used an online questionnaire and able to get responses from ninety (90) FMA users. All collected data has been analyzed using the SEM method and SMART PLS application. The data result showed that performance expectancy (PE), effort expectancy (EE), and social influence (SI) had a positive impact on the use of fintech market aggregator services. Also, the use of fintech market aggregator service (UF) had a positive effect on user satisfaction (US). Meanwhile, facilitating conditions (FC) and trust (TR) had no significant impact on the use of fintech market aggregator services. The usage of the UTAUT model on this research could explain that all the variables had a 71.6 percent influence on to use of fintech market aggregator. And the use of fintech market aggregator services influenced user satisfaction of 45.4 percent.

Keywords: fintech market aggregator, UTAUT, user satisfaction, SEM, fintech

The Economics and Spatial Analysis on How The Cash Transfer Ease the Poverty Condition?

Ukhti Ciptawaty

Economics and Business Faculty, Universitas Lampung, Indonesia
ciptawaty@feb.unila.ac.id

Mochammad Firman Ghazali

Technique Faculty, Universitas Lampung, Indonesia
firman.ghazali@eng.unila.ac.id

Resha Moniyana Putri

Economics and Business Faculty, Universitas Lampung, Indonesia
reshaatina@gmail.com

Asih Murwiati

Economics and Business Faculty, Universitas Lampung, Indonesia
asih.murwiati@feb.unila.ac.id

Abstract This research investigates the community's poverty conditions before and after Cash transfer at the socioeconomic level of the people belonging to the community groups below the poverty line, located in Bandar Lampung City. The socio-economic level describes the total household expenditure in the area of cash transfer implementation. Both are used to measure the level of consumption of people living in areas where cash transfer is. The data was obtained from the primary research and then processed statistically and analyzed by a "Kmeans clustered" method in geographic information systems, to know the location of the recipient of cash transfer as the people below the poverty line. These methods are offering integration between the economics analysis with the spatial analysis. The results obtained from this study are expected to explain the effect of the implementation of cash transfer in the form of its contribution to the improvement of the social status of the community, its relation to the economics, and spatially for the poverty condition in those areas. As statistically, it can be stated that the purpose of the cash transfer in improving the standard of living of beneficiary families through access to services education, health, and social welfare is achieved. It also increased family satisfaction and received a significant positive impact on the UCT program. Besides that, the "KMeans clustered" show several groups divided along with the study areas, which described the variation of living in an urban area.

Keywords: poverty, consumption, kmeans clustered, paired test, CTP

Increasing Competitiveness of Micro, Small, And Medium Enterprises Through the Application of Green Marketing Mix to Support for Tourism Sector

Erni Yuningsih

Faculty of Economics, Djuanda University, Indonesia
erni.yuningsih@unida.ac.id

Rachmat Gunawan

Faculty of Economic, Djuanda University, Indonesia
gracious.gunawan@unida.ac.id

Endang Silaningsih

Faculty of Economic, University Juanda, Indonesia
endang.silaningsih@unida.ac.id

Abstract The green concept refers to the satisfaction of the marketing mix, needs, wants, and desires of the customer about the maintenance and environmental preservation. This creates an opportunity for SMEs to apply a green marketing mix to increase sales and product competitiveness. Developing a green marketing mix concept deals with challenges for marketers with creative use of the green marketing mix. This study aims to determine 1) the application of the green marketing mix to SMEs 2) to study and analyze the effect of the green marketing mix both simultaneously and partially in increasing competitiveness. The application of the Green Marketing Mix to business actors in the City of Bogor is still limited, it has not touched SMEs, it is hoped that in the long term SMEs entrepreneurs will apply it to increase the competitiveness of their products. The object of research is the SMEs of food and handicraft products. This research method is descriptive and verification. The sample used in this study were 48 SMEs business actors. The data analysis technique used multiple linear regression analysis, correlation analysis, determination coefficient analysis, and F test and t-test. The results show that SMEs must be more innovative in implementing a green marketing mix. Consumers who are educated with environmentally friendly products are usually able to be willing to buy higher prices than the usual prices. Simultaneously and partially green products, green prices, green places, and green promotion have a positive and significant effect on the competitiveness of SMEs. Implementing the Green Marketing Mix requires a fundamental approach, comprehensive and integrated with all functional aspects of marketing, including the overall marketing mix.

Keywords: Green Product, Green Price, Green Place, Green Promotion, Competitiveness

Roadmap Development for Cloud Technology Implementation in Animation Industry (A Case Study)

Andrew Willis

Management Technology, Universitas Multimedia Nusantara, Indonesia
andrew.willis@umn.ac.id

Prio Utomo

Management Technology, Universitas Multimedia Nusantara, Indonesia
prio.utomo@umn.ac.id

P.M. Winarno

Informatics, Universitas Multimedia Nusantara, Indonesia
pmwinarno@umn.ac.id

Abstract Animation industry in Asia is emerging with the growing demand of animation content following the ever increasing adoption of new OTT channel such as Netflix, Hulu, and other online streaming services. Following the growth, animation studio across Asia has continuously seek a way to increase their studio competitive advantage when producing animation content such as leveraging lower labor cost, opening new satellite production house, implementing new technology, or outsource the production to another studio. Often than not, the solution based on CAPEX which offer limited flexibility for the studio to adapt with ever changing project specification and in turn reduce production efficiency. Therefore, Cloud technology which boast OPEX solution in IT industries can be seen as novel solution which offer animation studio not only efficiency but flexibility to their production. This paper will follow a case study of an animation studio from company strategic analysis, roadmap development using CMM (Cloud Maturity Model) framework, and business case comparison with TCO (Total Cost of Ownership). The finding not only we will see the potential benefit of cloud implementation in animation industry but open up new business model possibility for the industry as well.

Keywords: Animation Industry, Cloud Technology, Digital Transformation, Cloud Maturity Model

Influence of It on Productivity in Mining Industry (Case Study Rio Tinto)

Rudy

Bina Nusantara University, Jakarta, Indonesia
rudy.lims@gmail.com

Abstract Global economic uncertainty has led to a decline in mining commodity prices recently. This condition has prompted mining companies to take strong steps to improve their productivity. The role of Information Technology has been studied for many years as one of the important factors for improving productivity and business performance. The purpose of this paper is to study how IT capabilities as innovation drivers in improving organizational efficiency and productivity in the mining industry. Emerging technologies have the potential to open-up a new way to manage and direct mining operations more efficiently to increase productivity, reduce costs and maximize profit.

Keywords: Information Technology, Productivity, Innovation, Business Performance

Measuring Sustainable Competitive Advantage on Cooperative (Case Study: South Sumatera Cooperative)

Rahmad Guntoro

Universitas Sriwijaya, Sumatera Selatan, Indonesia
rahmatguntoro2020@gmail.com

Sulastri

Universitas Sriwijaya, Sumatera Selatan, Indonesia
sulastri@unsri.ac.id

Marlina Widiyanti

Universitas Sriwijaya, Sumatera Selatan, Indonesia
marlinawidiyanti68@yahoo.co.id

Isnurhadi

Universitas Sriwijaya, Sumatera Selatan, Indonesia
isnurhadi2020@gmail.com

Abstract This study aims to build a research model about increasing sustainable competitive advantage in cooperatives. The model built in this study was identified to determine the variables that most influence the improvement of sustainable competitive advantage. The unit of analysis in this study is the manager of cooperatives in South Sumatra with a sample of 250 cooperative managers. The analytical method used is a structural equation model with AMOS software. The results showed that valuable has the most influence in increasing sustainable competitive advantage and the next is rareness. The results of this study contribute to the body of science in particular there is a study of sustainability.

