

ISSN: 2622-0989 (Print)  
ISSN: 2621-993X (Online)

Vol. 5 No. 3, 2022: BICAB Conference Proceeding



# BICAB 2022

Brawijaya International Conference In Accounting and Business (BICAB)



**Brawijaya International Conference**  
**In Accounting and Business**

Published by:  
Association of International Business  
& Professional Management (AIBPM)

## **Journal of International Conference Proceedings (JICP)**

**Theme:**

**“Improving Business Performance in the Post Crisis through Accounting and Information System for a More Valuable Tomorrow”**

Malang, August, 25<sup>th</sup> 2022

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**Association of International Business & Professional Management (AIBPM)  
Malang, Indonesia**

## PREFACE

It is a great privilege for us to present the proceedings of 2022 Brawijaya International Conference in Accounting and Business (BICAB) to the authors and delegates of the event. We hope that you will find it useful, exciting and inspiring. 2022 BICAB is a prestigious event organized with a motivation to provide an excellent international platform for the academicians, researchers, industrial participants and students around the world to share their research findings with the international business expert. 2022 BICAB aims to provide opportunity for the global participants to share their ideas and experiences in person with their peer expected to join from different parts on the world. In addition, this gathering will help the delegates to establish research or business relations as well as to find international linkage for future collaborations in their career path.

The 2022 BICAB outcomes will lead to significant contributions to the knowledge base in these up-to date business management and accounting fields in scope. Therefore, on the day of completion of this journey, we are delighted with a high level of satisfaction and aspiration. The responses to the call-for-papers had been overwhelming – both from Indonesia and from overseas. We would like to express our gratitude and appreciation for all of the reviewers who helped us maintain the high quality of manuscripts included in the proceedings. We would also like to extend our thanks to the members of the organizing team for their hard work. We are now optimistic and full of hope about getting the proceedings of 2022 BICAB.

We appreciate that the authors of 2022 BICAB may want to maximize the popularity of their papers and we will try our best to support them in their endeavors. Let us wish that all the participants of 2022 BICAB will have a wonderful and fruitful time at the conference. Last but not least, we also want to thank Sekolah Tinggi Ilmu Ekonomi Yayasan Keluarga Pahlawan Negara Yogyakarta, Faculty of Economics and Business Universitas Tadulako, Faculty of Economics and Business Universitas Mulawarman, Faculty of Economics and Business Universitas Kristen Satya Wacana Salatiga, Faculty of Economics and Social Universitas Bakrie, Faculty of Economics and Business Universitas Pembangunan Nasional Veteran Yogyakarta, Faculty of Business and Economics Universitas Surabaya, Faculty of Economics and Business Universitas Pamulang, Economy Faculty Universitas Negeri Malang, Sekolah Tinggi Ilmu Ekonomi Malangkececwara, Economy Faculty Universitas Madura, Economy Faculty Universitas Kristen Petra who have played an important role in contributing to the event and two sponsors of this event Adi Putro and PT. Anugerah Citra Abadi

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**ISSN: 2621-993X (Online)**

**ISSN: 2622-0989 (Print)**

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## **Audit Quality during Pandemic Era: Indonesian Auditors' Perspectives**

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### **ABSTRACT**

This study aims to reveal the meaning of audit quality from the perspective of Indonesian auditors and how COVID-19 pandemic has impacted audit quality. We use a phenomenological approach and a modified Creswell analysis as data analysis method. Ours study yielded two findings. First, auditors interpret audit quality as audit work that is based on an awareness of professional responsibility, carried out with procedures adequacy and provides usefulness for financial statement users. Responsibility awareness relates to the auditor's efforts to maintain independence and increase competency. Procedures adequacy include risk assessment and proper audit methodologies. Usefulness refers to the audit opinion accuracy and report presentation. Second, COVID-19 pandemic not only transformed the way audit procedures are performed, it also has varied impacts on the dimensions of audit quality. The results of this study contribute to practitioners, researchers and regulators in understanding the meaning of audit quality from practitioner's perspective and the pandemic impact on audit quality. This study can be used as a reference for future research to see how auditors and audit firms faced challenges during the pandemic.

**Keywords: Audit Quality, Audit Process, Pandemic, Covid-19**

## **The Effect of Governance, Risk Management and Compliance (GRC) and Intellectual Capital (IC) on Firm Value**

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### **ABSTRACT**

Following the increasing number of investors in Indonesia, stock issuers need to strengthen their firm's value to attract the attention of potential investors. A high firm value is one of the major objectives of investors. Two factors are thought to influence firm's value, namely: Governance, Risk Management and Compliance (GRC), and Intellectual Capital (IC). Using explanatory quantitative method, this study aims to prove the effect of the two factors on firm value. The firm value is measured in terms of Tobin's Q, IC is measured using VAIC (Value Added Intellectual Coefficient) method developed by Pulic (1998), whereas GRC is measured by scoring based on the Indonesian GRC Award assessment method. Using purposive sampling technique on a population of 713 companies listed on the Indonesia Stock Exchange, this study took a sample of 377 companies as source of data from 2016 to 2020. The collected data were processed with multiple linear regression statistical model. The results show that both GRC and IC positively affect firm value with explanatory level of 64.3%. Under segregated data, the results show that the explanatory level in the service industry sector (except for the financial sector) is greater than in the manufacturing sector.

**Keywords: Indonesia Stock Exchange, GRC, Intellectual Capital, Firm Value, Explanatory Level**

## **Disclosures on Environmental Sustainability Issues Based on Regulation and GRI**

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### **ABSTRACT**

Sustainability reports are a medium for companies to expose their seriousness in addressing environmental issues. Companies, especially those listed on the Indonesia Stock Exchange, are required by OJK through POJK 51 to present a sustainability report. This study analyzed energy sector companies listed on the Stock Exchange as a sample. As a result, there were nine companies included in the analysis. This study implemented content analysis. Eight main keywords will be used to analyze the sustainability report. The research compared the extent of the sustainability report under POJK 51 and the adequacy of its scope based on the GRI series 300. The data was limited to reports from 2020 since the implementation of POJK 51 was started effectively as of January 1, 2020. The results showed that all the analyzed companies had prepared the sustainability report, but the report's contents were not entirely followed POJK 51 and GRI series 300.

**Keywords: Environmental Aspect, GRI Standards, POJK 51, Public Company, Sustainability Report**

## **Disclosure of Wood Processing Industry Sustainability: Economic, Social, or Environment?**

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### **ABSTRACT**

Every activity of the companies has its own impact both for the companies and the surrounding environment. In this case, the companies are expected to be capable to properly implement corporate social responsibility to minimize the negative impact of their activities. This research was conducted to know the sustainability disclosures carried out by the companies on aspects of raw materials, biological diversity, wastewater, waste, as well as compliance with economic, social, and environmental aspects in accordance with the 2016 GRI Standards. This study applies a qualitative approach method with content analysis in which within its implementation is based on a statement according to certain criteria and is classified through keywords. The results of the study indicate that all observed companies have carried out disclosures based on the 2016 GRI Standards, although they are so undetailed and there are still several key words in aspects that have been unsubmitted by all the observed companies.

**Keywords: Disclosure, Sustainability, Economic, Social, Environment**



**Quo Vadis Vat Cluster of Tax Regulation Harmonization  
Law (The Perception of Tax Officers, Tax Consultants,  
Academics and Taxpayers of Malang City)**

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**ABSTRACT**

To overcome the Covid-19, the government issued the Tax Regulation Harmonization Law incorporating VAT cluster. This research employs qualitative method to determine the background of the VAT cluster of HPP Law, as well as to determine the perceptions and strategies of tax officers, tax consultants, academics, and taxpayers following the law ratification. The data are collected through interview and documentation. The results of this study indicates that the VAT cluster of HPP Law is ratified due to the low VAT rate in Indonesia, encouraging economic, increased tax ratio, and high tax expenditures. The VAT cluster of HPP Law leads to positive and negative perceptions. The perceptions include VAT rate's ease and simplicity, improvements in public facilities, and increased tax revenues, incorporate the increased goods and service prices, administrative constraints, increased demand for taxation services, billing and inspection efforts, and upgrade application. Related strategies such as to understand and provide information of the VAT cluster of HPP Law, find suppliers and distributors offering the cheapest prices, reduce profit margin, increase socialization, improve taxation services, utilize public figures as persuasive media, provide taxation problem consultation services, and provide education on the regulation of the VAT cluster of HPP law to various parties.

**Keywords: Taxation Law, VAT, Perception, Strategy**

**Interpreting the Concept of *Padruwen* as a Collective Assets (An Ethnographic Study on the Culture of Indigenous People in the Customary Village of Tenganan Pegringsingan-Bali)**

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**ABSTRACT**

This study aims to explore padruwen which has the closest meaning to the concept of assets on the culture of indigenous peoples in the customary village of Tenganan Pegringsingan-Bali. Of course, this will provide valuable insights related to the concept of assets in accounting. This research uses an interpretive ethnographic approach, so that it can produce hidden social and cultural interpretations. Informants in this study were carried out on active members of the customary village apparatus (krama desa), members who have retired from the customary village apparatus (krama gumi pamulang) and indigenous people who are not members of the customary village apparatus (krama gumi). Data collection was carried out by in-depth interviews with the direct involvement of researchers. The result of this study is to reveal that the meaning of padruwen is a treasure that includes sacred respect for all nature and the belief that the resources owned so far are gifts from gods and ancestors. This padruwen must be passed on to the next generation, so that the mandated generation is responsible for future generations, and the need to manage resources in a sustainable manner. The insights offered by the culture of the indigenous people of Tenganan Pegringsingan are very useful in addressing various social and environmental problems, as they include a broader set of principles than those based solely on individual property rights and economic value.

**Keyword: Collective Assets, *Padruwen*, Tenganan Pegringsingan, Economic Value and Indigenous People**

## **Innovation Influence on Business Continuity during Covid-19 Pandemic**

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### **ABSTRACT**

This study aimed to provide empirical evidence about the influence of innovation on business continuity during the Covid-19 pandemic. This study utilized secondary data from the survey results of The World Bank, with a population of 27,710 businesses. This study used a purposive sampling method with specific criteria for companies that filled in the questionnaires regarding innovation activity. The hypothesis testing was conducted using the h multiple linear regression analysis. This research showed that innovation significantly affected business continuity during the Covid-19 pandemic.

**Keywords: Innovation, Business Continuity, Covid-19**

**The Impact of Pernyataan Standar Akuntansi Keuangan  
68 Application Guidelines for Banking Sector Issued by  
Otoritas Jasa Keuangan (OJK)**

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**ABSTRACT**

This study will discuss the impact of PSAK 68 application guidelines in banking sectors related to fair value measurement in Indonesia. Otoritas Jasa Keuangan (OJK) issued the Pernyataan Standar Akuntansi Keuangan (PSAK) 68 application guidelines for the banking sector during the COVID-19 pandemic in order to support the implementation of PSAK 68 from Ikatan Akuntan Indonesia (IAI) regarding fair value measurement. The PSAK 68 application guidelines encourage banks to present financial statements that accurately represent the company's actual financial position and financial performance by measuring the fair value based on facts. This study uses qualitative methods by evaluating the application of fair value disclosure with the asset valuation of banking sector companies in Indonesia. This study concluded that the guidelines issued by OJK have an impact on banking entities in maintaining the company's financial position during the pandemic and can encourage the growth of the banking sector in a sustainable manner.

**Keywords: Banking Sector, Fair Value Measurement, Financial Performance,  
Financial Position, PSAK 68**

**Determinants of The Moka POS Adoption by Micro, Small,  
and Medium Enterprises in Jakarta Using Unified Theory  
of Acceptance and Use of Technology Model**

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**ABSTRACT**

The purpose of this study is to examine the behavioral intention of adoption of Mobile Kasir Point of Sale (Moka POS) users using Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions and Self-efficacy based on Unified Theory of Acceptance and Use of Technology (UTAUT) model. Micro, Small, and Medium Enterprises (MSME) have a major contribution to Indonesian economy, especially MSMEs in Jakarta as an economic center of the nation. During the pandemic, MSMEs are increasingly aggressive in optimizing the use of digital technology of accounting such as Moka POS. The research method using survey by distributed questionnaires to MSME owners in Jakarta who are using Moka POS. The data analysis technique used a Structural Equation Model (SEM) with the Smart Partial Least Square (PLS) software approach. This study contributed of theoretical and practical contribution in behavioral accounting.

**Keywords: Micro, Small, and Medium Enterprises, Moka POS, Unified Theory of Acceptance and Use of Technology**

## **BPK'S Obstacles to Overcome Corruption in Local Government Expenditures: A Comprehensive View**

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### **ABSTRACT**

This study explores the obstacles faced by the Audit Board of The Republic of Indonesia (Badan Pemeriksa Keuangan [BPK]) auditors control corruption in Indonesian local governments implementing public expenditures. This study uses a phenomenological strategy to analyze comprehensively archival data and manuscripts from semi-structured in- depth interviews with BPK auditors in local level and bureaucrats as expenditure executors in the local government. We carried out the data analysis through the coding process. The research found four themes developed related to BPK's role in dealing with corruption, namely limited authority to define corrupted behavior, limited resources, the sophistication of local government officials in hiding their corruption, and considerations of regional political stability. Thus, this study highlights the importance of enhancing BPK's actual reforms in determining anti-corruption strategies. In addition, this study is an original attempt to explain to local and national policy makers the importance of rationalizing the role of the BPK in eradicating corruption.

**Keywords: Bureaucrat, Corruption, Expenditure, Indonesia, Local Government**

## **Digital Entrepreneurship: Opening Opportunities, Highlighting Challenges, and Mapping Start-Up in Palembang, Indonesia**

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### **ABSTRACT**

This study specifically aims to analyze the opportunities, challenges and mapping of Start-ups in Palembang. The object of this research is divided into two, namely founders and digital consumers. The method used in this research is a combination method (Mixed method), combining quantitative research methods and qualitative. Data was collected by distributing questionnaires to founders and digital consumers in Palembang. The study finds that there were 40 start-ups in Palembang, but only 18 are active so far. Many start-ups in Palembang are engaged in the service sector. Opportunities for products and services for local start-ups in Palembang are as follows: (a) From the founder's point of view, they already have a workforce that is quite capable because the majority are Generation Z who certainly have high enthusiasm, creativity and quality to innovate; (b) From the user side, the generation that is more interested in technological advancements and internet use is Generation Z, so start-ups can take advantage of this as a form of market segmentation adjustment; (c) From the non-users side, those who have not enjoyed the products and services offered by local start-ups in Palembang do not know for sure the existence of start-ups.

**Keywords: Digital Entrepreneurship, Start-Up, Founder, Digital Consumers**



## **Aston Madiun Hotel's Public Relations Role and Communication Strategy During The COVID-19 Pandemic**

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### **ABSTRACT**

The Covid-19 pandemic has an impact on almost all economic, business and social communities, especially the hotel industry, which has experienced a decline in occupancy. Every hotel must come up with creative ideas through public relations to maintain or increase its occupancy percentage during the covid-19 pandemic. This study aims to explore the role of public relations and the strategies used in maintaining and increasing the occupancy of Aston Madiun Hotel. To answer these problems, this research uses descriptive qualitative research methods, namely through interviews and literature studies. From the data obtained, the results of the study show that to maintain and increase the occupancy of Aston Madiun Hotel during the covid-19 pandemic, hotel public relations must act as communicators and mediators, so as to be able to maintain good communication both internally and externally. In addition, they must be able to choose the right way to make the strategy used to be successful. Hotel public relations make documentations, provide satisfactory services, good informations, and promotions in order to attract public interest to use the services of Aston Madiun Hotel. Furthermore, the findings in this study are expected to be a suggestion for the hospitality industry, especially the management and public relations of Aston Madiun Hotel in providing better services.

**Keywords: The Role of Public Relations, Public Relations Strategy, Hotels, COVID-19 Pandemic**

## **Digital Marketing in Promotion of Tourism Objects in Selayar Islands Regency**

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### **ABSTRACT**

Selayar Islands Regency in developing tourism carries out marketing promotions. Marketing communication activities are important, this step is taken by the Selayar Islands Tourism and Culture Office to promote by maximizing the digital marketing process. This study aims to determine the marketing communication strategy of tourism objects in the Selayar Islands Regency by using digital marketing, this type of research is qualitative descriptive using computer mediated communication theory. Informants in the study used purposive sampling technique. Data collection techniques used interviews, documentation. The results of the study, using Computer Mediated Communication analysis found that the Selayar Islands Regency Tourism and Culture Office uses promotional media through web-sites with clickable features including homepage, news, advertorials, events and activities, profiles, best destinations, destinations, art. and culture, public facilities, search, video besides using social media including Instagram, Facebook, YouTube. Finally, by using digital media, it is possible to display promotional activities for tourism objects widely which can be seen by local and foreign people.

