

Book of Abstract – MICEB 3rd

FACULTY OF ECONOMICS AND BUSINESS
MULAWARMAN UNIVERSITY

Study Smart

THE 3rd MULAWARWAN INTERNATIONAL CONFERENCE ON ECONOMIC AND BUSINESS



Book of Abstract Conference

The 3rd Mulawarman International Conference on Economic and Business

HYBRID Conference

November 3–4, 2021



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Welcoming Remarks

Dr. Herning Indriastuti, S.E., MM

Assalamu'alaikum Wr. Wb.



The Mulawarman International Conference on Economics and Business (MICEB) is a forum for academic development in the fields of management, economics, accounting, and Islamic studies organized by the Faculty of Economics and Business, Universitas Mulawarman. Through this golden opportunity, we as the committee have continued the escalation in the third period. For additional information, we will hold this international agenda in Samarinda City (East Borneo Province, Indonesia) on November 3-4, 2021. So far, there have been significant obstacles, where the 3rd MICEB divided into two stages. For the first session, participants may attend directly to the conference location and it will also provide the second session online (zoom meeting). However, specifically for conference participants who were present in person, the Indonesian government had implemented a health protocol designed by the Indonesian government to prevent Covid-19.

We also invited participants from universities (local and national) to resource persons from international scale (Pakistan, Netherlands, and Malaysia). Internal and external reviewers will review the general scheme and flow of incoming papers in stages. If possible, it will publish the paper in your journal. As for papers that are not under the topic, they will reject and they will give those that require major corrections special consideration in national (Indonesian) journals. We hope to get your positive response and hopefully in the future this big agenda will be in the spotlight for the academic community.

As a final report, the speakers who have successfully submitted abstracts and full articles are 74 articles. Of these, including 7 Universities as partners for the 3rd MICEB (Universitas Jambi, Universitas Muhammadiyah Kalimantan Timur, Universitas Multi Data Palembang, Universitas Borneo Tarakan, Universitas Tidar, Universitas Pendidikan Indonesia, dan Universitas Balikpapan). Then, we also thank the main sponsors from Bank Kaltimtara and PT. Migas Mandiri Pratama – East Borneo for financial support.

Kindly regards,

Chairperson of 3rd MICEB

Prof. Dr. Hj. Syarifah Hudayah, M.Si

Assalamu'alaikum Wr. Wb.



Alhamdulillah, all praise and gratitude we pray to Allah SWT for all his grace, taufiq, and guidance to all of us so that we can carry out the 3rd MICEB with the theme 'Boostering Co-Creation in Economics and Business for Sustainable Growth' successfully and there are no significant obstacles. Then, as a big family of the Faculty of Economics and Business, Universitas Mulawarman, we welcome the speakers, participants, and delegates or representatives from various leading universities in the 2021

MICEB held in Samarinda City.

Please note, MICEB is a routine international seminar held by us as a realization of the vision and mission of the Faculty of Economics and Business towards the international level. MICEB is also a place for collaboration, cooperation, and knowledge sharing between academics in the economic and business areas.

Faculty of Economics and Business is a favorite faculty at Universitas Mulawarman in East Borneo with superior accreditation levels. Our faculty has over 4,000 students, which are divided into 4 programs (undergraduate studies), 3 programs (master studies) and 2 doctoral study programs supported by 118 lecturers and 80 administrative staff.

We would like to thank the entire committee for their hard work in preparing for this conference, to all participants and resource persons, for their willingness to attend to visualize their experiences and constructive comments. In addition, we need to appreciate all sponsorship parties who provide grants or support so that it can hold this conference. We also hope that the participants are happy during the activity. Success for all of us.

Warm regards,

Dean – Faculty of Economics and Business, Universitas Mulawarman

Invited Speakers

Assoc. Prof. Dr. Tamat Bin Sarmidi



Tamat Sarmidi is an Associate Professor at School of Economics, Universiti Kebangsaan Malaysia. He holds a PhD from the University of Leicester, UK. His research interest is in international economics and he has written extensively on international finance and capital flows. Has published several journal papers among others, Chinese Journal of International Law, Journal of Economic Studies, International Economic Journal, Jurnal Ekonomi Malaysia, International Journal of Economics and Management, Asian Academy of Management Journal, and Journal of the Asia Pacific Economy, among others. He had been a consultant for several private and government agencies. For additional information, he also worked on several research projects on NTMs funded by the Malaysian government. Specialisation in international economics, financial, and applied macroeconomics.

Asst. Prof. Muhammad Kashif Saeed, B.Sc., M.Sc



Muhammad Kashif Saeed as Assistant Professor in GIFT University (Pakistan). His expertise in marketing. He has nominated as the Guest Editor for British Food Journal. The special issue titled as 'Food Anti-consumption and Consumer Welfare' mainly focuses the achievement of Consumer welfare agenda through anti-consumption of different food products. His role as a Guest Editor is to promote this call for papers, to screen the articles by assessing the quality of content, and to ensure (by reporting to Chief Editor British Food Journal, Dr. Chris Griffith, Professor at Cardiff University) that articles accepted on scientific merit. The journal has a rich history of 115 years, with an impact factor of 0.973. The details of this special issue Call for Papers (themes, deadlines, and journal requirements).

Rian Hilmawan, S.E., M.E., Ph.D



Rian Hilmawan works full time at the Department of Economics, Faculty of Economics and Business, Universitas Mulawarman. He is one of the youngest lecturers to graduate with a PhD in the Department of Economics and Finance, University of Canterbury (New Zealand) in 2020. Previously, he had completed his Bachelor of Economics and Master of Economics education at the two famous universities in Indonesia, namely the Department of Economics and Development Studies, Faculty of Economics, Universitas Mulawarman in 2007 and the Department of Economics at Universitas Brawijaya in 2012. Active as a researcher with a focus area for the impact of local natural resources, economic development, and environmental economics. With a wealth of experience in obtaining grants from local governments, publications at the national and international levels in actual, and consistency in writing books in the economic sphere, he was trusted to become a review team at Economics and Finance Indonesia (LPEM – Faculty of Economics, Universitas Indonesia) and the Indonesian Economic Journal (Ikatan Sarjana Ekonomi Indonesia) until now.

Dr. María Laura Franco-García



María Laura Franco-García holds a Ph.D. on Environmental Chemistry, Université Claude Bernard Lyon I (France). She worked for the Mexican Environmental Ministry, contributing to the hazardous waste regulations. She is also active as an Assistant Professor at the University of Twente (Netherlands). Franco's research interests expanded to public and private management of natural resources and to product development fields since her affiliation to 'Tecnológico de Monterrey'. Franco is currently one of the European coordinators of the global network of 'Greening of Industry Network GIN)' (www.greeningofindustry.org). It related her current research on GIN's mission, e.g. circular economy, CSR, sustainable industrial parks, social and environmental life cycle assessment, social entrepreneurship, among others. With this concentration and background in science, they also trusted her to be a member of the organization at the Faculty of Behavioral, Management and Social Sciences (BMS), Department of Governance and Technology for Sustainability (CSTM).

Scientific Committee

1. F. Defung, Ph.D., Universitas Mulawarman, Indonesia
2. Dr. Wulan I. R. Sari, Universitas Mulawarman, Indonesia
3. Dr. Wirasmi Wardani, Univeritas Mulawarman, Indonesia
4. Dr. Made Setini Universitas Warmadewa, Indonesia
5. Dr. Rismawati Sekolah Tinggi Ilmu Ekonomi Indonesia, Indonesia
6. Dr. Daru Asih Universitas Mercuri Buana, Indonesia
7. Dr. Irsan Tricahyadinata, Universitas Mulawarman Indonesia
8. Prof. Dr. Hj. Eny Rochaida, Universitas Mulawarman, Indonesia
9. Prof. Dr. Sukisno Selamat Riadi, Universitas Mulawarman, Indonesia
10. Firmansyah, Ph.D., Universitas Diponegoro, Indonesia
11. Prof. Dr. Syarifah Hidayah, Universitas Mulawarman, Indonesia
12. Prof. Dr. Tamat Bin Sarmidi, University Kebangsaan Malaysia, Malaysia
13. Rian Hilmawan, Ph.D., Univeritas Mulawarman, Indonesia
14. Prof. Muhammad Kashif Saeed, GIFT University, Pakistan
15. Assoc. Prof. Jati Kasuma, University Sarawak Malaysia, Malaysia

Program Schedule

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Hardy Plants

THE 3rd MULAWARWAN INTERNATIONAL CONFERENCE ON ECONOMIC AND BUSINESS

BOOSTERING CO-CREATION IN ECONOMIC AND BUSINESS FOR SUSTAINABLE GROWTH



Program Schedule

Rundown

The 3rd Mulawarman International Conference on Economics and Business (MICEB)

Samarinda, Indonesia

November 3-4, 2021

Website: <http://miceb.feb.unmul.ac.id/2021>

Day 1: Wednesday, 4 November 2021	
Room: Crystal 1, Lt. 3 Ballroom, Hotel Mercure	
Time	Activities
08.00 – 09.00	Registration and Morning Coffee
09.00 - 09.10	Indonesian National Anthem: Indonesia Raya
09.10 – 09.20	Pray
09.20 - 09.30	Welcome Remarks: Dr. Herning Indriastuti, MM (Chairperson, the 3 rd MICEB) Prof. Dr. Syarifah Hidayah, M.Si (Dean of FEB, Mulawarman University) Prof. Dr. Masjaya, M.Si (Rector, Universitas Mulawarman)
09.30 – 13.30	Invited Speakers: 1. Assoc. Prof. Tamat Sarmidi (UKM, Malaysia) Presentation Title: “Innovation, Digitalization and Economic Growth: Evidence from Malaysia” 2. Assist. Prof. Mr. Muhammad Khasif (GIFT University, Pakistan) Presentation Title: “Mixed Methods Research: A Philosophical yet practical insight” 3. Rian Hilmawan; (Universitas Mulawarman, Indonesia) Presentation Title: “Innovation in Public Sector and Development Outcomes” 4. Dr. Maria Laura-Franco Garcia (Tweente University, The Netherland) Presentation Title: “Circular Economy in Cities”
13.30 – 14.30	Lunch Break
14.30 – 16.00	Parallel Session I*
14.30 – 16.00	Coffee break

Day 2: Thursday, 4 November 2021	
Room: Emerald 1 dan Emerald 2, Emerald 3, Rugby Hotel Mercure	
Time	Activities
08.30- 09.00	Registration and Morning Coffee
09.00 - 11.30	Pararel Session II*
11.30 - 12.30	Lunch Break
12.30 - 13.00	Closing Ceremony and Announcement for the Best Presenters

**See room info for parallel sessions*

PARAREL SESSION

FACULTY OF ECONOMICS AND BUSINESS
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BOOSTERING CO-CREATION IN ECONOMIC AND BUSINESS FOR SUSTAINABLE GROWTH



Paralel Session I

<p>Session: MANAGEMENT & ECONOMIC I (offline) Day, Date: Wednesday, 3 November 2021 Time: 14.30 - 16.00 Room: Emerald 1 Chairperson: Dr. Wirasmi Wardani</p>	
1	<p>P-00027 Impact of the Right Issue during Pandemic: Evidence from Indonesia Stock Exchange Tona Aurora Lubis, Firmansyah, Novita Sari, Maryati Ningsih Univeritas Jambi</p>
2	<p>P-00053 Do village fund policy and village-owned enterprises matter to rural development in Indonesia: A link and causal impact Rian Hilmawan (Universitas Mulawarman)</p>
3	<p>P-00028 Innovation Model As A MSMEs Recovery Strategy In Tourism Area During The Covid-19 Pandemic Fitriaty, Dessy Elliyana, Fitri Widiastuti (Universitas Jambi)</p>
4	<p>P-00061 Marine Economic Sector Contribution and Linkage Towards the Development of the Makassar Strait Interregional Area in Indonesia Auliansyah, Universitas Mulawarman</p>
5	<p>P-00038 The effect of Economic Freedom and Capitalization on Bank Lending: Empirical from Indonesia Case. Felisitas Defung, Rizky Yudaruddin (Universitas Mulawarman)</p>

<p>Session: ECONOMIC I (online) Day, Date: Wednesday, 3 November 2021 Time: 14.30 - 16.00 Room: Breakroom 1 Chairperson: Dio Caesar Darma</p>	
1	<p>P-00034 Impact of Illegal Gold Mining Activities (PETI) on Socio-Economic Demographics Conditions of households around the Mining Area Junaidi, Syahmardi Yacob (Univeritas Jambi)</p>
2	<p>P-00004 Compensation-insurance has an effect on motivating employees Misna Ariani, Universitas Balikpapan</p>
3	<p>P-00011 Approach crowdfunding success in business Deni Ramdani, Dian Marlina, Hanung Eka Atmaja (Universitas Tidar)</p>
4	<p>P-00044 Analysis of Determinants of Palm Oil Exports in Indonesia Panji Kusuma Prasetyanto, Univeritas Tidar</p>
5	<p>P-00065 The influence of workload and motivation on employee satisfaction and performance Teddy Adrianto, Zainal Ilmi, Ariesta Heksarini (Universitas Mulawarman)</p>

Session: MANAGEMENT II (online) Day, Date: Wednesday, 3 November 2021 Time: 14.30 – 16.00 Room: Breakroom 2 Chairperson: Burhanudin	
1	P-00001 The nexus of interest rate, foreign exchange rate, profitability, and leverage on stock returns in jklq45 companies Andewi Rokhmawati (Universitas Riau)
2	P-00003 The effect of customer experience on purchase intention on augmented reality Nur Ita' Zahrah, Universitas Mulawarman
3	P-00009 Factors Affecting Employee Job Satisfaction at PT. Astra International, Tbk Toyota in Balikpapan Pudjiati, Tutik Yuliani (Universitas Balikpapan)
4	P-00010 Productivity Strategy in Financial Perspective of LQ45 Property Company Indonesia Stock Exchange Dra, Katharina Priyatiningsih, M.Si (Politeknik Negeri Bandung)
5	P-00014 Exploratory Factor Analysis (EFA) of Social Media Attractiveness' For MSMEs Vanessa Gaffar, Tika Annisa Lestari Koeswandi, Annisa Ciptagustia (Universitas Pendidikan Indonesia)
6	P-00032 How Can Servant Leadership Arouse To Innovative Work Behavior? Shofia Amin, Zulфина Adriani, Fitri Widiastuti (Univeritas Jambi)

