



The Global Advanced Research Conference on Management and Business Studies

**Rethinking and Creating Resilience
to Enhance Industry and Business Sustainability**

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GARCOMBS

The Global Advanced Research Conference on Management and Business Studies **2022**

**Rethinking and Creating Resilience
to Enhance Industry and Business Sustainability**

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PREFACE

The Global Advanced Research Conference on Management and Business Studies (GARCOMBS) is an academic forum for presenting new advances and research results in the field of Management and business field. GARCOMBS 2022 is held in a hybrid format where speakers and several presenters are present offline at the Savoy Homann Hotel Bandung and online via zoom on 17-19 November 2022. The GARCOMBS 2022 conference brings together researchers, scholars, policymakers, representatives and delegates from various government agencies and local and international organizations to contribute further development in the field of Management.

Organizations face global uncertainty and turbulence in the first quarter of the 21st century and must strive to be resilient to survive or operate. Recognizing the importance of adaptive capabilities for organizations and the complex challenges they face; this international conference raised the topic of ***Rethinking and Creating Resilience to Enhance Industry and Business Sustainability***. Theoretical and empirical papers are also invited to be submitted to several sub-themes.

- Business Model Adaptability.
- Business Intelligence
- Sustainable/Green Investing and Green Financing
- Sustainable Development and Innovation
- Big Data, Financial Innovation, FinTech, Artificial intelligence & Analytics for Sustainability
- HR-Analytics for Sustainable Business
- Green Marketing & Consumerism
- Sustainable Supply Chain Management & Reverse Logistics
- Multi-Level Strategy Resilience
- Social Innovation, Social Enterprise, Social Entrepreneurship
- Rebuilding Sustainable tourism and Tourism Community Resilience
- Other Management Related Topics

GREETINGS
RECTOR OF UNIVERSITAS PADJADJARAN
INDONESIA



Welcome to The Global Advanced Research Conference on Management and Business Studies (GARCOMBS) year 2022 with theme Rethinking and Creating Resilience to Enhance Industry and Business Sustainability.

The world continues to adapt to a post-pandemic reality strained by inflationary shocks, energy scarcity, and geopolitical tensions. Making resilience a strategic priority could enable leaders to weather the influx of external shocks, while preparing for and shaping what could be a new era (McKinsey, 2022)

According to McKinsey, 2022, Organizations are realizing that their current risk management procedures must change to fit this new climate since this posture is untenable. Leaders are now talking about resilience as the necessary quality. How can organizations in the public and private sectors adopt a resilient attitude where they are aware of what is around the corner, ready to sustain shocks, and moving quickly toward the next reality? The ability to bounce back rapidly has been characterized as a sign of resilience, although recovery is not a sufficient endpoint. Organizations that are truly resilient recover faster and even prosper.

Public and private sectors must work together to respond effectively to crises and disruptions. In actuality, the most urgent crises around the world are dissolving conventional barriers between public and private organizations' responses and timing. Business, economic, and societal resilience are becoming more intertwined. Recently, leaders in both industries have agreed that neither can succeed on their own.

As one of the leading universities in Indonesia, Universitas Padjadjaran is very proud that Management Doctoral Program Faculty of Economic and Business will hold International Conference with such an important theme in business environment. I wish Universitas Padjadjaran can play important role in a number of research and innovations to contribute in this area. Through this international conference that focuses on Rethinking and Creating Resilience to Enhance Industry and Business Sustainability, Universitas Padjadjaran encourages collaboration to increase all potential innovations, both economically and scientifically involving academic institutions, the business world, government offices and other stakeholders. We believe that a collaborative multidisciplinary approach will enable us to be more resilient by overcoming challenges and taking advantage of opportunities and agree that we neither can go it alone.

Finally, I would like to conclude these brief remarks by thanking the entire committee for their efforts to create an event that we hope will impress you. In particular I would like to thank the Head of Management Doctoral Program, who made this conference possible.

Prof. Dr. Rina Indriastuti, S.E., M.SiE.

Rector

Universitas Padjadjaran - Indonesia

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GREETINGS
DEAN OF FACULTY OF ECONOMICS AND BUSINESS
FACULTY OF ECONOMICS AND BUSINESS
UNIVERSITAS PADJADJARAN
INDONESIA



Assalamualaikum Wr. Wb.

Greetings from Bandung, Indonesia.

It is my ultimate pleasure to welcome all professors, lecturers, delegates, and students in the 7th Global Advanced Research Conference on Management and Business Studies (GARCOMBS 2022). This year conference theme is: Rethinking and Creating Resilience to Enhance Industry and Business Sustainability. This conference theme is relevant with our current global economics and business situation. This year is a very challenging year for all of us. Our world has just recovered after 2 years pandemic, but the uncertainty is very clear. The ongoing war between Russia and Ukraine, global cost-of-living crises are the two things that we must face and endure for the next 2-3 years to come. Besides that, the issue of Environment, Social, and Governance (ESG) implementation in various countries can also produce a new threat and also opportunity. However, we cannot stop innovating just because of the ongoing war and crises. We need to overcome the challenges, and as a higher education institution we can improve our future life by producing and nurturing ideas and deliver it in form of research and publications.

As a dean, I welcome the initiative from one of our study programs, Doctoral Program in Management Science as a host of the 7th Garcombs. This is an international conference where the delegates can discuss various issues and building an international research network that benefited all of us. I sincerely hope that this conference can produce a fruitful discussion and can be a prestigious place to establish the international network.

Have a nice conference and I hope you enjoy your time here.

Prof. Dr. Hj. Nunuy Nur Afiah, SE, M.Si, Ak, CA.

Dean

Faculty of Economics and Business

Universitas Padjadjaran

Indonesia

GREETINGS
HEAD OF DOCTOR IN MANAGEMENT STUDY PROGRAM
FACULTY OF ECONOMICS AND BUSINESS
UNIVERSITAS PADJADJARAN
INDONESIA



It is a great honour to welcome you to the 7th Garcombs.

First, may I thank each of our speakers and participant for taking part in this event, especially for:

1. Minister of Industry Dr. Agus Gumiwang Kartasasmita, M.Si, and Secretary General Ministry of Industry Ir. Dody Widodo, M.Si.
2. Dr. Dian Ediana Rae, as Chief Executive of Banking Supervision of the Financial Services Authority (OJK)
3. Bandung City Major, Bpk. Yana Mulyana
4. Rector of Universitas Padjadjaran Prof Rina Indiasuti, SE., M.SIE and Dean of Faculty of Economic and Business, Universitas Padjajaran, Prof. Nunuy Nur Afiah, SE., Msi. Ak., CA
5. Prof. Peter Mayer, From Hochschule Osnabrück, University of Applied Science, Germany
6. Dr Thuy Chung Phan from the School of Banking, University of Economics Ho Chi Minh City, Vietnam
7. Dr. Bjarne Lykke Sorensen, Ph.D as CEO Siemens/Guest Lecturer of Aarhus University Copenhagen Business School, Denmark
8. Strategic partners, our Co-host: Dean Universitas Udayana Bali, Agoes Ganesha Rahyuda, S.E., M.T., Ph.D and Dean Universitas Pasundan Bandung, Dr. H. Atang Hermawan, MSIE., Ak
9. Professor, Lecturers, Alumni, Students, and the committee of Garcombs 2022.
10. Distinguished guest, Garcombs Participant, Ladies and Gentlemen

This is our seventh holding of The Global Advanced Research Conference on Management and Business Studies (Garcombs). As an international conference, Garcombs started in 2013. The location of the Garcombs event changes every year, starting from Bandung in the first event, 2nd in Thailand, 3rd in Bali, 4th in Paris, and 5th in Thailand. The 6th Garcombs was held during the pandemic situation, so the conference was done through an online session. Today, for the first time, the 7th Garcombs event is held in a hybrid format. Some speakers and presenters attend offline at the Savoy Homann Hotel, and others join the event online.

Conferences are an essential part of the scientific and academic process. Here we meet with researchers and leaders to gain valuable advice and mentoring. Additionally, through discussion with potential delegates, we can find the critical topic to be captured in academic research and exchange information about research for science development, especially in the fields of management and business.

Garcombs is one of our media to create networking, communication, and brainstorming that can lead to new initiatives and papers. This activity expects significant benefits for our students, lecturers, and participants who attended this conference. Garcombs are also part of our concern for the contribution of science and technology to increase productivity and competitiveness.