**Keywords: Digital Marketing, Computer Mediated Communication, Tourism Object, Promotion, Social Media**

## **Successful Development of Cryptocurrency from Consumer Behavior Perspective**

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### **ABSTRACT**

This research aims to examine the interaction between perceived risk and consumer behavior as a critical success factor in cryptocurrency development. Concerns regarding the risks of cryptocurrencies among consumers cause the research into factors influencing the development of cryptocurrencies to be necessary in order for it to be successful. A survey was conducted among 207 students from private universities in Surabaya. This study found that consumer behavior has the greatest influence on the intention to use cryptocurrency and negative effects were found between perceived risk and consumer behavior. Other than that, these findings provide empirical results on the consumer's perspective regarding the intention to use cryptocurrencies as seen from the perceived risk theory. Potential investors can use these findings to determine the future development of cryptocurrencies in terms of their relationship to perceived risk.

**Keywords: Consumer Behavior, Cryptocurrency, Fintech, Intention to Use, Perceived Risk**

## **The Effect of Tax Haven Subsidiaries on Sustainable Tax Strategies**

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### **ABSTRACT**

This study aims to determine the effect of tax haven subsidiaries on sustainable tax strategies. The researcher used a sample of 642 company observations from 159 companies in the agricultural and manufacturing sectors listed on the Indonesia Stock Exchange (IDX), we adopted Weighted Least Square (WLS) to know the effect of tax haven subsidiaries on sustainable tax strategies. This study investigated tax haven subsidiaries on sustainable tax strategies. Research results show that tax haven subsidiaries significantly affect tax payment volatility in long-term periods. The higher the tax haven subsidiaries, the higher the tax payment volatility, or the lower the long-term cash tax paid. These findings have significant implications for investors, creditors, and regulators, suggesting that companies with subsidiaries in tax haven countries will impact the volatility of the company's tax payments. This study will be useful for investors and creditors in decision-making for investment and loan funds. Investors and creditors can identify companies whose tax strategies are sustainable since they can predict future tax performance and reduce uncertainty. For regulators, the government focuses more on companies that have subsidiaries in tax haven countries since there is a potential that their tax payments can be volatile.

**Keywords: Agency Theory, Sustainable Tax, Sustainable Tax Strategies, Tax Haven Subsidiaries, Tax Haven Use**

## **The Implication of Financial-Economic Education and Tenure of CEO on Sustainable Tax Strategies**

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### **ABSTRACT**

The purpose of this study is to examine the financial-economic education and tenure of CEO on sustainable tax strategies (STS). Using a sample of 951 observations from 229 companies listed on the IDX (Indonesian Stock Exchange) from the mining, agriculture, and manufacturing companies during the 2015-2020 period, this study uses the WLS (Weighted Least Square) regression model for model estimation. The results of this study found a positive relationship between financial-economic education and the tenure of the CEO on sustainable tax strategies. CEOs with educational backgrounds in the financial-economic tend to implement sustainable tax strategies. The other finding is that CEOs with longer tenure have a tendency to show the same behavior. This research has implications for corporate executives. A person with a background in financial economics should be chosen as the company's CEO. For adopting STS, a CEO with a longer term is preferable to a CEO with a shorter tenure.

**Keywords: CEO Education, CEO Tenure, Sustainable Tax Strategies, Tax-Decision Making, Upper Echelon Theory.**

## **Implementation of Teaching Factory Accounting and Finance for SMK Negeri 1 Garut**

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### **ABSTRACT**

Implementation of TeFa learning at SMK NEGERI 1 Garut produces products/services and the use of products/services needs to be regulated with governance that can synergize two different activities. The purpose of this study is to evaluate governance that is able to accommodate the products/services resulting from practical learning in TeFa and their utilization by the community. This study is a descriptive study by conducting a SWOT analysis of seven standard parameters. The population of students involved in TeFa, TeFa administrators, productive teachers, competency teachers, vice principals for education and school principals. The results of the study indicate the strengths and weaknesses of the elements that influence the implementation of Teaching Factory and obtain an overview to improve the quality and quality that will support the successful implementation of Teaching Factory.

**Keywords: Accounting, Governance, SMK, SWOT, TeFa Learning**

## **The Impacts of Employee Mental Health in the Workplace: A Literature Review**

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### **ABSTRACT**

Previous research has described a lot about how to manage the mental health of employees in the workplace. However, there is no comprehensive understanding the impact of the role of employee mental health on work learning systems, participatory practices, gratitude and employee emotions. The purpose of this study was to examine the impact of employee mental health. The research method is by reviewing 50 articles selected and screened based on key findings. This research reveals that mental health and gratitude are understood in a variety of ways. Mental health is primarily defined as mental health experiences and responses, and workplace learning primarily refers to learning through participatory practices. In addition, this study describes the relationship between mental health and learning in the workplace. Most studies focus on the active role of mental health in supporting and/or hindering learning in the workplace. Some research shows mental health in the workplace is negatively affected by gratitude. This research also reveals that mental health affects employees' emotions at work. This study suggests that companies can maintain their employees' mental health through various human resource management strategies, and for further research, it is recommended to describe trends and gaps in this field.

**Keywords: Employee Mental Health, Work Learning System, Participatory Practices, Gratitude, Employee Emotion**



## **The Influence of Empowering Leadership Towards Employee Ambidexterity: Study Literature Review**

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### **ABSTRACT**

Employee ambidexterity has been viewed as the crucial variable in measuring the employee's innovation and creativity. Therefore, the discussion of employee ambidexterity is essential in supporting the literature about employee creativity and innovation. However, the discussion about the factors affect employee ambidexterity in the literature study is still limited. Based on the existing studies, one of the critical factors that influence the creativity and innovation of employees at work is the leadership factor. This study will specifically analyze the effect of empowering leadership on employee ambidexterity based on a literature review that has never been discussed before. This research method uses a literature review by comprehensively comparing and reviewing on these two variables from 28 scopus journals. The results of this study found four dimensions of empowering leadership: the meaning of work, encouragement of employee participation, expression of beliefs, and work autonomy. In addition, this study also found two dimensions of employee ambidexterity: exploration and exploitation. In addition, these findings explain the characteristics, influences, and factors between the two variables and how empowering leadership can increase employee ambidexterity. This study suggests the company develop empowering leadership as the leadership style to improve employee ambidexterity.

**Keywords: Employee Ambidexterity, Empowering Leadership, Innovation, Creativity, Leadership Style**

## **Optimization of Stock Portfolio of Value30 Index and Growth30 Index Using the Markowitz Model and Sharpe Model**

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### **ABSTRACT**

This study aims to determine the results of optimizing stock portfolios on the Value30 and Growth30 indexes on the Indonesia Stock Exchange based on the Markowitz Model and Sharpe Model. There are seven stocks that are consistently listed on the Value30 index selected with the code ADRO, BJBR, ELSA, ITMG, PTBA, PTPP, UNTR and seven stocks that are consistently listed on the Growth30 index selected with the code ACES, BBKA, BBRI, CPIN, ERAA, TBIG, TOWR. The data is taken from the period January 2015 to December 2021. Using the Markowitz model on the Value30 index stock yields a return of 1.08% and a standard deviation of 8.02% (coefficient of variation/cv 7.426). Meanwhile, the Growth30 index stock yielded a return of 1.36% and a standard deviation of 4.46% (cv 3.279). Using the Sharpe model on the Value30 index stock yields a return of 2.23% and a standard deviation of 11.01% (cv 4.937). Meanwhile, the Growth30 index stock yielded a return of 1.54% and a standard deviation of 4.88% (cv 3.169). This study concludes that the Sharpe Model provides a much more optimal investment return than the Markowitz Model for both the Value30 and Growth30 index stocks.

**Keywords:** Index\_Growth30, Index\_Value30, Model\_Markowitz, Model\_Sharpe, Portfolio

## **Examining the Relationship Between Levers of Control, Autonomous Motivation, and Work Role Performance**

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### **ABSTRACT**

This study aims to examine how management control systems' design affects individual motivation and performance by empirically testing a model consisting of motivation framework from self-determination theory, levers of control framework, and work role performance framework. Online survey data of 333 Indonesian employees from various organizations and industries were analyzed using structural equation modeling and analysis of variance. This study finds that the sole use of beliefs control systems and interactive control systems, also the joint use of diagnostic and interactive control systems, positively affects autonomous motivation. Meanwhile, the sole use of boundary control systems and diagnostic control systems each shows a negative effect. Autonomous motivation is also shown to positively affect employees' work role performance, which consists of proficiency, adaptivity, and proactivity. Further, autonomous motivation is also proven to partially mediate the effect of the use of interactive systems, also the joint use of diagnostic and interactive systems, on work role performance. These findings highlight the importance of designing management control systems to help optimize employees' motivation and performance. This study also shows the need to focus on broader aspects of performance, i.e. work role performance, especially in uncertain and interdependent work contexts.

**Keywords: Autonomous Motivation, Levers Of Control, Management Control Systems, Self-Determination Theory, Work Role Performance**

## **The Clustering of Banking Industry Before and During Covid-19**

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### **ABSTRACT**

The aim of this research was to apply clustering analysis to banking stock data listed on the Indonesia Stock Exchange before and during Covid-19. The objective of the paper is to group the stocks based on selected performance metrics such as Return on Asset (ROA), Debt to Equity (DER), and Net Interest Margin (NIM) to and in the end tried to compare performance in both years and tried to provide recommendations to investors to buy or sell shares of which company. The clustering is performed on the 45 stocks using two sets of time windows: 2019 data where Covid-19 has still not occurred and 2021 data where Covid-19 is still underway with relatively lower cases than 2020 and the business is still in the recovery stage. The cluster analysis results reveal 24 companies that are worth investing in since they have performed better in the Covid-19 period. The recommended stocks are AMAR, BBMD, BBRI, BBSI, BTPN, MEGA, BRIS, BSIM, DINAR, BBHI, BNLI, BVIC, BACA, BBNI, BDMN, BMRI, BNGA, BNII, NISP, PNB and SDEA. These stocks are considered as having positive externalities with the Covid-19. There are 5 companies that are having negative externalities of Covid-19 as this cluster show deteriorating performance and thus is not recommended as the stock's investment. Meanwhile, 13 companies are in neutral externalities as they keep in the same cluster in 2019 and in 2021

**Keyword: K-Means, Clustering, Banking Stocks, Covid-19, Investment**

## **Brand Experience and WOM: The Mediating Effects of Brand Love, Brand Image, and Brand Loyalty**

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### **ABSTRACT**

In marketing, word of mouth (WOM, whether positive or negative, can have a significant impact on overall marketing success because it influences the reputation of the company and the product. To foster positive WOM, marketers should manage the consumer experience when consuming a product brand. This study applies brand love, brand image, and brand loyalty to the effect of brand experience on WOM. The present study employed consumers of a pharmaceutical brand originating from Japan. The online survey gathered 293 data that could be used for analysis. By using the two types of positive WOM (face-to-face WOM and electronic WOM, later abbreviated as f-WOM and e-WOM) this study revealed that the brand experience was positively associated with f-WOM and e-WOM. Brand experience was associated with f-WOM through brand love and brand loyalty. In addition, brand experience was associated with e-WOM through brand image and brand loyalty. The study offers important information to marketers. Through brand property management, organizations would scan positive WOM from their consumers, in turn it may be a good spontaneous promotion at their brands.

**Keywords: Brand experience, Brand love, Brand Image, Brand Loyalty, f-WOM, e-WOM**

## **A Nexus Among Market Orientation, Business Performance Through Networking and Innovation**

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### **ABSTRACT**

This study aims to identify and develop the concept of market orientation on business performance both directly and through networking and innovation. Questionnaires and interviews were conducted with SME owners in the creative craft industry, especially textile crafts whose raw materials are cloth, knitted and rope. And also the Creative Industry of Non-Textile Crafts whose raw materials are ceramics, earthenware, wood, rattan, leather and metal in Malang, East Java, Indonesia, whose marketing has penetrated to various countries. The sampling technique was carried out purposively with certain respondent criteria. The data analysis technique was carried out using the Partial Least Square method. This study provides recommendations for strategic practices and policies (market orientation) through networking and innovation in improving business performance. In addition, it also offers a comprehensive model of the critical success factors of business performance by considering aspects of Networking and Innovation in improving business performance. The results of the research show 8 important findings: first, market orientation as proxied by business performance has a negative effect. Second, market orientations proxied by the Network have a positive effect. The third, market orientations proxied by innovation have a positive effect. The fourth, networks have a positive effect on innovation. The fifth, networks have a positive effect on performance. The sixth result shows that innovations have a negative effect on performance. The seventh, networks are able to mediate the influence between market orientation and business performance. The eighth, innovations are able to mediate the influence between market orientation and business performance.

**Keywords: Market Orientation, Business Performance, Networking, Innovation**

**The Nexus of Financial Inclusion and Population Quality  
Level on Economic Growth with Poverty and  
Unemployment as Intervening Variables**

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**ABSTRACT**

The aims of this study is to analyze the effect of financial inclusion and population quality level on economic growth with poverty and unemployment as intervening variables. Data is collected using a purposive sampling from the Financial Services Authority; the Central Agency on Statistics; National Survey of Financial Literacy and Inclusion in year 2016-2021. The Partial Least Square (PLS) is employed to test a nexus of financial inclusion and population quality level on economic growth with poverty and unemployment as intervening variables with total data is 204. The results show that population quality level influences unemployment, economic growth, and poverty. Unemployment has a positive effect on poverty. Financial inclusion cannot influence poverty, unemployment and economic growth. Poverty and unemployment cannot be proven as intervening variables. This results give implications to the government in making policy regarding to quality of life is needed to be considered because it affects poverty, unemployment and economic growth.

**Keywords: Economic Growth, Financial Inclusion, Population Quality, Poverty, Unemployment**



## **The Gap Between the Competency of Forensic Accounting Practitioners and Forensic Accounting Education**

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### **ABSTRACT**

In recent years, there has been an increase in the demand for forensic accountants due to an increase in corruption cases that are increasingly complex and high. However, with increasing demand, there is an imbalance between supply and demand. The supply that the researcher means is forensic accounting education that create forensic accountants. Therefore, this study aims to determine the differences in the competencies of forensic accounting practitioners that must be possessed by the education on forensic accounting of erred. This study uses primary data in the form of observations and interviews. The sample of this research amounted to 17 websites from several universities abroad and universities in Indonesia and this study used three samples of resource persons from two different institutions. This research is descriptive qualitative research using triangulation test of data sources. This study found that there are differences of opinion between forensic accounting practitioners and academics regarding the competencies that forensic accountants must possess and regarding the topics of courses and curriculum. The results have implications that the accounting study program can contain course topics that are not only related to technical aspects but also soft skills and hard skills that a forensic accountant needs to have.