Session: ACCOUNTING I (online) Day, Date: Wednwsday, 3 November 2021 Time: 14.30 – 16.00 Room: Breakroom 3 Chairperson: Dhina Mustika	
1	P-00005 Financial and Non-Financial Performance Measurement System on Managerial Performance through Procedural fairness and Trust in Superiors in Manufacturing Companies in Indonesia Anton Arisman, Univeritas Multimedia Palembang
2	P-00007 The Intervening Effect of the Earning Quality on Dividend Policy and Financial Performance in Food and Beverage Manufacturing Miswaty, Universitas Balikpapan
3	P-00025 The influence of enterprise risk management disclosure and intellectual capital disclosure on the value of companies with an independent board of commissioners as moderation variables Ledy Setiawati, Indra Suyoto Kurniawan, Ibnu Abni Lahaya, Univeritas Mulawarman

4	P-00037 Detection Of Accounting Deficiency (Fraud) Using The Perspective S.C.O.R.E Model (Studies on Regional Apparatus Organizations (OPD) Jambi Province) Ilham Wahyudi, Ana Nuraini (Universitas Jambi)
5	P-00059 Institutional ownership, free cash flow, collateral assets, and return on assets on dividend policy with debt policy as intervening variable Putri Maharani, Irwansyah Universitas Mulawarman
6	P-00060 Life cycle and external fund : perspective of trade-off theory and pecking order theory Nadhifa Chairunnisa Pattipawaej, Zaki Fakhroni, Irwansyah Universitas Mulawarman

Session: MANAGEMENT III (online)

Day, Date: Wednesday, 3 November 2021

Time: 14.30 – 16.00

Room: Breakroom 4

Chairperson: Yoremia Ginting

P-00015 Kepemimpinan transformasional dan komunikasi organisasi sebagai yaria determinan terhadap keterikatan karyawan (Studi Persepsional Pada Karyawan PT. Pos Indonesia (Persero) Serang)

Askolani,SE.,MM, Universitas Pendidikan Indonesia

P-00017 The Impact of The Pandemic Covid 19 on The E-commerce Palembang City

Rahmatunnisa, Ratna Juwita, Univeritas Multidata Palembang

P-00018 Leverage and profitability comparison analysis pre and post merger (study on company registered in Syariah a stock exchange 2000-2017 period)

Budhi Pamungkas Gautama, Diinan Nur Khulaidah, Univeritas Pendidikan Indonesia

P-00019 Organizational Citizenship Behaviour in Public Sector: Does Organizational Culture Play a Role

Annisa Ciptagustia, Universitas Pendidikan Indonesia

P-00020 Entrepreneurship intention among the students college: shapero entrepreneurial approach event mode

Syahrani, Univeritas Borneo Tarakan

P-00031 Entrepreneurial Behavior Model In Micro and Small Enterprises in Jambi Province

Novita Ekasari, Rosmeli, Dessy Elliyana, Tona Aurora Lubis (Universitas Jambi)

Session: ISLAMIC STUDIES (online)

Day, Date: Wednesday, 3 November 2021

Time: 14.30 – 16.00

Room: Breakroom 5

Chairperson: Yunita Fitria

1	P-0024: Business development education using business model canvas (bmc) in the middle of covid-19 pandemic for samarinda muslim entrepreneurs Dr. Hj. Sri Wahyuni, SE., M.Si.
2	P-0029: The Influence of Islamic Financial Literacy and Religiosity Community on Sharia Financial Behavior of the Society of Samarinda City Dr. Hj. Darmawati, M.Hum, Institut Agama Islam Negeri Samarinda
3	P-0006: Consumer resistance: how holding and blocking effects influence consumer decisions in Syariah banking Krisna Nugraha, Universitas Bina Nusantara
4	P-0030: Performance Strengthening Model Of Sharia Cooperatives (Study On Sharia Cooperatives In Jambi Province) Zulfina Adriani, Universitas Jambi

Paralel Session II

<p>Session: MANAGEMENT IV (offline) Day, Date: Thursday, 4 November 2021 Time: 09.00 - 11.00 Room: Emerald 1 Chairperson: Dr. Wirasmi Wardani, M.Sc</p>	
1	P-00051 Factors affecting trust in internet banking users Muhammad Pandu Utomo Majid, Asnawati, Universitas Mulawarman
2	P-00016 The Establishment of Customary Forests as A Driver For Indigenous People Sustainable Economic Independence: East Kalimantan Province Study Rinda Sandayani Karhab, Ermi Utami (Universitas Muhammadiyah Kalimantan Timur)
3	P-00068 Can the customer value proposition form customer loyalty? Zainal Abidin, Tetra Hidayati, Suharno, Universitas Mulawarman
4	P-00062 The effect of brand experience on brand trust and loyalty brand Gusti Noorlitaria Achmad (Universitas Mulawarman)

<p>Session: ACCOUNTING II (offline) Day, Date: Thursday, 4 November 2021 Time: 09.00 - 11.00 Room: Emerald 2 Chairperson: Yunita Fitria</p>	
1	P-00002 Risk Consideration in The Relationship of Auditor Judgment and Fraud Disclosure Robinson, Heru Susanto, Fachruzzaman (Universitas Bengkulu)
2	P-00026 Transition and Development of the Village Sustainability Development Goals in the Perspective of Sustainability Accounting Wulan I R Sari, Dwi R Deviyanti, Hamid Bone (Universitas Mulawarman)
4	P-00039 Swallow Nest Tax Collection in The Theory of Planned Behavior Perspective Yoremia Lestari Ginting, Muhammad Abadan Syakura, Dwi Risma Deviyanti, Yunita Fitria Mega Norsita, Eka Febriani (Universitas Mulawarman)
5	P-00048 Quasi Effectiveness of the National Economic Recovery Program (PEN): Instrumental Case Study Wulan I R Sari, Dwi R Deviyanti, A Danuk Nugrahani, Rita Damayanti (Universitas Mulawarman)

Session: ECONOMIC II (online) Day, Date: Thursday, 4 November 2021 Time: 09.00 – 11.00 Room: Emerald 3 Chairperson: Dio Caesar Darma	
1	P-00012 The treynor-mazuy conditional model with inflation and exchange rate: overview of market timing and stock selection on equity mutual funds performance Dr. Musdalifah Azis, SE., M.Si, Prof. Dr. Hj. Rusdiah Iskandar, M.Si.,Ak.,CA Universitas Mulawarman
2	P-00035 Entrepreneurial Intention of Rural Millennial Generation in Jambi Province Hardiani, Amril (Univeritas Jambi)
3	P-00045 Dynamics of export imports oil and gas and non-oil and gas to indonesia's foreign exchange reserve: a vector autoregressive approach Dinar Melani Hutajulu, Universitas Tidar
4	P-00054 Causal Relationship between Gross Domestic Saving and Economic Growth in Indonesia Muliati, Akhmad Noor, Irwan Gani, Universitas Mulawarman
5	P-00073 Human resources management strategy through increasing performance innovation services in the hotel industry during in a time of pandemic Nurul Hidayat, Universitas Borneo Tarakan
6	P-00074 Change in consumer behaviour because of pandemic Covid 19 to online shopping activities in South East Sulawesi Alkadri Kusalendra Siharis, Yeni Opita Sitompul, Univeritas Tidar

Session: ECONOMIC III (online) Day, Date: Thursday, 4 November 2021 Time: 09.00 – 11.00 Room: Breakroom 1 Chairperson: Burhanudin	
1	P-00008 Prosperity level and income distribution of coconut sugar craftsmen in banyumas district Lilis Siti Badriah, Arintoko, Dijan Rahajuni (Universitas Jenderal Soedirman)
3	P-00055 Analysis of Economic Growth in the Regions of Java and Kalimantan in terms of Fiscal Policy Risdina Hapipah, Muliati, Lestari Riski, Andra Sulindrina, Yesi Aprianti, Universitas Mulawarman
4	P-00057 The impact of fiscal variables on economic growth in Indonesia Yesi Aprianti, Muliati, Andra Sulindrina Univeritas Mulawarman

5	P-00058 Local Economic Development During Covid-19: Micro and Small Enterprises at Tourism Village Rr. Retno Sugiharti, Jihad Lukis Panjawa, Puji Aisyah Zahroti, Muhammad Arif Kurniawan, Universitas Tidar
6	Paper00066 Effect of service quality and product quality on customer satisfaction and loyalty Syariful Mahsyar, Untung Surapati, Universitas Mulawarman

Session: MANAGEMENT IV (online)	
Day, Date: Thursday, 4 November 2021	
Time: 09.00 – 11.00	
Room: Breakroom 2	
Chairperson: Dhina Mustika	
1	P-00021 Characteristics of tourism village to improve supply chain sustainability of the arabica coffee industry Mokh Adib Sultan, Chairul Furqon, Fanji Wijaya Univeritas Pendidikan Indonesia
2	P-00049 The Effect of Instagram Marketing And Store Image On Purchase Decision With Gender as Moderating Variable Heni Rahayu Rahmawati, Mega Ningrum Suwarno Putri, Robiansyah, Universitas Mulawarman
3	P-00040 Determinant dividen policy at company lq45 listed in bindonesia stock exchange Mohamad Dziqie Aulia Al Farauqi, Univeritas Muhamadiyah Kalimantan Timur
4	P-00050 Apakah kepemilikan keluarga dan kepemimpinan syaria pada dewan perusahaan berpengaruh terhadap kinerja keuangan bank syariah di Indonesia Rahman Anshari, Dewi Sartika, Universitas Muhamadiyah Kalimantan Timur
5	P-00033 Using Importance And Performance Analysis To Direct Emerging Rural Destination Development Johannes, Edward (Universitas Jambi)
6	P-00063 The Effect of Electronic Word of Mouth and Trust on Purchase Decisions in the Shopee Shopping Application Karin Cetta Putri Noorfitri, Lorine Kalista Noor, Mochamad Ridwan, Universitas Mulawarman
7	P-00071 Analyzing Relationships among Variables of Work Motivation towards Productivity and Performance Fitriansyah, Fenty Fauziah

<p>Session: MANAGEMENT V (online) Day, Date: Thursday, 4 November 2021 Time: 09.00 – 11.00 Room: Breakroom 3 Chairperson: Ariesta Heksarini</p>	
1	<p>P-00041 Empowering women through home culinary business at baking lovers community (blc) samarinda Norvadewi, Institut Agama Islam Negeri Samarinda</p>
2	<p>P-00036 Purchase Intention From Generation Y Consumer Status Approach With Need Of Uniqueness And Experiential Marketing As A Mediation Role In Snack Food Of Msmes: Experience From Jambi Province, Indonesia Syahmardi Yacob, Ade Titi Nifita, Ade Perdana Siregar (Univeritas Jambi)</p>
3	<p>P-00047 The Effect of Organizational and Individual Factors on the Use of Balanced Scorecard and Performance Yulia Tri Kusumawati, M.Sc., Ak, Universitas Muhamadiyah Kalimantan Timur</p>
4.	<p>P-00052 Analysis Business Performance: An Evidence of SMEs Culinary During Pandemic Covid-19 Heni Hendrayati, Ika Suhartanti darmo, Rohanah Ngah, Lennora Putit, Meriza Hendri, Rahmy Kharimah Syahidah (Universitas Pendidikan Indonesia)</p>
5	<p>P-00023 The Impact of Gamification on Customer Engagement and Customer Loyalty from Users of Shopee in Samarinda Dr. Ariesta Heksarini, SE, MM Universitas Mulawarman</p>
6	<p>P-00022 The Effect of Transformational Leadership and Organizational Communication to Employee Engagement Askolani,SE.,MM, Universitas Pendidikan Indonesia</p>
7	<p>P-00070 Analysis of product display, product quality and brand image towards malaysia product purchase decisions Ahmatang, Univeritas Borneo, Tarakan</p>

<p>Session: ECONOMIC IV (online) Day, Date:Thursday, 4 November 2021 Time: 09.00 – 11.00 Room: Breakroom 4 Chairperson: Yoremia Ginting</p>	
1	<p>P-00042 Disclosing the Practice of Whistleblowing System in Indonesia's Public Listed Companies Utpala Rani, Universitas Tidar</p>
2	<p>P-00043 Analysis of Determinants of Coffee Exports in Indonesia Panji Kusuma Prasetyanto, Univeritas Tidar</p>

3	<p>P-00013 Environmental Performance as a Mediation Variable Relationship between Green Process Innovation and Eco-Efficiency on the Corporate Sustainability of SMEs in South Sumatra</p> <p>Siti Khairani, Idham Cholid, Univeritas Multidata Palembang</p>
4	<p>P-00046 Determinant dividen policy at company lq45 listed in bindonesia stock exchange</p> <p>Mursidah Nurfadilah, Mohamad Dziqie Aulia Al Farauqi Universitas Muhamadiyah Kalimantan Timur</p>
5	<p>P-00064 The effect of service quality and customer trust on customer satisfaction and customer loyalty</p> <p>Untung Surapati, Suharno, Zainal Abidin Universitas Mulawarman</p>
6	<p>P-00068 The Influence of Free Cash Flow to Earnings Response Coefficient by Investing as an Intervention</p> <p>Tiara Bunga Novita, Zaki Fakhroni</p>
7.	<p>P-00070 Gender; Age; GPA; Financial Learning in Higher Education; Work Experience; Residence</p> <p>Nurlia, Norbayah, Cipi Pahlevi, M. Sobarsyah, Erlina Pakki</p>
8	<p>P-00072 The Impact Of Corporate Governance On Tax Avoidance In Indonesia</p> <p>Kartika Pradana Suryatimur, Jihad Lukis Panjawa, Universitas Balikpapan</p>