As we know, for more than two years, we have faced extraordinary challenges due to Covid-19. This condition taught us a lot about surviving, step by step, to make a way out of various dynamic changes. Today, we gather Garcombs with the theme "Rethinking and Creating Resilience to Improve Industry and Business Sustainability". The choice of this theme is indeed connected to current conditions and developments. This year and next, we will face many challenges, and global uncertainty will continue to exist, affecting industry and commerce.

Our expectations are clear. There are many things to do in the years to come that require further research to find solutions to cure and minimize the risks.

For your information, 112 authors participated in this activity, and 112 articles addressed topics related to business and management, especially resilience. Participants came from over eight countries, including Malaysia, Morocco, Cambodia, China/Taiwan, Ghana, Mongolia, Vietnam, and Indonesia. The Garcombs or this conference event also coincided with the event to commemorate the 65th anniversary of the university's economic and business faculty of Padjadjaran.

I would like to thank the participants, speakers, reviewers, faculty members, and the university, and thanks to sponsors (Ministry of Industry, PT Bank Syariah Indonesia, PT. LEN, PT Penjaminan Infrastruktur Indonesia, PT Telkomsel, PT Pindad, bank bjb, Mitratel, Otoritas Jasa Keuangan, PT Jamkrida Jabar) co-host (Universitas Udayana and Universitas Pasundan), media partner (Pikiran Rakyat, Ayobandung.com, FDWB) who have supported the conference and to all the committees who have worked hard to prepare and ensure the success of this conference

Hopefully, we can all contribute further to the country's advancement in the future. To all our distinguished guests and participants, thank you for being here; welcome, and enjoy the conference!

Prof. Yudi Azis., S.E., S.Si., S.Sos., MT., Ph.D

Head of Doctor in Management Study Program
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LETTER FROM PRESIDENT of 7th GARCOMBS COMMITTEE



Assalamualaikum Warahmatullahi Wabarakatuh

Dear Participants,

On behalf of the organizing committee, I am delighted to welcome and thank you for participating and contributing to the 7th Garcombs in 2022. Through your support, this hybrid activity was held for the first time and attended by more than 100 presenters from eight countries, such as Malaysia, Vietnam, Taiwan/China, Mongolia, Cambodia, Ghana, and Indonesia.

At this conference, we try to give the best of ourselves by presenting diverse perspectives by inviting academics, regulators, and practitioners as speakers. We also have more than 20 presentation sessions that are chaired by a combination of academics from different countries. In this event, as many as 50% of reviewers came from various countries. Many thanks to reviewers for participating in Garcombs.

Through the 7th Garcombs, we hope we can learn many essential lessons and inputs that are very useful to enrich our theoretical and academic knowledge and to build academic networks of regional and international participants. Hopefully, all participants get fruitful results from the discussions during this conference.

Congratulation to the top of three award winning best papers and presenters who have undergone a rigorous review process.

We sincerely thank and appreciate the various parties who have sponsored this activity, namely the Ministry of Industry, Bank Syariah Indonesia (BSI), PT. LEN, PT Penjaminan Infrastruktur Indonesia (PII), PT Telkomsel, bank bjb, PT Pindad, Mitratel, Otoritas Jasa Keuangan (OJK) and Jamkrida Jabar, Universitas Udayana and Universitas Pasundan (co-host), media partner (Ayobandung.com, Bandung Journalists Discussion Forum).

Finally, a big thank you to entire committee team for their hard work and commitment, despite dense academic obligations and office duties over the past three months to scratch the gold ink of this activity. Starting from kick off in August, Meet the Editor I & II and Garcombs' summit event. Good job, guys, we did it!

Again, happy presenting, happy publishing papers, and happy writing stories!

Best regards,

Yulistyne Kasumaningrum T., S.Sos., M.MKMT

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Service Operations Management for Enhancing “Heritage” Emotions at Hotel Salak, Bogor

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Abstract: We all know that in order to grow and compete, a hotel must have a differentiation of service experience. But many hotels in Indonesia, which are historical buildings inherited from the Netherlands, do not yet understand that they have a heritage competitive advantage, well. The "Heritage" hotel must improve the service profit chain with putting the 'heritage' to Customer Value (CV) equation: $CV \text{ heritage} = [\text{Results} + \text{Process Quality (SQ)} + \text{Heritage Experience (HE)}] / [\text{Price} + \text{Cost}]$. The use of experiences is part of a trend towards a new paradigm of service experiences. This study focuses on the model choreography of a service delivery system to create and deliver a total embodied experience for customers. The model involves the choice of an operational strategy that consists of four areas: *stageware* (bricks and mortar), *orgware* (management systems), *customerware* (customer touch points), and *linkware* (system integration). The research question is "whether this model can use to experience design that integrated the business and organizational required at Hotel Salak". This research is a best practice case study research in hotel service offering as strategic action; it's a pattern in a stream of actions and decision. This research is a single intrinsic case study at Hotel Salak Bogor as a bounded system in which an event, program or activity exists. This qualitative case study is designed to better understand the concept of service process management for the hotel. To achieve this, qualitative data were collected from interviews, observations, documents, to audiovisual materials. The research stages are (1) investigation of strategic process, (2) identification of customer variability and service offerings, (3) decision of operational strategy choices. The model choreography can be used to integrate the business (service offering) with the organization (operational strategy) needed to achieve the benefits of integration – Heritage Experience at Hotel Salak.

Keywords: Service-Profit Chain, Customer Variability, Service Offering, Operational Strategy, Hotel

Clueing in Customer for Front Office at Hotel Salak, Bogor

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Abstract: Experience quality management requires consistently conveying the right feelings through a set of clues that create the experience. This requires an approach that integrates customer cues to create and sustain a competitive advantage and produce a certain desired feeling - an unforgettable experience. Experience quality management requires monitoring for implementation and impact. Consistent monitoring helps determine lead relevance and identify opportunities to refresh, redesign, or spontaneously improve the lead experience. The research question is "What concept of clueing in customer can be applied to hotel front offices to generate customer preferences". This research is a best practice case study research in hotel service experience management as strategic integration in order to create and sustain competitive advantages. This research is a single intrinsic case study at Hotel Salak Bogor as a bounded system in which an event, program or activity exists. This qualitative case study is designed to better understand of clueing in customer and to describe a unique case that needs to be described in detail at the hotel front office. To achieve this, qualitative data were collected from interviews, observations, documents, to audiovisual materials. This research process adapts the Berry & Carbone (2007) experience audit process, including: (1) inventory and evaluation of experience guides, (2) identify experience gaps from Front Office Hotel Salak, (3) closing the experience gap in theory. Front office managers must be able to present an attractive atmosphere in accordance with the target market, including interior layout solutions, light and sound; and highly qualified hospitality-specific education employee.

Keywords: Mechanic Clues, Humanic Clues, Functional Clues, Service Blueprinting, Hotel

Designing Memorable Experience at Front Office Hotel Salak, Bogor

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Abstract: By the end of the 20th century, Gilmore & Pine II (1998) had predicted that the service industry would become addicted to the notion of "customer experience." They convey the idea that we are in an "experience economy" that organizes events into unforgettable events. The hotel should be creatively managed as a different theater in the overall experience. Every hotel must be able to move to differentiate its offerings. Managing a hotel as a place of experience (not just as a property) helps make that happen. The purpose of this research is to examine more deeply the concept of service design and focus on the possibility of further improvement of service design by improving the service experience applied to service operations management. The research question is "What service design concepts can be applied in the hotel front office to produce a memorable service experience". This research is a best practice case study research in hotel service design as strategic plan; a set concrete plans to help the organization accomplish its goal. This research is a single intrinsic case study at the front office of Hotel Salak Bogor as a bounded system in which there is an event, program or activity. To achieve this, qualitative data were collected from interviews, observations, documents, to audiovisual materials. The analysis was carried out based on the service experience model of Gilmore & Pine II (1998) where the management of the arrival experience at the hotel was carried out starting from one area of experience. Experience starts in a certain area to the next step in other areas by considering expansion opportunities and providing new experiences to active and passive hotel guests. This process is repeated until all four areas of experience are covered (if possible). The linkages in the four areas of experience are analyzed and supported by examples (if any). The proposed model implies the conclusion that the initial field of hotel arrival experience can be improved by blending different experiences. Whatever the basic experience, providing the full spectrum of experience in a hotel front office will depend on the characteristics of the hotel.