Keywords: Rareness, Valuable, Sustainable Competitive Advantage

The Effect of Leadership as A Moderating Variable To CRM Performance (UMN Case Study)

Arief Setyadi H

Magister Management Technology, Universitas Multimedia Nusantara, Indonesia
arief.setyadi@student.umn.ac.id

Y. Budi Susanto,

Business Faculty, Universitas Multimedia Nusantara, Indonesia
bsusanto@umn.ac.id

Abstract By studying the influence of Leadership as a moderating variable in CRM implementation, and knowing the factors of Data and Information, Process, Technology and Human Resources (independent variables) that affect CRM performance (dependent variable), it can be seen that the Effect of Leadership as a Moderating Variable on Performance CRM so as to provide successful or efficient implementation results. A case study was conducted on CRM which was implemented at Multimedia Nusantara University with a population and a sample of CRM users at UMN. The results showed that the data and information variables had a positive influence on the CRM performance variables at UMN, with R2 of 0.532; Process variables have a positive influence on CRM performance variables at UMN, with R2 of 0.555; Technology variables have a positive influence on CRM performance variables at UMN, with R2 of 0.498; The Human Resources variable has a positive influence on the CRM performance variables at

UMN, with R2 of 0.570. Meanwhile, the Leadership variable as a Moderator Variable has increased the R Square for each variable, namely the Data and Information Variable to 0.695; Process variable becomes 0.696; The Technology Variable becomes 0.667; and the Human Resources Variable to 0.657. From the results of these tests, the variable that has the strongest influence on CRM performance is the Variable of Human Resources, for this it needs special attention when implementing CRM

Keywords: CRM, Leadership, Data and Information, Process, Technology, Human Resource

Analysis of Strategic Group of State-Owned Banks VS Private-Owned Banks: Application of Game Theory

Ayi Ahadiat

Faculty of Economics and Business, Universitas Lampung, Indonesia
ayi.ahadiat@feb.unila.ac.id

Wan Abbas Zakaria

Faculty of Agriculture, Universitas Lampung, Indonesia
wan_abbas@unila.ac.id

Ribhan

Faculty of Economics and Business, Universitas Lampung, Indonesia
ribhan8768@gmail.com

Toto Gunarto

Faculty of Economics and Business, Universitas Lampung, Indonesia
toto.gunarto@feb.unila.ac.id

Fajrin Satria Dwi Kesumah

Faculty of Economics and Business, Universitas Lampung, Indonesia
fajrin.satria@feb.unila.ac.id

Abstract. The two largest strategic groups of Indonesia Banking show an intense competition recently. With majority total market share in banking sector in Indonesia is dominated by these two groups. While BCA is the largest market capitalization in Indonesian stock market, state-owned banks should set the appropriate strategies to capture larger market. The aim of this study is to analyze the strategies from the banking strategic groups in Indonesia, particularly strategy in improving the third party funds and total credit, and in which state-owned banks is proxied by BRI, and private-owned banks is represented by BCA. The method applied in this study is by implementing game theory approach to identify the best strategies based on other players' movement. The findings suggest that Pure Strategy Nash Equilibrium 1 of Game 1 is to increase the deposit segment for each bank and Pure Strategy Nash Equilibrium 2 in Game 2 suggests to focus more on increasing credits on the sector of micro business for all studied banks. Meanwhile, as the largest capital market, BCA mostly outperforms BRI in the basis of firm performance, including indicator of NPL, SP, and ROA. Both strategic groups have the same strategy for improving their third party funds and total credit, but BCA performs better in some financial measurement of NPL, SP, and ROA.

Keywords: State-owned banks, Game theory, Banking strategy, Firm Performance

Cloud Based Demand Forecasting For Stationery Industry in Indonesia

Pindy Muliady

Magister Management of Technology, Universitas Multimedia Nusantara, Indonesia
pindy.muliady@student.umn.ac.id

Prio Utomo

Magister Management of Technology, Universitas Multimedia Nusantara, Indonesia
prio.utomo@umn.ac.id

Friska Natalia

Magister Management of Technology, Universitas Multimedia Nusantara, Indonesia
friska.natalia@umn.ac.id

Abstract Stationery industry has been facing inventory problems like any other retail industries. For some companies, demand prediction is done manually without using any data. Having too much unsold inventory leads to increasing of warehousing cost while not having enough inventory will cause lost sales, and this become a barrier for company's growth. We propose a digital transformation project, using forecasting tool to make a better demand prediction so company can solve these problems. Framework used in this paper is Digital Maturity Model from TM Forum, we measure company's current level and future expected level based on interview with the board of directors. We recommend using forecasting tool from Amazon Web Service. It will produce some forecast scenario based on the data provided, and company can decide how to plan using forecast result according to current situation. Finally, we proposed a digital roadmap to help company execute this project. Based on the research and business model of the company, it can be concluded that cloud-based demand forecasting is feasible to solve inventory problems as the technicality requirement and cost needed is affordable by small medium enterprises. By using AWS, company can have better prediction without having an expertise in forecasting technique. The outcomes of this research can be used by other company to plan digital transformation in forecasting.

Keywords: Forecasting, Digital Transformation, Digital Maturity Model, Cloud Based Forecasting

The Role of the Board of Commissioners and The Sharia Supervisory Board Towards the Financial Performance of Islamic Rural Bank

Ridwansyah

Faculty of Economic and Islamic Business, Raden Intan Lampung Islamic State University, Indonesia
ridwansyah@radenintan.ac.id

Mahatma Kufepaksi

Economics and Business Faculty, Lampung University, Indonesia
mahapaksi@yahoo.com

Rindu Rika Gamayuni

Economics and Business Faculty, Lampung University, Indonesia
rindu.gamayuni@yahoo.com

Ayi Ahadiat

Economics and Business Faculty, Lampung University, Indonesia
ayiahadiat@unila.ac.id

Nur Wahyu Ningsih

Faculty of Economic and Islamic Business, Raden Intan Lampung Islamic State University, Indonesia
nurwahyu@radenintan.ac.id

Abstract The purpose of this study was to examine the effect of the role of the board of commissioners and the Sharia Supervisory Board on the financial performance of sharia banks, in this case the Islamic Rural Bank. Maximizing the role of the board of commissioners and the SSB can maximize the financial performance of the company's CAR, ROA, ROE. Agency, stakeholder and signaling theory can explain the relationship of these variables. The analysis uses path analysis, the significance of the F model test and the T independent variable test.

Keywords: Board of Commissioners, Sharia Supervisory Board, CAR, ROA, ROE.

Analysis of Factors That Affecting the Acceptance of the Use of Digital Form Mobile Application at PT. ABC Using TAM Dan UTAUT Theoretical Model

Stanley Susanto

Magister Management Technology, University of Multimedia Nusantara, Indonesia
whf.fai93@gmail.com

Prio Utomo

Magister Management Technology, University of Multimedia Nusantara, Indonesia
prio.utomo@umn.ac.id

Kristianus Ade Sudyono

Magister Management Technology, University of Multimedia Nusantara, Indonesia
kristianus@lecturer.umn.ac.id

Abstract The use of a *digital form mobile application (e-form)* in banking services at PT.ABC, as one of the banking service providers in Indonesia, is not yet popular. As a mobile application-based service optimization system, e-form is quite helpful nowadays when everything is completely digital. Along with this research, the researcher hoped to help analyze factors that influenced the acceptance of the *digital form mobile application*. In this research, researcher using the TAM-UTAUT models to identify what factors that have a critical influence so that PT. ABC will be able to know what their advantages and disadvantages from digital implementation. Also, this research applied quantitative research using data calculation in the form of numbers which are able to analyze about things being researched. The initial stage of the research was carried out by distributing questionnaires to selected respondents in order to obtain validity and reliability. Hopefully PT. ABC can optimize services more intensively in their internet banking, so that customers will increasingly believe in the credibility and adaptive ability of banking in this digital era. However, the results obtained also indicate that the technology itself is not a determinant of the successful adoption rate of the use of the digital form mobile application. Thus, it can be concluded that there are other factors outside of technology that affect the acceptance rate of the digital form mobile application at PT. ABC itself.

Keywords: TAM, UTAUT, *Digital form mobile application*, internet banking

Development and Implementation of Electronic Document Management Systems Maturity Model in The Engineering Procurement Construction (EPC) Company

Bella Anastasya Achita Putri

Faculty of Business, Multimedia Nusantara University, Indonesia
bella.anastasya@student.umn.ac.id

Prio Utomo

Faculty of Business, Multimedia Nusantara University, Indonesia
prio.utomo@umn.ac.id

Friska Natalia

Faculty of Business, Multimedia Nusantara University, Indonesia
friska.natalia@umn.ac.id

Abstract In the *engineering* industry, *procurement*, *construction* (EPC) documents it's very important in business processes. This can be advantageous because it can reduce the loss and the delay in the communication process with clients, vendors and stakeholders. So that the most effective management system is needed to be able to manage various information in the form of documents or files that can be stored so that they can be reused for other business processes. To be able to overcome this requires the application of an Electronic Document Management System (DMS). In this paper, we will explain how to assess the digital maturity of a company. In addition, it explains how the EPC industry can carry out digital transformation in conducting the assessment using a questionnaire survey and conducting interviews. EPC companies need to create an Electronic Document Management System because all types of data can be uploaded into this DMS application on a web basis. Software applications that capture, store and archive documents. The purpose of this is not only to improve document management but also to make time and cost efficient in document management.