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FACULTY OF ECONOMICS AND BUSINESS
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Study Results

THE 3rd MULAWARWAN INTERNATIONAL CONFERENCE ON ECONOMIC AND BUSINESS

BOOSTERING CO-CREATION IN ECONOMIC AND BUSINESS FOR SUSTAINABLE GROWTH



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ABSTRACTS

FACULTY OF ECONOMICS AND BUSINESS
MULAWARMAN UNIVERSITY

Hardy Words

THE 3rd MULAWARWAN INTERNATIONAL CONFERENCE ON ECONOMIC AND BUSINESS

BOOSTERING CO-CREATION IN ECONOMIC AND BUSINESS FOR SUSTAINABLE GROWTH



Paper00004]

COMPENSATION-INSURANCE HAS AN EFFECT ON MOTIVATING EMPLOYEES

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Abstract

The purpose of this study was to determine the relationship between Work Environment, Compensation, Discipline, and work motivation. The research was conducted on 80 employees of PT. Manissi Pratama Balikpapan. In carrying out their work, employees tend to use the Balikpapan Samarinda Toll Road (BalSam). Jobs that require high motivation and discipline, because their work environment is a means of transportation for goods, where it takes a very short time to deliver or pick up goods or the mobility of people. The existence of the BalSam toll road can shorten the distance between Balikpapan-Samarinda by approximately 1 hour to 1 hour 30 minutes. Determination of the sample using the census method, so that all employees are sampled. Data was collected by using questionnaires directly to employees. Study results seen of multiple linear regression prove that work-motivation is influenced by the Work-Environment, Compensation-insurance, Discipline. Partially Work-Environment, Compensation, Discipline have a significant effect. Contribution of theory: the provision of compensation insurance motivates employees at work. The working environment of the BalSam toll road is full of high risk, insurance compensation is very appropriate to motivate employees. There is a relevant relationship between insurance coverage and the work environment.

Keywords: Work Motivation, Work Environment, Compensation, Discipline.

Topic: ECONOMICS

[Paper00008]

PROSPERITY LEVEL AND INCOME DISTRIBUTION OF COCONUT SUGAR CRAFTSMEN IN BANYUMAS DISTRICT

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Abstract

The purpose of this study was to analyze the income and prosperity of coconut sugar craftsmen in Cilongok District, especially in Batuanten Village, as one of the areas with the highest number of *penderes* in Cilongok District. This study uses primary data from 53 respondents of coconut sugar craftsmen. To analyze the level of prosperity, it is by comparing the per capita income of the craftsman's family with the rural poverty line in Indonesia in 2021. Meanwhile, to analyze the inequality of income distribution, the Gini Ratio is used. The results showed that the life level of coconut sugar craftsmen was still below the rural poverty line. The level of income distribution of craftsmen seen from their main source of income and also from family income, is in a low level of inequality, but this inequality is in a low level of income so that it is vulnerable to shocks. Meanwhile, when viewed from other sources of income, the level of inequality is high. The implication is that to increase prosperity and equitable distribution of income for coconut sugar craftsmen, efforts are needed to develop other sources of family income. For this reason, the support of various competent parties is needed to help the craftsmen and their families increase family income and to maintain the sustainability of coconut sugar production. The novelty of this research is to analyze the condition of prosperity and income distribution of coconut sugar craftsmen in Batuanten Village in 2021 during the pandemic era.

Keywords : Coconut sugar craftsmen, Prosperity, Income distribution, Gini ratio, Rural poverty line

Topic : ECONOMICS

[Paper00009]

Factors Affecting Employee Job Satisfaction at PT. Astra International, Tbk Toyota in Balikpapan

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Abstract

This study aims to determine the effect of work environment, motivation and compensation on job satisfaction of employees of PT AstravInternasional, Tbk Toyota in Balikpapan City. The data analisis method used in this study is multiple regresion analysis and uses t test and F test. The results of this study indicate that partially and simultaneously work environment, motivation and compensation affect the job satisfaction of employees of PT Astra Internasional Tbk Toyota in Balikpapan City. From the conclusion, the researcher suggests that the factors that influence employee job satisfaction can be used as consideration in making policies and can be used to evaluate employee job satisfaction in the following years.

Keywords: Job Satisfaction, Work Environment, Motivation, Compensation

[Paper00011]

Approach crowdfunding success in business

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Abstract

This study provides investigation into how reward-based crowdfunding is influenced by economic policy uncertainty. We further examine what, and how, factors may alter the relation between the EPU index and crowdfunding. We also conduct an analysis on the aggregate demand for crowdfunding, showing that more projects and larger amounts of capital are launched and requested when EPU is high. Overall, our research documents the significance of macroeconomic elements as predictors of crowdfunding success. Specially, we offer and synthesize three perspectives (social enterprises, funding crowd, and crowdfunding platforms) to illuminate key strategies that crowdfunding platforms, like UpEffect, can employ to support social enterprises.

Keywords: Crowdfunding, enterprises,

Topic: ECONOMICS

[Paper00012]

**THE TREYNOR-MAZUY CONDITIONAL MODEL WITH INFLATION AND EXCHANGE RATE:
OVERVIEW OF MARKET TIMING AND STOCK SELECTION ON EQUITY MUTUAL FUNDS
PERFORMANCE**

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Abstract

Utilizing Treynor-Mazuy conditional model of inflation and exchange rates, this study examines market timing and stock selection by investment managers during the COVID 19 pandemic in Indonesia. Using the purposive sampling technique, 55 samples of stock mutual funds were obtained by applying multiple sample criteria to the population of mutual funds recorded at OJK. The STATA16 computer application is used to process the data. According to the findings of this study, the Treynor-Mazuy conditional model of inflation and currency rates can demonstrate that mutual fund managers' market timing and stock selection have a positive and significant impact on enhancing performance stock mutual fund portfolios during the covid 19 pandemic that occurred in Indonesia.

Keywords: Treynor Mazuy conditional model, inflation, exchange rate, market timing and stock selection

Topic: ECONOMIC

[Paper00013]

Environmental Performance as a Mediation Variable Relationship between Green Process Innovation and Eco-Efficiency on the Corporate Sustainability of SMEs in South Sumatra

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Abstract

This study aims to determine environmental performance as a mediating variable of the relationship between green process innovation and eco-efficiency on the corporate sustainability of small and medium-sized companies in South Sumatra. This study using path analysis with the help of SmartPLS version 3 to analyze the data. The respondents in this study were the managers and owners of small and medium-sized businesses. From the data collection results through sending online questionnaires via a google form, there were 70 SMEs as research samples. The results showed that complete mediation environmental performance influenced the relationship between green process innovation and eco-efficiency on corporate sustainability. Therefore, this study suggests that SMEs in South Sumatra can continue to carry out green practices to maintain business sustainability.

Keywords: environmental performance, green process innovation, eco-efficiency, small and medium enterprises

Topik : ECONOMICS

[Paper00015]

**KEPEMIMPINAN TRANSFORMASIONAL DAN KOMUNIKASI ORGANISASI SEBAGAI
FAKTOR DETERMINAN TERHADAP KETERIKATAN KARYAWAN (Studi Persepsional
Pada Karyawan PT. Pos Indonesia (Persero) Serang)**

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Abstract

Fokus penelitian ini adalah tentang bagaimana keterikatan karyawan PT. Pos Indonesia (Persero) Serang. Keterikatan karyawan merupakan aspek pendukung yang ikut berperan dalam menentukan keberhasilan perusahaan. Dari banyaknya berbagai faktor yang dapat mempengaruhi keterikatan karyawan, yang menarik peneliti adalah kepemimpinan transformasional dan komunikasi organisasi.

Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif dengan populasi sebanyak 100 karyawan PT Pos Indonesia (Persero) Serang dan sampel berjumlah 55 karyawan. Teknik analisis yang digunakan adalah koefisiensi korelasi *pearson product moment* dan analisis regresi berganda. Pengujian hipotesis menggunakan Uji-F dan Uji-t. Hasil penelitian ini dapat diketahui bahwa kepemimpinan transformasional dan komunikasi organisasi berpengaruh terhadap keterikatan karyawan di PT. Pos Indonesia (Persero) Serang

Keywords: Kepemimpinan Transformasional, Komunikasi Organisasi, Keterikatan Karyawan

[Paper00017]

The Impact of The Pandemic Covid 19 on The E-commerce Palembang City

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Abstract

The results of the study are for the relationship between the independent and dependent variables, where price has no influence on purchasing decisions and is not significant, Discounts do not affect purchasing decisions insignificantly, Consumer income does not have an insignificant influence on purchasing decisions, Brand ambassadors do not have an insignificant effect on purchasing decisions on the Tokopedia site during the COVID-19. Based on the test results above, it is known that the significance value for the effect of price, discount, income and brand ambassador simultaneously has a significant positive effect on buying decisions.

Keywords: Price, Discount, Consumer income, Brand Ambassadors and Buying Decisions

Topic : ECONOMICS

[Paper00018]
**LEVERAGE AND PROFITABILITY COMPARISON ANALYSIS PRE AND POST MERGER
(STUDY ON COMPANY REGISTERED IN INDONESIA STOCK EXCHANGE 2000-2017
PERIOD)**

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Abstract

This research was conducted to analyze the differences in leverage and profitability ratios pre and post the merger of companies listed on the Indonesia Stock Exchange in 2000- 2017. The method used in this research is descriptive and verification using hypothesis testing. Samples were collected based on purposive sampling which resulted in 38 companies and the analytical tools used include descriptive analysis, normality using the One-Sample Kolmogorov-Smirnov Test, and Hypothesis using the Wilcoxon Signed Rank. The data used are secondary data of DER and ROE on companies conducting the merger listed on the Indonesia Stock Exchange. The timing of the analyzes carried out by this study was two years pre and two years post the merger. The results of this study indicate that the development of Leverage (DER) fluctuates and tends to increase, inversely proportional to the decline in profitability (ROE) and only the profitability variable has a significant effect.

Keywords : Merger, Leverage, Profitability, Debt to Equity Ratio, Return on Equity.

[Paper00019]
**Organizational Citizenship Behaviour in Public Sector: Does Organizational Culture
Play a Role**

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Abstract

Gap generation phenomenon can affect employee communication, coordination, and employee performance. This is a source of problem to increase extra role behaviour of employees or called it organizational citizenship behaviour (OCB). Based on previous research that different determine organizational culture do exist of public and private sectors. Hence, this research aims ti describe and examine relationship between organizational culture and OCB among public sectors employees. This reserach conduct at The Head Office of Taspen Indonesia, with civil servant as unit analysis. By using a propotiinate startified random saming technique get 81 employees as a sample. The analysis technique uses simple regression. This result is organizational indocate that organizational culture gas a positif affect OCB in public sector.

Keywords: Organizational citizenship behaviour, organizational cuktur, public sector

[Paper00020]

**ENTREPRENEURSHIP INTENTION AMONG THE STUDENT'S COLLEGE: SHAPERO
ENTREPRENEURIAL APPROACH EVENT MODE**

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Abstract

Aim research is to know the effect of attitude, the perceived desirability, the perceived feasibility toward the intention of Entrepreneurship by using theory approach of Shapero Entrepreneurial Event Model. The population of this research is all the students of Borneo University Tarakan by taken the sample 270 students from all faculties with the active criteria and already have taken the entrepreneurship department. The method of sampling was using *Purposive Sampling* by using data analyze method that consist of validity, reliability, and hypothesis and also helped by SmartPLS 3.0. The result of this research shows that: 1). The positive and significant influence of the attitude toward perceived desire, 2). The positive and significant influence of the perceived desire toward the Entrepreneurship Intention, 3). The positive and significant influence of the perceived worthiness toward the Entrepreneurship Intention. So, this case proves that the theory of Shapero Entrepreneurial Event Model which already used is able to explain the intention of entrepreneurship among the students college.

Keywords: Attitude, Intentions of Entrepreneurs, Perceived Desirability, Perceived Feasibility

Topik : ECONOMICS

[Paper00029]

The Influence of Islamic Financial Literacy and Religiosity Community on Sharia Financial Behavior of the Society of Samarinda City

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Abstract

Sharia financial literacy campaigns continue to be carried out so that people can determine financial attitude based on sharia principles that can improve welfare and avoid financial problems such as not saving, getting into debt or bad financing. This study aims to determine whether Islamic financial literacy affects the financial behavior of people of Samarinda City. As well as knowing how much influence of Islamic financial literacy and community religiosity on Islamic financial behavior in the community of Samarinda City. The best of all things considered that this article was originally published in Indonesian.

The research method used was quantitative research. The population in this study were the people of Samarinda City who were ≥ 20 years old and Muslims. The sample in this study was determined using the Slovin formula as many as 100 people using non-probability sampling techniques, namely purposive sampling technique was a sample determination technique with certain consideration or criteria. The analysis technique used was descriptive statistical analysis techniques in the form of data quality testing, classical assumption test, multiple linear regression test, partial test, simultaneous test and coefficient of determination with SPSS software program version 22.