Keywords: Entertainment Experience, Educational Experience, Escapist Experience, Esthetic Experience, Hotel

The Impact of Open Banking on Bank's Profitability: Evidence from the Banking Industry in Indonesia

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Abstract: Open banking will have a significant impact on the future competitiveness of the banking sector in terms of bank digitalization; it can transform how banks work and benefit various stakeholders, including banks, consumers, micro-enterprises, and small and medium-sized enterprises (MSMEs). Digitalization of banking using Open Banking is one of the steps for banking to survive to maintain its role and position as the primary intermediary institution in the financial system. Bank Indonesia as the regulator, will realize open Banking through the Open API (Application Programming Interface) standard, including technical measures, security, and governance standards as mentioned in the Indonesia Payment System Blueprint 2025. The banks discussed in this study are state-owned banks listed on the Indonesia Stock Exchange (IDX) from 2019 to 2020 and have provided Open Banking services. This study aims to understand the conditions of ROA, ROE, and NIM of state-owned banks after implementing Open Banking for the state-owned banks. The methodology for this study follows phenomenological research.

Keywords: Open Banking, Digitalization, Phenomenological Research, State-Owned Banks, Financial Intermediaries

Identification of Heritage Values for Strategic Service Concepting at Hotel Salak, Bogor

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Abstract: In the past, in front of Bogor station there was a horse carriage from hotels to pick up guests who came. There were three luxury hotels that used to exist in Bogor; (1) Hotel Du Chemin De Fer on Captain Muslihat Street, now the Bogor Police Station, (2) Hotel Bellevue at the turn of Ir H Juanda Street, now Mall BTM, and (3) Hotel Dibbets (1856), later changed its name to NV American Hotel (1913) and Bellevue Dibbets (1932), still operating as Hotel Salak and are the only legendary hotels in Buitenzorg. Service concepting can help mediate between customer needs and the organization's strategic intent. One reason for perceived poor service is the mismatch between what the organization wants to provide (its strategic intent) and what its customers need or expect (customer needs). The research question is "How can heritage values be used to create service concept that link customer needs with strategic service vision and service positioning at Hotel Salak Bogor". This research is a best practice case study research in hotel service strategy as action; creation of a unique and valuable position, involving a different set of activities, making trade-off in competing, and creating fit among a company's activities. This research is an instrumental case study that focuses on phenomena contained in the history of Hotel Salak, Bogor. This research begins by identifying architectural heritage values in the creative process of service concepts to generate features to differentiate them from the competition. To achieve this, qualitative data were collected from interviews, observations, documents, to audio-visual materials. This is a single case study in a heritage hotel in Bogor as a bounded system, where an event, program or activity exists. The research stages were (1) identification of heritage values, (2) strategic service vision and service positioning, and (3) service concepting. The gap between customer needs and service strategy can be avoided at the service design stage by ensuring that the design intent is focused on meeting the needs of the targeted customers.

Keywords: Heritage Values, Service Strategic Vision, Service Positioning, Service Concepting, Hotel

The Influence of Financial Literacy, Personal Financial Needs, and Type of Investor on The Behavior Oo Stock Investment Decisions of Gen Z in Jabodetabek with Risk Tolerance as Mediating Variables

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Abstract: Investors under 27 years old (Generation Z) experienced the largest growth in the capital market in the last three years. Gen-Z investors have great potential to grow. However, there are problems related to the increase of Gen-Z in investing, one of which is where Gen-Z tends to have Fear of Missing Out (FoMO) syndrome. FoMO can have a negative impact which can trigger inappropriate investment decisions and the risk of bankruptcy. Therefore, the researchers researched the factors that influence the investment decisions of Gen-Z shares in Jabodetabek. This study aims to analyze the effect of financial literacy, personal financial needs, and type of investor on the behavior of stock investment decisions with risk tolerance as a mediating variable. The analytical method in this study is a quantitative method using PLS-SEM data analysis techniques with SmartPLS 4. The results show that each variable of financial literacy, personal financial needs, and type of investor directly affects the behavior of stock investment decisions. Indirectly, each variable of financial literacy, personal financial needs, and type of investor through the risk tolerance variable as a mediator does not affect the behavior of stock investment decisions. In addition, the results of the study also show that financial literacy and personal financial needs do not affect risk tolerance, while the type of investor affects risk tolerance. The results of this research can be used as a government strategy to improve financial literacy to support appropriate investments and as input for securities companies and financial technology companies in making appropriate strategies to attract Gen-Z investors.

Keywords: Gen-Z, Financial Literacy, Personal Financial Needs, Type of Investor, Risk Tolerance, Investment Decision.

Consumer's Willingness to Pay More on Green Products in Convenience Goods

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Abstract: This research aims to develop propositions about consumer's willingness to pay more on green products in convenience goods which consist of consumer attitudes, green lifestyle, and purchase intention. This paper fills the gap of studies that discuss consumer's willingness to pay more from the perspective of consumer behavior. From the perspective of consumer behavior, consumer's willingness to pay more is influenced by consumer attitudes, green lifestyles, consumer buying intentions, and other consumer factors. This study consolidates the results of several previous studies regarding consumer's willingness to pay more on green products that have been published in ScienceDirect and indexed by Scopus between 1991-2021, to develop a proposition. This paper defines the consumer's willingness to pay more on green products as the willingness of consumers to pay more for a convenience goods. The main finding of this study is that consumer attitudes and green lifestyles affect the consumer's willingness to pay more which is mediated by purchase intention.

Keywords: Consumer Attitudes, Green Lifestyle, Purchase Intention, Consumer's Willingness To Pay More, Green Product

The Role of Discipline Mediation in HR Management Practices to Improve Organizational Performance: A Case Study of the BMKG Communication Network Center Business Process

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Abstract: This study aims to examine the mediating role of discipline in the relationship between HR management practices and organizational performance in the business processes of the BMKG Communication Network Center. This study links HR management with organizational performance considering the role of discipline that can function as a mediator variable by combining the literature review method and quantitative data processing using PLS-SEM. An integrated research model was developed by combining factor principles from previous literature and processing quantitative data. Structural Equation Modeling Partial Least Square (PLS-SEM) was used to analyze the data from the questionnaire of 66 respondents who work at the ISO-certified Communication Network Center at BMKG. The results of the study indicate that the practice of HR management has a positive effect on organizational performance through the mediating role of disciplinary variables. Further study found that binding rules through the application of discipline mediate well the relationship between HR management practices and organizational performance at the BMKG Communication Network Center.

Keywords: HR Practices, Mediation, Discipline, Organizational Performance, PLS-SEM.

The Influence of Organization Culture, Accountability, and Internal Control on Corruption Prevention and Its Impact on the Implementation of Public Services in Government Institute

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Abstract: The principle paradigm of public administration has changed from New Public Management with the principle of "run government like a business" or "market as a solution to the ills in the public sector" to a New Public Service with an orientation of public involvement with the Government as a process of public service reform, in line with public demands for the implementation of public services that are service-oriented, transparent, and no corruption, so every organization needs to have a strategy in preventing corruption and good corporate governance. This study aims to analyze the influence of Organization Culture, Accountability, and Internal Control on the Prevention of Corruption in Public Service Providers in the Government Institute. Secondary data collection techniques were obtained from the results of the development of the Integrity Zone Towards WBK/WBBM by purposive sampling as many as 29 units and analyzed using Structural Equation Modeling by Smart PLS, with the results of the study showing that Organization Culture, Accountability, and Internal Control have a significant effect of 86.7% on Prevention of Corruption, while the remaining 23.30% is influenced by other variables outside the study. Furthermore, Corruption Prevention has a significant effect of 71.70% on the Implementation of Public Services. The results of this study are expected to be taken into consideration for leaders in determining the direction of policies for the implementation of Integrity Development, especially related to Organization Culture, Accountability, and Internal Control as a strategy for preventing corruption and providing public services that are service-oriented and no corruption.

Keywords: Organization Culture, Accountability, Internal Control, Corruption Prevention, Public Service

The Role of Halal Awareness in Mediation of Halal Certification and Religious Belief Towards Purchase Decisions on Food Delivery Application

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Abstract: The food delivery application is one of the more practical solutions for purchasing food online. However, the application is still minimal in providing information about the halalness of the product. This condition is very ironic considering that the Indonesian population is mostly Muslim. Thus, this research needs to be done because it aims to examine the effect of halal certification and religious belief on purchasing decisions with halal awareness as a mediating variable. This study used a quantitative approach with a data source of 218 respondents who are millennials in Solo Raya. The questionnaires distributed to the research sample were processed using Structural Equation Modeling (SEM) assisted by the AMOS application. The result of the research was that halal certification does not have a significant effect on halal awareness and purchasing decisions. Meanwhile, religious belief has only been shown to have an effect on halal awareness, not on purchasing decisions. The only variable that had a direct effect on food purchases was halal awareness, and it could significantly mediate the influence of religious belief on purchasing decisions. This research is important to do to show the importance of increasing halal awareness and the inclusion of halal information in product catalogs in online food delivery applications.