Keywords: Document Management System, Digital Transformation, Enterprise Content Management

Influence of Community Characteristics on Improving Welfare Through Tourism Development

Neli Aida

Economics Faculty, Lampung University, Indonesia
Neliaida422@gmail.com

Abstract Community characteristics have a large impact on the development of tourism and welfare improving. Head of household is an important aspect of developing tourism and poverty alleviation. The average assets, health, and education of household members are assets for tourism development, but household size, dependency ratio, and employment opportunities also have an important influence on development. This study aims to determine the effect of community characteristics on tourism development and their impact on improving welfare in Kiluan Village with a quantitative descriptive analysis. The results community characteristics has a direct effect on tourism development, community Characteristics has direct influence on improving welfare, and Characteristics of community has an indirect effect on improving welfare through tourism development. The implications of this research can be used as a basic consideration for local governments or private sectors for tourism development and improving welfare levels in the end. The study encourage the authors to suggest to the local government of Tanggamus Regency: 1. To improve training that discusses planning, management, evaluation, policy making, management, reporting and bookkeeping. 2. urging the government to budget infrastructure and attractions (road improvement) from the city to the destination areas, bridges, signposts, and street lighting, hoping that tourism conflicts will decrease.

Key words: tourism development, community characteristic, welfare

The Increase of Employee Learn and Growth by Maximizing Peoplesoft Oracle Technology in the Context of Learning and Development at PT. Indo-Rama Synthetics Tbk

Jovi Anggata Gunardi

Master in Management Technology, Universitas Multimedia Nusantara, Indonesia

jovi.anggata@student.umn.ac.id

Johny Natu Prihanto

Faculty of Management Technology, Universitas Multimedia Nusantara, Indonesia

johny.natu@umn.ac.id

So Yohanes Jimmy

Faculty of Management Technology, Universitas Multimedia Nusantara, Indonesia

yoh.jimmy@gmail.com

Abstract The purpose is to monetize the use of Peoplesoft Oracle Software for Learning and Development aspect in PT. Indo-Rama Synthetics Tbk. Corporate HR & OD in the company will have an integration HR processes, especially for LnD aspects. The company has strategically decided to maximize the use of Peoplesoft Oracle Technology because L&D aspects can be simplified using fully online courses and its integration process. This research is using Digital Maturity Model from Deloitte in corporation with TM Forum for L&D implementation that has been proven by many Multinational Companies. This research uses mix methods, Qualitative for in-depth interviews with employees respectively and Quantitative using online DMM questionnaires to gain new insights related this digital transformation project. The researcher will provide business plan includes business capabilities, gap analysis, roadmap for company's digital transformation and a new SOP procedure in accordance to findings from current and future maturity processes. The company is able to evaluate the use of Peoplesoft Oracle and they decided from the researcher's perspective to implement the digital transformational process. The authors suggested a new SOP process related to L&D Process for the company. For business practitioners, this research helps managers in making decision regarding the readiness of the company, along with all its supporting aspects in implementing digital transformation on L&D aspects.

Keywords: Industry 4.0, Peoplesoft Oracle, Digital Maturity Model, Learning and Development, Digital Transformation Project.

The Important Role of Corporate Entrepreneurship, Digital Capabilities, and Readiness to Change in Business Performance: Moderated by the Adoption of Business Model Innovations in the Newspaper Industry in Indonesia

Patricius Cahandar

Program Pascasarjana Ilmu Manajemen, Faculty of Business and Economics,
Universitas Indonesia, Indonesia

p.cahandar@gmail.com

Mohammad Hamsal

Management Department, Binus Business School Doctor of Research in Management,
Bina Nusantara University, Indonesia

mhamsal@binus.edu

Abstract Technology disruption deeply impacts mass media companies. These companies see a decrease in the number of readers, which in turn results in a decrease in both circulation and advertising revenue. Therefore, mass media companies must be able to create business model innovations that can offset the

decline in both revenues. This study aims to examine the role of corporate entrepreneurship, digital capabilities, and readiness to change as moderated by business model innovations, leading to improve the business performance. This research will be conducted in mass media companies, especially newspaper companies, in Indonesia using PLS-SEM.

Keywords: Corporate Entrepreneurship, Digital Capabilities, Readiness to Change, Business Model Innovation, Firm Performance, Media Industry

The Influence of Financial Technology Adoption into Borrower Satisfaction Using Trust as Mediating Variable

Andy Firmansyah

Management Technology, Universitas Multimedia Nusantara, Indonesia
andy.firmansyah@umn.ac.id

Florentina Kurniasari

Management Technology, Universitas Multimedia Nusantara, Indonesia
florentina@umn.ac.id

P.M. Winarno

Informatics, Universitas Multimedia Nusantara, Indonesia
pmwinarno@umn.ac.id

Abstract The tremendous growth of internet user in all across the country opened a big opportunity for the financial institution to offer the financial facilities using the internet technology. The fintech companies gained popularity among this segment since they are able to offering the loan without any collateral in more simple administrative procedure and in a speedy time. But, the fintech companies also had limitation in terms of nominal loan amount that could be disbursed to the borrowers. As a quantitative research, the research is trying to analyze the relationship among variables A purposive sampling was used to decide the criteria of the respondents. The respondents had to meet the requirement decided by the researcher, such as: the SME's was an existing borrower of the Modalku with the average sales revenue of 5 millions Rupiah a month and domiciled in the areas of Jabodetabek. The number of respondents who have filled out the questionnaire in this study is 103 respondents with various educational backgrounds, income, business fields, and the amount of capital loan proposed. This research analyze the effect of the adoption of financial technology on trust, the adoption of financial technology on borrower satisfaction, trust on financial inclusion, and trust. as a mediation of the relationship between the adoption of financial technology on the borrower satisfaction.

Keywords: Financial Technology, Borrower Satisfaction, Trust, SME's, Start up Company, Adoption Technology, Peer-to-peer lending

The Effect of Social Media Advertising and Ease of Use Website on Awareness of Flash Sale and Promotion Attractiveness and Its Implications on Purchase Intention: Empirical Study in E-Commerce Indonesia

Sheila Lestari

Magister Management Technology, Universitas Multimedia Nusantara, Indonesia
sheila.lestari@student.umn.ac.id

Yosef Budi Susanto

Magister Management Technology, Universitas Multimedia Nusantara, Indonesia
bsusanto@umn.ac.id

So Yohanes Jimmy

Magister Management Technology, Universitas Multimedia Nusantara, Indonesia
yoh.jimmy@gmail.com

Abstract. Many flash sales failed even though the promos offered are quite attractive. It happens because it may be caused by the awareness of the consumers toward flash sale on the social media advertising, the promotion attractiveness toward the social media advertising, ease of use website on awareness of flash sale, awareness of flash sale on purchase intention, and promotion attractiveness on purchase intention. So, the objective of this study is to analyze the factors that influence purchase intention in flash sale. The novelty of this paper are little empirical research discuss about flash sale and the direct effect ease of use website towards promotion attractiveness. This study is using *Partial Least Squares-Structural Equation Modeling* (PLS-SEM) with SmartPLS version 3.0. We collected 73 respondents who are live in Indonesia, actively Instagram users, actively shop online, and users of the TE website. In this study, It can be concluded that there is an effect between social media advertising on awareness of flash sale, social media advertising on promotion attractiveness, ease of use website on awareness of flash sale, awareness of flash sale on purchase intention, and promotion attractiveness on purchase intention. In this study, it also concluded that the ease of use website has no effect on promotion attractiveness. These results contribute to our understanding of flash sale in e-commerce and provide empirical evidence for the importance using social media advertising in omni-channel, *cloud computing*, *artificial intelligence (chatbot)*, and personalization ads.

Keywords Flash sale, social media advertising, e-commerce, ease of use website, awareness of flash sale, purchase intention.