**Keywords: Competency, Forensic Accounting, Demand**

## **Earning Management Effect on Financial Statement Fraud, Corporate Governance as a Moderating Variable**

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### **ABSTRACT**

This study aims to explore the role of corporate governance as a moderating variable on the effects of earning management to financial statement fraud. Purposive sampling method was used to obtain 37 manufacturing multinational companies from Indonesia Stock Exchange (IDX) for year 2018 – 2020. Moderated Regression Analysis (MRA) technique was used to test the Beneish M model. Earning management proxied by discretionary accrual, corporate governance proxied by independent commissioner, managerial ownership, institutional ownership and audit committee financial expertise. Earning management has positive significant effect to financial statement fraud and audit committee financial expertise strengthen effect of earning management to financial statement fraud. Meanwhile independent commissioner, managerial ownership, and institutional ownership could not moderate earning management to financial statement fraud. The audit committee variable strengthened the relationship between earnings management and financial statement fraud, therefore, for further research employ ethics of the audit committee as an additional variable

**Keywords: Earning Management, Beneish M-Score Model, Corporate Governance**

**The Effect of Profitability, Solvency, and Liquidity on Firm Value (Empirical Study on Manufacturing Companies listed on the Indonesia Stock Exchange LQ45 Issuer Index 2018-2020 Period)**

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**ABSTRACT**

The company's target is to generate maximum profit, maintain its position, pursue growth, and prosper the workforce and company owners or investors. The purpose of this study is to determine the effect of profitability, solvency, and liquidity on the value of manufacturing companies listed on the Indonesia Stock Exchange (IDX) LQ45 Issuer Index for the 2018-2020 period, either partially or simultaneously. This study tested the hypothesis which states that there is an effect of profitability, solvency, and liquidity on the value of manufacturing companies listed on the Indonesia Stock Exchange (IDX) LQ45 Issuer Index. Profitability can be measured using Return on Assets (ROA), solvency using a Debt to Asset Ratio (Debt Ratio) measure, liquidity measurement is Current Assets, and firm value using Price to Book Value (PBV) measures. The sample used in this study was 8 manufacturing companies. The sampling method applied is purposive sampling. The data used is secondary data in the form of quarterly financial report data. The data analysis technique used is panel data regression analysis. The results of this study indicate that the profitability and liquidity variables have a positive but not significant effect on firm value, while the solvency variable has a negative and significant effect on firm value. Simultaneous testing has the effect of profitability, solvency, and liquidity on firm value with a coefficient of determination obtained at 0.643 which indicates that 64.3% of firm value can be influenced by profitability, solvency, and liquidity while the remaining 35.7% is influenced by other variables which were not investigated in this study.

**Keywords: Firm Value, Profitability, Solvency, and Liquidity**

**The Influence of Perceived Benefit, Community Involvement and Support for Tourism Development on Sustainability Achievement: The Moderating Effect of Crisis Readiness Post Covid-19 Pandemic (A Study in Pengotan, Bali)**

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**ABSTRACT**

Despite that the government of Indonesia to increase the income from tourism by creating 2,000 tourism villages by the end year 2020 in Bali, the number of tourists were decreasing from 5,6 million in 2017 to 2.3 million. Indonesia loses 350 million USD with the COVID19 pandemic. With the increasing incidence of disaster events there has been a growth in research area of disaster risk reduction, and strategic tourism disaster management. Although it is widely recognized that risks, there have been few attempts to integrate key understandings of sustainable redevelopment within current tourism disaster management modelling. Prior research has systematically examined the relationship between support for sustainable tourism development and its perceived effects. However, studies have been conducted on the influence of community involvement and the indirect effect of community capacity building, perceived benefit and moderating effect of crisis readiness. This study aims to develop a theoretical model and examine the structural relationships between residents' support for sustainable tourism development and the precedent variables of community involvement, perceived benefits, and community capacity building with the mediator of crisis readiness in Pangotan Tourism Village. The data will be collected using random sampling out of 200 families, and analyzed using SEM PLS.

**Keywords: Bali, Community Involvement, Crisis Readiness, Perceived Benefit, Support for Tourism Development, Sustainability Achievement**

## **Analysis of the Determinants Level of Poverty in Indonesia**

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### **ABSTRACT**

This study aims to determine and analyze the effect of government spending in this case balancing funds, village funds, infrastructure budgets and inflation on poverty levels through investment variables, economic growth, and income inequality. This study uses an explanatory design. The type of data used is panel data which is a combination of data from 33 provinces in Indonesia from 2015 to 2019. The analytical model used in this study is the econometric structural equation model in the views 12 program. significant negative effect on the poverty level, but indirectly the balancing fund has no significant effect through investment, economic growth and income inequality. Likewise, village funds have no significant direct and indirect effect on poverty levels through investment, economic growth, and income inequality. The infrastructure budget has a significant negative effect on the poverty level directly and indirectly has a significant negative effect through investment, economic growth, and income inequality. Inflation directly has an insignificant positive effect on the poverty level, indirectly has an insignificant effect through investment, economic growth, and income inequality, but inflation directly has a significant positive effect on income inequality.

**Keywords: Poverty Rate, Income Inequality, Economic Growth, Investment, Balancing Funds, Village Funds, Infrastructure Budget and Inflation**

**The Effect of Profitability, Liquidity, and Solvency on  
Sustainable Reporting with Corporate Governance as  
Moderating Variable**

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**ABSTRACT**

This study aims to examine the effect of profitability, liquidity, and solvency on sustainable reporting. This study also examines the impact of corporate governance in moderating the effect of profitability, liquidity, and solvency on sustainable reporting. We use data on finance, governance, and sustainability reporting obtained from financial reports and sustainability reports for financial institution companies over a 5-year period, from 2016 to 2020. We use multiple regression to estimate the research model. Empirical findings show that profitability and liquidity have a positive impact on sustainable reporting. Other findings also show that corporate governance is able to increase the positive impact of profitability on sustainable reporting.

**Keywords: Profitability, Liquidity, Solvency, Corporate Governance, Sustainability Report**

**Theory of Planned Behavior: Predictors of Behavioral  
Intention on Financial Technology (Fintech) Usage  
Behavior with Paylater as Moderator**

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**ABSTRACT**

The development of the times goes hand in hand with the development of technology. In recent years, we can feel the high mobilization of people, finally forcing the existence of facilities that can meet all needs quickly and instantly. The effectiveness and convenience offered by this online system cause buyers to choose to shop on E-Commerce. The increase in active E-Commerce users is also due to the emergence of financial technology (FINTECH). now transactions can be done easily in seconds and long distances. This study measures predictors of behavioral intention to FINTECH Usage Behavior with PayLater as moderator. This study aims to see how strong the predictor of behavioral intention towards FINTECH Usage Behavior based on PayLater is. This research is based on the concept of the Theory of Planned Behavior to explain this phenomenon. This study uses 289 respondent data in Indonesia based on the results that have been categorized by researchers. The research was conducted with a quantitative approach based on the results of a questionnaire survey distributed through Google Forms. For data processing and hypothesis testing use the SEM (Structural Equation Model) method with WarpPLS version 7.0. The presence of PayLater-based FINTECH in this study proves that PayLater Usage cannot strengthen or weaken attitudes, perceived behavioral control, and subjective norms on behavioral intention.

**Keywords: Theory of Planned Behavior, FINTECH Usage Behavior, PayLater, Behavior Intention, Curiosity**



## **Determining Factors Affecting Audit Quality with Audit Ethics as Moderating Variable**

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### **ABSTRACT**

This research aims to analyze the influence of auditor experience, integrity, competence, and professional skepticism on audit quality. It also analyzes how auditor ethics can moderate those independent variables to the dependent variables. This research was carried out the public accountant (KAP) in Jakarta, Surabaya, and Yogyakarta with 90 auditors as the respondent. The study used a questionnaire as the data collecting method. Then it analyzes by using multiple regression and structural equation model (SEM). The result of the research showed that auditor experience, integrity, competence and auditor professional skepticism effect significantly to audit quality. Auditor ethics is able to moderate the influence of auditor integrity to audit quality. Audit ethics is unable to moderate the influence of auditor experience, competence, and auditor professional skepticism to audit quality.

**Keywords: Work Experience, Integrity, Competence, Professional Skepticism and Audit Ethics**

## **A Study of Social Psychology and External Factors in Affecting Taxpayer Compliance in Indonesia**

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### **ABSTRACT**

Tax compliance will be a problem if a country does not receive the targeted tax value, because it can affect the country's development. The latest thing that can be said that is important in this research is an Automatic Exchange of Information (AEOI) system implemented by the government. Research on the system is still said to be rare and relatively recent implemented in Indonesia, so the study examines whether taxpayers know about the system and whether the system can file taxes for which taxpayers are taxed. This study was conducted to examine nationalism and belief in influencing taxpayers to comply with tax laws. In addition, to see the impact of using the Automatic Exchange of Information (AEOI) system on taxpayer compliance. This research is quantitative research using a survey through a questionnaire aimed at individual taxpayers who have a TIN. By using multiple regression analysis, the results showed that national pride and AEOI knowledge had a positive effect on taxpayer compliance, while the trust and patriotism as moderating variables had no effect on compliance. The involvement of this research suggests that the government can increase nationalism and trust in taxpayers to pay taxes.

**Keywords: Tax Compliance, Nationalism, Trust, AEOI System, Patriotism**

**Evaluation the Use of Intrinsic Religiosity as Moderating  
Variable on the Effect of Self-Assessment System,  
Gender, and the Period as Taxpayer toward Tax Evasion**

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**ABSTRACT**

The importance of this research was due to the greater dependence of the government budget (APBN) sourced from taxes. Tax avoidance is an action that has negative effect on state revenues became major concern for most countries to mitigate. This study aimed to evaluate the moderating role of intrinsic religiosity on the effect of the self-assessment system, gender, and the period as taxpayer toward tax evasion. Evaluation of factors that can minimize tax avoidance, such as religiosity, is expected to provide important information for the tax authorities to optimize tax revenue. Purposive sampling method used to select sample of taxpayers. The research data and hypothesis were analyzed and tested using SPSS version 21. The results of this study indicate that the self-assessment system has a negative effect on tax evasion, gender and the period as taxpayer has no significant effect on tax evasion, and this study failed to support intrinsic religiosity as a moderating variable toward tax evasion.

**Keywords: Self-Assessment System, Gender, The Period as Taxpayer, Intrinsic Religiosity, Tax Evasion**

**Mediation Role of Adaptability on the Influence of  
Knowledge Sharing Toward Knowledge Productivity on  
Employees of Defense Equipment Companies in  
Indonesia**

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**ABSTRACT**

This study aims to analyze the mediating role of adaptability on the effect of knowledge sharing toward knowledge productivity on employees of defense equipment companies in Indonesia, totaling 389 employees. Quantitative research using survey methods was carried out in this study to obtain information from respondents. Method of data analysis in this study used descriptive statistical analysis, and Partial Least Square (PLS) analysis tool with the WarpPLS.7.0 program. The originality of this study examines specifically knowledge sharing as part of knowledge management which has a direct influence on knowledge productivity. This study also places adaptability as a mediating variable for the effect of knowledge sharing on knowledge productivity. An important finding from this research is that knowledge sharing and adaptability have a direct effect on knowledge productivity and it is also found that knowledge adaptation does not mediate the effect of knowledge sharing on knowledge productivity.

**Keywords: Knowledge Sharing, Knowledge Productivity, Adaptability**

## **Rise of Online Shopping in Shopee: Is Shopee Xpress Satisfying to Consumers?**

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### **ABSTRACT**

As a tremendous expansion of online shopping on Shopee, Shopee Xpress Shipping Programme is launched to provide consumers with the most dependable pickup and delivery services. Nonetheless, Shopee Xpress encountered operational difficulties to meet Shopee's ever-increasing demand while ensuring consumer satisfaction. The objective of this research is to evaluate how satisfied consumers are with Shopee Xpress when they shop online on Shopee. In this research, four independent variables are studied, which are assurance, convenience, reliability, and price. A total of 150 respondents took part in an online survey via Google Forms. In conclusion, this research contributes to a deeper understanding of the consumer satisfaction of Shopee Xpress as an e-commerce service for online shopping on Shopee.

**Keywords: Consumer Satisfaction, E-commerce Service, Online Shopping, Shopee, Shopee Xpress**

## **Are You Anxious? A Study of Malaysian University Students during the COVID-19 Pandemic**

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### **ABSTRACT**

Anxiety levels among university students have long been a public health concern. The COVID-19 outbreak, and lockdown have swept the entire world and exacerbated students' stress and anxiety. The goal of this study is to figure out factors that cause anxiety in university students during the COVID-19 epidemic. We also intend to find out its impacts and provide suggestions on overcoming this issue. A total of 150 students from Universiti Sains Malaysia (USM) participated in the online survey via Google Form. The findings showed that perceived stress and low self-esteem are the main factors that cause anxiety. This research provides new insights and suggests ways to reduce anxiety.

**Keywords: Anxiety, COVID-19, Factors, Malaysia, University Students**

## **The Influence of Shopee on Consumer Behavior a Case Study in Malaysia**

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### **ABSTRACT**

'9 out of 10 online' indicates that Malaysia's e-commerce industry has risen steadily throughout Southeast Asia. The increase in the number of Shopee apps in the second quarter of 2021, marks Shopee as a leading Malaysian e-commerce market. Shopee provides a good value, the best quality, convenience and security when consumers experience the app. This paper aims to look into factors that influence consumers' behaviours towards online shopping using the Shopee app. This paper also assesses customer satisfaction regarding the service that had been provided. A total of 100 respondents of Shopee users participated in the online survey via Google Form. From the analysis, the results depict the necessity of quality products, reliability, convenience and product price as good indicators of customer satisfaction that may lead to behavioural intention. These findings provide new insight into consumer behaviour towards Shopee.

**Keywords: Customer Satisfaction, Consumer Behaviours, E-Commerce, Convenience, Good Value, Malaysia, Quality, Shopee App**



**A Case Study of Customer Experiences, Expectations  
and Satisfaction Level toward Services provided by E-  
Commerce Shopee during COVID-19 Pandemic in  
Malaysia**

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**ABSTRACT**

Shopee is an international company that focuses mainly on e-commerce. It is also known for being one of the globe's most significant and advanced online markets. Due to the pandemic outbreak, the company has boosted rapidly to serve consumers and sellers in different countries across America and Europe who wanted to make a purchase and sell their products online, with 343 million monthly visits. Shopee provides customers with a simple, fast, and delightful online shopping experience that millions worldwide enjoy daily. The study's objective is to examine the customer expectations, experiences and satisfaction levels toward using e-commerce Shopee during the COVID-19 pandemic in Malaysia. A total of 110 Shopee users from Malaysia participated in an online survey via a google form. Our findings provide new insights into customer expectations, experiences and satisfaction, which are helpful for the company. This study also provides recommendations that lead to improved customer satisfaction.

**Keywords: Shopee, E-Commerce, Expectations, Experiences, Customer Satisfaction, COVID-19, Malaysia**

**The Influence of E-word of Mouth, Brand Trust, Brand Loyalty on Purchase Intention: A Study of Shopee in Malaysia**

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**ABSTRACT**

Many consumers have shifted to online shopping during the Covid-19 pandemic. Hence, online shopping is expected to become mainstream in the post-pandemic marketplace. Shopee grabs the opportunity and seizes market share in Malaysia. This paper aims to examine if e-word of mouth, brand trust and brand loyalty may influence the purchase intention of Shopee users in Malaysia. We tested hypotheses using SPSS, and 150 Shopee users participated in the online survey via a google form. The findings show that e-word of mouth, brand trust and brand loyalty impact the purchase intention of Shopee users. Recommendations and implications were discussed.

**Keywords: E-Word of Mouth, Brand Trust, Brand Loyalty, Purchase Intention, Shopee**

## **A Study of Customer Expectation towards E-Wallet Payment System in Malaysia**

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### **ABSTRACT**

Payment systems have been rather switched out through introducing a new dimension where e-wallets can be used in conjunction with cellular payment have emerged as less complicated where all repayments & transactions are online. These research objectives are to consider whether the four variables will meet the customer expectation. The study focuses on measuring customer expectation in the direction of the E-wallet in Malaysia. These two: primary and secondary data are utilized to gather research information. Primary data was collected through questionnaires from 100 E-Wallet users. The findings indicates that there are a quality of service, preference, satisfaction and confidence which influence customer expectations.

**Keywords: Confidence, Customer Expectation, E-Wallet, Preference, Satisfaction, Service Quality**

**Factors that Influence University Students toward  
Customer Satisfaction and Customer Loyalty at  
Starbucks in Malaysia**

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**ABSTRACT**

Malaysians are among Starbucks' most devoted customers. Customer satisfaction may appear to be an elusive term that is impossible to track. Yet, some factors influence whether customers are happy, and a variety of measurement tools consistently evaluate customer satisfaction and loyalty to Starbucks. This study examines the factors influencing customer satisfaction and customer loyalty at Starbucks in Malaysia. In this study, data was gathered using internet sources and questionnaires. This survey included a total of 150 university students who had visited Starbucks. Descriptive statistics and inferential statistics were used to analyze the data. This study's findings are expected to suggest the essential qualities to emulate and increase customer satisfaction and loyalty.