Based on the results of partial test calculation, Islamic financial literacy had a significant effect on the Islamic financial behavior of people of Samarinda City with a t_{count} greater than t_{table} ($2.891 > 1.660$) and community religiosity had a significant effect on Islamic financial behavior in the community of Samarinda City with a larger t_{count} from t table ($3.628 > 1.660$). Then, from the results of simultaneous test calculation, Islamic financial literacy and community religiosity had a significant effect on the Islamic financial behavior of people of Samarinda City with a value of f_{count} which greater than f_{table} ($21.881 > 3.09$). And the coefficient of determination test results showed that the two independent variables had an effect of 3.11% on the dependent variable. Therefore, to improve the behavior of Islamic finance to be better, it is necessary to increase Islamic financial literacy and community religiosity.

Keywords: Sharia Finance Literacy, Community Religiosity, and Islamic Financial Behavior

Topic : ECONOMICS

[Paper00034]

**Impact of Illegal Gold Mining Activities (PETI) on Socio-Economic Demographics
Conditions of households around the Mining Area**

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Abstract

This study aims to analyze the impact of illegal gold mining activities (PETI) on social, economic, and environmental conditions and the problems faced by households in the PETI area. The research was conducted in the PETI area, Pangkalan Jambu District, Merangin Regency, Jambi Province. The data used are sourced from a survey of families in the research location. The data were analyzed using descriptive statistical equipment.

The study results found that, in general, that PETI activities have had a positive impact on the economy/income of the mining area community. The quantity and quality of company ownership and household asset ownership have increased after the existence of PETI. The increase in people's income is caused either by the income from leasing land for mining or the new job opportunities for the community due to mining activities.

However, PETI activities have also caused various negative impacts in the social and environmental fields, which are expected to affect the sustainability of family welfare in the future.

Keywords: Gold Mining Activities, PETI

Topic: ECONOMICS

[Paper00035]
Entrepreneurial Intention of Rural Millennial Generation in Jambi Province

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Abstract

This study aims to: 1) analyze the characteristics and entrepreneurial intentions of the rural millennial generation in Jambi Province; 2) Analyze the factors that influence the entrepreneurial intention of the millennial generation in rural Jambi Province. The data used is sourced from a survey of rural millennial generations in Jambi Province. The analytical tools used are descriptive statistical and Structural Equation Modeling Partial Least Square (SEM-PLS) models. The variables tested and hypothesized to influence entrepreneurial intentions are individual, attitude, and contextual factors. The study results found that the entrepreneurial intention of the rural millennial generation in Jambi Province in Jambi Province was relatively high. It shows that the rural millennial generation has a high potential to become young entrepreneurs in the future. This business interest is directly influenced by the attitude and contextual factors of the millennial generation. Individual factors do not directly affect entrepreneurial intentions but indirectly affect attitude and contextual factors.

Keywords: Rural Millenials, Enterpreneurial Intention

Topic: ECONOMICS

[Paper00041]
**EMPOWERING WOMEN THROUGH HOME CULINARY BUSINESS AT BAKING LOVERS'
COMMUNITY (BLC) SAMARINDA**

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Abstract

Today women's empowerment is seen as an essential component in development and poverty reduction. Women's empowerment makes women independent and confident. They will have the ability to turn their choices into desirable actions, which will lead to the emergence of economic, political, social, and psychological empowerment. One way of empowering women is through community or group (*self-help groups*). Women's empowerment through this community is in *Baking Lovers Community* (BLC) Samarinda, a community of women who have similar hobbies that are culinary fields with home businesses that they run.

This research is descriptive qualitative research. The study was conducted on the home-based culinary business community incorporated at *Baking Lovers Community* of Samarinda City. This research aims to find out the economic empowerment program in the BLC community, how the impact of empowerment on the development of culinary businesses in the city of Samarinda, and what obstacles they face in the empowerment of women in the community. Data collection techniques are conducted with Focus Group *Discussion* (FGD), interviews with BLC administrators and members, and documentation. Validity data using triangulation. As for data analysis using the Miles and Huberman models, data reduction, data presentation, and conclusion withdrawal.

The economic empowerment program in BLC's is of various training to improve members' culinary skills, such as training together with baking cakes, bringing in chefs, photography training to support product promotion, product promotion on Social Media Fb and Instagram, sharing culinary recipes, social activities, and charity bazaars, facilitating members to take care of business licenses and halal certification of products. The business potential developed is making the various artificial types of cakes and food, both modern and traditional, for multiple events, catering, and buffets. The empowerment programs of BLC are to be as a source of income, hobby development, knowledge sharing, business continuity, product innovation, packaging and brand innovation, and digital marketing development. Thus, this empowers them as subjects/actors actively involved in the story, empowered to manage businesses independently, and organizations that accommodate them play a role in charge. The obstacles faced are the uneven ability of human resources, capital to develop companies, business licensing, and halal certification.

Keywords: Women's Economic Empowerment, Culinary Business, Community, Baking Lovers Community.

Topic: ECONOMICS

[Paper00042]

Disclosing the Practice of Whistleblowing System in Indonesia's Public Listed Companies

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Abstract

This study explores to the extent to which Indonesia's public listed companies communicates their implementation of whistleblowing system as a part of good corporate governance. Whistleblowing System (WBS) is widely known as a strategy to decrease the occurrence of fraud and corruption by encouraging organization's members to report any indication related to wrongdoings. Using content analysis on 68 public listed companies in Indonesia's Stock Exchange (IDX), this study descriptively explains the disclosure of WBS practice through the annual report and companies' official sites. The results show only 79% of the samples disclosed their implementation of WBS in annual reports with a variety in depth and completeness and only 38% enclose the information of WBS on their official sites. These results were quite surprising since WBS is formally included as mandatory disclosure of public listed companies. Moreover, the results imply a question of whether WBS is effective for any circumstances.

Keywords: whistleblowing system, disclosure, good corporate governance, public listed company, Indonesia

Topic: ECONOMICS

[Paper00043]

Analysis of Determinants of Coffee Exports in Indonesia

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Abstract

Coffee is one of the plantation commodities that has an important role in economic activities in Indonesia. Coffee is also one of Indonesia's export commodities which is quite important as a foreign exchange earner in addition to the oil and gas sector. During 2005-2018 Indonesia's coffee exports always fluctuated every year. Therefore, there is a need for research on the factors that affect coffee exports. This study aims to analyze the effect of coffee production, plantation area and exchange rate on Indonesian coffee exports. The results show that: 1) During 2005-2018 the value of coffee exports increased by an average of 6% per year, Indonesian coffee production increased by an average of 1.2% annually, the area of coffee plantations decreased by an average of 0.1% annually and the price of the US Dollar increased by 3.1% annually; 2) Partially the variable of coffee production has a significant positive effect on coffee exports, the area of coffee plantations has a significant positive effect on coffee exports, and the exchange rate has a significant positive effect on coffee exports, while simultaneously the variables of the amount of production, the area of the plantation, and the exchange rate have an effect on coffee exports.

Keywords: Coffee Export, Coffee Production, Land Area, and Exchange Rate

Topic: ECONOMICS

[Paper00044]

Analysis of Determinants of Palm Oil Exports in Indonesia

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Abstract

Palm oil is one of the leading export commodities for Indonesia. The high demand for world palm oil makes Indonesia one of the largest palm oil exporters in the world. During 2010-2018 the value of Indonesian palm oil exports fluctuated, therefore there is a need for research to analyze the factors that affect the export value of Indonesian palm oil. The purpose of this study was to determine the effect of the amount of palm oil production, area of oil palm plantations, world CPO prices and exchange rates on the export value of Indonesian palm oil in 2010-2018. The method in this research is quantitative with multiple linear regression analysis tools. The type of data obtained is secondary data of time series (time series). Based on the results of this study, it is known that partially the amount of palm oil production, oil palm plantation area, and world CPO prices have a positive effect on the export value of palm oil and the exchange rate has a negative effect on the export value of Indonesian palm oil in 2010-2018. Simultaneously the amount of palm oil production, the area of oil palm plantations, the world CPO price, and the exchange rate together have a significant effect on the value of Indonesian palm oil exports in 2010-2018.

Keywords: Palm Oil Export Value, Palm Oil Production, Land Area, World CPO Price, Exchange Rate

Topic: ECONOMICS

[Paper00045]

**DYNAMICS OF EXPORT IMPORTS OIL AND GAS AND NON-OIL AND GAS TO INDONESIA'S
FOREIGN EXCHANGE RESERVE: A VECTOR AUTOREGRESSIVE APPROACH**

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Abstract

Foreign exchange reserves can be interpreted as a number of foreign currencies that are kept by the central bank to meet development financing needs and other country's dependents, namely export financing and foreign debt financing or other activities. Indonesia's foreign exchange reserves in the last ten years from January 2010 to January 2021 fluctuated, but experienced an upward trend. Oil and gas exports decreased by 7.11 percent and non-oil and gas exports decreased by 13.24 persen. Meanwhile, oil and gas imports increased by 4.73 percent and non-oil and gas imports decreased by 9.00 percent. The decline in Indonesia's oil and gas and non-oil and gas exports by category of goods in January 2021 compared to December 2020. This study aims to identify the relationship, shock response and variation between oil and gas and non-oil and gas imports and exports in foreign exchange reserves during January 2010 to January 2021. The variable in this study is the position of foreign exchange reserves, exports of oil and gas, exports of non-oil and gas, imports of oil and gas and imports of non-oil and gas. This study uses secondary data obtained from the official website of Bank Indonesia (BI) during January 2010 to January 2021. Data analysis uses the Vector Error Correction Model (VECM) analysis method. Granger Causality Test results show that there is a one-way relationship between EMI and ENM variables on PCD. While the other variables do not have a relationship. The average shock response occurred at the beginning and the middle of the next 12 periods, except for the shock response of non-oil and gas imports to the position of reserve reserves which tended to be stable. At the end of the next 12 periods, the contribution of PCD in explaining PCD Diversity itself has decreased by 80.97 percent, followed by IMI at 6.10 percent, INM at 4.98 percent, EMI at 4.67 percent and ENM at 3.26 persen.

Keywords: Foreign exchange reserves, oil and gas exports, non-oil and gas exports, oil and gas imports, non-oil and gas imports

Topic : ECONOMICS

[Paper00046]
**DETERMINANT DIVIDEN POLICY AT COMPANY LQ45 LISTED IN BINDONESIA STOCK
EXCHANGE**

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Abstract

This study aims to analyze the factors that influence the dividend policy of LQ 45 companies listed on the Indonesia Stock Exchange. The type of research used is a type of quantitative research using a purposive sampling method to determine the sample. This study uses 45 LQ45 companies as the population and there are 24 samples of LQ45 companies listed on the IDX for the 2016-2019 period. This data is processed using the SPSS application and the analytical method in this study uses Multiple Linear Regression. The results of the analysis show that simultaneously all independent variables have an effect on dividend policy, but partially only profitability has a significant effect.

Keywords : profitability, liquidity, Capital Structure, leverage, Dividend Policy

[Paper00047]
**The Effect of Organizational and Individual Factors on the Use of Balanced Scorecard
and Performance**

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Abstract

The purpose of this study was to investigate the factors that motivated managers to use the Balanced Scorecard in public sector organizations in local government in Indonesia and how the impact of BSC usage on the performance improvement. We use survey method to collect the data with a total of 45 respondents. This study uses a SEM-PLS analysis to test the research hypothesis. Survey technique was through a questionnaire to determine the motivation of the head of department in utilizing BSC. The results indicate that organizational factors (availability of IT resources) and individual characteristics of managers (flexible manager evaluation styles) were positively and significantly related to motivation to use BSC which then had a positive impact on improving organizational performance. Meanwhile the rigid evaluation style of the manager (rigid evaluation) was negatively and significantly related to the motivation to use BSC, which then had an impact on the decline of the organization performance.

Keywords : organizational factors, manager characteristics, balanced scorecard
Topic : ECONOMICS

[Paper00049]

The Effect of Instagram Marketing and Store Image on Purchase Decision With Gender as Moderating Variable

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Abstract

This study aims to reveal the effect of instagram marketing and store image on purchase decision. In addition, this study also aims to find out how gender moderates the influence of instagram marketing and store image on purchase decision. This research was conducted in Samarinda, Indonesia with the respondents are Smart Phone buyers on Surya Phone Samarinda. The sampling method was purposive sampling technique with a total sample of 85 respondents. The hypothesis testing using Structural Equation Modeling with software of Smart-PLS (Partial Least Square). The results of this study indicate that instagram marketing and store image have positive and significant influence on purchase decision. However, this study shows that gender does not significantly moderate the relationship between internet marketing and store image on purchase decision of smartphone products on Surya Phone.

Keywords: Instagram Marketing, Store Image, Purchase Decision, Gender, Moderating

[Paper00050]

Apakah kepemilikan keluarga dan kepemimpinan wanita pada dewan perusahaan berpengaruh terhadap kinerja keuangan bank syariah di Indonesia ?

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Abstract

Penelitian ini menguji secara empiris pengaruh kepemilikan keluarga dan kepemimpinan wanita pada dewan perusahaan terhadap kinerja keuangan Bank Syariah. Penelitian ini adalah penelitian kuantitatif. Data diperoleh dari laporan tahunan perusahaan Bank Umum Syariah pada tahun 2014-2020. Sampel dipilih menggunakan teknik purposive sampling menggunakan kriteria tertentu dengan total sampel sebanyak 77 observasi selama 3 tahun penelitian. Kepemilikan keluarga diukur menggunakan proporsi saham keluarga di perusahaan. Kepemimpinan wanita diukur menggunakan proporsi wanita pada dewan perusahaan (dewan komisaris, dewan direksi dan dewan pengawas syariah). Kinerja keuangan diukur menggunakan ROA. Analisis data pada penelitian ini menggunakan regresi berganda menggunakan aplikasi IBM SPSS versi 23. Hasil penelitian menunjukkan bahwa kepemilikan keluarga berpengaruh negatif terhadap kinerja keuangan perusahaan. Variabel kepemimpinan wanita berpengaruh positif terhadap kinerja perusahaan.