Digitalitation of Payroll System In PT XYZ to Improve Employee Performance

Taufik Salim

Universitas Multimedia Nusantara, Indonesia
taufik.salim@student.umn.ac.id

Yosef Budi Susanto

Universitas Multimedia Nusantara, Indonesia
bsusanto@umn.ac.id

So Yohanes Jimmy

Universitas Multimedia Nusantara, Indonesia
yoh.jimmy@gmail.com

Abstract To maximize the performance of the company, especially in parts of the payroll, companies had many ways to tackle this problem, like using digital technology. Payroll was an administration payroll that is the work of the regular and including the most important part of a company that have employees. But in the operation payroll is still being done in a manual, reporting a difficult for the company, payroll data is not detailed, causing the performance of the company. Digitalitation system payroll with new technology in company. New system is needed because the company want his employee get correct payment. System payroll and worker's attendance in this company always happened human error, so the employee can't get the real salary. The beginning of this research was conducted because the researcher found employee complaints about the salary earned. This case has just been carried out by researchers because no other researcher has conducted the research. This research using quantitative, distributing questionnaires, and conduct interview with top management. The results is there is a gap between current DMM and future DMM, because that we need transformastion technology digital. The decision taken was to transform digital technology from the payroll system to create employee welfare.

Keywords: Digitalization system payroll , Ttransform digital technology, System payroll and worker's attendance.

Dual Transformation in Print Media Case Study of Adiluhung Magazine

Faustina Easter Koesvardani

Magister of Management Technology, Universitas Multimedia Nusantara, Indonesia
faustina.easter@student.umn.ac.id

Johny Natu Prihanto

Magister of Management Technology, Universitas Multimedia Nusantara, Indonesia
johny.natu@umn.ac.id

Kristianus Ade Sudyono

Magister of Management Technology, Universitas Multimedia Nusantara, Indonesia
(adesudyono@gmail.com)

Abstract Adiluhung magazine doing Dual Transformation to reposition its business and create new media to reach unreached segmentation. They want to exploit existing print media and explore new media in delivering its content. This research helps the company to make roadmaps to reach their future state so they can compete in this industry The uneven distribution of the magazines, resulting in a decrease in the number of advertisers, which also causes a decrease in revenue streams. Also, they have a problem that they have unreached segmentation of customers, which is generation Y and Z. There is no other research that discusses dual transformation based on the Digital Maturity Model (DMM) applied to the project.

This research using a questionnaire based on the Digital Maturity Model (DMM) to get feedback from customers and employees to measure the company's current stage. Then using focus group discussions and interviews with top management and customer for validation, to know the current stage and determine the future stage. Strategy to adapt with today's industry and answer the problem because of the disruption in print media. This research helps the company to maintain the old segmentation, improving marketing strategy, and creating new media to target new segmentations

Keywords: Dual transformation, Digital Transformation, Digital maturity model, Digital marketing, Generation Y and Z.

How A Bookstore Retailer Survives During Covid-19 Pandemic with Omni Channel Strategy (Gramedia Case Study)

Caecilia Fitriani

Technology Management Department, Universitas Multimedia Nusantara, Indonesia
fitriani@student.umn.ac.id

Florentina Kurniasari

Technology Management Department, Universitas Multimedia Nusantara, Indonesia
florentina@umn.ac.id

Noemi Silva

Notre Dame of Marbel University University, Philippines
nb_silva@yahoo.com

Abstract The purpose of this study is to examine the urgency of using omni channel strategy for an established bookstore retailer to be survived in the Covid-19 pandemic. This study analyzed one of the biggest bookstore retailers in Indonesia, which called Gramedia. The omni strategy was launched as an anticipation strategy of the decreasing sales volume of the bookstore which in return had a significant effect into the business performances. Omni strategy was chosen because it expected to increase the business revenue by maximizing the sales volume from all distribution channels both offline and online. Gramedia felt confident since the company had extensive resources in terms of technology infrastructure support and experiences in delivering superior quality and innovative services to the customers.

Keywords: Omni Channel, Online Shopping, Customer Experience, Covid-19, Gramedia Performances

Enhancing Employees' Digital Experience Through Internal Platform

Thimotius Terry Very Ervinta

Master in Management of Technology, Univesitas Multimedia Nusantara, Indonesia
thimotius.terry@student.umn.ac.id

Johny Natu Prihanto

Faculty of Management, Univesitas Multimedia Nusantara, Indonesia
johny.natu@umn.ac.id

Kristianus Ade Sudiyono

Faculty of Management, Univesitas Multimedia Nusantara, Indonesia
adesudiyono@gmail.com

Abstract Labour in Kompas Gramedia increases every year. Kompas Gramedia is transforming towards digital. The evidence is the emergence of several digital product. To support digital transformation, need to improve employee digital experience in order to increases employee performance. There are a gap in digital maturity between current and future conditions. Technology utilization is important to improve employee digital experience, one of them by using an internal platform. Kompas Gramedia developed MyKG as an integrated internal platform to improve the employee digital experience. The digital transformation which is conducted related to some features in MyKG, such as integration of Kompas Gramedia digital products, onboarding, and the use of QR codes for collaboration. Digital transformation project (DTP) using a conceptual model of digital maturity models (DMM) TM Forum & Deloitte. DTP measure the digital maturity of current and future conditions and analyze the business capability. The DMM use five dimension such as customer, strategy, operation, technology, and organization. Interviews with stakeholders were conducted to measure current and future condition. The study recommend to developed some features in MyKG to enhance employees' digital experience. Digital roadmap was created to assist companies in carrying out digital transformation which is integration Kompas Gramedia products, onboarding, and the use of QR codes features in MyKG. The outcomes of this research can be used by other company who want enhance employees' digital experience through their internal platform

Keywords: employee digital experience, internal platform, integration products, onboarding, QR codes

The Impact of Export Capabilities and Competitive Advantage on SME's International Performance

Donn Rithalna Sandi

Faculty of Business, Universitas Multimedia Nusantara, Indonesia
donn.rithalna@student.umn.ac.id

Yosef Budi Susanto

Faculty of Business, Universitas Multimedia Nusantara, Indonesia
bsusanto@umn.ac.id

Rismi Juliadi

Faculty of Communication, Universitas Multimedia Nusantara, Indonesia
rismi.juliadi@umn.ac.id

Abstract Small and Medium Enterprises (SMEs) are very influential to the Indonesian economy regarding their contribution to the national GDP and employment. This research aims to examine the impact of export capabilities and competitive advantage to SMEs' international performance. There is still an inconsistency among previous research on capabilities-competitive advantage-performance relations. This research would confirm which capabilities are the most impactful to SME's international

performance, and examines whether competitive advantage has a mediating role between capabilities and performance. This research uses the quantitative method with 55 respondents from all over Indonesia, and then the analysis uses PLS-SEM with SmartPLS software. The product innovation does not influence the competitive advantage. Market intelligence, marketing communication, and pricing influence the competitive advantage. Also, the competitive advantage influences international performance but does not have the mediate role between the export capabilities and international performance. Between export capabilities: market communication, pricing, and market intelligence are the most impactful to SMEs' international performance. SMEs leaders should focus on the resources on those capabilities, while government and academic researchers still support on product innovation.

Keywords: international performance, competitive advantage, export capabilities, market intelligence, product innovation, marketing communication, pricing capability, small and medium enterprises

The Indonesian Experience in Sharia Bank's Financial Performance Based On Index of Islamic Social Reporting and Sharia Supervisory Board

Nur Fitriana Hamsyi

Faculty of Economics and Business, Universitas Tanjungpura, Indonesia

meeisya@yahoo.com

Abstract Corporate Social Responsibility (CSR) disclosure in conventional banks is greater than that of Islamic banks. The higher the CSR disclosure component reflected in the index of Islamic social reporting (IISR), the more the company cares about the surroundings. This study examines the effect of IISR on financial performance. Not only that, but this study also uses the number of meetings (NB) and educational background (EB) as proxies for the sharia supervisory board (SSB), because testing this variable is still limited. This study used content analysis of annual reports of 10 sharia banks in Indonesia. Panel data regression was used for the period 2014-2018. IISR as an independent variable analyzed using 48 components of disclosure, while NM and EB as proxies of SSB. The dependent variable of financial performance is represented by the proxy of return on assets (ROA). The results showed that the IISR and EB variables did not influence to ROA. Meanwhile, the variable number of meetings has a negative effect on the amount of ROA. This research is expected to have implications for the banking sector to reduce the number of meetings held and prioritize meetings on very important and emergency matters. It is expected to reduce costs so that ROA can increase.