Keywords: Halal Certification, Religious Belief, Halal Awareness, Purchase Decisions.

Tacit Knowledge Sharing in Micro, Small and Medium Businesses in Bali Region: Antecedents and Mediators

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Abstract: Knowledge is an intangible and valuable resource that holds the key to competitive advantage. Reluctance to share knowledge is seen to be unethical, which may hinder the survival of an organization. Tacit knowledge sharing is the most transparent and subjective form of knowledge. In the proposed model of the study, distributive justice, procedural justice, and cooperation affect the Tacit knowledge sharing indirectly through two mediators: organizational commitment and trust in co-workers. Whereas instrumental ties and expressive relationships influence Tacit knowledge sharing indirectly only through the mediation of trust in co-workers. This model is measured using data from MSMEs spread in Bali Province. The purpose of this study is to analyze and explain what the antecedents and mediators of Tacit knowledge sharing. This research also intended for SMEs have qualified human resources and superior so that SMEs can survive in the long-term. The research instrument used questionnaire and analysis method using Partial Least Square (PLS) with SmartPLS 3.0 software. This research is intended for SMEs have qualified human resources and superior so that SMEs can survive in the long term. The population of this research are employees of UMKM spread in Bali Province. The sampling technique was performed by simple random sampling technique. Organization-person influence which consists of distributive justice and procedural justice has no significant effect on trust in coworkers. The influence of Organization-Person Influence does not significantly influence organizational commitment. Organizational commitment does not become a mediator variable for organization-person influence and personal influence on its influence on Tacit Knowledge Sharing. Organization-Person Influence did not have a significant effect on trust in colleagues, while the influence of personal influence on organizational commitment was not tested in this study. However, the influence of interpersonal influence on tacit knowledge sharing through trust in colleagues shows positive significant results. This means that trust in colleagues is only a mediator of interpersonal influence on its influence on tacit knowledge sharing.

Keywords: Tacit Knowledge Sharing, Organizational Commitment, Trust In Co-Workers, Organizational Justice, Cooperation Attitudes.

A Study of Cryptocurrency Market Efficiency During Covid-19

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Abstract: The coronavirus disease (COVID-19) announcement as a pandemic by the World Health Organization (WHO) on March 11th, 2020 leads to a decrease in many corporate incomes affected by the implementation of a lockdown policy that restricts public activities in many nations globally. The COVID-19 pandemic also sparked panic that causing many investors to execute stocks sale resulting in a stock price plunge in every sector globally. Hence, investors are looking for an alternative investment that is more likely promising such as cryptocurrency. The purpose of this study is to analyze cryptocurrency market efficiency during COVID-19 in order to assist investors in establishing better investment strategies. This is the first study to investigates the weak form of the Efficient Market Hypothesis in 32 cryptocurrencies with large and medium market capitalization within two years after the announcement of the COVID-19 pandemic. This study is a quantitative research to test return predictability on cryptocurrency markets. This study employs the run test as the research method to analyze random walk patterns in cryptocurrency's daily return analyzed using RStudio. The result of the run test exhibits weak-form efficiency in most cryptocurrencies analyzed, such as Terra, Cardano, Dogecoin, Polygon, Litecoin, TRON, Cosmos, Stellar, Monero, Filecoin, Theta Network, Tezos, Fantom, Zcash, Waves, Stack, Kusama, Neo, Harmony, and Dash. However, inefficiencies are found in some cryptocurrencies with the largest market capitalization such as Bitcoin, Ethereum, Binance Coin, XRP, Bitcoin Cash, Ethereum Classic, Hedera, VeChain, EOS, IOTA, Bitcoin SV and Zilliqa. The findings confirm previous evidence that cryptocurrency markets are efficient in some cryptocurrencies. Cryptocurrency investors may consider alternative strategies for investment decisions, as the technical analysis could be employed when the markets are inefficient in weak form.

Keywords: Cryptocurrency Markets, Efficient Market Hypothesis

Can We Go Beyond Capital Analysis to Infer Debt Repayment?

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Abstract: The common way for lenders to infer repayment from their debtors is by analysing the physical collateral and financial income. However, having money in hand not always guarantee repayment (Lochner-Naranjo (2016), Davies & Lea (1995)). **Main objective:** In this study, we want to discuss whether we can go beyond capital analysis to mitigate debtors' commitment to repay. In particular, we want to help lenders mitigate repayment likelihood when there is no physical collateral as well as financial income.our literature surveys begin with the finding of variable "debt attitude/tolerance" that determines the likelihood of repayment via debt level: that the more one tolerate the debt, the most likely one cannot repay the debt because he accumulates high debt level. However, Davies & Lea (1995) shows that the cons-debt attitude could change over the time, depend on the life situations, thus confirming the theory of attitude change. One with cons-debt attitude could change to pro-debt attitude when life is too demanding. Hence, we must go beyond the debt attitude. We find out that in the microfinance literature, lenders frequently used social capital as a mechanism to discipline repayment among group members. The repayment commitment could be explained by the social capital elements that Napiet Goshal identified: "economic consequences/social punishment," "network bonding," "norm of reciprocity," and "trust," though only the last one is universal empirically. Thus, within this research we want to know whether the social capital's element, in particular trust, could change or maintain the cons-debt attitude. Our novelty lies on the integration of psychological theory of attitude and social capital concept, in particular trust. **Result:** to accomplish this framework, we are going to the field to do qualitative to do in-depth interview with debtors who have informal loan. Aside exploring how does culture responsibly to the debt-attitude formation, we want to understand how debtors value their social collateral: a social network that could discipline them to repayment commitment.

Keywords: Debt Attitude, Trust, Social Capital, Repayment Behavior, Money Psychology, Social Collateral.

Ethnocentrism's Effect on Millennials' Buying Intention Toward Local Foods and Food Quality

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Abstract: Indonesia boasts a wide variety of ethnically diverse native dishes, and millennials are the majority of the country's population. Therefore, it is essential to investigate millennials' purchasing intentions for local foods in Indonesia. This study intends to investigate the ethnocentrism and food quality aspects of millennials' intentions to purchase locally food product. Novelty: The study revealed that food quality moderates millennial respondents' ethnocentrism in terms of their intention to purchase local foods. Research Methods: We collected 223 respondents for this study through the quantitative research method and the snowball sampling method, and we then used PLS-SEM tools to examine the data. Finding/Results: Additionally, our study discovered that millennials are more concerned with the taste, ingredients used, the freshness of raw materials, the food presentation (the core quality aspects and external quality aspects), and food price. All of the food quality and ethnocentrism dimensions were found to significantly influence millennials' intentions to purchase local foods (the economic aspects). While having little impact on consumers' propensity to purchase. Conclusion: Our research revealed that millennials are more concerned with local foods' food quality instead of with ethnocentrism, which has practical consequences for the food industry that seeks to attract to millennials

Keywords: Ethnocentrism, Food Quality, Millennials, Buying Intention, Local Foods

A Conceptual Model Development Of Balinese Hindu Women's Impulsive Buying Behavior In The Context Of Yadnya

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Abstract: The purpose of this study is to develop a thorough model of Balinese Hindu Women's impulsive buying behavior in the context of Yadnya. This is the first study on impulsive buying in a religious setting with Balinese Hindu Women as subject. Various variables including hedonic shopping value, utilitarian shopping value, social shopping value, urge to buy impulsively, impulsive buying and self control that are combined into a single conceptual model in this study brings another novelty. This study uses a literature review to conduct exploratory research. Eight theoretical hypotheses are developed as a result of the analysis of the literatures already in existence. The result of this study provide a thorough model with eight theoretical hypotheses that show how hedonic shopping values, utilitarian shopping values, and social shopping value together with the urge to buy impulsively and self control influence Balinese Hindu Women's impulsive buying behavior. The interaction of each of these factors can provide light on the factors that affect consumer's propensity for impulsive buying in such religious setting.

Keywords: Hedonic Shopping Value, Utilitarian Shopping Value, Social Shopping Value, Urge To Buy Impulsively, And Impulsive Buying.