**Keywords: University Students, Customer Loyalty, Customer Satisfaction, Starbucks, Malaysia**

## **Factors That Influence Customer Loyalty in Fast Food: A Case Study of McDonald's Malaysia**

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### **ABSTRACT**

As the pace of human life gets faster and faster, humans nowadays demand and require stuff and things from different aspects that would suit their pace of living. In this case study, we are going to focus on factors that influence customer loyalty for fast food in Malaysia. We will focus on the largest franchise fast food restaurant, McDonald's. McDonald's is a multinational fast-food franchise corporation based in the United States that is known for its hamburgers, where it has around 282 outlets operated and located in Malaysia. As mentioned, the study aims to examine the factors that influence customer loyalty for McDonald's in Malaysia, with a focus on accessibility, price affordability, product quality, service quality, product variation and advertising awareness. A total of 110 McDonald's customers will take part in the online survey, which will be conducted using Google Forms. The findings reveal that price affordability, product quality, product variation and advertising awareness had positive influence ability on customer loyalty for McDonald's fast food. Beneficial recommendations and new insights are presented in this study through the research conducted.

**Keywords: McDonald's Malaysia, Customer Loyalty, Accessibility, Price Affordability, Product Quality, Service Quality, Product Variation, Advertising Awareness**

**Antecedents of Audit Fees Paid by Trade and Service  
Companies that Listed in BEI for 2019-2020**

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**ABSTRACT**

The audit process is one of the tools used to handle the agency problem that may happen within a company. The audit process may become the most effective tool that only auditors that can execute the audit process, whether the internal auditor that works within the company or the external auditor that performs the audit process on behalf of the public accounting firm. To complete the audit process, each company will have to pay the audit fee for the external auditor and public accounting firm. This research analyzed the factors that may affect companies' audit fees, from the board of commissioners' size, audit complexity, firm risk, and the audit firm size being used by the public companies. The multiple linear regression analysis results show that all of these variables are found to affect the audit fee that was paid by the trade and service companies. Lastly, all the factors were found to affect the audit fee simultaneously. As an effort for companies to reduce the audit fee, they need to be concerned about these factors.

**Keywords: Audit Fee, Audit Complexity, Firm Risk, Public Accounting Firm's Size, The Board of Commissioners Size**

**The Time Horizon of Corporate Governance Effect on  
Firm Performance and the Role of Corporate Secretary: A  
Study of Indonesia Listed Financial Firms**

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**ABSTRACT**

Corporate governance is still an important issue today because poor governance can be the cause of business failure. Therefore, good governance is needed to maintain business sustainability. This study aims to examine and analyze the effect of corporate governance, namely the board of commissioners, audit committee and risk monitoring committee on the company's current and long-term performance. In addition, corporate secretary is added as a variable that moderates the influence of the board of commissioners on firm performance. The object of research are financial firms listed on the BEI in 2017-2020. This study found that a qualified corporate secretary can positively moderate the proportion of independent commissioners on the company's current and long-term performance. Audit committee qualifications have a significant positive effect on current and long-term performance. The meeting of the risk monitoring committee has no effect on the firm's performance for the current year but has a significant positive effect on the firm's long-term performance. Considering these results, this study suggests that companies should implement good governance today because it has an impact on firm performance in the future.

**Keywords: Audit committee, Board of Commissioner, Corporate Governance, Corporate Secretary, Firm Performance, Risk Monitoring Committee**



**The Level of Religiosity in Conditional Accounting Conservatism at Aggregate- and Macroeconomic-Level: A Test of Country-Specific Factor**

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**ABSTRACT**

This research aims to investigate the role of country-level religiosity as a country-specific factor of social and institutional aspects in influencing the degree of conditional accounting conservatism at the aggregate and macroeconomic levels. This study expects countries with a higher level of religiosity to have a higher degree of aggregate- and macroeconomic-level conditional accounting conservatism than countries with a lower level of religiosity. The sample of this research are countries with the existence of firm-level conditional accounting conservatism. The research period is from 2010-2016. The degree of conditional accounting conservatism at the aggregate and macroeconomic levels is estimated using the Basu (1997) model, adjusted for the applications at both levels. This study splits the research sample into two sub-samples, *i.e.*, the sub-sample of countries with higher and lower levels of religiosity. Consistent with the expectations, this study succeeds in documenting evidence that the degree of aggregate- and macroeconomic-level conditional accounting conservatism from countries with a higher level of religiosity is higher than those of countries with a lower level of religiosity. This study contributes to exploring the role of country-specific factors to explain the existence and variations in the degree of conditional accounting conservatism at the aggregate and macroeconomic levels in an international setting.

**Keywords: Conditional Accounting Conservatism, Religiosity, Aggregate, Macroeconomics, Cross-Countries**

**The Effect of Real and Accrual Earnings Management on  
Tax Shelters with Board of Commissioners and  
Institutional Ownership as Moderating Variables**

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**ABSTRACT**

The purpose of this study is to examine the effect of income-increasing real and accrual earnings management on tax shelters with the proportion of the board of commissioners and institutional ownership as moderating variables. The research population is manufacturing companies listed on the Indonesia Stock Exchange (IDX) from 2017- 2019. The sample is determined using the purposive sampling method. This study obtains 155 observations (firm-year) for income-increasing accrual earnings management and 127 observations (firm-year) for income-increasing real earnings management. The data analysis technique used in this research is Moderate Regression Analysis (MRA). Inconsistent with expectations, this study fails to find evidence of a positive effect of income-increasing accrual earnings management and a negative effect of income-increasing real earnings management on tax shelter activities. In addition, this study is also unable to find evidence of the role of independent commissioners and institutional ownership in moderating the relationship between income-increasing accrual earnings management and income-increasing real earnings management on tax shelters. The result of this study implies that during the study period, manufacturing companies do not carry out tax shelter activities, and may use other tax planning strategies.

**Keywords: Accrual Earnings Management, Real Earnings Management, Tax Shelter, Independent Board of Commissioners, and Institutional Ownership**

## **Analysis of Social Return on Investment (SROI): Concept and Implementation Case Study on PT Semen Indonesia**

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### **ABSTRACT**

The Ministry of State-Owned Enterprises requires all State-Owned Enterprises (SOEs) to conduct corporate social responsibility (CSR) activities and those activities will be monitored through Ministerial Regulation No. PER-05/MBU/04/2021. Since social investments are used to fund those activities, it is necessary to calculate the social return on investment. Return on Investment (ROI) measures the efficiency of an investment by comparing the profit to the investment. ROI only shows the financial aspect derived from the market price and does not consider accounting externalities and other investments related to public goods. In the real world, businesses are not only affected by microeconomic aspects, but also social, economics, and environment (externalities). One of the methods to measure return in the sense of social, economics, and environment is Social Return on Investment (SROI). This research aims to review the SROI concept and analyze CSR activities conducted by a SOE, which is PT Semen Indonesia. The research method used is survey method using questionnaire, literature review, focus group discussion, and interview. This analysis involves stakeholders (the society and other users) and analyzes the impact from the point of view the stakeholders. The result of the SROI calculation shows that CSR program conducted by PT Semen Indonesia have resulted in positive, significant, and substantial impact to the stakeholders.

**Keywords: Performance Measurement, Effectivity, CSR, SROI, Outcome and the Theory of Change**

## **The Impact of Bitcoin Halving Day on Stock Market in Indonesia**

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### **ABSTRACT**

This study aims to determine the impact of the bitcoin halving day phenomenon that occurred on May 11, 2020, on stock prices and trading volume on listed firms of index LQ45 on the Indonesia Stock Exchange. At the bitcoin halving day, there was a jump in the price of bitcoin and other cryptocurrencies. Based on the event theory, the researcher wanted to find out whether capital market investors in Indonesia tend to switch investment instruments to the cryptocurrency market with this phenomenon. These data were taken weekly for five weeks before the halving and five weeks after the 5-month halving. Using the Wilcoxon signed test analysis to determine whether there is a difference in stock prices and trading volume. The results showed that there was a significant difference between stock prices and trading volume before the halving day and after the halving day. The stock price did not decrease, but the trading volume decreased, which is thought to be due to the halving day.

**Keywords: Bitcoin, Halving Day, Cryptocurrency, Stock Price, Trading Volume**

## **Facing Ethical Dilemmas as Professional Accountants in The Future: Do They Aware?**

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### **ABSTRACT**

Accountants often face ethical dilemmas, so appropriate ethical decisions and actions are needed to address these problems. As future professional accountant candidates, accounting students must be able to identify ethical dilemmas. This ability is essential because it is a kind of moral awareness from an early stage which can be a basis for making the right ethical decisions and actions when they work as a professional. This study aims to get an overview of the ability of accounting students to identify the ethical dilemmas faced. This research uses an exploratory method through an in-depth interview with internship accounting students in government and private institutions. The results showed that students currently participating in the internship program could feel and identify ethical dilemmas in their work. They can identify the procurement of equipment and services used for personal purposes, empty notes, and the fraudulent in preparation of financial statements. However, factors of superior pressure, position in work, work environment and organizational culture force them to remain silent and or carry out the ethical dilemma practices they face. These results show that business ethics learning methods have not been able to encourage interns to make decisions and take ethical actions.

**Keywords: Ethical Dilemmas, Ethical Decisions and Actions, Moral Awareness, Accounting Students, Internships**

## **The Role of Digital Innovation in Improving Financial Performance in MSMEs in Indonesia**

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### **ABSTRACT**

This study aims to fill the research gap that occurs between digital orientation and digital capability on financial performance. In previous research, there are still relatively few research models on financial performance that include digital innovation in the research model, on this basis, this study tries to examine the role of digital innovation, whether it can mediate the relationship between these two variables. This research uses descriptive method with associative research design. The data collection method used is the test technique to measure the knowledge of the respondents, then distributing a questionnaire with the likert's scale which is selected randomly in the population with certain criteria (purposive sampling), with a total of 200 MSMEs as respondents. The result of this research is that all hypotheses are accepted. For business managers, digital innovation is an important thing to do. The more innovated, the greater the opportunity to improve the financial performance of the business being run.

**Keywords: Digital Innovation, Digital Orientation, Digital Capability, Financial Performance.**

## **The Unfavorable Effect of CEO's Narcissism: The Role of the Audit Committee**

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### **ABSTRACT**

Narcissism often represents a negative side, especially for top management. The audit committee is part of the governance system that should play a major role in suppressing this negative side. Therefore, this study aims to explain how the power of the audit committee to reduce the negative side of management narcissism. This study also provides evidence of how agency theory or institutional theory is able to explain this phenomenon. Researchers used 266 companies listed on the IDX from 2017-2020. This study uses several operational variables, namely: management narcissism, audit committee, and tax avoidance. Empirical data show that management narcissism tends to have a negative impact. This gives an indication that agency theory fails to explain the role of the audit committee as an intermediary that will reduce the gap between owners and management. Institutional theory that has proven to be strong in explaining the inability of the audit committee to carry out its duties in the company. This finding implies that the existence of the audit committee is only ceremonial in the company.

**Keywords: Narcissism, Audit Committee, Tax Avoidance, Agency Theory, Institutional Theory, Governance**



## **Student Awareness of the New and Renewable Energy (NRE) Issue: Renewing Sustainability Accounting in Higher Education**

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### **ABSTRACT**

The new and renewable energy (NRE) could become as one of energy crisis solution having future impact on financial and non-financial reports leading to the creation of new social science such as the sustainability accounting. This study aims to provide empirical evidence of subjective assessment, objective assessment and external control on the awareness of accounting students for NRE in accordance with Theory of Planned Behavior perspective. This research is a quantitative research that involving 100 accounting students from 7 Universities at East Kalimantan as respondents. Analysis was undertaken by using Partial Least Square (PLS) with the SmartPLS ver.2.0M3 program. The results of this study indicated that subjective assessment did not affect student awareness regarding NRE, while objective assessment and external control had a significantly positive effect on student awareness regarding NRE. Indeed, the recent external factors support the needs of sustainable accounting subject which integrated in accounting education. Regarding the result of this study, accounting department must consider about the important of Sustainability Accounting subject especially for the new and renewable energy topic in order to improving the accounting graduates competencies.

**Keywords: The New and Renewable Energy (NRE), Sustainability Accounting, Student Awareness, Accountant Competence**

**The Role of Financial Management Behavior in Mediating  
the Relationship Between Financial Attitudes and  
Financial Literacy: Study of MSMEs Using E-Wallets in  
Pontianak City – Indonesia**

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**ABSTRACT**

This study aims to examine the role of financial management behavior, and whether it can mediate the relationship between financial attitudes and financial literacy. The independent variable in this study is financial attitudes, the dependent variable is financial literacy and the mediating variable is financial management behavior. This study uses a quantitative design with the WarpPLS analysis tool. The data collection method used by distributing questionnaires with the Likert scale, this study had a total of 200 respondents who managed MSMEs in Pontianak City. The results of this study are financial attitudes have a significant influence on financial management behavior, and financial management behavior can mediate the relationship between financial attitudes and financial literacy of MSMEs in Pontianak City. Appropriate financial management behavior will have an impact on the ability of MSMEs to manage their finances. So that, with the application of the right financial attitude, the increase in knowledge about financial literacy will be better.

**Keywords: Financial Management Behavior, Financial Attitudes, Financial Literacy**

## **Sustainable Livelihood Assets in Village Government Performance**

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### **ABSTRACT**

The developing village index (IDM) is used to evaluate the performance of sustainable development at the village government level. The IDM which assesses the progress of village development from the social performance index, economic performance index, and environmental performance index is limited to changes in village status. In terms of economic performance index, the change in IDM status has been able to be understood by the village government with the addition of the Village Fund. However, the village government still has problems in operationalizing and formulating the social performance index and environmental performance index clearly in community livelihood assets. Then, how to identify economic aspects, social aspects, and environmental aspects in sustainable livelihood assets (SLA) instruments needs to be done. The purpose of the research is to explore the sustainable livelihood assets that currently exist and have the potential to be strategically developed in the performance of the village government. This research is at the micro level in four mainland villages through a survey of the community and village government. The results show that high sustainable livelihood assets indicate a high IDM as a developed village and an independent village.

**Keywords: Village Development Index, Village Government Performance, Sustainable Livelihood Approach, Mainland Areas, Micro Level, Performance Index**

## **Financial Independence of a Public Hospital as Regional Public Service Body During the COVID-19 Pandemic**

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### **ABSTRACT**

Health services during the COVID-19 pandemic experienced high turbulence. Excellent service quality is still demanded by the community, while limited interaction with patients and financial resources are obstacles at the beginning of the COVID-19 pandemic. The continuity of quality health services supported by financial independence is the focus of research. Whether during the COVID-19 pandemic, public hospitals could be financially independent is an important question for this research. Study aims to assess the financial independence of the Regional Public Service Agency (BLUD) at the Public Hospital during the COVID-19 pandemic in Samarinda. This study uses a comparative descriptive approach by comparing data before and during the COVID-19 pandemic. The secondary data used are financial reports, patient visit data, and reports on the results of the community satisfaction index (IKM) survey. The results show that the COVID-19 pandemic has a better impact on financial independence and community satisfaction with services at public hospitals. Although patients gave a satisfied assessment of health services, the pandemic period had a negative impact on decreasing patient visits. In short, the decreasing number of patients does not affect financial independence and the quality of health services in public hospitals, on the contrary, it increases. This means that there is an increase in income from other sources that are not directly related to health services.

**Keywords: Financial Independence, COVID-19 Pandemic, Public Service Body, Public Hospital, Quality of Services, Health Services, Community Satisfaction Index**

## **Practice of Participatory Budgeting at the Corporate Foundation**

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### **ABSTRACT**

Budget participation in the organization is intended to have a positive effect on control and motivation in achieving goals and public accountability. However, budget participation also sometimes does not work well due to several obstacles, such as miscommunication, lack of commitment, and low motivation to perform. Foundation as a non-profit oriented organization has a unique situation in terms of performance. Performance that is identical to profit oriented applied to non-profit organization certainly has its own phenomenon. Whether a corporate foundation performing better than foundation in general by implementing a participatory budget is very interesting to explore. The purpose of this study is to explore the implementation and evaluation of participatory budgets, particularly in the education sector, at company-owned foundation. This research approach is qualitative with case study on a coal company foundation. The company foundation is the unit of analysis of this research. The informants involved were teachers who submitted budget, company staff from the Business and Support Division, the Education Office, and staff of foundation from the Education Division. The results of the study indicate that the success of implementing budget participation is influenced by internal schools, namely principals and teachers and external schools, namely regulations from the company and the Education Office.