Keywords: index of Islamic social reporting, sharia supervisory board, return on assets, financial performance, sharia bank

The Effect of Profitability and Growth On Micro Small and Medium Enterprise (MSME) Capital Structure with The Size of the Company as A Control Variable

Ahmad Zubaidi Indra

Faculty of Economic and Business, Universitas Lampung
zubaidiindra@yahoo.com

Basuki Wibowo

Faculty of Economic and Business, Universitas Lampung
basukiwibowo@hotmail.com

Sari Indah Oktanti Sembiring

Faculty of Economic and Business, Universitas Lampung
sari.indah@feb.unila.ac.id

Mega Metalia

Faculty of Economic and Business, Universitas Lampung & Universitas Padjadjaran
mega.metalia@feb.unila.ac.id

Abstract MSME is one of the drivers of the economy today. However, limited capital can be a limiting factor for the growth of MSMEs. Errors in decision making regarding the composition of debt will affect business operations. This study aims to examine the effect of profitability and growth on MSME capital structure with company size as a control variable during 2017-2019. With quantitative descriptive methods, this study examines the financial statements of the MSME Lampung Province available at Bank Mandiri Lampung in the 2017-2019 period. Samples that met the criteria of 34 MSME units and were processed using SPSS resulted in the finding that profitability had a non-significant positive effect on MSME capital structure and growth had a significant positive effect on MSME capital structure.

Keywords: MSME, profitability, growth, capital structure

Determinants of Corporate Hedging Activities with Financial Distress as A Moderating Variable

Ninuk Dewi Kesumaningrum

Economic and Business Faculty, University of Lampung, Indonesia
ninukdewi@gmail.com

Raden Weddie Andriyanto

Economic and Business Faculty, University of Lampung, Indonesia
r_weddie@yahoo.com

Abstract This study aims to explore determinant variables of corporate hedging activities with financial distress as a moderating variable based on Agency Theory. Determinant variables tested were leverage, institutional ownership, company size, and company growth opportunity. Several companies in Indonesia have carried out hedging activities to protect operational and financial risks resulting from international trade. Sampling used with a purposive sampling technique and selected 165 companies from all companies listed on the Indonesia Stock Exchange in 2012-2018. This study found that leverage, institutional ownership, company size, and company growth opportunity significantly affect corporate hedging activities. Moreover, financial distress strengthens the effect of the independent variables on the dependent variable.

Keywords: Leverage, Institutional Ownership, Company Size, Company Growth Opportunity, Financial

GARCH Effect And Abnormal Returns During Covid-19 Pandemic

Elok Heniwati

Economics and Business Faculty, Universitas Tanjungpura, Indonesia

elok.heniwati@ekonomi.untan.ac.id

Abstract Considering that in general stock returns display time-varying volatility, researchers focus on how abnormal returns are calculated because it impacts on how it will be interpreted. This study uses a market model for the GARCH effect to obtain a more efficient estimation result. Using the sample of bank stocks, we empirically investigate how this adjustment impacts the magnitude of the abnormal return associated with the COVID-19 event. The results show that the calculation of abnormal returns taking into account the GARCH effect results in a more widespread than OLS. It suggests that the traditional market model should be sharpened for conditional heteroscedasticity when calculating abnormal returns during the COVID-19 outbreaks.

Keywords: Covid-19, Indonesia, Capital Market, GARCH, volatility

Corporate Governance On Share Price Performance of Big Cap Issuers During Covid-19 Pandemic

Niken Kusumawardani

Economic and Business Faculty, University of Lampung, Indonesia

nicken_kusumawardani@yahoo.co.id

Abstract This study aims to determine the effect of corporate governance on the share price performance of big cap issuers during the Covid-19 pandemic in Indonesia. In this study, big cap issuers performed by twenty issuers who has market cap above ten million dollars, and corporate governance used five components such as institutional ownership, board size, CEO duality, independent commissioners and ownership concentration while share price performance used stock returns. Hypothesis testing using SPSS software and use multiple linear regression. The sample of this research included twenty corporate of big cap issuers on the Indonesia Stock Exchange (BEI). The results of hypothesis testing indicate that there is an insignificant relationship between the variables of institutional ownership, board size, CEO duality, and independent commissioners on stock returns, while ownership concentration indicate a significant negative relationship with stock returns during the Covid-19 pandemic in Indonesia.

Keywords: *corporate governance, share price performance, big cap issuers, Covid-19*

Narcissism CEOs and Earning Management in Islamic Bank Evidence in Indonesia

Nisrina Savitri

Department of Accounting, Universitas Indonesia

Nisrinasavitri61@gmail.com

Dodik Siswantoro

Department of Accounting, Universitas Indonesia

Kidod25@gmail.com

Abstract This study examines relationship between psychological aspects of CEOs in Islamic Banking

to earnings management, psychological aspects related to narcissism CEO. Based on the upper echelon theory, this study picks up the notion that narcissistic CEOs take advantage of accounting choices to enhance their firms and inherently their own personal track records. CEO considered parties related to the company's strategy and decision making, specifically for loan loss provision that represents earning management in the bank industry. Limited research in Islamic area especially in Islamic bank, which explain the psychological aspect from CEO. This study uses a sample of Islamic Banking in Indonesia 2014-2018, which is to measure CEO narcissism by using a photo size of CEO from the annual report, measurement of earnings management using loan loss provision. This study found evidence that there is no relationship between the psychological features of the CEO on earnings management in Islamic Bank

Keywords: Narcissism CEO; Earning Management; Loan Loss Provision; Islamic Bank.

Riba and the Corona Plague (Sharia Economic Perspective)

Heru Wahyudi

Faculty of Economics and Business, University of Lampung, Indonesia

heru.wahyudi@feb.unila.ac.id

Tiara Nirmala

Faculty of Economics and Business, University of Lampung, Indonesia

tiara.nirmala@feb.unila.ac.id

Abstract This research is a sharia economic research with a specialization in development economics. The background of this paper is that Alloh, the creator of humans, has threatened to destroy everything related to usury, "*Allah Ta'ala destroys usury and fertilizes alms. And Allah Ta'ala does not like everyone who remains in disbelief, and always sins.*" (QS Al Baqarah: 276). Riba from usury transactions is commonplace in Indonesia, even the government is doing it. The research wants to find out the moral message of sharia economics regarding usury and the outbreak of the corona 19 disaster. It is a naturalist research in the form of literary studies of classical interpretations and hadiths and empirical studies. Literature data on the dangers of usury from 7 classical hadith books, namely shohih buchori, shohih muslim, sunan abu daud book, sunan tirmidhi book, musnad ahmacd book, sunan nasa'i book, and musnad ibnu majah. The result is that all classical hadiths reveal the connection between usury and various dangers in the form of threats and risks to the world and the hereafter. Risks and threats of usury: Riba is a major sin, usury brings the curse of Allah *Ta'ala* and His Messenger including the Corona Plague, Allah *Ta'ala* does not grant usury-eating prayers, loss of age and income blessings, usury makes the heart hard and far from good, riba adventurers waged war with Allah *Ta'ala* and His Messenger, alms from usury property were rejected because usury was the result of dirty and haram business, Riba made business sluggish / less enthusiastic and unproductive. The usury system is the main cause of the bankruptcy of the state and society. Riba causes the accumulation of wealth and discourages direct investment. because private investment and credit interest rates have a negative relationship. His recommendation is that usury is bad for the world to the hereafter. It is time to eliminate usury in human life. Starting to try various alternative solutions offered to overcome usury.

Keywords: Riba, classic hadith, sharia, corona, economic

Fraud Phenomenon in The Government Sector in Indonesia

Sudrajat Sudrajat

Faculty Economic and Business, Universitas Lampung, Indonesia
Sudrajat.1973@feb.unila.ac.id

Rindu Rika Gamayuni

Faculty Economic and Business, Universitas Lampung, Indonesia
Rindu.gamayuni@yahoo.com

Lailatul Qodry

Faculty Economic and Business, Universitas Lampung, Indonesia
qodrilt@gmail.com

Abstract This study aims to prove the factors that can reduce fraud in the public sector in Indonesia, especially in Lampung Province. Fraud is an action that endangers the sustainability of an organization because the organization will massively be destroyed when fraudulent practices cannot be detected. Collecting data in this study through a questionnaire with respondents internal and external auditors of local government in Lampung Province. The data were processed using the PLS Structural Equational Model (SEM). The results showed that gender and task complexity did not affect fraud. The audit process is conducted in accordance with State Financial Audit Standards so that whoever carries out the audit, will give the same conclusion. The complexity of the auditor's duties does not affect fraud practice. When the auditor has several duties, the completion process will always go through the supervision of the supervisor so that the audit process still in high quality.