Keywords: Kinerja Perusahaan, Kepemilikan Keluarga, Kepemimpinan Wanita, Bank Syariah

Topic : ECONOMICS

[Paper00052]

**ANALYSIS BUSINESS PERFORMANCE: AN EVIDENCE OF SMEs CULINARY DURING
PANDEMIC COVID-19**

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Abstract

The culinary business has an important role in creating creative economic activities in Indonesia. However, in recent years its growth has tended to continue to decline. In addition, compared to the fashion and crafts sub-sectors, the export value of the culinary business is far below the two. It shows that the performance of the culinary Small and Medium Enterprises (SMEs) is not optimal. Therefore, the purpose of this study is to examine more deeply about the business performance of the SMEs for the Culinary Creative Industry Sub-sector in West Java Province, especially during the Covid-19 pandemic which has forced many SMEs in Indonesia and other countries must end their businesses.

The approach in this research is descriptive-quantitative, while the type of research conducted in this research is survey research which is descriptive. The unit of analysis in this study is the SMEs sub-sector of the culinary creative industry in West Java Province with a total sample of 338 samples through a sampling technique, namely proportional random sampling. Data were obtained through questionnaires and interviews given to each respondent and then processed using descriptive analysis. The results show that the business performance of culinary SMEs can be categorized as low with the achievement of the criteria for each dimension which is also low.

Keywords: Business Performance; MSMEs; Culinary; covid-19 pandemic

Topic : ECONOMICS

[Paper00053]

Do village fund policy and village-owned enterprises matter to rural development in Indonesia: A link and causal impact

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Abstract

The development of rural areas has received a central position in recent development policy in Indonesia as formally stated in the National Medium-Term Development Plan (RPJMN) 2020-2024, which emphasizes acceleration of development within underdeveloped areas, border areas, rural areas and transmigration. Since 2015, the national government has commenced a program to assist village governments by allocating fund, so-called Village Fund, from the State Revenue and Expenditure Budget (APBN) as ruled by Law Number 6/ 2014 about Village. This study aims the test the impact of village funds on rural development in Indonesia and the extent to which village funds and village-owned enterprises (*BUMDes*) relate one another. We also corroborate whether the number of *BUMDes* is associated with village-owned income (*Pendapatan Asli Desa/PADes*). This study uses data from village government financial statistics to capture information of village funds allocated from the APBN, while rural development is measured using Village Development Index (IDM) supplied by the Ministry of Village, Development of Disadvantaged Regions and Transmigration. Other data sources derived from village potential statistics (*Podes*) from the National Statistics Agency. Econometric model is used to estimate the effect and to determine the causality impact of village funds on village development, we used a quasi-experimental analysis using the *Difference-in-Differences* method. Our results find surprising findings associated to the effectiveness of village fund policies in Indonesia.

Keywords: Village funds; Village Development Index (IDM), *BUMDes*; village-owned income (*PADes*)

Topic : ECONOMICS

[Paper00054]

Causal Relationship between Gross Domestic Saving and Economic Growth in Indonesia

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Abstract

The study attempts to determine the relationship between gross domestic saving and economic growth in Indonesia since theoretically speaking saving is crucial for economic development. We analyzed the short run and long run causality of the variables using quarterly data from 1990 to 2020 by utilizing Autoregressive Distributed Lag (ARDL) and Granger Causality. The empirical analysis was based on those method found that cointegration of variables only existed in one model developed, whilst the other model demonstrates the short run relationship. Our study found that economic growth does Granger cause gross domestic saving and gross domestic saving does not Granger cause economic growth which is contrary to the conventional wisdom that causality runs from saving to economic growth.

Keywords: Gross Domestic Saving, Economic Growth, Granger Causality, Indonesia

Topic : ECONOMICS

[Paper00055]

The influence of Gross Domestic Product on Poverty Level: Panel Study on Kalimantan

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Abstract

The aim of this study is to examine the influence of GDP economic growth in nine cities through out Kalimantan Island on the poverty level. We used panel data of these cities from 2015 to 2020 and employed regression for panel data analysis in achieving the research purpose. The result showed that fixed effect was the best model to explain the negative and significant effect of GDP on poverty level. However, the result varied if the cross-section effect was taking into account.

Keywords: GDP, Poverty, Panel Study, Kalimantan

Topic: ECONOMICS

[Paper00056]

Analysis of Economic Growth in the Regions of Java and Kalimantan in terms of Fiscal Policy

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Abstract

Determination of the movement of IKN from Java to Kalimantan Island, precisely in East Kalimantan Province is a strategic issue of the hope of better economic growth in areas outside Java. The purpose of this study is to look at the fiscal and labor variables on economic growth with a regional focus on Java and Kalimantan. Researchers used 167 districts/cities on the islands of Java and Kalimantan to be observed, with a period of six years, 2015-2020. Hypothesis testing is done by using the technique panel regression Ordinary Least Square. The data were also analyzed using the Hausman test with the results of the method fixed effect odmel is better than the random effect model. The findings in this study are that there is a significant effect between the previous year's economic growth and the growth of PAD on economic growth. Meanwhile, the direct expenditure ratio and LFPR have no effect on economic growth in the Java and Kalimantan regions. This shows that economic growth in Java and Kalimantan is still supported by the potential for regional finance, the higher the increase in PAD, the better regional economic growth will be.

Keywords: Economic growth, direct spending, local taxes, TPAK

Topic: ECONOMICS

[Paper00057]

THE IMPACT OF FISCAL VARIABLES ON ECONOMIC GROWTH IN INDONESIA

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Abstract

Keywords: Government Expenditure, locally generated revenue (PAD), labor force participation rate (TPAK), Economic Growth

Topic: ECONOMICS

[Paper00058]

Local Economic Development During Covid-19: Micro and Small Enterprises at Tourism Village

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Abstract

MSME and tourism have become an interesting issue in terms of development, particularly amid the Covid-19 pandemic, since the above two industries are identified as the most impacted sectors. Nevertheless, Indonesia is a home of 1,624 tourist villages with a huge MSE potency, in which their existence is expected as the future economic recovery solution, once the pandemic ended. This research aims to analyze the probability of micro and small enterprises, based on their existence for the village categorization. The categorization separates the tourist village from the non-tourist village. Therefore, the limited dependent variable model is employed for this study. The early estimation result indicates that the model is robust, referring to the consistency of parameter estimators available in the research model, in which the probit model is resolved as the best model. The main finding of the research reveals that the existence of tourist villages demonstrates the real influence, in terms of the development of micro and small enterprises, as well as the local economy, even throughout the Covid-19 pandemic. Even by applying the strict health protocol while running the business, Micro and Small Enterprises that operate in tourist villages absorb more workers than those which are in non-tourist villages. During the pandemic, the business suffers from a turnover that is unable to support the existence of tourist villages. Yet, in terms of turnover, the micro-scale enterprise has a significant probability of a turnover increase, compared to the small-scale enterprise. Moreover, in the tourist villages, the type of industry that may have a higher development potency is the food industry. In terms of capital fulfillment, the business actors originating from tourist villages propose more loans than the business actors from non-tourist villages. It takes further study for financial sustainability towards the business actors of MSEs at the tourist villages

Keywords: mikro-small-enterprise, tourism village, tourism, probit

Topic: ECONOMICS

[Paper00061]

**Marine Economic Sector Contribution and Linkage Towards the Development of the
Makassar Strait Interregional Area in Indonesia**

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Abstract

Makassar Strait waters are the link between the island of Borneo and the island of Sulawesi. Through a Presidential Regulation, the Makassar Strait area has been designated as an inter-regional zoning of the Makassar Strait which includes five provinces. The purpose of this study is to analyze the key sectors of the marine economy in each province and to analyze the interrelationships of each sector between provinces in the region. The data used is the 2016 Inter Regional Input Output (IRIO) data, updated in January 2021 and analyzed using the IRIO model. Based on the results of the analysis, East Kalimantan Province has 6 key sectors, South Kalimantan, South Sulawesi and Central Sulawesi Provinces each have 2 key sectors and West Sulawesi 1 key sector. Although East Kalimantan has the most key sectors, on the final demand side, the value is far compared to South Sulawesi Province, but the output in East Kalimantan plays an important role as production inputs in all provinces in the region. How are the details of the contribution and linkages of each sector and sub-sector to each other to support the development of each province in the region? described in the results of this study.

Keywords: Marine Economy; IRIO; Makassar Strait interregional area

Topic : ECONOMICS

[Paper00063]

The Effect of Electronic Word of Mouth and Trust on Purchase Decisions in the Shopee Shopping Application

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Abstract

The development of an internet-based trading system or e-commerce has changed consumer buying patterns from everyday purchases by visiting physical stores to digital or online shopping. The percentage of the e-commerce industry has increased by 17% in the past ten years, with the total number of e-commerce businesses reaching 26.2 million units, and continues to grow. The list of e-commerce players from the official website of Idea (Indonesian E-commerce Association) categorizes 47 e-commerce marketplaces and inventories. The development of buying and selling transactions through digital is increasing, this indication raises that people's purchasing decisions to shop at online stores have increased in recent years. Do Electronic Word Of Mouth And Trust Affect Purchase Decisions On Shopee Shopping Applications. Sample selection technique uses total sampling with a sample size of one hundred respondents. The data collection technique used a closed questionnaire. The analysis was carried out using PLS with the Smart PLS application. The results showed that the Electronic Word of Mouth (X1) variable had a positive and significant effect on purchasing decisions on the Shopee shopping application. The Trust variable (X2) has a positive and significant effect on Purchase Decisions on the Shopee shopping application.

Keywords: Electronic Word of Mouth, Trust, Purchase Decisions

Topic: ECONOMICS

[Paper00064]

THE EFFECT OF SERVICE QUALITY AND CUSTOMER TRUST ON CUSTOMER SATISFACTION AND CUSTOMER LOYALTY

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Abstract

This study aims to determine the effect of service quality and customer trust on customer satisfaction and customer loyalty of PT Surya Rafi Bersaudara. The population in this study were customers of PT Surya Rafi Bersaudara with a total of 75 respondents. The method of data collection is done by giving a list of questions or questionnaires to respondents who are customers at PT BKI, where the questionnaire is distributed to these customers. This study uses a data analysis tool that is partial Least Square (PLS), then this study uses the analysis method of structural equation models or Path Analysis to determine the causal relationship between latent variables contained in structural equations. The tool used in data processing using the Smart PLS program. The results of this study indicate that 1) service quality has a significant effect on customer satisfaction, 2) customer trust has a significant effect on customer satisfaction, 3) service quality has a significant effect on customer loyalty, 4) customer trust has no significant effect on customer loyalty, 5) customer satisfaction has a significant effect on customer loyalty.

Keywords: Service Quality, Customer Trust, Customer Satisfaction, Customer Loyalty

Topic: ECONOMICS

[Paper00065]

THE INFLUENCE OF WORKLOAD AND MOTIVATION ON EMPLOYEE SATISFACTION AND PERFORMANCE

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Abstract

This study aims to determine the effect of workload and motivation on employee satisfaction and performance (a study in the employees of PT Gema Soerya Samodra). With good quality human resources, it is hoped that the company's performance will be better and optimal. But of course, to achieve optimal performance, we often encounter various obstacles so that sometimes the desired results are not achieved. The population in this study were employees of PT Gema Soerya Samodra, the sample in this study were 40 employees. Methods of data collection are carried out by distributing questionnaires or questionnaires to respondents who become the research sample. This study uses data analysis tools, namely the validity and reliability tests, so this study uses the partial least square (PLS) analysis method. The tools used in data processing use the PLS Smart program. The results show that 1) Workload positive and significant effect on satisfaction, 2) Motivation positive and significant effect on satisfaction, 3) Workload positive and significant effect on performance, 4) Motivation has a positive and significant effect on performance, 5) satisfaction has a positive and significant effect on performance.

Keywords: Workload, Satisfaction, Motivation, Performance.

Topic: ECONOMICS

[Paper00066]

**EFFECT OF SERVICE QUALITY AND PRODUCT QUALITY ON CUSTOMER SATISFACTION
AND LOYALTY**

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Abstract

The rapid growth of food business in Indonesia also leads to increased competition. Restaurants should have the advantage of being able to compete in order to survive and win the competition in this food business. One way that can be used to achieve such excellence is to implement the right quality of service and product quality so as to improve customer satisfaction and create consumer loyalty. This research aims to analyse the impact of service quality and product quality on customer satisfaction and the customer loyalty in restaurants and to know which factors are influential in the restaurant. In the data collection, researchers spread the questionnaire to 50 respondents who were consumers of the restaurants in Samarinda. This research Data is obtained from the results of the distribution of questionnaires through a questionnaire that is further analyzed by using path analysis, bootstrapping and pls algoritma. The equation Model is processed using the SmartPLS application version 3. The result of this research is that the quality of service has no significant effect on customer satisfaction, product quality has significant effect on customer satisfaction, and customer satisfaction has significant effect on consumer loyalty.

Keywords: Quality of service, product quality, customer satisfaction, consumer loyalty

Topic: ECONOMICS

[Paper00070]

**ANALYSIS OF PRODUCT DISPLAY, PRODUCT QUALITY AND BRAND IMAGE TOWARDS
MALAYSIA PRODUCT PURCHASE DECISIONS**

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Abstract

The purpose of this research is to look into the impact of product display, quality, and brand image on Malaysian product purchases. In this study, which employs a quantitative approach and a survey method, sampling is carried out using the census sampling technique, with all members of the population, a total of 280 respondents, who purchase Malaysian products at Tarakan Batu Market, being included in the sample. Analytical method including the use of an analytical tool and the SPSS 16.0 application. The findings of this study show that product presentation has a positive effect on purchasing decisions that is not significant, product quality has a positive effect on purchasing decisions that is not significant, and brand image has a positive effect on purchasing decisions that is significant

Keywords: Brand Image, Buying Decision, Product Display, Product Quality

Topic: ECONOMICS

[Paper00072]

The Impact of Corporate Governance On Tax Avoidance In Indonesia

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Abstract

Corporate governance is a mechanism for monitoring and controlling company management, becoming a tool to reduce tax avoidance in Indonesia. This study aims to determine the impact of corporate governance and tax avoidance through recent articles. The research method used is a literature review, by examining previous studies on the relationship between corporate governance and tax avoidance measures. This study examines three of the nine aspects of corporate governance, namely: the audit committee, independent commissioners, and audit quality. The results of the study indicate that the corporate governance mechanism in Indonesia has not been effective in carrying out its role as monitoring and controlling. The results of several studies are still inconsistent and provide accurate results, so research with various other approaches is needed to find a solution to this problem.