**Keywords: Participatory Budget Implementation, Participatory Budget Evaluation, Education Budget, Corporate Foundation, Non-Profit Oriented, Budget Performance**

## **The Nexus of Financial Inclusion on Economic Growth with Poverty and Unemployment as Intervening Variables**

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### **ABSTRACT**

Social problems in Indonesia which is being concerned are poverty and unemployment that might influence economic growth. The aims of this study is to analyze the nexus of financial inclusion on economic growth with poverty and unemployment as intervening variables. Data is collected using a purposive sampling from the Financial Services Authority; the Central Agency on Statistics; National Survey of Financial Literacy and Inclusion in year 2016-2021. The Partial Least Square is employed to test a nexus of financial inclusion on economic growth with poverty and unemployment as intervening variables with total data is 204. The results show that influences unemployment, economic growth, and poverty. Unemployment has a positive effect on poverty. Financial inclusion cannot influence poverty, unemployment and economic growth. Poverty and unemployment cannot be proven as intervening variables. This results give implications to the government in making policy regarding to other factors are needed to be considered that might affects poverty, unemployment and economic growth.

**Keywords: Economic Growth, Financial Inclusion, Poverty, Unemployment**

## **E-Commerce Success Factors: PLS-SEM Approach**

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### **ABSTRACT**

The current research gap on e-commerce is still relatively incomplete, with predictors in the research model still relatively weak in influence. The purpose of this research is to empirically test the role of the 'satisfaction' variable, whether it is able to fully mediate the relationship between predictors and e-commerce success variables. This research chose the location in the province of West Kalimantan, on the grounds that this province is one of three provinces in Indonesia which has a direct land border with a neighboring country (Malaysia). This research uses the WarpPLS 7.0 analysis tool, arguing that this research is more focused on exploring the 'satisfaction' variable which functions as a mediating variable to 'try' to cover the gaps of previous research. The results of this study found that the satisfaction variable has a significant influence in mediating the relationship between Website service quality, Customer Support System, Electronic Word of mouth and Personalization on E-Commerce success in MSMEs in West Kalimantan province. Consumer satisfaction in being an important factor for business managers, consumers who have high satisfaction will have a positive impact on MSMEs, so that the potential to increase sales turnover becomes bigger and better.

**Keywords: Website Service Quality, Customer Support System, Electronic Word of Mouth, Personalization, Satisfaction, E-Commerce Success**



## **Job Prospect and Intention on Tax Consultant Profession**

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### **ABSTRACT**

This study aimed to investigate accounting students' perceptions of job prospects and their intention in becoming tax consultants at University X. This study employed an exploratory qualitative approach. Questionnaires were distributed to all accounting students at University X to determine research participants. Twenty students were willing to engage in this study. The data collection was collected by means of interviews for 40 minutes. The results showed that the majority of students' perceptions of job prospects were influenced by people's opinion, including parents, teachers, siblings, friends, and even family friends. While the remaining was influenced by internet, social media, experience, working place and community's point of view. Besides, the factor that enhance the students' intention in becoming tax consultant were the passion on tax consultant profession itself, result expectation, and self-efficacy. Hence for further study, it was advised to investigate the discrepancy in tax application between Java and regions outside of Java island that required actions from relevant authorities.

**Keywords: Social Cognitive Career Theory, Tax Consultant**

**The Effect of Thin Capitalization Moderated by the  
Independence of the Commissioner and Foreign  
Ownership Structure on Tax Aggressiveness**

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**ABSTRACT**

The paper aims to examine the effect of thin capitalization and foreign ownership structure on tax aggressiveness and the extent to which the independence of commissioners can moderate the effect of thin capitalization and foreign ownership structure on tax aggressiveness. This study uses a purposive sampling method which produces 810 observations from 240 manufacturing companies listed on the IDX from 2016 to 2020. The study was conducted using multiple regression analysis with a moderating effect (moderated regression analysis). The result of this research is thin capitalization does not have a significant effect on tax aggressiveness. But the structure of foreign ownership affects tax aggressiveness on the measurement of earnings in the form of cash. Independent commissioners significantly moderate the effect of thin capitalization on tax aggressiveness.

**Keywords: Thin Capitalization, Foreign Ownership Structure. Tax Aggressiveness and Independent Commissioner**

## **Moderating Effects of Government's Role in the Influence of Entrepreneurs Behavior and the Role of Groups on Business Performance**

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### **ABSTRACT**

The purpose of this research is to examine and analyze entrepreneurial behavior, the role of groups on business performance. Examine and analyze the role of government in moderating the influence of entrepreneurial behavior and the role of groups on business performance. This type of research is Explanatory Research. The sampling technique was non-probability sampling with the technique taken, namely saturated sampling (census) with a total sample of 154 business actors in the Kelud Mandiri SME's Group, Kediri, East Java. Analysis of the data used in this study is descriptive statistics and statistical inferential Structural Equation Model (SEM) using Partial Least Square (PLS). The results of the hypothesis test show that Entrepreneurial Behavior have a significant and positive effect on Business Performance. Group Roles have a significant and positive effect on Business Performance . The Government's role does not moderate the influence of Entrepreneurial Behavior on Business Performance. The Government's role does not moderate the influence of Group Role on Business Performance

**Keywords: Entrepreneurial Behavior, Group Role, Government Role, Business Performance**

## **Why Do People Intend to Report E-Procurement Fraud? In Perspective Theory of Planned Behavior (TPB)**

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### **ABSTRACT**

This paper aims to discuss the factors that cause individuals to intend to report fraud, especially in the context of the procurement of goods and services through E-Procurement. So far, empirical reviews of public procurement fraud have only focused on the macro and micro levels, and their harm to the country's economy. This paper highlights the intention to report fraud in government agencies from elements of plan behavior theory, namely, attitude and perceived control. It is a literature review that discusses the intention to report fraud by employees who have a high emotional relationship with the perpetrators of fraudulent public procurement officials through E-Procurement. This review uses the theory of planned behavior as a theoretical framework that is used to explain the attributes for committing fraudulent reporting intentions. It also discusses how loyalty is proxied by high emotional relationships, internal and external reporting channels, rewards given when there are individuals or government agency employees who will report fraud in their agency.

**Keywords: Intention to Report Fraud, E-procurement, Reporting Line, Loyalty, Reward, Whistleblowing**

## **How Likely are University Students to Use a Delivery Platform?**

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### **ABSTRACT**

Food is one of the basic necessities in human daily life. During the pandemic, food delivery platforms such as Foodpanda, GrabFood, and others are exploding. Not just food and beverage retailers, but also students, are increasingly relying on these sites. We aim to examine the factors that influence students' decisions to use certain delivery platforms, for example GrabFood and Foodpanda. The hypotheses tested with 150 participants via online survey. The results showed that perceived food and service quality and brand image are two factors that all affect students' choice of delivery platform, but perceived price and perceived ease of use have no bearing on the decision. This study advances our knowledge of the factors that cause students to choose a particular delivery platform. In order to achieve their business goals, vendors should concentrate on the quality of the food and services they offer, as well as on developing a strong brand identity.

**Keywords: Brand Images, Food, Foodpanda, Food Quality, Grabfood, Price, Service Quality**

## **Service Quality and Customer Satisfaction: A Study of MyRapid in Malaysia**

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### **ABSTRACT**

MyRapid is the dominant player in Malaysia's public transportation industry. It innovates and drives public transportation systems in the country while providing public transportation services such as light rail transit (LRT), monorail, and bus services to connect millions of people from different states. This paper examines if the service quality of the public transport services influences customer satisfaction in Penang, Malaysia. The five dimensions of service quality include assurance, empathy, reliability, responsiveness, and tangibles. A total of 150 MyRapid users participated in the survey. Findings revealed that the only two dimensions of service quality, which are reliability and tangibles were significantly related to customer satisfaction whereas the other three dimensions are not supported. The findings provide insight into the public transportation industry to improve the public transportation system in Malaysia, given that service quality is a critical driver of customer satisfaction.

**Keywords: Customer Satisfaction, Penang, Public Transportation, Service Quality, Malaysia**

**Digital Financial Literacy and Financial Behavior as  
Determinants of Financial Vulnerability in Market Traders:  
Indonesian Case**

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**ABSTRACT**

This study aims to determine the effect of digital financial literacy and financial behavior on the financial vulnerability of market traders. The study was conducted on a sample of 148 market traders spread across DIY and Surakarta. Market traders who are part of MSMEs that have a large contribution to Indonesia's GDP, they have a low level of education on average, making them vulnerable to the impact in using digital financial instruments. Market traders are considered more vulnerable to fraud or trapped in the wrong loan selection situation, which results from a lack of digital financial literacy and low financial behavior. The results of the study using multiple linear regression analysis show that low financial literacy and poor financial behavior, such as errors in cash management, can increase the financial vulnerability of market traders. The implication of this research is the need to increase digital financial literacy for market traders, for example through socialization or training organized by the government.

**Keywords: Financial Vulnerability, Digital Financial Literacy, Financial Technology (Fintech), Market Trader**



## **Impact of Cashless Payment Method**

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### **ABSTRACT**

Covid-19 has impacted a lot of industries due to the lockdown instructed by the government. Hence, the governments are come out with a lot of methods in order to reduce the infection of Covid-19 among the citizens. A lot of improvisation and digitalization has been made in order to adapt with the current situation. Since the pandemic of covid-19, most of the countries are highly encouraging cashless payment method in order to reduce the physical interaction between the workers and customers. The changing platform of conducting business from physical into online business is giving no choice to the business in adapting with the cashless payment method. The purpose of this research is to investigate what is the impact of using the cashless payment method in Malaysia. Online Questionnaires were distributed to 160 respondents. The research result has shown the positive impact of cashless payment methods to the individual and business.

**Keywords: Covid-19, Lockdown, Cashless Payment Method, Malaysia**

## **The Influence of Green Accounting on the Company Profitability**

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### **ABSTRACT**

This study aims to investigate the influence of green accounting on company profitability. This study is conducted due to the negative ecological impact of industrial business processes, such as environmental pollution, which can affect organisms in the surrounding area. This study focuses primarily on chemical industries listed on the Indonesia Stock Exchange in 2021 and evaluates them using PROPER. This study employs a purposive sampling method and uses secondary data of the 2021 annual reports of the industry as its source of information. The result of the study finds that green accounting and environmental performance positively impact on company profitability. Environmental performance has a positive effect on company profitability (ROA and ROE), meaning that the higher the PROPER rating, the greater the company's profitability. Companies are advised to be more concerned about the environment because their business processes must rely on natural resources that are detrimental to the environment and the people who experience it. Businesses must create a green background to have a more significant positive impact on the environment or industry.

**Keywords: Environmental Performance, Green Accounting, Profitability**

**The Relationship of Green Accounting on Financial  
Performance with Environmental Performance as a  
Mediation Variable**

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**ABSTRACT**

The objective of the study is to examine the mediation of environmental performance on the relationship between green accounting and financial performance. The population in this study is 3 selected industrial sectors which are basic and chemical industries, various garment textile industries, and pharmaceutical goods consumption industries, listed in the 2019-2020 Indonesia Stock Exchange. The purposive sample is 36 industries used. This study uses path analysis test (mediation regression) with SPSS which is used to test each hypothesis in the study. The results show that green accounting affects on financial performance, green accounting affects on environmental performance, financial performance affects on environmental performance

**Keywords: Environmental Performance, Financial Performance, Green Accounting**

**Conceptual Reconstruction of Guidelines for  
Performance Accountability Evaluation of Government  
Agencies: Notonagoro Semiotics**

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**ABSTRACT**

This study aims to conduct the conceptual reconstruction of the Guideline of Performance Accountability Evaluation (PAE) to internalize the Indonesia philosophy. The method of the reconstruction was utilizing the Notonagoro's Hierarchical-Pyramidal of Pancasila. The result was the Components of the Guideline of PAE in Pancasila Value breathes the basis state of Indonesia philosophy and reflected the fundamental line of thought of Notonagoro Public Management, the guideline was integrated into Belief in one Goodhead, Civilized Humanity, The Unity of Indonesia, Democracy, and Social Justice. This conceptual reconstruction reflects every precept in Pancasila in a proper Guideline of PAE on the Components as a whole concept, with the following elements: (1) Harmonious-Religious Values with the Basic Value of the One Godhead; (2) Commitment to Improve the Quality and Equality of Human Resources for the Improvement of Humanity; (3) Strengthening the Economy by Mutual Cooperation; (4) The administration of government is regulated by populist; (5) Community Services Based on Noble Aspirations To Form A Social Just Society For All Indonesian People Through Professional Bureaucratic Capacity. The reconstruction developed the better and original accountability system in Indonesian Government to implement the brand new Guideline of PAE.

**Keywords: Accountability, Evaluation Components, Notonagoro, Hierarchical-Pyramidal Pancasila**

## **Performance Management in Connection with Work Motivation: A Systematic Review in Higher Education Institutions**

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### **ABSTRACT**

The bureaucratic reforms engendered by managerialism lead higher education institutions (HEIs) to the needs of governance systems, including performance management systems (PMS). Meanwhile, PMS has a double-edged sword effect for HEIs in terms of increased performance productivity on the one hand and motivational issues due to the loss of academic autonomy and collegial values on the other. Nevertheless, the extant studies of PMS are primarily concentrated on their relevance to an organization's outcomes. And unfortunately, there is a dearth of reviews linking the systems with individual aspects such as employee motivations. Hence, this systematic review focus on a respectable number of existing studies regarding the PMS designs in HEIs and their connection with lecturers' work motivation as a prominent resource for organizational goal accomplishment. Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) was employed for the review's guidelines of 42 past studies, which were generated from Scopus and Web of Science (WoS), the two largest databases of journal articles. This review applies content analysis to identify the features of PMS based on the 12 frameworks proposed by Ferreira & Otley (2009), and how they connect to lecturers' work motivation and other related consequences. By mapping the reviewed-articles key findings into these frameworks, PMS-related features and motivational-related consequences are derived. The important findings indicate the association between supportive PMS design with its enabling related features and lecturers' basic psychological needs, intrinsic motivation, work satisfaction, organizational commitment, well-being, citizenship behaviour, and performance. In contrast, the directive PMS design is connected with extrinsic motivation, psychological distress, and counterproductive behaviour due to its related coercive features. Subsequently, a series of recommendations were discussed for the direction of future studies.

**Keywords: Performance Management System, Motivation, Higher Education,**

**Systematic Review**

**Corporate Social Responsibility Disclosure and ISO  
14001 Application on the Risk and Profitability of  
Indonesia's Consumer Products Industry**

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**ABSTRACT**

The purpose of this paper is to examine the impact of CSR disclosure on Indonesia's consumer-branded product company's risk and profitability with the effect of applying ISO 14001. Indonesian manufacturing companies are determined from all of the manufacturing companies listed in the IDX from the period 2017 - 2020. With the observation years from 2017 to 2020, panel data is collected from 56 companies with 224 company years. Weighted least square is the statistical approach conducted to test the hypothesis. It is discovered that ISO14001 has managed to be the moderating variable for CSR disclosure of the company's risk. But on the other hand, the supplication of ISO 14001 cannot be a moderating variable for the relationship between CSR disclosure and profitability.

**Keywords: CSR Disclosure, ISO 14001, Risk, Profitability, Consumer Branded Product**

## **Whistleblowing - Individual or Collective? The Existence of Organizational Support System to Encourage Accountants' Action**

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### **ABSTRACT**

This study investigates the importance of accountants uncovering fraud in an organization through whistleblowing. There has been no previous research that has considered the interaction between individual or collective actions and organizational support systems that can encourage accountants to do whistleblowing. This study used an laboratory experiment method with Master of Accounting Program and the Professional Accountant Program as participants. This study provides evidence that the strongest conditions can encourage accountants to blow the whistle are the existence of an organizational support system and collective whistleblowing actions. Accountants who act individually and without an organizational support system tend to be weaker in whistleblowing than accountants who act collectively and have an organizational support system. The results of this study contribute to the social science literature especially relating to whistleblowing as prosocial organizational behavior and provide empirical evidence of social comparison theory. This study also supports business practices in reviewing the design of their organizational support systems to encourage whistleblowing actions by organizational members, not only to consider individual whistleblowing, but also to facilitate collective whistleblowing.