Keywords: fraud, gender, task complexity

Accrual Accounting at Government: A Bibliometric Study

Rindu Rika Gamayuni

Faculty of Economics and Business, University of Lampung, Indonesia
rindu.gamayuni@yahoo.com

Abstract this research is a bibliometric analysis study of accrual accounting in government financial reporting. The purpose of this research is to examine the development of research in this field as a basis for determining the direction of further research. the phenomenon that occurs is the benefits of implementing accrual accounting in government which aims to produce information for decision making, is still a debate. The question is, how is the development and direction of research on government accrual accounting today. in the previous research, there is no bibliometric analysis on the development of government accrual accounting, so this research can analyses the development of government accounting research topic and determine the direction of further research. The research methodology was carried out with bibliometric analysis conducted on 200 Scopus indexed papers published between 2010 and 2019. there are 7 clusters of study areas on government accrual accounting with different levels of theoretical maturity. research on Government accrual accounting still needs to be researched more deeply at this time regarding the benefits of accrual accounting for decision making

Keywords: accrual accounting, government, decision usefulness

Will Different Bonus Size Encourages to Complete a Difficulty Target?

Yenni Agustina

Faculty of Economics and Business, University of Lampung, Indonesia

Yennidzaaki83@gmail.com

This research is based on the fact that there are still differences in income that the bonus is not always a powerful tool to encourage one's performance because there is a self-actualization factor that a manager wants to do (Ioannou et al., 2016). The novelty of this research is by testing a different bonus amount for each experimental test as input for the research (Ioannou et al., 2016). This study used an experimental method with a 2x2 between-subjects design. Based on the test results, the results show that a low bonus will strengthen the relationship between profit and threat interactions in completing difficult tasks, while a larger bonus will strengthen the relationship between loss and threat conditions. Based on these results it can be concluded that bonuses are one of the factors of rational considerations that encourage someone to complete difficult tasks.

Keywords: Bonus, Difficulty Target, Accounting Information, Situational Information

Exchange Market Pressure in Indonesia: Domestic Vs External Factors

Tiara Nirmala

Faculty of Economics and Business, University of Lampung, Indonesia

tiara.nirmala@feb.unila.ac.id

Abstract To know in general the conditions of the foreign exchange market in Indonesia, it is necessary to analyze further how much pressure occurs in the foreign exchange market and what factors influence the pressure the most. Given the large fluctuations of key exchange rates and their importance as an international spillover channel, understanding the role of domestic and external factors, international capital flows, and capital controls in determining the exchange market pressure have been understudied in recent years. This paper aims to analyzing the degree to which domestic factors (foreign exchange rate, domestic credit, interest rate differential, etc) and external global factors (global liquidity, U.S. monetary policy, and commodity prices) have affected exchange market pressure in Indonesia. With the results of this study, the government and also the monetary authority can make more appropriate policies so as to minimize the occurrence of exchange market pressure in the future. From this research obtained the result that internal factor more affects exchange market pressure than external factor, where the most influential variable is domestic credit

Keywords: Exchange Market Pressure; Exchange Rate; Vector Auto Regression; Domestic Credit; International Reserve

How Does Financial Performance Effect Environmental Investment and How Do Foreign Ownership Moderate It?

Yuztitya Asmaranti

Faculty of Economic and Business, University of Lampung, Indonesia
yuztitya@yahoo.com

Lindrianasari

Faculty of Economic and Business, University of Lampung, Indonesia
sari_170870@yahoo.com

Kiagus Andi

Faculty of Economic and Business, University of Lampung, Indonesia
kgs_andi@yahoo.co.id

Alvira Putri Chairunnisa

Faculty of Economic and Business, University of Lampung, Indonesia
chairunnisavir@gmail.com

Abstract Environmental investment is one of the safeguards made by companies in managing the environment and its impacts. Companies are expected to make efforts to prevent environmental damage by investing in the environment. The purpose of this study is to examine whether financial performance affects environmental investment. Furthermore, this study examines whether foreign ownership moderates the financial performance of the environmental investment. There has not been much accounting research related to environmental investment. This study tries to contribute to the response of mining companies in Indonesia in preserving the environment by investing in the environment. The method used in this study is multiple linear regression. The number of samples of this study is 195, which are mining companies in Indonesia published in 2014-2018. The results of this study indicate that mining companies in Indonesia have a relatively low response in making environmental investments. However, this study indicates that financial performance affects environmental investment. This study also proves that foreign ownership moderates the financial performance of the environmental investment. The implication of this research is the important role of the government to encourage mining companies in Indonesia to invest in the environment.

Keywords: Environmental Investment, Financial Performance, and Foreign Ownership

The Customer Awareness and Intention of Syariah Bank: The Role of Marketing Communications

Roslina

FEB, University of Lampung, Indonesia
roslina@feb.unila.ac.id

Habibullah Jimad

FEB, University of Lampung, Indonesia
habibullah.jimad@feb.unila.ac.id

Abstract The disproportionate number of Muslims with the number of users of Islamic banks indicates that there are still many Muslim communities in Indonesia who do not understand the nature of Islamic banks. This research aims to examine the effect of marketing communication on the awareness and intention of customers of Islamic banks in Bandar Lampung, as well as to identify marketing communications that can increase awareness and intention of Islamic banks, given the limited research on consumer awareness of Islamic banks. This study used a survey method with college student respondents in Bandar Lampung. A sample of 300 people was taken using non-probability sampling. The analysis tool uses the *Structural Equation Model* (SEM). The results showed that marketing communications that were able to provide information to students were *advertising* (advertisements, brochures, signboards, and banners) and *direct marketing* (*websites* Islamic bank). Marketing communication affects customer intention to use Islamic bank products, while awareness partially mediates the effect of marketing communication on customer intention to use Islamic bank products. This research is important for policymakers at Islamic banks to determine marketing communication strategies, especially for millennials.

Keywords : Syariah banks, marketing communication, customer intention, customer awareness

The Using of Tutorial Video in Improving Service Value in The Broadcasting Laboratory of Universitas Multimedia Nusantara

Agus Syawal

Faculty of Management, Universitas Multimedia Nusantara, Indonesia
agus.syawal@student.umn.ac.id

Johny N. Prihanto

Faculty of Management, Universitas Multimedia Nusantara, Indonesia
johny.natu@umn.ac.id

So Yohanes Jimmy

Faculty of Management, Universitas Multimedia Nusantara, Indonesia
yoh.jimmy@gmail.com

Abstract Broadcasting Laboratory of Universitas Multimedia Nusantara (UMN) has the responsibility to provide the best services for students and contribution for the institution. The topic in this research is the use of tutorial videos in the application of the Digital Transformation Project (DTP) in the UMN broadcasting laboratory as its innovation and service improvement. 58% users problems in UMN Broadcast laboratory are difficulty in recognizing the types of equipment and they do not know how to

use the equipment in the laboratory. This problem is then connected to the value of the service, which is expected to increase the user satisfaction when this problems are resolved. Implementation of Digital Maturity Model (DMM) and DTP are the problem solving for this case study and will have a big impact on the services value and other benefits for users and also for the institution. This study uses a quantitative approach, taking questionnaire data regarding the response of the DMM in the laboratory and then the business capabilities of the institution in relation to supporting the implementation of this DTP. There is a gap between current and future condition for laboratory services as users and institution expectation. Researchers offer making video tutorials as the problem solving. Tutorial videos are an effective way of conveying information related to existing equipment in the laboratory, users can easily access and use the tutorial video in the laboratory service application.

Keywords: Digital Transformation, Digital Maturity Model, Customer Experience, Business Capability

Analysis of The Influence of Graphic Financial Information Presentation; The Role of Human Information Modality, Experimental Approach

Reni Oktavia

Economy and Business Faculty, Lampung University, Indonesia
reni.oktavia@feb.unila.ac.id

Edi Sutanto

edi_sutanto@gmail.com

Abstract This study aims to examine the impact of presenting visual financial information on the quality of investment decisions in setting the stage of decision making that has time constraints. Experiments to test the effect of graphical and non-graphical information presentations are conducted with 52 experimental subjects. Based on the data generated in this research experiment, we can conclude that financial information presented in a graphical form provides a higher contribution to improve the quality of investment decisions than an ordinary table form. This study also finds that bar graphs are better used to present time series financial data than line graphs. In contrast, the research shows that personal information modality is statistically insignificant in influencing the quality of decisions. However, in this study, the low quality of visual modality decisions is higher than other information modalities. Finally, this study finds that information presentation format affects the human speed in understanding provided information that, in the end, also affects the quality of decisions made based on that information.

Keywords: Information graph, decision quality, and information modality.