Transformational Leadership in The Implementation of Telenursing in Type B Hospital in Medan City

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Abstract: The era of revolution 5.0, humans live side by side with technology in all aspects of life, including the field of nursing. Technology helps people access health services and helps hospitals and nurses provide nursing care services to improve health status by streamlining costs, distances, and time. In North Sumatra, there are 60 government hospitals, 146 private hospitals and 21,234 nurses spread unevenly across districts and cities. Currently, 670 nurses and 158,122 patients have died from COVID-19, plus the high rate of degenerative diseases and inadequate health care facilities have caused nurses to work extra extra. The application of transformational leadership in telenursing is a solution to solve this problem because it is able to motivate, move the organization vertically and horizontally and realize organizational capacity in every situation by being a changer through innovation. The application of this leadership is very effective in the field of nursing because it emphasizes the principle of inspiration to support nurse resources to adapt to technological advances 5.0 according to dynamic hospital developments, an environment that requires high creativity and innovation. This study aims to determine the application of transformational leadership in telenursing in Medan City Hospital. In contrast to previous research, this research does not only focus on the application of transformational leadership but also in telenursing. An exploratory descriptive design, carried out from September to October 2022 in type B hospitals through website observations and interviews. The results of the study from 18 type B hospitals in Medan City, there were 3 private hospitals (17%) that had implemented telenursing but were not optimal. The application of telenursing in 3 hospitals in the form of health articles, facility information, and online registration. The application of direct communication services in the form of applications and hospital websites, as well as indirect communication in the form of email and telephone. Utilization of media in the form of email, contact persons, and social media using photo and video features. The implementation of homecare services is 66.7% and online consultation is 33.3%. Information on telenursing services is constantly updated with the latest status between August and September. Barriers to the implementation of telenursing are found in unsupported facilities and infrastructure, untrained and selected implementing staff, and people who have not been able to access telenursing through existing technology. Future research is expected to increase the number of hospitals by implementing transformational leadership in telenursing.

Keywords: Transformational Leadership, Telenursing, Type B Hospital

Reviving Tourism Industry: A Resilience to Sustainability

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Abstract: The prospect of the tourism sector is still very uncertain due to the coronavirus pandemic (covid-19), and the tourism industry in various countries is experiencing difficulties in business recovery. Bali is one of the tourism areas that are well known abroad and has been heavily affected by the Covid-19 pandemic. After the Covid-19 pandemic, a strategy for business development needs to build a sustainable tourism industry. This study explores the direct impact of tourism industry resilience using the dimensions of plan resilience and adaptive resilience on sustainable tourism in Bali Province and the indirect effect of tourism industry resilience on sustainable tourism through financial performance. This study uses primary data through a questionnaire survey of 150 managers of tourism industry companies (hotels, villas, restaurants) in Bali. The data analysis method in this study is structural equation (SEM) using AMOS. Data analysis shows a positive influence between resilience (planned and adaptive) on sustainable tourism development and an indirect effect of stability (planned and adaptive) on sustainable tourism development through financial performance. This means that the resilience of the tourism industry is the first step to achieving sustainable tourism by improving financial performance.

Keywords: Tourism Industry, Resilience, Finance Performance, Sustainable Tourism

Strategic Human Resource Management in Social Enterprises: A Systematic Literature Review

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Abstract: Strategic Human Resource Management (HRM) promotes the management of employees and links them to development opportunities. One cannot underestimate the role of strategic HRM in enhancing the well-being of organizational workers to help them attain personal and professional development. Social enterprises are open to vast opportunities to position well in the turbulent business environment. Strategic HRM is crucial in helping these types of companies to realize their objectives. However, individuals in firms find it difficult to manage workers and development effectively. This aspect makes it vital for a company to strengthen its strategic HRM to realize the associated benefits. This paper provides a systematic review of the literature to ascertain the contributions of strategic HRM in enhancing human resource management and development. The analysis confirms that strategic HRM plays an essential role in promoting growth and development while also improving the welfare of the employees. It is critical to identify future human resource (HR) needs, assess current conditions, and establish existing gaps to inform a strategic plan to help employees attain development.

Keywords: Strategic Human Resource Management, Improve Welfare, Social Enterprises.

Influence of Working Capital Management on Firms Profitability: A Case Study of Consumer Goods Industry in Indonesia Stock Exchange

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Abstract: This study aims to examine the effect of Inventory Management, Accounts Receivable Collection Period, Accounts Payable Payment Period, and Cash Conversion Cycle on Profitability of Go Public Consumer Goods Industry Sector Companies on the Indonesia Stock Exchange. The sampling technique is purposive sampling with 21 samples. Multiple linear regression analysis with fixed effect model is used in models I and III to analyze the effect of inventory management, accounts receivable collection period and accounts payable payment period on profitability as measured by Return on Assets (ROA) and Return on Equity (ROE). Furthermore, for models II and IV, simple linear regression analysis was used to analyze the effect of the cash conversion cycle on profitability as measured by Return on Assets (ROA) and Return on Equity (ROE). The results of the t test show that inventory management variables, accounts receivable collection period and cash conversion cycle have a significant negative effect on profitability. The period of payment of trade payables has no significant positive effect on profitability. Simultaneous research results using the F test indicate that inventory management, the period of collection of accounts receivable, the period of payment of accounts payable have a significant effect on profitability. Increasing profitability in the consumer goods sector can be done by expanding product distribution targets and conducting digital marketing through market places to increase sales so as to reduce inventory storage periods. Furthermore, the company can tighten the receivables policy to accelerate cash inflows to the company

Keywords: Profitability, Return on Assets, Return on Equity, Inventory Management, Accounts Receivable Collection Period, Accounts Payable Payment Period, Consumer Goods Industry

Heritage Tourism Development: A Case Study In Kerinci

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Abstract: Kenduri Sko is a tradition of custom title inauguration and harvest celebration in the Kerinci region. The tradition involves various tools, activities, and wise words which meanings and functions have not been known yet by most people. The tradition is potential to attract tourists and be promoted as heritage tourism. Thus, it is important to observe this tradition as an effort to introduce one of heritage tourisms in Indonesia. This study used a qualitative design through observation, interviews, and documentation. The study found that Kenduri Sko is a legacy of Kerinci's ancestors including heirlooms, rules, norms, values, and gratitude. The tradition has good impacts for Kerinci's people regarding their spiritual, social, and economic life.

Keywords: Kenduri Seko, Heritage Tourism, Kerinci, Qualitative Method

Determinant Sustainable Tourism Toward Sustainability: A Study of Millennial Generation of Indramayu Region

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Abstract: One of the critical factors for the sustainable tourism industry's success is community members' support, especially the millennial generation as a productive generation. This study aims to understand the determinants of the sustainability of Indramayu tourism by analyzing the effects and perceived benefits of tourism sustainability (from an economic, market, and social perspective). The proposed model uses Partial Least Squares Structural Equation Modeling (PLS-SEM) regression. The method used is descriptive verification using primary data by filling out a questionnaire. The sample used is 200 millennial Indramayu generation with a random sampling technique. The results show that the perceived values of tourism are essential for evaluating how it is developed if it is sustainable for the community, and how it affects the population's quality of life. This study provides a better understanding of the factors that can impact people's attitudes toward tourism. It highlights the importance of paying attention to the local community, especially the millennial generation, as an essential player in tourism development, especially in areas that want to improve their economy by developing sustainable tourism.

Keywords: Millennial Residents, Partial Least Square, Sustainable Tourism, Sustainability

The Effect of Heuristic Biases on Investment Decisions for Young Investors with a Moderating Role of Long-Term Orientation

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Abstract: The conventional financial theory explains that investors in making investment decisions rationally. The reality is that in making investment decisions, investors behave irrationally which are influenced by biases that cannot be explained in conventional finance. This study aims to find empirical evidence of the influence of representativeness bias and overconfidence on investment decisions of young investors, with a moderating role of long-term orientation. The population in this study is young investors aged < 30 years. This sampling technique is non-probability sampling through convenience sampling. The data collection method is an online questionnaire, which meets the requirements of 150 respondents. Data analysis used the Structural Equation Modeling- Partial Least Square approach with the SmartPLS 3.3 tool. The results showed that the representativeness bias and overconfidence showed a significant positive effect on investment decisions. LTO is proven to moderate the representativeness bias towards investment decisions. In contrast to the overconfidence bias, it shows that the LTO is not moderated on investment decisions. Suggestions that can be given based on research, namely young investors, especially deepening the analysis, are highly emphasized, so that investment decisions are made with full responsibility and avoid fatal mistakes. Further research, it is expected to increase the number of variables that are not only included in the heuristic bias, and to modify moderating variables from other cultural dimensions.