Keywords: corporate governance, tax avoidance

Topic : ECONOMICS

[Paper00073]

**HUMAN RESOURCES MANAGEMENT STRATEGY THROUGH INCREASING PERFORMANCE
INNOVATION SERVICES IN THE HOTEL INDUSTRY DURING IN A TIME OF PANDEMIC**

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Abstract

Innovation is an essential requirement for the service industry, especially the hotel industry, to increase the company's competitive advantage during the current Pandemic. This research focuses on hospitality services, especially in star hotels in Tarakan City, North Kalimantan. Two hundred ninety-three respondents have met the requirements in filling out this research questionnaire from the data obtained and processed. Furthermore, it can be seen that to improve the performance of service innovation, companies need the knowledge gained from the team's cultural knowledge-sharing activities. This study focuses its attention on the hotel industry because the Pandemic has forced the hotel industry to continue to improve even in the current unfavourable conditions. It is further concluded that knowledge sharing and team culture are proven to influence service innovation performance.

Keywords: knowledge sharing, team culture, and service innovation performance.

Topic: ECONOMICS

[Paper00001]

**THE NEXUS OF INTEREST RATE, FOREIGN EXCHANGE RATE, PROFITABILITY, AND
LEVERAGE ON STOCK RETURNS IN JKLQ45 COMPANIES**

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Abstract

This study analyzes the effect of interest rates, foreign exchange rates, and leverage on profitability; interest rates, foreign exchange, leverage, and profitability on stock returns; the profitability in mediating the effect of interest rates, foreign exchange rates, and leverage on stock returns. This research was carried out in the Indonesian capital market from 2017 to 2019, involving 37 samples out of 45 companies of the Jakarta Composite Liquid 45 (JKLQ45). Since JKLQ45 is renewed every six months, samples were chosen based on the consistent companies included in the JKLQ45 during the research period. Path analysis with the Sobel test was used to analyze the data. The results found that interest rate and foreign exchange negatively and significantly affect profitability. Leverage does not affect profitability. Interest rate, foreign exchange, and leverage negatively and significantly affect stock returns, and profitability significantly positively affects stock returns. Profitability negatively and significantly mediates the effect of interest rates and exchange rates on stock returns. Profitability does not mediate the effect of leverage on stock returns. These results imply that investors respond negatively to the increase in the interest rate due to the high level of companies' leverage. The companies' leverages have reached an optimum level. Companies were vulnerable to the change in interest rate changes and foreign exchange changes. As a result, the companies are exposed to a higher financial distress risk. Hence, the companies should pay more attention to manage their leverage before they have difficulties in cash flows.

Keywords: Interest Rate, Foreign Exchange Rate, Leverage, Profitability, Stock Return, Mediating Effect

Topik : MANAGEMENT

[Paper00003]

THE EFFECT OF CUSTOMER EXPERIENCE ON PURCHASE INTENTION ON AUGMENTED REALITY

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Abstract

This study aims to determine the influence of Cognitive Experience and Affective Experience on Perceived Value and Purchase Intention on Dulux Visualizer application. Sometimes, AR technology is not in line with consumer expectations, such as counterfeit products on A.R. technology are not what consumers imagine in the real world. The samples in this study were 190 responden. The results showed that 1) Cognitive experience has a positive and insignificant effect on the perceived value, 2) Affective experience has a positive and significant effect on the perceived value, 3) Cognitive experience has a positive and significant affect on the purchase intention, 4) Affective experience has a positive and significant affect on the purchase intention, 5) Perceived value has a positive and significant affect on the purchase intention, 6) Cognitive experience has a positive and insignificant effect on purchase intentions through perceived value, and 7) Affective experiences have a positive and insignificant effect on buying intentions through perceived value.

Keywords: Cognitive Experience, Affective Experience, Perceived Value, Purchase Intention, Augmented Reality

Topic: MANAGEMENT

[Paper00006]

**Consumer Resistance: How Holding and Blocking Effects Influence Consumer Decisions
in Indonesian Islamic Banking**

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Abstract

In Indonesia, the number of Islamic bank customers continues to lag far behind that of conventional banks. This is an irony, given Indonesia's enormous market potential and the fact that Indonesia belongs to a group of countries where Islamic banks have not played a systemic or significant role as financial instruments. Thus far, marketing efforts have been unsuccessful in encouraging consumers to become sharia bank customers. This issue must be resolved in order for Islamic banks to grow and Islamic financial instruments to become a systemic and significant alternative financial instrument in Indonesia. Understanding the factors that influence consumers' decision to become customers of Islamic banks is insufficient to increase Islamic banks' attractiveness, particularly for individual savings products. This research was conducted from a novel perspective, namely, to ascertain the distinct and novel factors that prevent consumers from adopting a product or service, with the subject being the Islamic banking industry, which has been adapted to the context of consumer behavior and the current financial services industry, specifically attachment to conventional banks. In four major cities in Indonesia, quantitative research was conducted on 500 Muslim consumers who have not yet become customers of Islamic banks (Bandung, Jakarta, Surabaya and Semarang).

Keywords: Islamic Bank, Marketing, Consumer Resistance, Consumer Switching, Resistance to Innovation

Topic: MANAGEMENT

[Paper00010]

**Productivity Strategy in Financial Perspective of LQ45 Property Company Indonesia
Stock Exchange**

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Abstract

One of the strategies to achieve Long Term Shareholder Value through the company's financial perspective is to use a productivity strategy, in addition to a growth strategy. This productivity strategy is reflected in efforts to improve the cost structure and efforts to increase the use of assets, through product price, product quality, asset availability, asset functionality, and asset selection. The purpose of this study is to find out how the productivity strategy is carried out in the financial perspective of the five companies listed on the LQ45 index on the Indonesia Stock Exchange for the period February to July 2021. This research is a descriptive and associative research, with secondary data analysis through documentation, observation and interviews to primary data. The results showed that the productivity strategy in improving the cost structure was seen in the company's declining revenue performance even though the company still maintained the quality of its products. Meanwhile, the productivity strategy by increasing asset utility shows high asset availability, cooperation for asset functionality, and asset selection through deletion and acquisition. The conclusion of the productivity strategy is that it determines the company's financial performance in relation to stakeholders as a long-term investment consideration.

Keywords: Financial Perspective, Property Company, Productivity Strategy

Topic: MANAGEMENT

[Paper00014]

Exploratory Factor Analysis (EFA) of Social Media Attractiveness' For MSMEs

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Abstract

This study aims to determine the factors that encourage MSMEs in using of social media that they can help them optimizing sustainable marketing activities in the era of digital transformation. This research is explanatory quantitative research where the aim is to reduce the number of variables, detect the structure of the relationship between variables, and classify them into a new group of variables. This research involves 9 variables/factors with 38 indicators. The data were taken through questionnaires and interviews with 317 food and beverage MSMEs in West Java. The data were analyzed through Explanatory Factor Analysis (EFA). The results of this study show the KMO Measure of Sampling (MSA) value is 0.939 and the Bartlett's Test value is 6850.368 with a significance number of 0.000. Then, the value of Anti Image Matrices on 38 indicators is above 0.5, so that all indicators are declared feasible. From Communalities in the attachment of factor analysis, it is known that the indicator X5.3 is the indicator that has the highest & strongest value (0.736) meanwhile the indicator X2.3 is the indicator that has the lowest & weakest value (0.377). According to the total initial eigenvalues, it is found that there are 6 factors that have values above 1. So that, in the rotated component matrix, each of 38 indicators put themselves into groups that have strong relationship. This study concludes that there are 6 main factors in encouraging SMEs in West Java to use social media, namely: *earned benefit, communication, reliable, support tool, competition, price*.

Keywords: social media, Explanatory Factor Analysis, MSME, Digital Transformation Era

Topic : MANAGEMENT

[Paper00016]

The Establishment of Customary Forests as A Driver For Indigenous People Sustainable Economic Independence: East Kalimantan Province Study

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Abstract

The purpose of this study is to illustrate how the establishment of customary forest areas can encourage indigenous peoples to become economically independent by utilizing forest areas based on zoning stipulated under the Regulation of the Minister of Environment and Forestry of the Republic of Indonesia Number 9 of 2021 on Social Forestry Management. Based on studies conducted, if customary forests have been established, then by using the utilization rights granted by the state-managed with local wisdom, indigenous peoples can realize economic independence while contributing to state revenue, environmental sustainability as well as being part of local actions to support global solutions to climate change.

Keywords: Customary Forests, Indigenous People, Sustainable, Economic, Independence
Topic: MANAGEMENT

[Paper00022]

The Effect of Transformational Leadership and Organizational Communication to Employee Engagement

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Abstract

The focus of this research is about employee engagement PT. Pos Indonesia (Persero) Serang. Employee engagement is a supporting aspect that plays a role in determining the company's success. Of the many factors that can influence employee engagement, what attracts researchers is transformational leadership and organizational communication.

This research uses descriptive and verification methods with a population of 100 employees and a sample of 55 employees. The analysis technique used is Pearson product moment correlation coefficient and multiple regression analysis. Hypotesis tests are using the F-Test and t-Test.

The results of this study transformational leadership and organizational communication affect employee engagement at PT. Pos Indonesia (Persero) Serang

Keywords: Transformational Leadership, Organizational Communication & Employee Engagement
Topic: MANAGEMENT

[Paper00021]

**CHARACTERISTICS OF TOURISM VILLAGE TO IMPROVE SUPPLY CHAIN SUSTAINABILITY
OF THE ARABICA COFFEE INDUSTRY**

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Abstract

Background - The commitment and involvement of the Joint Farmers' Cooperative to the supply chain activities of the Arabica coffee industry is important to create a sustainable coffee industry, but the quality and quantity of production produced is less than optimal. Purpose – To analyze the optimization of supply chain performance in maintaining the sustainable supply chain of the coffee industry in the Stamplat tourism village in Bandung Regency. Design/methodology/approach – Qualitative and quantitative methods were considered in this study. Measurement of supply chain performance using Supply Chain Operation Reference-Analytical Hierarchy Process (SCOR-AHP) and measuring sustainability status using Multi Dimensional Scaling (MDS) Technique. Observation techniques, interviews, expert opinions consist of farmers and practitioners using probability sampling and purposive sampling methods. Findings – Based on the results of the study, it was revealed that the aggregate value of the sustainable supply chain was 74.46%, with the supply chain performance of farmers being 73.53%, collectors 82.28% and group of farmers 84.71% Research limitations– Limited number of samples and research subjects with a small scale of production capacity Originality/value – use of sustainable supply chain measurement scale indicators that are adapted to the characteristics of tourist villages

Keywords: arabica coffee, SCOR-AHP, sustainability, supply chain

Topic: MANAGEMENT

[Paper00023]

The Impact of Gamification on Customer Engagement and Customer Loyalty from Users of Shopee in Samarinda

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Abstract

The increase in internet users in Indonesia has resulted in a rapid increase in e-commerce transactions in recent years. As a result, e-commerce companies compete with one another to increase customer engagement and loyalty. The gamification strategy is one of the approaches taken. This study aims to determine the impact of gamification on customer engagement and loyalty among Shopee users in Samarinda. The results show that Shopee Indonesia's gamification strategy has a significant and positive effect on customer engagement and loyalty.

Keywords: : gamification, customer engagement, customer loyalty

Topik : MANAGEMENT

[Paper00027]

Impact of the Right Issue during Pandemic: Evidence from Indonesia Stock Exchange

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Abstract

This study has been carried out to identify the impact of right issues announcement during the Covid pandemic in Indonesia Stock Exchange. In this article, we use an event study approach to empirically study the trading frequency, actual return, stock return and trading volume activity on response due to right issues announcement. This article used window's method with 3 days, 7 days, and 10 days period. The main conclusion from this finding is that during the covid pandemic there are differences in the actual average return and the average stock return in a period of 3 days, 7 days and 10 days both before and after the issuance of right issues. Likewise, the average trading frequency, during the covid pandemic, there was a difference in the average trading frequency in the 3 day and 7-day periods before and after the issuance of the right issue. An interesting conclusion from this finding is that the issuance of right issues during the covid pandemic will increase the actual average return and average stock return in the period of 3 days, 7 days and 10 days after the issuance of the right issues. However, the trading frequency only increased in the period of 3 days and 7 days after issuance and then decreased after 10 days of the issuance of the right issue itself. Meanwhile, this finding also shows that there is no difference in trading volume activity both before and after the issuance of right issues.

Keywords: Even Study, Indonesia Stock Exchange, Right Issue

Topik : MANAGEMENT

[Paper00028]

Innovation Model as A MSMEs Recovery Strategy in Tourism Area During The Covid-19 Pandemic

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Abstract

The Covid-19 pandemic has had an essential negative impact on the economy. This also has an impact on MSME business actors, especially in developing countries. Due to the limited technological resources, they have. To contain and control this pandemic, the government has implemented several policies, including temporarily closing tourist areas. This policy is carried out in the context of crowding out as a precautionary measure. But on the other hand, this has a direct impact on MSMEs so that many businesses whose financial performance and income decline and even close due to reduced visitors. To deal with such a situation, MSME business actors are expected to be able to make various efforts in innovation and carry out recovery strategies in improving their business performance. The sustainability of MSMEs is important to maintain because of the large absorption of labor involved in this sector.