Perceived Price and Organic Food Consumption Behavior

Mahrinasari MS

Faculty of Economics and Business, The University of Lampung, Indonesia
pr1nch1t4@yahoo.com

Abstract Organic food consumption recently has become a trending research due to growing demand of organic food. The organic food produced must be free of chemical contains, biotechnology, ion radiation, and pesticide to support and improve the healthy body, as stated in US, Agriculture Department (2018), so the organic food consumption in the world increases every year. However, especially for certain consumers, they are still reluctant to buy and consume the organic products because of the higher price of the organic product compared to of the non-organic product. Therefore, this research aims to analyze the organic food consumption behaviour of the consumers, measured by utilitarian and hedonist

behaviour, due to the perceived price effect to trigger consumers' purchase intention. To address this objective, a quantitative research design has been implemented by distributing the questionnaires to 400 targeted samples of the Indonesian potential consumers who know and understand the organic products but 347 usable data were analyzed by using SEM-based Covariance, LISREL application 8.80. The measurements of the variables adopt the previous research measurement, that fulfil the validity and reliability test requirements. The research results show that perceived price has a positive significant effect on utilitarian and hedonist behaviour, and then the utilitarian and hedonist also affect purchase intention. However, purchase intention is directly much more determined by perceived price than utilitarian and hedonic behaviour. Even though, the high price in this research is less barrier, the research results imply that the company management of the organic product must offer, create, and deliver the high quality of the organic products within the competitive price in terms of functional values to boost the purchase intention improvement of the consumers.

Keywords: Organic Food, Perceived Price, Utilitarian, Hedonist, and Purchase Intention

The Effect of Trust and Ease of Use of E-Filing On Tax Compliance in The Era of Big Data Analytics

Ida Suriya Ismail

Faculty, Universiti Teknologi MARA, Puncak Alam, Malaysia
idasu634@uitm.edu.my

Sara Naquia Hanim Shaharuddin

Universiti Teknologi MARA, Puncak Alam, Malaysia
sara14381@gmail.com

Nur Asma Husna Shahroni

Universiti Teknologi MARA, Puncak Alam, Malaysia
husnashah95@gmail.com

Nur Mutmainnah Ibrahim

Universiti Teknologi MARA, Puncak Alam, Malaysia
mutmainnah.ibrahim@gmail.com

Ummi Raihana Mohd Sani

Universiti Teknologi MARA, Puncak Alam, Malaysia
raihanasani17@gmail.com

Abstract The existent of e-filing system in Malaysia contribute to a large taxpayers' information that could be captured and analysed easily by tax authorities with the adoption of Big Data analytics. Since the taxpayers' private and confidential data is being captured and held by the tax authorities through the e-filing system, taxpayers may have trust issues that will lead to their tax compliance levels. Therefore, this paper attempts to answer the question of do taxpayers trust the e-filing systems in the era of Big Data Analytics and do taxpayers believe that e-filing is easy to be used? Big Data is a new phenomenon for every industry and it is no exception to tax area. This paper highlight the existence of Big Data affects taxpayers' confidence to voluntarily pay their taxes. Data is collected using electronic and online questionnaires. 70 individual respondents have been analyzed. The results show that taxpayers have significant positive trust of the e-filing system and significant positive perception towards the ease of use of the e-filing system. This study also found that Big Data does have an impact to the tax compliance behavior among Malaysian taxpayers. The findings of this study further strengthen the IRBM's desire to use Big Data analytical tools in tax administration since it could increase government's revenue, reduce cost and improve tax compliance.

Keywords: Big Data, tax compliance, e-filing, trust, ease of use

The Effectiveness of Carrot and Stick Incentive in Remuneration System of State Higher Education: An Experimental Research

Fajar Gustiawaty Dewi

fajargd@yahoo.com

Economic and Business Faculty, University of Lampung, Indonesia

Susi Sarumpaet

susi.sarumpaet@gmail.com

Economic and Business Faculty, University of Lampung, Indonesia

Rindu Rika Gamayuni

rindu.gamayuni@yahoo.com

Economic and Business Faculty, University of Lampung, Indonesia

Yunia Amelia

Economic and Business Faculty, University of Lampung, Indonesia

yuniaamelia@yahoo.com

Abstract For State Universities in Indonesia currently with a status as a Legal Entity College and a Public Service Agency, it must implement a performance-based remuneration system. In a remuneration system, employees who reach the specified performance targets will get performance incentives. Performance incentives that are applied can be carrot incentives (positive) or stick incentives (negative). Previous research on the effectiveness of carrots and stick incentives has not shown conclusive results. This study aims to provide evidence on the context of public universities in Indonesia. This research was conducted using experimental methods to test the effectiveness of the two methods of providing incentives. The post-test only design class experiment was carried out using the University of Lampung lecturer as an experimental subject. Time-planning decision data as the dependent variable in the two incentive groups were tested using the Independent Sample T-Test. The study results provide evidence that there are no differences in the time allocation decisions of lecturers when given Carrot incentives and Stick incentives. Besides, this research provides evidence that lecturers are more motivated to carry out all job areas: education and teaching, research, community service, and other supporting activities when given incentives for the performance achieved. These results provide a recommendation that the provision of performance incentives is effective in encouraging lecturer performance.

Keywords: remuneration, carrot and stick, experiments, universities

The Role of Information Communication Technology (ICT) In Shifting Informal MSMEs to Formal MSMEs in Indonesia: The Initial Trigger Model

Ernie Hendrawaty

Faculty of Economics and Business, University of Lampung, Indonesia
ernie.hendrawaty@feb.unila.ac.id

Kevin Joan

Faculty of Economics and Business, University of Lampung, Indonesia
Kevinjoan9@gmail.com

Dimas Putra Adzie

Faculty of Economics and Business, University of Lampung, Indonesia
dimasadzie123@gmail.com

Abstract This paper attempts to offer an alternative initial trigger model in developing and shifting informal MSMEs to formal MSMEs. The extant literature on the (i) financial report, marketing, human resources, and financing constraints faced by MSMEs in developing their business and (ii) ICT has been reviewed critically and used to propose an alternative model in developing MSMEs. The paper has developed ICT's Model as a strategy to shift informal MSMEs to formal MSMEs in Indonesia. This model is expected to provide Directorate General of Taxation to meet their liquidity constraint in developing and shifting informal MSMEs. It is also engaged in the involvement of the MSMEs platform based on ICT. The paper is based on conceptual explorations of literature in the area of MSMEs and ICT. This paper is conceptual, so it did not employ any empirical analysis. The findings of this paper will provide the Directorate General of Taxation with an alternative model in developing and shifting informal MSMEs. The present study also has implications for government and policymakers. By involving ICT's, it helps the government to increase the number of formal MSMEs for the higher tax revenue in Indonesia.

Keywords: Business Development Services, Formal Business, ICT, MSMEs, TAM

Self-Enhancement Values and Social-Sustainability Decision Making of Micro Fashion Entities During The COVID-19 Pandemic Period

Ratna Septiyanti

Faculty of Economics and Business, University of Lampung, Indonesia
ratna.septiyanti@feb.unila.ac.id

Elmyra Zerlina

Faculty of Economics and Business, University of Lampung, Indonesia
elmyrazerlina@gmail.com

Abstract The Coronavirus Disease (COVID-19) has become a deadly pandemic in the early 2020. It has caused several changes in society. Social-sustainability dilemmas need to be faced by micro fashion entities during the pandemic. Self-enhancement values, which is based upon egoistic personal values have long been associated with ethical decision making. This study examines the relationship between self-enhancement values and social-sustainability decision making of micro-fashion entities located in Indonesia, as they relate to do donations and sell ethical fashion products during the COVID-19 pandemic. The relationship was measured using Spearman correlation analysis. A significant negative relationship between self-enhancement values and social-sustainability decision making during the COVID-19 pandemic was found. The implication of this empirical result may be used as a basis of considerations for

the government to make an online donation platform and regulations relating to ethical fashion products for supporting micro-entities as the main contributor in Indonesian economics.

Keywords: Coronavirus Disease, COVID-19 pandemic, self-enhancement values, social-sustainability, ethical decision making, donation, micro-entrepreneurship, contingency theory

Implementation of Sustainable Financing in Banking Industry

Yunia Amelia

Faculty of Economics and Business, University of Lampung, Indonesia
yunia.amelia@feb.unila.ac.id

Abstract This study wants to explore how to implement sustainable finance in the financial services industry, given the objectives of sustainable finance. This is will essential for realizing sustainable economic growth while still paying attention to environmental sustainability and the financial services industry, including industries that already have a concept to participate in sustainable development. This study is expected to contribute to developing concepts and theories related to financial and environmental performance. This research method is a literature study to systematically identify and analyze document documents that contain or relate to problems in the research carried out. The final stage is to find the main concepts based on data to be visualized or presented in the form of data analysis results. Results Until now, few studies in Indonesia have examined sustainable finance implementation in the Financial Services Industry Sector. Many financial industries have not correctly implemented the concept of sustainable development, which has been transformed into the financial services industry sector.