Keywords: Investment Decisions, Heuristic, Representativeness, Overconfidence, Long- Term Orientation

Impact of Online Learning Competency on Job Satisfaction and Lecturer Performance in The Post-Pandemic Era

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Abstract: Changes in the online learning system post Covid-19 pandemic in universities are very important to study because universities have begun reorganizing their activities as before the Covid-19 pandemic. The online learning system is still applied even though the frequency of use is not one hundred percent like during the Covid-19 pandemic. The online learning system is getting better and more used to being implemented. Various learning methods have been applied so that online learning can achieve educational targets. As educators, lecturers in universities must improve their knowledge in developing online learning to the fullest. Not many studies examine the impact of online learning competencies on job satisfaction and lecturer performance in the era of the covid-19 pandemic and post-pandemic. The research population is all lecturers at an accredited Superior University on the island of Sumatera, Indonesia. The research sample comprised 360 lecturers from four universities: Syiah Kuala University, University of Sumatera Utara, State University of Medan, and Andalas University. The method used in obtaining data is by distributing questionnaires and conducting Focus Group Discussions with lecturers at four Superior Universities on the island of Sumatera. The data is processed by path analysis. Data were analyzed by descriptive statistical analysis and inferential statistics. The online learning competencies of the lecturers can significantly affect job satisfaction of the lecturers. Online learning competence has a significant effect on lecturer performance. Lecturer job satisfaction is significant and dominantly affects lecturer performance. Lecturer performance is very dominantly influenced by job satisfaction compared to online learning competencies. Online learning ability significantly affects performance through job satisfaction. Job satisfaction is significant as an intervening variable. The online learning abilities of the lecturers significantly give the lecturer job satisfaction. The excellent ability of lecturers in conducting online learning makes the transfer of knowledge, knowledge, skills, and work attitudes reach the target so that lecturers have job satisfaction. Online learning also significantly affects the performance of lecturers because learning can be done anytime and anywhere, so there are many things that lecturers can do in completing tri-dharma tasks with online learning. Job satisfaction is the most dominant and significantly affects the performance of lecturers when compared to online learning competencies.

Keywords: Online Learning Competence, Job Satisfaction, Lecturer Performance

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Airport Service Quality and Innovation Impact on Image and Service Performance a Preliminary Study

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Abstract: Currently, airport service is an important aspect that is of concern to managers to build an airport image that provides the best experience for passengers. Airports operator must be innovative both in the physical aspects of the airport and in innovative services based on information technology and digitalization. This paper attempts to fill in the empirical knowledge gap that will examine the effect of innovative airport services on service image and performance. The research that will be carried out is a new novelty in the airport industry where airport innovation is important to pay attention to in managing airport services. This preliminary study was conducted to test the questionnaire instrument as an early research stage using a validity and reliability test approach. The data used in this study is a sample of passengers who have used airports in Indonesia. The test results on the indicators used in the questionnaire show that based on the results of statistical tests meet the criteria for validity and reliability. The test results of this instrument are expected to be used further at the data collection stage in a broad scope.

Keywords: Airport Service Quality, Innovation, Image, Service Performance

Improving Co-Creation Strategies and Competitive Strategies to Achieve Business Performance

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Abstract: This study is based on the results of the development of co-creation strategies and competitive strategies to improve the business performance of wholesale carrier service providers with the scope of network and infrastructure of information communication technology (ICT) in Indonesia. This study aims to find out whether co-creation strategies and competitive strategies can drive business performance. The following article provides new insight into strategic management practices in wholesale carrier service with the the scope of networks and infrastructure in Indonesia driven by the development of co-creation strategies and competitive strategies, either simultaneously or partially and their impact on improving business performance, economic and digital literacy in Indonesia. The research method uses a quantitative approach using data collected from 54 random samples from a population and the data were analyzed using SEM-PLS. This method was used based on basic concepts using several hypotheses of causal relationships. This study reveal that co-creation strategy and competitive strategy affect business performance in the wholesale carrier service industry with the scope of network and infrastructure in Indonesia, either simultaneously or partially. It is important to improve business performance in the wholesale carrier service provider with the scope of network and infrastructure in Indonesia, which is driven by development of co-creation strategies and competitive strategies. And their impact on improving economic and digital literacy in Indonesia. Theoretical and Practical Implications, study limitations and future recommendations also discuss.

Keywords: Wholesale Carrier Service Providers, Co-Creation Strategies, Competitive Strategies, Business Performance, Information Communication Technology (ICT).

The Impact of Operational Capability, and Competitiveness Towards Sustainable Tourism Village and Their Impact on Tourism Village Management

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Abstract: This study aims to determine the strategy of tourism village management to improve their process to make their village more sustainable and competitive in this digital era. There are not many research which questioning about this before because so many limitation to do this kind of research. For measuring the performance of the tourism village management, we use operational capability, competitive advantage, and sustainable tourism indicator. This type of research uses qualitative descriptions with the SEM analysis method, carried out by observation and interviews with management in the Tourism Village in Java Island. The results showed that the main strategy to improve the performance was the sustainable aspect for the destination. The management should be taking care of all the attraction and maintain it. Also, the management should be prepared for digital era that require the people who manage the destination for promoting their site to social media and website.

Keywords: Operational Capability, Competitiveness, Tourism Village Management.

Country Index Crash Risk: International Evidence

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Abstract: This study aims to determine the impact of Investor Sentiment, Exchange Rate, and Net Foreign Portfolio Investment on the Country Index Crash risk. Furthermore, Net foreign portfolio investment strengthens the exchange rate volatility and investor sentiment effect on the country index crash risk. This study uses Net Foreign Portfolio Investment as a moderating variable. No researcher is using the net foreign portfolio investment as a moderating variable. Crash risk research is usually firm, but this study uses the country level. The data of this study is from the World Bank and the investing.com website. The dependent variables are proxied by CRASH, NCSKEW, and DUVOL as country index crash risks. The results of this study are for proxy CRASH: only Investor sentiment has a negative and significant effect on CRASH. Meanwhile, all independent variables negatively and significantly affected NCSKEW and DUVOL. Furthermore, Net foreign portfolio investment strengthens the influence of all independent variables of the NCSKEW and DUVOL. However, exchange rate volatility and foreign portfolio investment had no significant effect on CRASH

Keywords: Investor Sentiment, Exchange Rate, Net Foreign Portfolio Investment, And Country Index Crash

Human Resources Management Development Strategy Model in Kelompok Tani Mukti Garut Group of Garut Regency in Facing the G20 Indonesia Presidency

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Abstract: Indonesia earned US\$1.20 billion in foreign exchange, this amount came from exports of Robusta and Arabica coffee beans of 446,279 tons, an increase from the previous year of 368,817 tons. The average volume of Indonesian coffee exports is around 430,000 tons/year, consisting of 85% robusta coffee and 15% arabica coffee. The purpose of this study is to formulate a strategy model for developing human resources (HR) for the Mukti Farmer Group in Garut Regency, in the face of the G20 Presidency, using the Soft System Methodology (SSM) approach, which conceptually models the strategy for HR development, productivity improvement and the Mukti Farmer Group. The development of HR strategies in the Mukti Farmer Group is a strategic step to produce highly competitive farmer actors, in the face of global and local competition that supports the Indonesian presidency in the G20. This research is qualitative research, which was conducted by interviewing the expert assessment, namely Mr. Janjan Nugraha as the chairman of the Mukti Farmer Group. In this qualitative research, the validity and validity of the qualitative research data were tested. To test the validity of the data and whether the data is valid, the researcher uses the triangulation method. The results of this study, related to the HR development strategy of the Mukti Farmer group, recommend that what is given in this process includes five things, namely Self and Skill Development, Comparative Studies, Coffee Exhibitions, Intensive Counseling and Continuous Research

Keywords: Human Resources Management_1, Soft System Methodology_2, Farmer Group_3, G20_4

Performance Study of Sharia and Conventional Mutual Fund

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Abstract: The purpose of this study is to determine the type of stock mutual funds that have the best performance when there is a bullish trend and a bearish trend in order to help investors make the right investment decisions on a bullish trend and a bearish trend. This research was conducted on conventional equity mutual funds and Islamic equity mutual funds which are listed on the Indonesia Stock Exchange. The population in this study were all equity mutual funds that have been published since 2015. The sample was selected using a purposive sampling method, which is based on the NAV value of each type of mutual fund, namely 15 highest NAV of conventional equity funds and 15 highest NAV of Islamic equity funds in each type. -Each 2016 period was the period experiencing a bullish trend and the 2018 period experiencing a bearish trend. The analysis technique used is the Independent sample t-test. The results of the analysis in the study show that in the 2016 period (bullish trend) based on the value of the Jensen index and the Treynor index, the results of the analysis show that the performance of Islamic mutual funds is better than the performance of conventional equity funds. For the 2018 period (bearish trend) based on the results of the Jensen index, the performance of conventional mutual funds was better than the performance of Islamic equity funds, while based on the Treynor index through the Independent sample t-test, there was no difference between the performance of conventional mutual funds and the performance of Islamic equity fund