Keywords: Covid-19 Pandemic, MSMEs, Business Performance

Topic: MANAGEMENT

[Paper00030]

Performance Strengthening Model of Sharia Cooperatives (Study On Sharia Cooperatives In Jambi Province)

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Abstract

The model for strengthening the Performance of Sharia Cooperatives / BMT in Jambi Province is a model produced to strengthen the performance of Sharia cooperatives which is measured from the non-financial aspect, because so far, the performance measurement of Sharia cooperatives is measured from the financial aspect. However, the measurement of performance from the financial aspect has no impact on performance. This study aims to explore transformational leadership, the use of information technology, partnerships can strengthen the performance of Sharia cooperatives, which have been experiencing slow growth. The survey data used were 33 Sharia cooperatives in Jambi Province, Indonesia, using the variance-based SEM modeling, Partial Least Square (PLS). This research produces a model that Transformational leadership, and the use of information technology can strengthen the performance of Sharia cooperatives by building internal and external partnerships. The model illustrates that transformational leadership and the use of information technology have a positive and significant effect on strengthening the performance of Sharia cooperatives, but the influence of transformational leadership and the use of information technology has a greater positive and significant effect when strengthening performance through partnerships that are built.

Keywords: Transformational Leadership, Information Technology, Partnership and Performance of Sharia Cooperatives / BMT

Topic: MANAGEMENT

[Paper00031]

Entrepreneurial Behavior Model in Micro and Small Enterprises in Jambi Province

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Abstract

This study aims to describe the business performance of Micro and Small Enterprises in terms of their entrepreneurial behavior which is formed from individual characteristics and the business environment. This study uses a survey method with a research sample of 205 Micro and Small Business actors in 10 districts and cities in Jambi Province using a questionnaire instrument distributed via Google form. This study uses the Smart PLS analysis tool to analyze the data obtained. Based on the results of the study, it can be concluded that the characteristics of individuals and the business environment can shape entrepreneurial behavior that builds the positive character of Micro and Small business actors which have a positive but not significant impact on their business performance.

Keywords: Individual Characteristics, Business Environment, Entrepreneurial Behavior, Micro and Small Business, Business Performance

Topic : MANAGEMENT

[Paper00032]

How Can Servant Leadership Arouse to Innovative Work Behavior?

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Abstract

This study examined the role of servant leadership in encouraging innovative work behavior of civil servants through increased employee engagement. This study used a quantitative method by distributing a list of questions to 116 Aparatur Sipil Negara (ASN) from several institutions in Jambi City. The primary data were analyzed using SEM-SmartPLS. The results showed that servant leadership had no significant positive effect on innovative work behavior, but servant leadership positively affected employee engagement. Moreover, employee engagement also has a significant positive impact on innovative work behavior. Thus, employee engagement is a complete mediation in the relationship between servant leadership and innovative work behavior. The results indicated that innovative behavior could be increased by enhancing employee engagement stimulated by servant leadership.

Keywords: Aparatur Sipil Negara, Employee Engagement, Innovative Work Behavior, Servant Leadership

Topic: MANAGEMENT

[Paper00033]

Using Importance and Performance Analysis to Direct Emerging Rural Destination Development

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Abstract

Stakeholders' role in developing new tourist destinations is significant, especially in emerging destinations where the villagers or community needs to be involved. Accordingly, the research purpose is to explain stakeholders' appropriateness attributes in terms of importance and performance. Therefore, we surveyed with various institutions eight tourist stakeholders with a sample size of 65 units. The analytical tool used IPA, which used a Cartesian diagram to show attributes position. The result showed that the area (I) improvement should focus on: tourist information and communication, and area (II) should be maintained; natural, transportation, destination activity, village involvement, and village government role. Furthermore, area III is the low priority due to the high performance: accommodation and culinary. Finally, the ignore area (IV) is the activity package, tourism networking, transparencies program, finance support, and human resource competence. Hence the main problem of the stakeholder holder's perspective is the coordination program. The local government could consider stakeholder's flexibility practice to enhance the destination by addressing each attribute to different stakeholders to be their functions. They have to update them with contextual and relevant things about rural destinations.

Keywords: Local government, rural tourism, tourism official, and tourist guide

Topic: MANAGEMENT

[Paper00036]

Purchase Intention from Generation Y Consumer Status Approach With Need Of Uniqueness And Experiential Marketing As A Mediation Role In Snack Food Of Msmes: Experience From Jambi Province, Indonesia

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Abstract

The government has been efforts in dealing with global health problems and economic recovery and has to pay attention to sectors that can survive in facing these problems. One of the businesses that continue to receive government attention is the MSME business because, with such a small scale, MSMEs can adapt to conditions quickly. This study aimed to examine the effect of the status of Generation Y consumers with unique needs and experiential marketing on increasing the purchase intention of MSME consumers in snack products in Jambi Province. They have conducted this research in three locations, namely Kerinci Regency, Jambi City, and West Tanjung Jabung Regency. The sample that became the subject of the study were Snack SME owners who were officially registered at BPOM Jambi as many as 150 MSME units with 50 MSME business units in the three districts. This study uses smartPLS 3.0 as the statistical analysis tool. The study results reported that the status of Generation Y consumers influenced experiential marketing and the unique needs of MSME snack products in Jambi Province. On the other hand, experiential marketing and uniqueness needs can influence consumer purchase intention. In the end, the status of Generation Y consumers has a strong influence on purchase intention through experiential marketing and the unique needs of MSME snack products in Jambi Province.

Keywords: Purchase Intention, Status of Generation Y Consumers, Needs of Uniqueness, Experiential Marketing,

Topic: MANAGEMENT

[Paper00038]

The effect of Economic Freedom and Capitalization on Bank Lending: Empirical from Indonesia Case.

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Abstract

This study aims to investigate the linkage between institutional factor and bank capitalization on lending activities across Indonesia banking sector. The analysis is conducted using GMM approach which also complemented by fixed effect panel data estimator over the period from 2004 to 2018. We include some bank specific variables as well as macroeconomics indicator and bank operational status such as Islamic bank and listed bank, as control variables. The finding indicates that economic freedom tends to correlate negatively on bank credit supply. On the other hand, bank with better capitalization improves credit supply, which commonly expected in any banking industry.

Keywords: Economics Freedom, Bank lending, Capitalization,

Topic: MANAGEMENT

[Paper00040]

DETERMINANT DIVIDEN POLICY AT COMPANY LQ45 LISTED IN BINDONESIA STOCK EXCHANGE

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Abstract

This study aims to analyze the factors that influence the dividend policy of LQ 45 companies listed on the Indonesia Stock Exchange. The type of research used is a type of quantitative research using a purposive sampling method to determine the sample. This study uses 45 LQ45 companies as the population and there are 24 samples of LQ45 companies listed on the IDX for the 2016-2019 period. This data is processed using the SPSS application and the analytical method in this study uses Multiple Linear Regression. The results of the analysis show that simultaneously all independent variables influence dividend policy, but partially only profitability has a significant effect.

Keywords: Profitability, liquidity, Capital Structure, leverage, Dividend Policy

Topic: MANAGEMENT

[Paper00051]
FACTORS AFFECTING TRUST IN INTERNET BANKING USERS

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Abstract

The purpose of this study was to determine the effect of Shared Value (X1) Communication (X2), and Opportunistic Behavior Control (X3) on Internet banking users' Trust (Y). The population of this research is internet banking users in East Kalimantan. The sample selection technique in this study used purposive sampling and the number of samples obtained was 100 respondents. The object of research is all internet banking users. The data collection method in this study was by distributing questionnaires. Data analysis using multiple linear regression technique using SPSS analysis tool. The results showed that Shared Value (X1), Communication (X2), and Opportunistic Behavior Control (X3) had a positive and significant influence on Internet Banking User Trust (Y)

Keywords: Shared Value, Communication, Opportunistic Behavior Control, Trust.

Topic: MANAGEMENT

[Paper00062]
THE EFFECT OF BRAND EXPERIENCE ON BRAND TRUST AND LOYALTY BRAND

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Abstract

In the long term, customer loyalty is an important basis for the development of sustainable competitive advantages, namely advantages that can be realized through marketing. With strong brand loyalty, a product can form the foundation of a strong competitive advantage and be able to develop the brand's presence in the competition in the long term. Customer satisfaction is important for creating customer loyalty. Customer satisfaction is also an overall customer evaluation of the performance of an offer.

This study was conducted to determine whether Brand Experience influences Brand Trust and Brand Loyalty. The sample selection technique uses total sampling with a sample size of one hundred respondents. The data collection technique used a closed questionnaire. This study uses a data analysis tool, namely Partial Least Square (PLS), then this study uses the Path structural equation model analysis method to determine the causal relationship between the latent variables contained in the structural equation. Brand experience has a positive and significant effect on Brand Trust. Brand Experience has a positive and significant effect on Brand Loyalty. There is a positive and significant influence between Brand Trust on Brand Loyalty.

Keywords: Brand Experience, Brand Trust, Brand Loyalty

[Paper00067]

CAN THE CUSTOMER VALUE PROPOSITION FORM CUSTOMER LOYALTY?

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Abstract

The aim of this study was to analyze and study the effect of customer proposition value on customer loyalty for heavy equipment products in Kalimantan with customer satisfaction as a mediating variable and customer profile as a moderating variable. This type of research is explanatory research using a questionnaire as a data collection tool. The population of this research is heavy equipment user companies in Kalimantan, with a sample size of 100 companies. Data were analyzed using structural equation modeling. The research findings reveal that the customer proposition value has a significant effect on customer loyalty and customer satisfaction is meaningful as a mediating variable, meaning that the increase in customer perception of the customer value proposition is unidirectional and significant towards increasing company customer loyalty using heavy equipment products. Customer profile has a positive meaning to strengthen customer value proposition towards customer loyalty. The practical implication of this study is to provide an understanding that the customer value proposition that matches customer expectations is one of the important concepts to increase customer loyalty and customer profile to strengthen relationships.

Keywords: Customer Value proposition, customer satisfaction, customer loyalty, Customer Profile

Topic : MANAGEMENT

[Paper00069]

Analysis of Factors Affecting Financial Literacy of Universitas Balikpapan Students

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Abstract

This study aims to determine the effect of simultaneously or partially the variables of gender, age, GPA, financial learning in college, work experience place of residence on financial literacy at Balikpapan University students. This study used a population of students from the University of Balikpapan. The sample technique uses random sampling, and the calculation of the number of samples used the slovin formula. The method used to collect the data is questionnaire. The instrument has been tested beforehand for use in research. The analytical method used in this research is multiple linear regression analysis. The partial test results show that the variables of gender, age, GPA, work experience and place of residence do not have a significant effect on financial literacy, while financial learning in universities has a significant effect on financial literacy in Balikpapan University students.

Keywords: Gender; Age; GPA; Financial Learning in Higher Education; Work Experience; Residence

Topic : MANAGEMENT

[Paper00071]

Analyzing Relationships among Variables of Work Motivation towards Productivity and Performance

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Abstract

This research was conducted with the aim to find out and see the effect of work motivation possessed on employee productivity and performance in achieving company goals. The object research is PT. Sungai Berlian Mahakam. This research is a correlational study with a quantitative approach, using SmartPLS analysis tools involving 45 respondents who have worked in a company. This research uses a questionnaire method using the smartPLS analysis tool. Based on the results of the hypothesis test shows that both hypotheses, which is variable of motivation towards variables of work productivity and performance, can be accepted. Also, the research finding shows the R-Square test states that the variable of motivation towards variables of work productivity and performance are considered as weak relationships.

Keywords: work motivation, employee productivity, performance

Topic: MANAGEMENT

[Paper00074]

Change in consumer behaviour because of pandemic Covid 19 to online shopping activities in Southeast Sulawesi

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Abstract

Change in consumer behavior is influenced by five factors, these factors are Culture, social, personal, psychological, economical, Covid 19 is a disease that change the world in many aspect, from the cultural aspect now people are used to wear mask everywhere they go, from the social aspect now when interacting people must keep their distance, from personal aspect they try harder to life a healthy life, frim psychological aspect they learn to use new technology, Consumer behaviour is also changing because of Covid 19, Consumer become more interested in online shopping, In Indonesia this change is happening in every islands not only Java but also in Sumatra, Kalimantan, Papua and Sulawesi. Thus, paper focus on change of consumer behaviour to online shop activity in southeast Sulawesi the purpose of this research is to determine correlation between change in consumer behavior because pandemic covid 19 to online shopping activity in south east Sulawesi. This research is quantitative research using questioner from 125 respondent that been chosen by simple random sampling method. Analysed by SPSS using regression and chi square, result from SPSS analysis strongly support the hypothesis that There is strong correlation (0.703) between X and Y variable and X variable influencing Y variable positively

Keywords: Covid 19, Consumer behavior change, Online Shopping

Topic: MANAGEMENT

[Paper00002]

Risk Consideration in The Relationship of Auditor Judgment and Fraud Disclosure

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Abstract

The purpose of this study was to examine and analyze the effect of the characteristics of judgment on the disclosure of fraud by government auditors, as well as the moderating role of risk considerations in the relationship between those two variables. The data were obtained using a online questionnaire instrument that was sent by google form to government auditors at the regional inspectorate (district / city and province) in Indonesia. Data were analyzed using multiple regression and interaction test or MRA (Moderated regression analysis). The results of the regression test on the variables of professional judgment and disclosure of fraud show that there is a positive and significant effect. The relationship between the role of auditors and institutions in the development and implementation of judgment on audit implementation (including fraud disclosure) is relevant to institutional work theory. The results of this study also conclude that for auditors at the regional inspectorate of districts / cities / provinces in Indonesia, risk considerations do not moderate (strengthen or weaken) the relationship between the application of professional judgment to disclosure of fraud. However, based on the results of further analysis through the intervening / mediation test, risk consideration is proven to be partial mediation, this means that the implementation of professional judgment by the auditors of the district / city / provincial inspectorates who are respondents in this study partially affects the level of risk to be considered when decide whether or not to disclose the fraud they encountered in the audit engagement.