Keywords: Implementation, Sustainability, Financing, Banking

Explaining Intensity of Trade Integration and Tax Policies Towards ASEAN Economic Integration in an Era of Global Competitiveness

Saimul

Faculty of Economics and Business, University of Lampung, Indonesia
sai_mul@yahoo.com

Arif Darmawan

Faculty of Economics and Business, University of Lampung, Indonesia
arif.darmawan@feb.unila.ac.id

Resha Moniyana Putri

Faculty of Economics and Business, University of Lampung, Indonesia
reshaatina@gmail.com

Abstract Such greater trade integration into a single market is becoming increasingly important to boost the region's economic potential. The ASEAN Economic Integration will guide to the free flow of services, investment capital, goods, and skilled labor in the region. Tariffs and non-tariff barriers will be lessen, which will give substantial implications for intra-regional trade, movement and investment. Highlighting the importance of enhancing intra-regional trade, ASEAN member countries need to diversify several potential sectors and take advantage of the efficiencies and growing demand within regional offers. Moreover, tax policies among member countries may have contributed to the business cycle and reflect regional integration burdens. To prove the hypothesis, this paper ambitions to address and find a correlation between the intensity of economic/trade integration, tax policies, and business cycle in the form of ASEAN Economic Integration. This paper will apply data of real GDP, exchange exports and imports, percentage of tax of GDP, and total trade from five sample ASEAN member countries such

Indonesia, Malaysia, Thailand, Philippines, and Singapore (ASEAN-5). Indeed, this paper also divided aggregate groups as an entire for the periods 1996-2007 and 2008-2019 to see level degree of business cycle mobilization from one period to the next. With economies becoming more open, the intensity of trade volume with the scheme of economic integration and tax policy changes directly bring impact for business actors. Bringing prosperity and new opportunity for growth engine to the region, the challenge remains to ensure the growth is most-likely inclusive and equal. The argument is concerned in favor of the government to succeed in a business-friendly environment within regional integration.

Keywords: ASEAN, Economic Integration, Intra-Regional Trade, Tax Policies, Tariffs;

Economic Inequality in Sumatra 2010-2020

Arivina Ratih

Economic and Business Faculty, Lampung University, Bandar Lampung, Indonesia
arivinaratih@gmail.com

Ukhty Ciptawaty

Economic and Business Faculty, Lampung University, Bandar Lampung, Indonesia
ciptawaty@gmail.com

Emi Maimunah

Economic and Business Faculty, Lampung University, Bandar Lampung, Indonesia
emi_syam@yahoo.com

Abstract Economic inequality is a phenomenon that will always exist because the economic growth of each region is in equal. Sumatra is the choice of research area because it has ten provinces with varying regional conditions and economic activities. The majority of provinces have a large role in the agricultural sector, but some have industrial, and some have economically valuable mining materials. The research has conducted in the period 2010-2020 with secondary data obtained from the Statistic Indonesia. Period 2010 to 2019 uses annual data, while 2020 is quarterly. This study aims to capture the dynamics of regional inequality by Williamson Index, and descriptive analysis used to explain the dynamics of inequality in 2019 and 2020 when Covid-19 began to infect Indonesia. The results of the calculation show that regional inequality in Sumatra is decreasing even though Covid-19 is hitting it. The decrease happens because all economic activities in the ten observed provinces have slowed down. The decline in sector activity in 2020 mainly occurred in the transportation and warehousing sectors as well as the provision of food and drink accommodation sectors. The condition is related to limiting population mobilization as an effort to prevent the spread of the virus. The limitation of this research lies in the lack of detailed provincial data available for 2020.

Keywords: Covid-19, Gross Regional Domestic Product, Inequality, Sumatra, Williamson Index

The Effect of Environmental Turbulence, Social Capital, and Organizational Resilience on Tourism SME Performance: Impact of Pandemic COVID-19

Galih Trias Farobi

Master Degree Program of Science Management, Faculty of Business and Economics,
University of Indonesia, Indonesia
Farobiobi@gmail.com

Mohammad Hamsal

Management Department, Binus Business School Doctor of Research in Management,
Bina Nusantara University, Indonesia
mhamsal@binus.edu

Abstract Tourism has grown into a leading sector in driving the economy both locally and internationally. However, the last march, the COVID-19 pandemic came and gave a domino effect on Government's vital sector, which also include the tourism sector. According to UNWTO's data report, the number of tourists in the world have decreased to 44% during a pandemic by comparing this year data with last year. Within these days, turbulent and uncertain environment -especially caused by COVID-19- organizations are susceptible to disruptive events that can undermine stability and security, this much riotous occurrences negatively affect the execution of organizations. Resiliency is the ability of a process to assert its indistinguishability and adjust its crucial structure and function in the look of disruption. And also, using social capital we argue that networks and resources available to firms complete up their linking to others is also a critical aspect of resiliency. This conceptual study aims to examine the role of Environmental turbulence, Social Capital, and Organizational Resilience, leading to improve tourism SME performance. This research will be conducted for SME in Tourism Sector in Indonesia using PLS-SEM as Methodology.

Keywords: Environmental Turbulence, Social Capital, Organizational Resilience, Tourism SME Performance, Tourism Sector, COVID-19

Analysis of The Effectiveness of the Relaxation Timeliness Policy for Financial Reporting Due to The Covid-19 Pandemic in Indonesia's Economic Resilience

Agrianti Komalasari

Faculty of Economics and Bussines, University of Lampung, Indonesia
agriantiksa@gmail.com

Adrima Jusata Nicholas Tarigan

Faculty of Economics and Bussines, University of Lampung, Indonesia
adrima.jusata13@gmail.com

Abstract This study reviews the financial reporting relaxation policies issued by the financial services authority for Capital Market Industry as an effort to adapt to emergency conditions due to the Corona virus in Indonesia. This research is a fairly new research considering that the phenomena that occur are in the same year as the writing of this paper. This is due to slowdown in every sector caused by pandemic, especially in operation of company. This research is basically a Descriptive research to analyze the effectiveness of the policy, to help and strengthen the analysis data required gathered from the Indonesian stock exchange, the data is tested using a different test before and after the Covid-19 pandemic. This study will analyze the data descriptively and later look at and assess how effective the policies issued are with the real conditions of the timeliness of financial reporting, and see how these policies affect one another. As result, it is found that the policy significantly effects the timeliness of financial reporting of the company listed in Stock exchange. Nonetheless what needs to be noted is that during a pandemic like this each sector has a different impact so that it cannot be equated with one another. As conclusion the policy of easing time limits can provide potential for rogue companies who try to carry out creative accounting practices during the extension. Therefore, the role of regulators must also be tighter in a pandemic like this.

Keywords: Timeliness, Covid-19, Financial Reporting

Tax Agents' Acceptance of the Digitalisation of Tax Administration in Malaysia

Suzana Che Saruji

Faculty of Accountancy Universiti Teknologi MARA, Malaysia

wana.suzana@gmail.com

Nadiah Abd Hamid

Faculty of Accountancy Universiti Teknologi MARA, Malaysia

nadiahhamid71@gmail.com

Abstract Digitalisation has changed many aspects of our everyday lives, including how we manage the economy. This is in line with Malaysia's emphasis on investments in high technology and the transition to Industry 4.0. This is not, however, a mission that can be accomplished in a day or two. To meet these demands, government and taxpayers should work together with tax agents to engage in digital transformation. Moreover, the government offers many incentives in Budget 2020 to accelerate economic growth in the New Economy and Digital Era and further facilitates high-value-added activities in the digital 5G economy and Industry 4.0. To address the issue, this study seeks to explore factors that influence tax agents' readiness to accept the digitalisation of tax administration. The results are vital to the policymakers which act as precursor to enhance digital transformation that will improve efficiency and effectiveness of the tax administration. Furthermore, digitalisation of tax administration act as important insights not only to the Malaysian tax authorities, but also to tax practitioners and future researchers given the fact that tax digitalisation is needed to boost the tax administration system. As a result, tax compliance will increase tax collection and the recovery of income will further be enhanced.

Keywords: Tax Agents, Readiness, Acceptance, Industry 4.0, Digitalisation, Tax Administration, Technology Acceptance Model.



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