**Keywords: Organizational Support System, Individual-Collective, Accountant, Whistleblowing**



## **Strengthening Village-Owned Enterprises (BUM Desa) and Joint Village-Owned Enterprises (BUM Desa Bersama) with Corporations**

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### **ABSTRACT**

*BUM Desa/BUM Desa Bersama* requires guidance and development from government and private sectors. *BUM Desa/BUM Desa Bersama* can cooperate with corporations for its future development. This study aims to formulate an effective collaboration model between *BUM Desa/BUM Desa Bersama* and corporations that contains the following substances: 1) Identifying and analyzing the need for collaboration for *BUM Desa/BUM Desa Bersama* with corporations; 2) Identifying obstacles in collaboration between *BUM Desa/BUM Desa Bersama* and corporations; 3) Formulating effective solutions in overcoming the obstacles that arise; 4) Finding lessons learned and success factors; and 5) Formulating a collaboration model for *BUM Desa/BUM Desa Bersama* with corporations. This study is a collaboration between *BUM Desa* in Malang Regency and Batu City with a corporation that is only limited to agents-based services. *BUM Desa* is an extension of the corporation's business ventures in rural areas. Financial income from the collaboration is less significant, so it is said to be the social goal of *BUM Desa*. This collaboration does not pose a problem since *BUM Desa* represents the corporation's interest and acts as directed. *BUM Desa* does not make policies and decisions that can increase its own profits. This collaboration is not entirely detrimental to *BUM Desa*, but does not contribute enough and has an economic impact on improving the village's community welfare.

**Keywords:** *BUM Desa*, *BUM Desa Bersama*, Collaboration, Corporation, Community, Village.



## **The Effect of Corporate Governance on Tax Avoidance with Profitability as Moderating Variable**

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### **ABSTRACT**

This study aimed to examine and analyze the effect of corporate governance on tax avoidance through profitability as a moderating variable. This research is positive research using deductive reasoning by suggesting a theory which is then tested on a research design. The population in this study are companies listed on the Indonesia Stock Exchange from 2017-2021. Sample selection was made by using a purposive sampling method. The research results after testing 505 samples found that companies with good corporate governance tend not to do tax avoidance. Finally, this study provides empirical evidence regarding what factors can reduce the level of tax avoidance in companies by implementing good corporate governance. In addition, the researcher suggests that further research consider conducting cross-country comparative research because tax avoidance is not only a problem for Indonesia but also a global problem.

**Keywords: Corporate Governance, Profitability, Stakeholder Theory, Tax Avoidance, Tax Aggressiveness.**

**The Effects of Tax Knowledge, Tax Socialization, and Tax Requirement Simplicity on the Use of Final Income Tax Incentive for MSME (A Case Study of MSME Taxpayers in Malang City)**

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**ABSTRACT**

This research aims to assess and analyze the effects of tax knowledge, tax socialization, and simplicity of tax requirements on the use of final income tax incentive for MSME. Final income tax incentive for MSME is a government's policy to recover the national economy and to respond to the decline of MSME productivity by eliminating final income tax that must be paid by MSME. The data of this research was obtained through questionnaires distributed to MSME in Malang city that were selected using convenience sampling. This study finds that tax knowledge, tax socialization, and tax requirement simplicity positively affect the use of final income tax incentives by MSME in Malang city. Furthermore, tax socialization is the most influential variable on the use of the incentive. Therefore, it can be inferred that the Directorate General of Tax need to socialize more about the use of final income tax incentive for MSME and to expand the range and the media for the tax socialization.

**Keywords: Final Income Tax, Tax Incentives, Tax Knowledge, Tax Requirement Simplicity, Tax Socialization,**

## **Indonesian Leather Handicraft Trade in the International Market: SWOT Analysis Approach**

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### **ABSTRACT**

The leather craft industry is one of the growing industries in Indonesia and is one of the export commodities of the creative industry. The creative industry is an industry that is one of the mainstays in the country's economy. The abundance of animal skin waste is used as a variety of commodities that have a selling value. The focus of this research is to analyze the potential of international trade in leather craft commodities by using a SWOT analysis approach. The purpose of this study is to map the internal and external factors of the international trade in leather crafts, which can be one of the preliminary research and sources of future research. From the results of the desk study and SWOT analysis, it was concluded that the leather craft creative industry has an opportunity in the international market with a market share of 4.4% and is in the 6th position as a leather craft exporter in 2021. Internal and external factors for this leather craft shows that the advantages and disadvantages of this creative leather craft industry can be combined to improve business strategies and studies in future research.

**Keywords: International Trade, Leather Craft, SWOT Analysis**

## **Block Chain Technology for an Enhancement KYC Assessment: Design Science Research Approach**

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### **ABSTRACT**

The Know Your Customer (KYC) process has functioned for due diligence in all financial institutions. However, this process is expensive, redundant, outdated, and ineffective. At the same time, Block chain is a promising technology for updating KYC's financial institutions' assessment. This study aims to construct a proposed KYC verification preliminary study that could be implemented in Indonesia. The research method is based on design science research to perform KYC artifact. The result of this study is that the fundamental KYC verification procedure is completed only once for each customer, irrespective of the number of financial institutions with which the customer desires to conduct business. Customers may securely share the outcome of their KYC verification with all the financial institutions they desire to work with, courtesy of Block chain. This solution enables efficiency benefits, cost savings, an enhanced customer experience, and greater transparency throughout the customer onboarding process.

**Keywords: Assessment, Block Chain, Design Science Research, Know Your Customer (KYC), Technology**

**Factors Affecting the Sustainability of SMEs in the Food Industry During the Covid 19 Period (Case Study on SMEs Food at Modern Market Bintaro, South Tangerang)**

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**ABSTRACT**

This study aims to analyze factors such as Products, Prices, Changes in Target Markets, Online Promotion, Capital, and Accounting Understanding of the Sustainability of the Food Industry during the Covid 19 Period, Bintaro Modern Market. In this study, the Population that became the subject was micro-scale business actors in the culinary field in Bintaro Modern Market, with 129 respondents. In this study, researchers used Partial Least Square (PLS) as a measurement analysis technique with a structural model. This type of research is descriptive and quantitative, with the method used being a direct survey and using goggle form. The results of this study indicate that the variables that are factors that affect the Sustainability of SMEs in the food industry, such as Products, Prices, Changes in Target Markets, Online Promotion, Capital and Accounting Understanding, have a significant and positive effect on the sustainability of MSMEs in Bintaro Modern Market. The implications for SMEs in the food industry in the Bintaro market. Are being able to improve and maintain product quality by placing competitive prices to reach consumers, increasing active online promotions, maintaining cash flow of capital, and being able to increase accounting knowledge to maintain business continuity during the Covid Pandemic-19

**Keywords: Product, Price, Target Market Change, Online Promotion, Capital, Accounting Understanding, Sustainability**



## **Service Quality and Customer Satisfaction: A Study of MyRapid in Malaysia**

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### **ABSTRACT**

MyRapid is the dominant player in Malaysia's public transportation industry. It innovates and drives public transportation systems in the country while providing public transportation services such as light rail transit (LRT), monorail, and bus services to connect millions of people from different states. This paper examines if the service quality of the public transport services influences customer satisfaction in Penang, Malaysia. The five dimensions of service quality include assurance, empathy, reliability, responsiveness, and tangibles. A total of 150 MyRapid users participated in the survey. Findings revealed that the only two dimensions of service quality, which are reliability and tangibles were significantly related to customer satisfaction whereas the other three dimensions are not supported. The findings provide insight into the public transportation industry to improve the public transportation system in Malaysia, given that service quality is a critical driver of customer satisfaction.

**Keywords: Customer satisfaction, Penang, Public transportation, Service quality, Malaysia**

## **An Overview of Mental Health on Stress Among Students In USM**

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### **ABSTRACT**

Mental health of higher education students is deteriorating at an alarming rate. The Covid-19 pandemic has had a severe psychological impact on students, who are constantly burdened with various learning tasks as well as online lectures. This study explains the influencing factors that affect the mental health of students in Universiti Sains Malaysia (USM). We conducted an online survey via Google Forms. A total of 150 USM students participated in the online survey. The data gained was interpreted using IBM SPSS Statistic Software to produce meaningful results. The potential causes of stress among USM students that will be discussed briefly in this research are health issues, academic problems, financial difficulties, and family problems. We also consider the Covid-19-pandemic effects on the factors elaborated in this research. Stress can be treated and must be well managed so that it will not become worse. There are many ways and activities that can be done to avoid being stressed.

**Keywords:** Academic, Covid-19, family, financial, health, stress, students, USM

## **Factors Influencing Customer Satisfaction? A Case Study of Watson's Personal Care Store in Malaysia**

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### **ABSTRACT**

Watson's Personal Care Store is Asia's top health and beauty retailer since 1828 which strives to satisfy customers' expectations through marketing strategies, a wide selection of highquality products at excellent value and an interesting customer experience. Approximately three billion customers shop both in stores and online every year. To remain competitive in the retail business, Watsons is constantly seeking efficient ways to satisfy customers' needs while also overcoming the growing competition's challenges. This study's objective is to determine whether service quality, perceived trust, perceived convenience, and product pricing have a significant correlation with customer satisfaction, which may lead to customer loyalty. This research will examine approximately 150 Watson's customers from Malaysia. The respondents were asked to answer a questionnaire via Google Form that researchers have spread through online platforms. SPSS was used to analyze our data. Once the data has been collected the results from the respondents were expected that service quality does affect customer loyalty and satisfaction. Our results indicate that service quality, perceived trust, perceived convenience, and product pricing have a significant relationship with customer satisfaction. Additionally, we discovered that customer satisfaction has an approximately complete mediating effect on customer loyalty. The findings will reveal new perspectives on customer satisfaction of Watson's Personal Care Store.

**Keywords: Customer Loyalty, Customer Satisfaction, Malaysia, Retail Industry, Service Quality, Watson's Personal Care Store.**

## **Factors Influencing Consumers' Behavioral Intention to Use Electronic Wallet: A Study of Touch 'n Go E-wallet**

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### **ABSTRACT**

With the advancement of technology and implement of the fourth industrial revolution, digital wallet payment methods have appeared as the latest wave in the market. People can now enjoy cashless payments with a simple tap of a button. Due to the Covid-19 pandemic, digital wallet use among consumers significantly increased. The study was conducted to analyze the factors influencing users' behavioral intention in using the electronic wallet (e-wallet) Touch 'n Go E-wallet. To explore, the collection of both primary and secondary data is done through several sources, and a digital questionnaire was produced to collect data and information from 150 respondents. We tested hypotheses using IBM SPSS Statistic software. The result indicated that perceived usefulness, perceived convenience, perceived trust, and perceived security of the Touch 'n Go E-wallet application significantly influence consumer behavioral intention using the e-wallet payment method.

**Keywords: Consumers' Behavioral Intention, Electronic-Wallet, Touch 'n Go E-wallet.**

## **A Study of Consumer Behaviour on Purchase Intention towards McDonald's in Malaysia**

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### **ABSTRACT**

McDonald's has more than 36,000 restaurants worldwide and also is the world's leading quick service restaurant chain. In the international fast-food business, McDonald's has a strong vision of providing the finest fast-service eating experience. The objective of this research is to survey determinants which affect consumer behavior on purchase intention towards McDonald's in Malaysia. We would like to do a survey whether service quality, pricing, product quality and location preference are determinants of affecting consumer behavior on purchase intention toward McDonald's. Various sources including an online survey were used to obtain the primary and secondary data for this investigation. A total of 150 loyal customers of McDonald's will participate in the online survey via Google Forms. We tested the hypothesis using SPSS software. This study indicated that service quality, pricing, product quality and location preferences are significant determinants of affecting purchase intention towards McDonald's. This research provides new insights, and recommendations are presented.

**Keywords: Location preferences, Purchase intention, Pricing, Product Quality, Service Quality**

## **Does Online Learning Influence Academic Performance of University Students?**

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### **ABSTRACT**

This paper investigates if online learning impacts university students' academic performance during the Covid-19 pandemic. This paper will examine four independent variables: instructor quality, course design, instructor prompt feedback, and student expectation. In addition, this paper intends to examine if online learning impacts perceived students' satisfaction. The data were collected from 150 university students and analyzed using SPSS. The findings reveal that instructor quality, course design, prompt feedback, and student expectations positively impact students' satisfaction and academic performance. Online learning influences students' academic performance.

**Keywords: Academic Performance, Course Design, Quality of Instructor, Student Expectation, Students' Satisfaction, Instructors Prompt Feedback**

## **Factors that determine Customer's loyalty to the Fast Food Industry: McDonald's in Asia**

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### **ABSTRACT**

McDonald's is the world's leading food service retailer, with a strong presence in Asia. It is also a well-known fast-food company in Malaysia. McDonald's continues to be a popular food among consumers attributable to the wide variety of foods served, which varies based on customer demand. This research aims to study the four factors (food quality, service quality, perceived price, and physical environment) that influence the customer's loyalty to fast food: McDonald's in Asia. We tested hypotheses with 173 participants. The findings showed that food quality, service quality, perceived price, and physical environment are significantly correlated with customer loyalty. Our findings provide new insights and contribute to consumer behavior.

**Keywords: Fast Food, Customer's Loyalty, Perceived Pricing, Food Quality, Service Quality, Physical Environment, Covid-19.**



## **A Case Study of the Psychological Impact of the Covid-19 Pandemic on Universiti Sains Malaysia Students**

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### **ABSTRACT**

The Covid-19 pandemic has switched the learning methods of all higher institutions from face-to-face classes to online classes as the order from the Ministry of Higher Education (MOHE) to prevent the widespread of the virus. In this research, we aim to investigate how three key factors, namely, stress, anxiety, and depression, will impact the mental health of the students at University Sains Malaysia (USM) during the pandemic. A total of 154 USM students participated in the online survey via Google Forms. The finding will help the university management be aware of their students' psychological mental health issues.

**Keywords: Anxiety, Covid-19, Depression, Mental Health, Stress, Student.**

## **Will You Continue to Use Food Delivery Services During the Transition to the Endemic Phase of the Covid-19 Pandemic?**

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### **ABSTRACT**

Malaysia entered the transition to endemic phase of the Covid-19 pandemic on April 1, 2022. After two years of fighting the pandemic, the transition to the endemic phase is an exit strategy that enables Malaysians to return to a nearly normal life. This paper examines whether customers will continue to use food delivery services now that most individuals are permitted to return to work physically. This study will also examine if perceived usefulness, ease of use, enjoyment, trust, social influence, and attitude impact customer behavioral intention toward food delivery services and whether attitude mediates the aforementioned relationship. 200 Malaysians participated in the survey. The findings indicate that perceived usefulness, ease of use, enjoyment, trust, social influence, and attitude influence consumers' behavioral intentions for meal delivery services. The link between perceived usefulness, ease of use, enjoyment, trust, social influence, and behavioral intention is mediated by attitude. Recommendations and consequences were presented.

**Keywords: Perceived Usefulness, Ease of Use, Enjoyment, Trust, Social Influence, Attitude, Behavioral Intention, Malaysia.**

## **The Impact of Covid-19 Pandemic On Lifestyle Behaviors Among Students**

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### **ABSTRACT**

The COVID-19 pandemic had a massive impact on human mental and health by through social isolation and social alienation at home, in economic and social repercussions. This would substantially reform the changes of a person lifestyle. According to the statistical data obtained from Journal of Public Health Research 2021, there was decrease in physical activity with the percentage of 36.3%, meanwhile 25.7% had poor sleep quality and the lifestyle behaviors associated with the learning and eating lifestyles throughout the pandemic. The goal of this study is to look into the lifestyle choices made by students as a result of the COVID-19 pandemic. This research was carried out utilising survey questionnaires to collect data, and a total of 150 Malaysian students took part in the survey. In the end of this research, the findings aim to provide a clearer view of the consequences of the pandemic on lifestyle behaviors including eating lifestyle, sleeping lifestyle, physical activity lifestyle and learning lifestyle. However, maintaining a healthy lifestyle should be adopted in order to have good health.

**Keywords: Impact, Lifestyle behaviors, COVID-19 pandemic, Students**

## **Factors Influencing Online Shopping Behaviour of Customers: A Case Study on Shopee**

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### **ABSTRACT**

As time goes by, the advancement of technology has brought tremendous impact to all fields. Consumers' purchasing behaviour has changed due to the existence of e-commerce. Especially during the pandemic outbreak, consumers intend to purchase online instead of visiting stores due to lockdown restrictions and virus infection risks. According to the statistical data obtained from the Department of Statistics Malaysia Official Portal, Malaysia has recorded a 32.7% growth in E-commerce income by establishments in year 2021 compared to the year 2020. This study aims to examine the factors influencing online shopping behaviour by conducting a case study on Shopee. This study was carried out through data collection by using a survey questionnaire and secondary data analysis and collection obtained from other sources such as online related websites. There were 150 Shopee users who responded to the survey. At the end of this research, the findings aim to provide a clearer view of the factors that influence the online shopping behaviour of consumers including perceived usefulness, perceived ease of use, perceived convenience and perceived trust. The empirical findings shall also help to reveal insufficient of Shopee and ways to improve.