Keywords: Fraud disclosure, Institutional work, Profesional judgment, Risk consideration

Topic: ACCOUNTING

[Paper00005]

Financial and Non-Financial Performance Measurement System on Managerial Performance through Procedural fairness and Trust in Superiors in Manufacturing Companies in Indonesia

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Abstract

The purpose of this study is to investigate the effect of Financial and Non-Financial Performance Measurement Systems on Managerial Performance through Procedural fairness and Trust in Superiors in Manufacturing Companies in Indonesia. The data used in this study is primary data with a sample of about 153 respondents. The results of this study indicate that the financial performance measurement system and non-financial performance measurement system positively affect procedural fairness. However, the financial performance measurement system does not affect trust in superiors. The financial performance measurement system also does not significantly affect trust in superiors. However, a non-financial performance measurement system influences trust in superiors. The financial performance measurement system and non-financial performance measurement system have a positive effect on managerial performance. The limitation of this study has low R² and doing a survey. The suggestion for future research can more investigate with other variables such as role clarity, role conflict, interpersonal trust, and psychological empowerment. The last suggestion for future research is a qualitative method in their research such as interviews and case studies.

Keywords: Financial and Non-Financial Performance Measurement System, Managerial Performance, Procedural fairness and Trust in Superiors.

Topic: ACCOUNTING

[Paper00007]

The Intervening Effect of the Earning Quality on Dividend Policy and Financial Performance in Food and Beverage Manufacturing

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Abstract

This study aims to examine the relationship between dividend policy influences financial performance with earning quality as intervening variable in food and beverage manufacturing companies listed on the Indonesia Stock Exchange 2016-2018. The technique of data analysis method used in this study is path analysis to explain the relationship between variables of company dividend policy, earning quality and financial performance. The results showed that company dividend policy had a significant effect on financial performance through intervening earning quality. From the conclusions, the researcher provides suggestions to pay attention to the factors that influence the financial performance so that it can be used as a consideration in decision making and can be used as material to evaluate and improve the company's management performance in the future so that it can become an attraction for investors in investing in companies.

Keywords: dividend policy, earning quality, financial performance

Topic: ACCOUNTING

[Paper00025]

THE INFLUENCE OF ENTERPRISE RISK MANAGEMENT DISCLOSURE AND INTELLECTUAL CAPITAL DISCLOSURE ON THE VALUE OF COMPANIES WITH AN INDEPENDENT BOARD OF COMMISSIONERS AS MODERATION VARIABLES

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Abstract

The purpose of this study is to test and analyze the influence of enterprise risk management *disclosure and intellectual capital disclosure* on company values as well as independent board of commissioner variables in moderating the influence of *enterprise risk management disclosure* and *intellectual capital disclosure* limited to company value. The data used in the research is sourced from secondary data, namely non-financial company data of basic and chemical sub-financial sub-industry. The sample screening method uses purposive *sampling* method with a total of 61 companies and 4 years so that the data observed amounted to 244. The analysis tool used is Moderating Regression Analysis (MRA) by using SPSS version 21 as software to process data. The results showed that enterprise risk management disclosure has a significant effect on the value of the company while Intellectual capital disclosure has no significant effect on the value of the company and the independent board of commissioners can strengthen the influence of enterprise risk management disclosure and intellectual capital disclosure on the value of the company.

Keywords: enterprise risk management, intellectual capital, independent board of commissioners, company value

Keywords: enterprise risk management, intellectual capital, independent board of commissioners, company value

Topic : ACCOUNTING

[Paper00026]

Transition and Development of the Village Sustainability Development Goals in the Perspective of Sustainability Accounting

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Abstract

The use of Village SDGs and IDM in the evaluation of sustainable development is carried out by the village government, regional government, and the central government through the relevant technical ministries. The problem is, most of the villages do not understand the concept and nature of the Village SDGs and how the village government can realize the Village SDGs according to the type of village. In addition, IDM which assesses the progress of village development from social, economic, and environmental aspects is limited to changes in village status. Economically, 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 has not been able to operationalize and formulate the social and environmental aspects of the village development planning (RPJMDesa) and budget (APBDes) documents. This research is at the micro level, so it is important to do this research to explore the practice of sustainable management systems and processes practiced by the village government in planning and budgeting for sustainable village development. This research is a qualitative approach with a constructive paradigm (constructivism paradigm) with case studies through instrumental case studies. The instrument in question is the type of village according to the village's sustainable development goals (SDGs), the index of developing villages (IDM), sustainable livelihood assets (SLA), as well as the planning and budget documents of the government of Samurangau Village, Paser Regency, East Kalimantan Province. The participants of this research were 27 people consisting of village officials and village communities (stakeholders). The results of the study indicate that the Samurangau Village has not yet determined the type of village according to the Village SDGs. To determine the type of Village SDGs, the Samurangau Village has advanced IDM status and a high category SLA assessment obtained that the type of Samurangau Village that is in accordance with the Village SDGs is as a culturally responsive village, a village that cares about education, an economic village that grows evenly, and a village that cares about the environment. Evaluation of the RPJMDesa document that structurally it has prioritized social, economic, and environmental aspects but the quality of the content still does not reflect the sustainability of development, as is the case with the APB of Samurangau Village. The active role of the community in planning and budgeting activities with a sustainable perspective will be able to encourage sustainable practices through systems and management processes for sustainable development planning and budgeting. In short, management accounting and sustainability control through systems and procedures for planning and budgeting for sustainable development can be practiced by village governments under certain conditions. Integration of IDM, SLA and Village SDGs in the RPJMDesa and APBDesa documents to support sustainable development and strategic and important information sources in village government decision-making in accordance with the vision-mission-goals of sustainable village development.

Keywords: sustainable development goals; Village SDGs; sustainability management accounting, sustainability budgeting, sustainability accounting practice, sustainability system and procedure

Topic : ACCOUNTING

[Paper00037]

**Detection Of Accounting Deficiency (Fraud) Using the Perspective S.C.O.R.E Model
(Studies on Regional Apparatus Organizations (OPD) Jambi Province)**

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Abstract

This study aims to detect the tendency of accounting fraud (fraud) using the perspective of the S.C.O.R.E Model (Stimulus, Capability, Opportunity, Rationalization and Ego) in the Regional Apparatus Organization of Jambi Province. This research is using purposive sampling method. Data are collected by questionnaires. Respondents of this study are 111 officers in the Regional Apparatus Organization of Jambi Province. Hypotheses are tested by using multiple linier regression. The results showed that the stimulus, opportunity and razionalization had an effect on the tendency of accounting fraud in the Regional Apparatus Organization of Jambi Province. Meanwhile capability and ego have no effect on the tendency of accounting fraud (fraud) in the Jambi Province Regional Apparatus Organization.

Keywords: Government, Fraud, Stimulus, Capability, Opportunity, Rationalization and Ego

Topic: ACCOUNTING

[Paper00039]

Swallow Nest Tax Collection in The Theory of Planned Behavior Perspective

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Abstract

One of the local taxes in Penajam Paser Utara Regency is considered as the swallow nest tax, which is a potential regional tax contributor as the selling price of swallow nest per kilogram reaches tens of millions. However, the actualization of the tax revenue did not reach the planned budget target because most villages in this area do not pay taxes. This study discusses the cause of the non-compliance taxpayers of the swallow nest tax. Further, this research utilizes the Theory of Planned Behavior perspective conducted with qualitative approach. This research was conducted in Babulu Laut village in Penajam Paser Utara involving the owners and the tax collectors of swallow nest s as the informants. The results of this study indicated that the taxpayers' incompliance was due to several reasons, including high tax rate, agreement among association members, and enforcement from local government. In sum, this study illustrates the importance of incorporating the behavior of taxpayers' comprising beliefs, attitudes, and norms in achieving optimum taxpayers' compliance.

Keywords: Qualitative research; Swallow Nest Tax; Taxpayers' Compliance; Theory of Planned Behavior

Topic: ACCOUNTING

[Paper00048]

Quasi Effectiveness of the National Economic Recovery Program (PEN): Instrumental Case Study

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Abstract

The realization of the program and the performance of the distribution of the PEN Program are considered slow so that the benefits of the program do not appear to be immediately felt by the public during the pandemic. The purpose of the study was to evaluate the effectiveness of the National Economic Recovery Program (PEN) in accelerating national economic recovery, particularly in the Paser Regency, East Kalimantan Province in the Regional Government Cluster and the Sectoral Cluster of Ministries/Institutions. These two clusters were chosen because the community and workforce affected by the COVID-19 pandemic in East Kalimantan Province were the largest beneficiaries of the cluster. This study uses a qualitative approach to instrumental case study. The instrument in question is the PEN program. To assess the effectiveness of the instrument, the theory of change is used to see if the effectiveness of the PEN program is in accordance with the objectives of government policy. The results show that the PEN program has been able to become a safety net for the people of Paser Regency during the pandemic. The status of people who originally worked became lost their jobs and became recipients of Village Cash Direct Assistance (BLT) only temporarily. After working at the Village Cash Work Unit (PKT) and PKT K/L, the status of the community is no longer the recipient of the Village BLT. Through PKT Desa and PKT K/L, the community returns to work and earns more income from the Village BLT. The PEN program has become a safety net for people who are vulnerable to losing their jobs during the pandemic and are slowly becoming an instrument for the community's economic recovery.

Keywords: program effectiveness; national economic recovery; direct cash assistance; instrumental case study

Topic: ACCOUNTING

[Paper00059]

INSTITUTIONAL OWNERSHIP, FREE CASH FLOW, COLLATERAL ASSETS, AND RETURN ON ASSETS ON DIVIDEND POLICY WITH DEBT POLICY AS INTERVENING VARIABLE

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Abstract

The aims of this research to get empirical evidence about the impact of institutional ownership such as free cash flow, collateral assets, and return on assets on dividend policy through debt policy as an intervening variable. The population in this research is consumer goods industry who had register in Indonesia Stock Exchange 2013-2020 period. The sample of this research shows that institutional ownership and collateral assets have a positive effect and insignificant on debt policy. Next is institutional ownership, collateral assets and roa have a positive effect and insignificant on dividend policy. While free cash flow have a positive effect and significant on debt and dividend policy. After that roa have negative effect and significant on dividend policy and have a negative effect for debt policy and significant on dividend policy. The ownership of institutional, free cash flow, collateral assets and roa has no effect on dividend policy through debt policy.

Keywords: Institutional ownership, free cash flow, collateral assets, roa, debt policy, dividend policy

Topic: ACCOUNTING

[Paper00060]

LIFE CYCLE AND EXTERNAL FUND: PERSPECTIVE OF TRADE-OFF THEORY AND PECKING ORDER THEORY

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Abstract

The research is to examine the effect life cycle firm's on external financing (debt) and also this research is conducted to see whether in Indonesia embrace trade-off theory and pecking order theory. This research uses secondary data taken from the financial statement and annual report of manufacturing companies' period 2012-2020. Based on the purposive sampling method there were 64 data for 8 years so that it had 512 samples, but have data outlier, so that 464 samples used to get results that are free from multicollinearity problems. This study uses linear regression analysis with categorical data. The obtained data were analyzed using SPSS version 21 and WarpPLS 6.0. Based on the results of the tests, it shows that: 1) the introduction stage has no significant effect on debt, 2) the growth stage has a significant effect on debt, 3) the mature stage has a significant effect on debt, 4) the stagnant stage has no significant effect on debt 5) the decline stage has a significant effect on debt.

Keywords: Life Cycle, Debt, Trade-off Theory, Pecking Order Theory

[Paper00068]

The Influence of Free Cash Flow to Earnings Response Coefficient by Investing as an Intervention

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Abstract

This research aims to discover the influence of free cash flow to earnings response coefficient by investing as an intervention in registered manufacturing companies in Indonesia Stock Exchange period 2009 to 2020. The determination of the sample using purposive sampling method with a total of 22 companies as research samples. The result of this research shows that free cash flow has a positive and insignificant effect to the earnings response coefficient, then the free cash flow has a positive and significant effect to investment, further the investment has a positive and significant effect to earnings response coefficient, investment mediates the relationship between free cash flow and earnings response coefficient by percentage 82% and investment moderates the relationship between free cash flow and earnings response coefficient is significant positive value.

Keywords: Free Cash Flow; Investment; Earnings Response Coefficient

[Paper00024]

BUSINESS DEVELOPMENT EDUCATION USING BUSINESS MODEL CANVAS (BMC) IN THE MIDDLE OF COVID-19 PANDEMIC FOR SAMARINDA MUSLIM ENTREPRENEURS

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Abstract

This program initiated by Community's Economic Empowerment Department of Indonesian Ulema Council (MUI) Kalimantan Timur province, aiming to introduce a business model called Business Model Canvas (BMC) which can be used by Muslim entrepreneurs in Samarinda. During the COVID-19 pandemic period nowadays, entrepreneurs should have business strategy to survive or even grow but this idea yet hasn't understood or applied by the entrepreneurs. Therefore, it is required detail introduction about BMC existence and functional. Simple BMC template can explain main components of operational support succinctly that turned out can simplify entrepreneurs to understand their business. The benefits of this program including able to accept and understand BMC utilization to design new business or improve existing business and able to create new business model or product.

Keywords: Business Model Canvas (BMC), Small and Medium Enterprises (UMKM)

Topic: Islamic Studies



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