Keywords: Performance, Islamic Equity Funds, Conventional Equity Funds, Bullish Trend, Bearish Trend

The Effects of Work-Life Balance on Job Stress and Job Satisfaction: A Study at The National Narcotics Agency of Bali Province

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Abstract: As the COVID-19 pandemic has led to new digital age of working, increased service response time in the service industry, and demanded for more business responsibilities, recent development shows that employees are facing difficulties in allocating times between work and their own social life (i.e., work-life balance) that can affect their stress and satisfaction levels. Scholars have called for more studies to identify the relationship between work-life balance and job satisfaction, and subsequently explore the mediating roles of job stress in this relationship, especially in this COVID-19 pandemic era. This study represents an effort to address these research needs by examining the effects of work-life balance on job satisfaction and testing the mediating role of job stress in the relationship between work-life balance and job satisfaction. This study used a new context (i.e., the National Narcotics Agency), where the job demands might disturb the employee work-life balance. Drawing upon survey of 61 employees of National Narcotics Agency of Bali Province during the COVID-19 pandemic, we found that employees' work-life balance negatively impacts job stress, which subsequently provides a negative impact on job satisfaction. The findings highlight the often-overlooked role of work-life balance and clarify the influential mechanisms of job stress at the organization level of analyses. We also discuss theoretical and practical implications in this study.

Keywords: Covid-19 Pandemic, Job Satisfaction, Job Stress, Work-Life Balance, Public Organization.

Financial Literacy and The Role of Behavioral Bias Mediation Towards Individual Investment Decisions

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Abstract: This research was conducted to find out the investment decision-making behavior of the younger generation, namely students who are members of the Investment Gallery of the Indonesia Stock Exchange. The importance of this research is related to the increasing role of students in investing in capital markets that are relatively risky so that they need to have an understanding of financial literacy and identify herding behavior biases and overconfidence in their investment decision making. The research was conducted on 135 students who were members of the Indonesia Stock Exchange Investment Gallery in several universities in Denpasar. The results of the data analysis showed that financial literacy and overconfidence had a positive effect on investment decisions, herding had a negative effect on investment decisions, financial literacy negatively affected herding behavior bias, but had a positive effect on overconfidence behavior bias while herding and overconfidence could mediate the relationship between financial literacy and investment decisions.

Keywords: Financial Literacy

Value, Barrier, and Green Trust Toward Green Purchase Intention and Green Purchase Behaviour

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Abstract: Several large companies in Indonesia have produced green products in response to the global trend toward the consumption of green products. Each country's market reacts in its own unique way, and it's possible that Indonesian consumers will need more time to adjust before they start consuming green products. According to the data provided by Scopus, Indonesia started researching green purchasing intentions in 2016. As a necessary consequence, it is considered important to explore how consumers respond to green products in order to ensure the related research continues to be highly interesting to carry out. Understanding the consumer better helps create a more organized research way, which in turn helps bring about long-term environmental changes. This research was carried out with the objective of determining green perceived values as well as barriers and green trust in order to gain a better understanding of the preferences of consumers for green products, particularly those that are related to green purchase intention and green purchase behaviour. The data collected from millennial respondents in Greater Jakarta (Jabodetabek) will be analyzed with SmartPLS. The findings of this study will provide information that can be utilized by businesses considering the production of green products. It is necessary to conduct additional research into emerging themes in the perspectives of Indonesian consumers in order to initiate an economic movement that is more intent on addressing concerns regarding environmental issues. Furthermore, research on environmental issues in the expectation that it will support existing damage in order to examine consumer habits for purchasing green products, which is capable of reducing a significant amount of environmental damage.

Keywords: Green Perceived Value, Barrier, Green Trust, Green Purchase Intention, Green Purchase Behaviour.

A Conceptual Framework of Massive Open Online Course Continuance Usage and Effectiveness

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Abstract: The implementation of human resource development could be more effective and efficient with the use of technology. One example is the usage of Massive Open Online Course (MOOC). The worldwide growth of MOOC is astonishing and always increased from 2016 – 2021. However, MOOC did not used continuously by the users. Moreover, only a few of them got a final score of 80% or higher. Therefore, a research should be conducted to determine what factors drive MOOC users to use MOOC continuously and what factors that could make MOOC more effective for the users. Previous researches have identifying the issue, however, most of them used partial view related to the issue, whether it is from MOOC platform perspective or user perspective. This research will have a broader view and cover a perspective from the MOOC platform and the user. This research is using systematic literature method with Google Scholar as the electronic database. With several inclusion and exclusion criteria, the total reviewed article is 53 articles. Several factors which drive MOOC users to use MOOC continuously and effectively have been identified. Self-regulation, digital literacy, course design, and facilitation are the factors that affecting both MOOC continuous usage and MOOC effectiveness. Perceived ease of use and perceived usefulness drive the continuous usage of MOOC. The MOOC continuous usage will drive user to use MOOC more effective along with user interaction on the MOOC platform. Therefore, a conceptual model which affecting MOOC Continuous Usage and MOOC Effectiveness is proposed in this research.

Keywords: Massive Open Online Course (MOOC), Systematic Literature Review (SLR), Conceptual Framework, Continuance Usage, Effectiveness

Factor Analysis of Electric and Environmentally Friendly Vehicle Selection in Pekanbaru City

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Abstract: This study investigates the factors that are considered to influence a consumer's decision to choose to use an electric-based vehicle in Indonesia. This study considers groups of internal variables (environmental issues, government policies, media promotion, product availability, and environmental awareness) and external (purchasing power and transportation needs) based on the results of previous studies. This research combines dependent and independent variables which are rarely studied simultaneously before. Research Methods: Quantitative methods such as correlation analysis tools, multiple linear regression, and validity tests are used to find out how each variable affects consumers' purchasing decisions to choose to use electric-based private vehicles or not. The research findings indicate that the majority of the variables studied have a positive influence on consumer decisions to use electric-based vehicles. The results of this study provide a scientific contribution to the field of management science in the domain of transportation management and environmentally friendly management.

Keywords: Transportation Management, Environmentally Friendly, Purchasing Decisions

The Effect of Government Regulation on Performance Through Competitiveness: Case Study from Textiles Companies That Receive Bonded Zone Facilities in Indonesia

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Abstract: Indonesian government has issued a government regulation in the form of bonded zone. Bonded zones Companies get several conveniences such as delays in paying taxes on imported goods, accelerated customs clearance, and import licensing will be completed if the goods are sold to the domestic market. With this convenience, the company should be improve their competitiveness and in the end it will improve their performance. Bonded zones are widely used by the manufacturing industry in Indonesia, including the textile industry. Indonesian textile industry has very significant and strategic potential and functions in the context of realizing national development goals. However, the performance of textile companies that get bonded zone facilities is not optimal yet. This is presumably because the competitiveness of the company's production is still low because government regulations regarding bonded zones are not in accordance with the needs of textile companies. This study uses indicators of licensing fulfillment time, customs clearance time, and utilization of fiscal facilities as indicators of government regulations. This study is a qualitative approach, which will be quantified using a linkert scale and will be processed with Sem PLS-3. Methods of data collection is done by questionnaires, and interviews. This study finds that government regulations have a significant effect on competitiveness, government regulations have a significant influence on company performance, competitiveness has a significant influence on company performance and government regulations have a greater influence on textile company performance.

Keywords: Government Regulation, Bonded Zone, Competitiveness, Company Performance

The Role of Consumer Ethnocentrism in Purchase Intention and Purchase Behavior of Local Foods

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Abstract: Previous studies on consumer ethnocentrism in developed countries showed that consumers with high level of ethnocentric prefer domestic products over foreign ones. By using the three dimensions of consumer ethnocentrism, this study aims to analyze the millennials buying intention and purchase behavior toward the local foods. The study showed that the conative dimensions have the highest influence follow by affective dimensions and cognitive dimensions to the consumer buying intention and purchase behavior. This study conducts with the convenience sampling method, and we collect 138 respondents then analyze the data use PLS-SEM tools. Study reveals that the from three dimensions of consumer ethnocentrism, the conative dimensions have more influence effect rather than cognitive and affective dimensions. Our study showed that millennials more influenced by the conative dimensions of local foods rather than other dimensions of the consumer ethnocentrism. The research implications for local food producers are expected to be able to maintain the authenticity of the food and the characteristics of the food contained in it.