**Keywords: E-commerce, Factors, Online Shopping Behaviour, Shopee**

## **No-Brand Quality Goods: A Study on Purchase Intention of MUJI Consumer Behavior**

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### **ABSTRACT**

With the continuous diversification of product types and styles in the market, MUJI, as an established company in the furniture retail industry, has always had a place in the home furnishing retail industry. In this article, we test Chinese and Malaysian consumers' purchase intention of MUJI products through five factors: Wide range of product, perceived product quality, perceived product price, design style, and brand awareness. Through analysis, we found that perceived product quality and design style have a significant positive impact on purchase intention. Our research can provide some new references in investigating the purchase intention of consumers in the furniture market. And it can also provide some reference opinions for companies in this industry.

**Keywords: MUJI, Purchase Intention, Wide Range of Product, Perceived Product Quality, Perceived Product Price, Design Style, Brand Awareness**

## **Subscription and Customer Loyalty A Study of Netflix Before and After Covid-19 Pandemic**

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### **ABSTRACT**

Since the outbreak of the Covid-19 pandemic and the implementation of Movement Control Order (MCO) started in Malaysia, consumers couldn't watch movies in theatres and couldn't travel anywhere. In order to position itself as a must-have service in the highly competitive streaming industry, Netflix has made considerable investments in original episodes, series, and features. Hence, consumers have subscribed to Netflix, and it has induced a significant increase in its number of subscribers due to the situation. However, as people who have been locked up at home are able to get out and do other things again, Netflix's pandemic-fuelled subscription growth is decreasing significantly faster than expected. Malaysia has entered the endemic phase, with prohibitions on going to the movies being eased and removed. As a result, our team wants to investigate the consumer behaviour of their commitment towards Netflix. We also want to see if the quality of service, pricing, promotion, and convenience affect customers' loyalty to Netflix. We aim to collect 150 Netflix subscribers' responses and opinions for the research through an online survey. The study will give Netflix a better knowledge of consumer behaviour and recommendations for improving customer retention, especially during the endemic time in Malaysia, when public demand is more elastic toward Netflix's service.

**Keywords: Covid-19, Pandemic, Movement Control Order (MCO), Loyalty, Consumer Behaviour, Customer Retention, Demand**

## **Does The Pandemic Have an Impact on Consumer Behavior in Malaysia?**

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### **ABSTRACT**

Due to travel restrictions and social distancing, people migrate to online platforms. The Covid-19 pandemic has prompted Malaysians to shop online instead of going to the store daily. This study investigates how Covid-19 affects customer behavior in Malaysia, where some indicators reveal a shift to online shopping during the pandemic. This study employed a survey research design. We tested hypotheses using SPSS. A total of 200 respondents participated in this survey. The data were analyzed with descriptive statistics and inferential statistics. The finding revealed that price, convenience, and service quality could directly affect customer behavioral intention. We also found that online trustworthiness and perceived trust can impact customer satisfaction. Recommendations for the retail industry in Malaysia to sustain its business model for the future are presented.

**Keywords: Consumer Behavior, Retail Industry, Online Shopping, Malaysia, Covid-19 Pandemic**



## **Transforming into A Cashless World: Factors Driving Brand Loyalty of Touch 'N Go E-Wallet in Malaysia**

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### **ABSTRACT**

In this digital era world, people can buy anything via mobile wallets instead of physical cash. A transformation of a cashless society becomes a new consumer behavior in this 21st century. Especially during the COVID-19 pandemic, people are more encouraged to use an e-Wallet to lower the virus's risk. Therefore, Touch 'n go with millions of users, has become an important application in this cashless world. This paper aims to examine the factors driving brand loyalty of Touch 'n go e-Wallet. There are 150 Touch 'n go users participated in our survey and the results were analyzed using SPSS. With that, we found out that perceived usefulness, perceived ease of use, with reliability and safety affect the brand loyalty of Touch 'n go e-Wallet. This research provides insightful results and information about Touch 'n go e-Wallet.

**Keywords: Brand Loyalty, Perceived Ease of Use, Perceived Usefulness, Reliability and Safety, Touch 'n Go**

## **Factors Affecting Customer Satisfaction at J&T Express in Malaysia**

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### **ABSTRACT**

This J&T Express is a courier company in Southeast Asia that emphasizes customer-oriented service and efficiency. Many shopping platforms such as Lazada, Shopee, Tiktok, and others have chosen J&T Express as one of their logistic partners. This research provides consumers' evaluation of every detail of J&T Express' operations and how the company improves and maintains those evaluations. The research examines how customer satisfaction is influenced by price, convenience, service quality, and safety. We applied SPSS to test hypotheses with a sample size of 150 customers. The online survey was carried out through Google Forms. The findings revealed that customer satisfaction was strongly influenced by service quality, safety, and price when using J&T Express.

**Keywords: Convenience, Customer Satisfaction, J&T Express, Price, Safety, Service Quality.**

## **Customer Satisfaction on Starbucks Malaysia Post-Covid 19 Pandemic**

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### **ABSTRACT**

Due to the burgeoning competition in the retail coffee industry, standing out among numerous coffeehouse brand chains is crucial for Starbucks. Customers ever have more options to choose from and obtaining customer satisfaction is essential for Starbucks to stay in a winning position in the market. The COVID-19 pandemic, on the other hand, has altered everything, including how retailers serve their customers. This research examines whether service quality, perceived convenience, product, and promotion influence customer satisfaction post-Covid 19 Pandemic. A total of 185 participants have participated in the online survey via Google Forms and all data was analyzed using SPSS. The results show that service quality, perceived convenience, product and promotion positively impact customer satisfaction. These findings can provide meaningful insights and a few recommendations are suggested to Starbucks.

**Keywords: Service Quality, Perceived Convenience, Product, Promotion, Customer Satisfaction, COVID-19, Starbucks**

## **Case Study of Touch 'N Go in Malaysia: Are You a User of E-Wallet?**

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### **ABSTRACT**

Touch 'n Go is a Malaysian digital wallet and online transaction for making any payment that is available in the application. Malaysia has started to implement online payment through Touch 'n Go which are available in the places that required money transactions such as grocery shops, restaurants and so on. We intended to examine how the six key factors: convenience, customer satisfaction, customer loyalty, e-wallet, brand awareness and service quality lead to users' awareness of the usage of Touch 'n Go in Malaysia. A total of 150 people participated in the online survey via Google Forms. The findings revealed the information regarding customer satisfaction with the quality of service provided and customer loyalty toward the brand. This research paper provides new insights, and some recommendations are presented to increase users' awareness of the services provided by Touch 'n Go.

**Keywords: Brand Awareness, Convenience, Customer Satisfaction, Customer Loyalty, E-Wallet, Service Quality**

## **How Does Maybank Build Long-term Customer Relationships?**

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### **ABSTRACT**

Instituted in 1960, Maybank's now the greatest banks in Malaysia by the market value of its shares and total assets. Given that the banking system has become a relationship-driven business worldwide, customers are important as they drive a company's revenues. The main aim of this paper is to identify the determinants of Maybank's long-term relationship with its customers. This study identifies the relationship between the independent variables (relationship marketing, service quality, price of services, corporate image, perceived value and customer satisfaction) and the dependent variables (long-term relationships between Maybank and its customers). The data was collected from 150 Maybank customers through the online survey. This paper will explore the contribution relationship marketing, service quality, price of services, corporate image, perceived value and customer satisfaction has on Maybank's long-term relationship with its customers and to better understand its correlations.

**Keywords: Corporate Image, Customer Relationship, Maybank, Perceived Value, Price of Services, Relationship Marketing, Service Quality.**

## **E-Payment Transaction and Consumer Behaviour: A Study of Touch 'n Go e-Wallet During The COVID-19 Pandemic in Malaysia**

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### **ABSTRACT**

The COVID-19 pandemic changed the way people do things and reframed the buyer perceptions. Malaysians have been urged to utilize e-Wallets instead of paper money in their daily transactions as a precautionary measure against health threats. Previously, Malaysians perceived e-Wallets as inconvenient and pointless. With the implementation of MCO (Movement Control Order), CMCO (Conditional Movement Control Order) and RMCO (Recovery Movement Control Order) by the government to stop the spreading of the COVID-19 virus, Malaysia started unlocking the e-Wallet emerged as a new normal for consumers. This study aims to examine the consumers' behaviour regarding the use of Touch 'n Go e-Wallet during the COVID-19 pandemic in Malaysia. The study employed a quantitative method of research while a questionnaire is used to elicit information from the respondents. This survey is expected to be completed by a total of 150 respondents through an online survey form, which is on the Google Form. The results are expected to provide insight into the users' preferences and satisfaction with Touch 'n Go e-Wallet.

**Keywords: Consumer Behaviour, Consumer Satisfaction, E-Payment Transaction, E-Wallet, COVID-19 Pandemic, Malaysia.**

## **A Study of Purchase Intention on Apple Products**

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### **ABSTRACT**

Apple Inc. is one of the leading brands in the enormous technology device market. The company experienced a decline in sales during the pandemic and still survived to rise again as pandemic restrictions eased. This paper examines how five key factors, namely perceived product quality, perceived price affordability, perceived ease of access, brand awareness and brand loyalty, lead to Apple's customer purchase intention. The study employed an exploratory research design that helped us connect ideas to understand the groundwork of our analysis. The methods of data collection in this study are internet sources and structured questionnaires. There are 150 respondents who participated in this survey. The data were analyzed with descriptive statistics and inferential statistics. The findings of the study will provide new insights and contribute to customer behaviour that correlates with purchase intention. Besides that, some recommendations for Apple's improvement can be obtained through the findings of this study as well.

**Keywords: Perceived Product Quality, Perceived Price Affordability, Perceived Ease Of Access, Brand Awareness, Brand Loyalty, Purchase Intention.**



## **Shopee: How Does E-commerce Platforms Affect Consumer Behavior during the COVID-19 Pandemic in Malaysia?**

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### **ABSTRACT**

Shopee is the largest e-commerce platform in Southeast Asia, continued to grow in Shopee users during the covid-19 outbreak. The Shopee platform not only facilitates consumers to purchase essential items during the pandemic, but it also assists sellers in showcasing their products and ultimately achieving online shopping success after offline stores were forced to close. Shopee provides a simple and convenient interface for customers to have a better online shopping experience. This study aims to examine how Shopee as an enormous e-commerce platform affects consumer behavior during the Covid-19 pandemic in Malaysia. A total of 100 Shopee users from Malaysia participated in this survey. The data is collected through an online questionnaire survey. The findings depicted that perceived usefulness is the most factor affected consumer behavior. Interestingly, we discovered that perceived price did not significantly influence consumer behavior. The findings provide new insights into user perceptions of Shopee and contribute to consumer behavior.

**Keywords: Consumer Behavior, COVID-19, E-Commerce, Malaysia, Perceptions, Shopee**

## **Factors Affecting Users' Behavioural Intention Towards Touch 'N Go E-Wallet in Malaysia**

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### **ABSTRACT**

As the outbreak of COVID-19 progresses to the endemic stage, Malaysians are getting used to the norm of going cashless to purchase goods and services, whether through online platforms or physical stores to reduce contact with others. Hence, Touch 'n Go has garnered a significant number of users since the pandemic. While it is convenient for users to make payments; concurrently, it may pose a risk with many factors that may influence the users' loyalty to continue using online transactions. This paper aims to study the behavioural intention of the users' loyalty to Touch 'n Go E-wallet, given different payment options which are online transaction or physical payment. We investigate whether perceived usefulness, ease-of-use, trust, security, and social influence will affect the users' loyalty to continue using the application. Responses collected from 150 Touch 'n Go E-wallet users' through an online survey, whereby the data will be analysed using SPSS. Implications and recommendations to enhance users' loyalty, as well as increase acceptance to digital transformation, were presented.

**Keywords:** Behavioural intention, Digital wallet, Perceived ease-of-use, Perceived security, Perceived trust, Perceived usefulness, Social influence, Touch 'n Go

## **The Impact of Marketing Mix on Customer Satisfaction in Haidilao Hotpot**

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### **ABSTRACT**

Haidilao Hotpot is a China hotpot catering company and the largest chain of hotpot restaurants in China. This study examines how the customer satisfaction of Haidilao Hotpot in China is influenced by the 4Ps Marketing Mix: Product, Price, Place, and Promotion. A survey questionnaire was used for data collection. A total of 150 customers of Haidilao Hotpot in China participated in the online survey via Wen Juan Xing. SPSS computer program is also adopted to analyse further the data obtained from the respondents. Besides, some research papers are used to strengthen and support the current study. The findings showed that place and promotion were positively correlated to customer satisfaction. Promotion is the most significant variable influencing customer satisfaction in Haidilao Hotpot. However, product and price did not significantly affect customer satisfaction. The implications for policymakers and practitioners, as well as the future direction of research are discussed. This study provides Haidilao Hotpot with valuable insights and guidance to increase customer satisfaction in China.

**Keywords: Customer Satisfaction, Haidilao Hotpot, Marketing mix, Place, Price, Product, Promotion**

## **The Impact of COVID-19 on KFC**

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### **ABSTRACT**

The global spread of the COVID-19 pandemic has had a significant impact on the global economy, with services, notably fast food outlets, being among the industries that have incurred significant losses. We studied the impact of the epidemic on KFC in Malaysia and China. We compared KFC online and offline customers' preferred consumption methods. We also plan to influence the sales volume of KFC through price positioning, product category, product popularity and the problems KFC is facing. A total of 50 respondents filled out our online Google survey. Interestingly, people like to eat in, as well as online services and deals. More people expect KFC to increase publicity and online preferential activities to increase the sales of KFC.

**Keywords: COVID-19, Services, Fast Food Industry, Malaysia and China, Price Positioning, Product Category, Online, Offline, Increase.**

**The Analysis of Loan Loss Provision and Current Account Saving Account Influence on Stock Prices Moderated by Credit Risk (Case Study on Banking Companies Listed on the IDX In 2020 – 2021)**

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**ABSTRACT**

The purpose of this study was to determine the effect of Loan Loss Provision (LLP) and Current Account Saving Account (CASA), as well as the moderation of credit risk on banking stock prices. The type of research used is quantitative research with secondary data. The sampling technique used is non-probability sampling with purposive sampling method, as results 44 banks are produced as samples. The data analysis method used is Moderated Regression Analysis (MRA) using the SPSS 26 program as a data analysis tool. The results of the study prove that there is a unidirectional relationship between CASA and stock prices, an increase in CASA will cause an increase in prices, and vice versa. However, the increase or decrease in LLP has no effect on stock prices. Credit risk has been proven to weaken the relationship between CASA and stock prices, but has not succeeded in weakening or strengthening the relationship between LLP and stock prices. Based on this explanation, efforts to increase CASA are highly recommended in order to achieve good operational efficiency with also maintaining the level of credit risk so eventually stock price will increases.

**Keywords: Banking, Credit Risk, Current Account Saving Account, Loan Loss, Provision, Stock Prices**

## **Do Vision and Mission Really Matter? The Management Control Experiences of Reformed Public Hospitals in Indonesia**

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### **ABSTRACT**

This study aims to investigate how reformed public hospitals in Indonesia design and implement their vision and mission as a management control (MC) mechanism. This study employs the Simon's Levers of Control (LOC) framework and focuses on the belief systems lever. A semi-structured interview was used in this study to conduct qualitative research. The informants are top management team (TMT) members from four BLUD public hospitals (PH) in Indonesia. This study concluded that in Indonesia, reformed PH's vision and mission remain mostly reliant on those of the local government as well as the accreditation requirement for gaining legitimacy. It is also found that a vision and mission statement reflecting the core values of an organization can be a driver for the MC mechanism as a whole. This study has practical implications for policy making in the context of BLUD PH management.

**Keywords: Vision and Mission; Levers of Control; Management Control System; Public Hospitals; Badan Layanan Umum Daerah (BLUD).**

## **A Study of Purchase Intention Among Digi Subscribers in Malaysia**

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### **ABSTRACT**

This research aims to investigate how customer service, brand loyalty and price affect purchase intention among Digi Subscribers in Malaysia. This quantitative research distributed an online questionnaire to collect data from 213 current or former Digi customer. The findings concluded that brand loyalty have significant positive relationship with customer's purchase intention, whereas customer service and price possesses a significant negative relationship among Digi Subscribers in Malaysia. The findings contribute to the continuous improvement on purchase intention among Digi Subscribers and other telecommunication providers by improving customers service, brand loyalty and price.

**Keywords: Purchase Intention, Price, Brand Loyalty, and Customer Service**



## **A Study of Increasing Number of Cybercrime in Malaysia**

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### **ABSTRACT**

This research aims to investigate how behavior, technology inclination, law and enforcement affect cybercrime awareness in Malaysia. The quantitative research distributed an online questionnaire to collect data from 231 respondents that have been aware of cybercrime. The finding concluded that behavior, law and enforcement have significant positive with the cybercrime awareness whereas technology inclination has a significant negative relationship with the cybercrime awareness. The findings contribute to the continuously decreasing number of cybercrime cases in Malaysia by improving behavior, law and enforcement on cybercrime awareness and decreasing the use of technology inclination.

**Keywords: Cybercrime Awareness, Behavior, Technology Inclination, Law and Enforcement**

## **A Study on Unemployment rate of Youth Graduates Student in Malaysia**

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### **ABSTRACT**

This research aims to investigate how English Proficiency, Employability Skills and Job Mismatch affect unemployment rate among youth graduate students. This quantitative research distributed an online questionnaire to collect data from 300 unemployed youth graduate students. The findings concluded that English proficiency and job mismatch have significant positive relationship with unemployment rate, whereas employability skills possess a significant negative relationship with unemployment rate. The findings contribute to the continuous improvement on unemployment rate among the youth graduate students of Malaysia by English proficiency, employability skills and job mismatch.

**Keywords: Unemployment Rate, English Proficiency, Employability Skills, and Job Mismatch.**

## **A Study of Marketing Mix on McDonald's: Evidence from Malaysia**

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### **ABSTRACT**

McDonald's is a leading fast-food company popular among Malaysians. Due to the increasing work pace and the desire for idleness, the consumer demand for a quick yet convenient meal grows steadily. This study focuses on the marketing mix of 4Ps implied by McDonald's, including product, price, promotion, and place in order to position itself in the competitive market of the fast-food industry. The objective of this study is to analyse the marketing performance of McDonald's while suggesting further improvements based on the significant factors. A total of 200 McDonald's customers completed the online survey through Google Forms. The results indicate that McDonald's is a highly reputed fast-food restaurant in Malaysia while showing that the customer satisfaction with the innovations and localization of the products and services it offers are the key factors of marketing performance. This study suggests certain implications based on the significant element to improve the marketing performance.

**Keywords: Customer Satisfaction, Malaysia, Marketing Mix, Mcdonald's, Product**

## **Touch N Go E-Wallet: The New Payment Style Existed When COVID-19 Hits**

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### **ABSTRACT**

Touch 'n Go e-wallet is a smartphone application that has recently gained users since the pandemic of COVID-19 hits Malaysia. Touch 'n Go is an e-wallet, an electronic card that can make online payments using a smartphone. It is a secure way to pay using a smartphone because it is convenient to use and reduces physical touch, which can spread diseases and germs to other people. The pandemic and the imposition of Movement Control Orders (MCO) and Home Quarantine have encouraged e-wallet usage, as people will choose cashless payments during that period. This study examines how e-wallets help consumers throughout the COVID-19 pandemic in Malaysia. A total of 150 consumers completed an online survey via Google Forms, and the data were analyzed using SPSS. We found that perceived ease of use and trust impacted consumer satisfaction. This research provides new insights on e-wallet perceptions of Touch n Go and how this perception may promote consumer satisfaction.

**Keywords: COVID-19, E-Wallet, MCO, Pandemic, Physical Touch, Smartphone, Touch N Go**

## **Brand Attitude, Brand Experience, Brand Love and Word of Mouth: Evidence from China and Malaysia's IKEA**

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### **ABSTRACT**

IKEA is a fast-growing multinational home furnishings company started in 1943 in Sweden. Using a comparative analysis of the IKEA brand in Malaysia and China, this research intends to analyze the relationship between brand attitude, brand experience, brand love, and word of mouth. The data collected from China (N=100) and Malaysia (N=100) revealed that brand attitude, brand experience, and brand love impact word of mouth. This paper contributes to the fast-growing consumer-brand relationships literature by exploring the role of brand attitude, brand experience, and brand love in retail brands in China and Malaysia. It also intends to understand better how to build and nurture effective brand attitude, brand experience, and brand love to elicit intense and passionate feelings towards retail brands.

**Keywords: Brand Attitude, Brand Experience, Brand Love, China, IKEA, Malaysia, Word of Mouth**

## **A Study on Factors Influencing Consumer Behaviour to Use Foodpanda in Malaysia**

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### **ABSTRACT**

As we embark on the twenty-first century, technology has changed our lives. All the daily activities and transactions can be done at our fingertips. Foodpanda is the best food delivery platform for F&B merchants in Malaysia. Consumers can place their food orders from any kind of restaurant in Malaysia and consumers nowadays preferred to order online as it is convenient, flexible and less move required. This study aims to examine the factors influencing consumer behaviour to use Foodpanda in Malaysia. The key factors that we examine is perceived ease of use, perceived price, perceived trust and perceived service quality that impacted customer behaviour. A total of 150 Foodpanda users participated in the online survey via Google Forms. The findings of this study provide new insights to customers on how consumer behaviour is being related to the usage of Foodpanda delivery platform.

**Keywords: Foodpanda, Perceived Ease of Use, Perceived Price, Perceived Trust, Perceived Service Quality, Customer Behaviour.**

## **The Role of Perceived Organizational Support and Organizational Citizenship Behavior in Building Employee Performance**

**Ali Amran<sup>1</sup>, Egi Achmad Faizal<sup>2</sup>, Yunika Komalasari<sup>3</sup>, Yayu Sri Rahayu<sup>4</sup>, Devi Yuniati Drajat<sup>5</sup>, Rofily Putriyandarit<sup>6</sup>**

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### **ABSTRACT**

The study aims to determine the impact of perceived organizational support and organizational citizenship behavior on performance employees. The method used in this research is a survey method by taking samples of 70. These respondents are taken by using non-probability sampling method with saturated sampling technique. The type of the study used in this research is descriptive and verificative survey with multiple regression analysis. The results of the study are the level of perceived organizational support is good, as well as the level of organizational citizenship behavior and performance are good. The hypothesis testing shows that perceived organizational support partially has a positive and significant effect on performance, and organizational citizenship behavior partially has a positive and significant effect on performance. Whereas perceived organizational support and organizational citizenship behavior effect on performance simultaneously. The variable that most influences performance is perceived organizational support. The study concludes that perceived organizational support and organizational citizenship behavior are two important predictors in order to build employee performance. This is useful for company in building performance by increasing perceived organizational support and good organizational citizenship behavior.

**Keywords: Perceived Organizational Support, Organizational Citizenship Behavior, Performance**



## **Intellectual Capital Disclosure: Determining Factors and Their Impact on Company Value**

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### **ABSTRACT**

Disclosure of intellectual capital in Indonesia is still voluntary, it has been implicitly regulated in PSAK No. 19. This study will examine the determinants of intellectual capital disclosure and its consequences on firm value. The determining factors that are thought to influence the disclosure of intellectual capital in Indonesia are listing age, firm size and industry of type. Impact of disclosure of company value is the value of the company. The research population is all companies that are included in LQ45 on the Indonesia Stock Exchange in the period 2015 to 2020. The number of research samples is 132 observations. The analysis used is multiple linear regression. The results of this study indicate that listing age affects intellectual capital disclosure, Firm size affects intellectual capital disclosure, Industry of type does not affect intellectual capital disclosure and Intellectual capital disclosure affects firm value. The implication of these findings is that companies are starting to realize the importance of the role of intellectual capital in creating a company's sustainable competitive advantage. Intellectual capital is an important resource in the information and knowledge era for company growth that companies need to disclose to investors and potential investors.

**Keywords: Disclosure of Intellectual Capital, Firm Value, Listing Age, Firm Size and Industry of Type**

## **Hexagon Fraud: Detection of Fraudulent Financial Reporting in the Consumer Goods Industry**

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### **ABSTRACT**

This research aims to analyze and obtain empirical evidence of the effect of the fraud hexagon on fraudulent financial statements in manufacturing companies in the consumer goods industry sector listed on the Indonesia Stock Exchange in 2018-2020. The population used in this study are 65 companies. The sample selection in this study used a purposive sampling technique, so the number of companies was 35 with 3 years of research, and the total research data obtained was 105. For Simultaneous results of (1) fraud hexagon together have an influence on fraudulent financial statements in manufacturing companies in the consumer goods industry sector in 2018-2020. The test results show that the fraud hexagon namely (2) external pressure, (3) change of director, and (4) nature of industry, has a partial negative effect on fraudulent financial statements. other hand, (5) financial stability, (6) financial targets, (7) personal financial need, (8) dualism of position, (9) ineffective monitoring, (10) change in auditors, (11) frequent number of CEO's pictures, and (12) political connections have no effect on fraudulent financial statements.

**Keywords: Fraudulent Financial Statement, Fraud Hexagon, F-score Model, Consumer Goods Industry**

## **Service Quality and Customer Satisfaction: A Study of MyRapid in Malaysia**

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### **ABSTRACT**

MyRapid is the dominant player in Malaysia's public transportation industry. It innovates and drives public transportation systems in the country while providing public transportation services such as light rail transit (LRT), monorail, and bus services to connect millions of people from different states. This paper examines if the service quality of the public transport services influences customer satisfaction in Penang, Malaysia. The five dimensions of service quality include assurance, empathy, reliability, responsiveness, and tangibles. A total of 150 MyRapid users participated in the survey. Findings revealed that the only two dimensions of service quality, which are reliability and tangibles were significantly related to customer satisfaction whereas the other three dimensions are not supported. The findings provide insight into the public transportation industry to improve the public transportation system in Malaysia, given that service quality is a critical driver of customer satisfaction.

**Keywords: Customer Satisfaction, Penang, Public Transportation, Service Quality, Malaysia**

## **Factors That Influence Customer Loyalty in Fast Food: A Case Study of McDonald's Malaysia**

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### **ABSTRACT**

As the pace of human life gets faster and faster, humans nowadays demand and require stuff and things from different aspects that would suit their pace of living. In this case study, we are going to focus on factors that influence customer loyalty for fast food in Malaysia. We will focus on the largest franchise fast food restaurant, McDonald's. McDonald's is a multinational fast-food franchise corporation based in the United States that is known for its hamburgers, where it has around 282 outlets operated and located in Malaysia. As mentioned, the study aims to examine the factors that influence customer loyalty for McDonald's in Malaysia, with a focus on accessibility, price affordability, product quality, service quality, product variation and advertising awareness. A total of 110 McDonald's customers will take part in the online survey, which will be conducted using Google Forms. The findings reveal that price affordability, product quality, product variation and advertising awareness had positive influenceability on customer loyalty for McDonald's fast food. Beneficial recommendations and new insights are presented in this study through the research conducted.

**Keywords: McDonald's Malaysia, Customer Loyalty, Accessibility, Price Affordability, Product Quality, Service Quality, Product Variation, Advertising Awareness**

**The Influence of Cash Dividend Payment Status,  
Company Size, and Accounting Conservatism on the  
Quality of Earnings**

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**ABSTRACT**

This research aims to analyze and obtain empirical evidence of the effect of cash dividend payment status, firm size and accounting conservatism on earnings quality. The type of research used is quantitative association, and the data used is secondary data. The population in this research is non-primary consumer wells sub-sector manufacturing companies listed on the Indonesia Stock Exchange from 2016 to 2020. The number of samples used in this research were 15 companies based on predetermined criteria (purposive sampling). The results of the research simultaneously that the status of cash dividend payments, firm size, and accounting conservatism affect earnings quality. While partially, cash dividend payment status has no effect on earnings quality. Firm size has an effect on earnings quality. And accounting conservatism affects earnings quality.

**Keywords: Cash Dividend Payment Status, Firm Size, Accounting Conservatism, Earnings Quality**

**Are You an E-consumer? A case study on finding factors impacting consumers' purchase behaviour and their willingness to pay on average on e-commerce platforms in Malaysia.**

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**ABSTRACT**

Online shopping has become phenomenal in this modern day. Moreover, the world was hit by the enormous Covid-19 pandemic. In the third quarter of 2021, e-commerce platform growth soared up to 17.1% and it also elevated our country's GDP. People have become more comfortable buying things through the e-commerce platform rather than doing physical buying. These platforms unintentionally affect e-consumer behaviour. This research aims to study consumer behaviour on how much money a person spends on average on e-commerce platforms mainly for online shopping. A total of 150 consumers are surveyed via Google form. We intend to find out if price, customer satisfaction, information quality, and convenience can affect consumers' purchase behaviour. The result of these findings shows that consumer purchase behaviour is directly related to the price, customer satisfaction with their buying experience and information quality. Consumers are not affected by the convenience variable as deeply as they do by other variables tested in this study. As the study is tested on a survey, the data collected may not be truly accurate.

**Keywords: Purchase Behaviour, Price, Customer Satisfaction, Information Quality, Convenience.**





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ISSN: 2622-0989 (Print)  
ISSN: 2621-993X (Online)

Vol. 5 No. 3, 2022: BICAB Conference Proceeding



# BICAB 2022

Brawijaya International Conference In Accounting and Business (BICAB)



**Brawijaya International Conference  
In Accounting and Business**

Published by:  
Association of International Business  
& Professional Management (AIBPM)

ISSN: 2621-993X (Online)

ISSN: 2622-0989 (Print)

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**Theme:**

**“Improving Business Performance in the Post Crisis through Accounting and Information System for a More Valuable Tomorrow”**

Malang, August, 25<sup>th</sup> 2022

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## PREFACE

It is a great privilege for us to present the proceedings of 2022 Brawijaya International Conference in Accounting and Business (BICAB) to the authors and delegates of the event. We hope that you will find it useful, exciting and inspiring. 2022 BICAB is a prestigious event organized with a motivation to provide an excellent international platform for the academicians, researchers, industrial participants and students around the world to share their research findings with the international business expert. 2022 BICAB aims to provide opportunity for the global participants to share their ideas and experiences in person with their peer expected to join from different parts on the world. In addition, this gathering will help the delegates to establish research or business relations as well as to find international linkage for future collaborations in their career path.

The 2022 BICAB outcomes will lead to significant contributions to the knowledge base in these up-to date business management and accounting fields in scope. Therefore, on the day of completion of this journey, we are delighted with a high level of satisfaction and aspiration. The responses to the call-for-papers had been overwhelming – both from Indonesia and from overseas. We would like to express our gratitude and appreciation for all of the reviewers who helped us maintain the high quality of manuscripts included in the proceedings. We would also like to extend our thanks to the members of the organizing team for their hard work. We are now optimistic and full of hope about getting the proceedings of 2022 BICAB.

We appreciate that the authors of 2022 BICAB may want to maximize the popularity of their papers and we will try our best to support them in their endeavors. Let us wish that all the participants of 2022 BICAB will have a wonderful and fruitful time at the conference. Last but not least, we also want to thank Sekolah Tinggi Ilmu Ekonomi Yayasan Keluarga Pahlawan Negara Yogyakarta, Faculty of Economics and Business Universitas Tadulako, Faculty of Economics and Business Universitas Mulawarman, Faculty of Economics and Business Universitas Kristen Satya Wacana Salatiga, Faculty of Economics and Social Universitas Bakrie, Faculty of Economics and Business Universitas Pembangunan Nasional Veteran Yogyakarta, Faculty of Business and Economics Universitas Surabaya, Faculty of Economics and Business Universitas Pamulang, Economy Faculty Universitas Negeri Malang, Sekolah Tinggi Ilmu Ekonomi Malangkececwara, Economy Faculty Universitas Madura, Economy Faculty Universitas Kristen Petra who have played an important role in contributing to the event and two sponsors of this event Adi Putro and PT. Anugerah Citra Abadi

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**ISSN: 2621-993X (Online)**

**ISSN: 2622-0989 (Print)**

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