Keywords: Consumer Ethnocentrism, Millennials, Purchase Intention, Purchase Behavior, Local Foods

Young Talent Development Challenges: The Characteristics of Indonesian Generation Z in Determining Their Job in The Digitalization Era

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Abstract: Generation Z, who was born amid the rapid use of technology, forms unique characteristics and makes them more selective in determining their job compared to previous generations. This is a challenge for the government and companies to attract them to join the company's business development in the digitalization era. The characteristics of generation Z shape their preferences in determining their job, especially in the digitalization era. This study explores the characteristics of generation Z in Indonesia and connect these with their preferences in a labor market and the strategies needed to develop their talents. This study uses a mixed method for analysis, qualitative and quantitative, and mixed data collection techniques which are in-depth interviews, FGD (Focus Group Discussion), literature study, and online surveys. This study shows that a workplace ecosystem that accommodates the characteristics of generation Z and aligns with their job preferences is needed to attract and to empower them including an attractive compensation, having the opportunity to develop a career, implementing work flexibility related to time and workplace, and an output-based working system. In addition, leaders of companies, organizations, and other agencies at every level need to provide good figures and can provide direction through clear and supportive communication. Regarding the development of young talent, it is necessary to have a platform that accommodates the characteristics of generation Z in building their personal branding and professional social networks according to their preferences in the digitalization era.

Keywords: Generation Z, Job Preferences, Young Talent Development, Digitalization Era

Impact of ESG Disclosure, Bank Health Indicator, and Cyber Security Risk Assessment on Mobile Banking Applications on Conventional Bank Growth

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Abstract: The fintech industry is experiencing swift growth. This growth not only helps the economic recovery but also poses challenges to the bank in Indonesia. The banking industry must be able to evaluate and develop business strategies in the era of technological disruption in the financial sector. The novelty of this study lies in the use of intervening variables; assessment of the security risk of mobile banking because along with the acceleration of transformation, there is also the risk of leakage of customer data. The throughput model in this study shows the role of perception (bank ESG disclosure), information (bank financial health), judgment (mobile banking application security risk), and decision-making (bank growth) in bank performance. This study can estimate the time lag between sustainability reports, bank health reports, and bank growth. The research unit is a conventional bank listed on the IDX with a mobile banking application and can be assessed by mobile application security testing tools during the 2017-2021 period. Financial ratio data is taken from the bank's annual report, while the measurement of ESG disclosure uses content analysis in the sustainability report. Cyber security risks in the mobile banking application were tested by a cybersecurity application, which provides descriptions of The Open Web Application Security Project (OWASP) framework. The result of this study is that the model can help stakeholders and managers to see the success of strategies and policies implemented by a bank.

Keywords: Throughput Model, Bank Growth, Mobile Banking, Cybersecurity Risk, Sustainability

Measurement Model of Academic Entrepreneurship Orientation in Higher Education Lecturer in Indonesia

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Abstract: A large number of university research from various disciplines require the development of academic entrepreneurial orientation to produce research outputs with economic value. Hence, it can be commercialized and provide sustainable benefits for society and industry. It is necessary to identify a measurement model that can build the entrepreneurial orientation of academics in Indonesian universities. This study aims to create a model for measuring the entrepreneurial orientation of academics in lecturers at legal entity state universities in Indonesia. This study observes multiple variables of lecturers' academic entrepreneurship orientation. A new model in building and measuring the academic entrepreneurship orientation of lecturers at legal entity state universities in Indonesia. Data is collected through a survey by distributing questionnaires and interviews. The research population is the target population, namely lecturers who have conducted research with commercial potential at several state universities in Indonesia. The research consisted of 330 samples according to the ideal number of samples for Structural Equation Modeling (SEM) analysis. Data analysis is conducted with Confirmatory Factor Analysis Structural Equation Modeling (SEM) technique using the AMOS 21 program. There are 15 factors that build lecturers' academic entrepreneurship orientation are proven to be able to measure and explain their existence in the lecturers' academic entrepreneurship orientation model and significantly support their academic entrepreneurship orientation.

Keywords: Entrepreneurial Orientation, Academic, Confirmatory Factor Analysis, SEM, Lecturer

Consciousness Towards Repurchase Intention in Mobile Shopping: Stimulus-Organism-Response Perspective

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Abstract: Shopping using mobile devices has started to fuse into the daily routine of people, especially under the influence of the Covid-19 pandemic. Retailers begin to shift their physical businesses online while residents started to shop online for their daily essentials and recreational goods without physically interacting with other people. This causes changes in the consumption habits and purchasing behavior of consumers currently. Most of the consumers are already conscious of the brands and prices before making any responses during shopping online. Based on the stimulus-organism-response (S-O-R) framework, this paper aims to extend the research on information quality and perceived risk towards repurchase intention in Malaysia by investigating consumers' consciousness behavior. Besides, this paper alters the S-O-R model to discover customers' perspectives before they intend to make any repurchasing decisions in mobile shopping context. The information quality and perceived risk are stated as stimulus (S), consciousness as organism (O), and repurchase intention as response (R). A quantitative method is applied by distributing online questionnaire to 149 respondents in Malaysia who are mobile shopping users. The collected data analyzed using structural equation modeling via SmartPLS3 software. The result indicates that information quality and perceived risk both have significant influence on consciousness. In addition, information quality also has significant influence towards repurchase intention. As in practical implications of this work, online retailers are able to understand consumers' current viewpoint and enable mobile shopping developers to recognize the latest trend that consumers emphasis on.

Keywords: S-O-R, Information Quality, Perceived Risk, Consciousness, Repurchase Intention

Collaboration Business Intelligence Prototype for The Synergy of Empowering MSMEs in The Ministry of Finance of Indonesia

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Abstract: Micro, Small and Medium Enterprises (MSMEs) are sectors that have an important role in the Indonesian economy. More than 60% of MSMEs contribute to Indonesia's GDP. However, behind the important role of MSMEs, it turns out that MSMEs experience various obstacles in developing their business. The various problems and challenges faced by MSMEs are certainly the responsibility and concern of all of us. This includes the Ministry of Finance, as one of the most important organizations in Indonesia that has strong policies, instruments, performance, and influence to create a just and prosperous Indonesia. To carry out this mandate, the Ministry of Finance is currently preparing a policy regarding the MSMEs Empowerment Synergy Program within the Ministry of Finance. However, currently, the Ministry of Finance does not yet have a tool that can be used to analyze collaborative data from various technical units that carry out MSME empowerment activities. This research was conducted to develop a collaboration business intelligence prototype that can be used to help analyze the problems and needs of SMEs. There are fewer studies that discuss the development of data-based business intelligence in collaboration with several parties who carry out MSMEs empowerment activities and use business intelligence to synergize in the next MSME empowerment. The data analysis method used in this research is a case study with the stages of developing. The collaboration business intelligence prototype developed with the Metabase application platform consists of 3 layers, namely concise information, detailed information, and action information.

Keywords: Business Intelligence, Data Analytical, Collaboration, MSMEs

Business Ecosystem Architecture in The Business Units of Islamic Boarding Schools

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Abstract: The performance of the implementation of sharia financial inclusion policies today is not quite encouraging. It is indicated by the low score of the Islamic financial inclusion index in Indonesia based on OJK 2019 data, which is still at 9.1%. This study contributes to producing a strategy for implementing policy recommendations to increase Islamic financial inclusion, especially in Islamic boarding schools in Indonesia. This study emphasizes the importance of the Islamic boarding schools' business unit as a hub and connected with Islamic financial institutions so that Islamic finance is more inclusive. In this aspect, the previous studies that discuss comprehensively the contribution of Islamic boarding schools to increase the percentage of business capital from assets owned or from financing by Islamic Financial Institutions are still limited. The unit of analysis in this study is Islamic boarding schools' business unit, while the object of this study is the management of Islamic boarding schools' business unit. This study uses cluster random sampling to decide the unit of analysis and uses an explanatory sequential mixed method to analyse the data. This study uses observations, in-depth interviews, and questionnaires as research instruments. The questionnaires are spread to 435 Islamic boarding schools in Indonesia. The findings of this study produce an appropriate business ecosystem architecture for the business units that can be applied in Islamic boarding schools. Such model can enhance Islamic financial inclusion in Islamic boarding schools by creating an ecosystem that is compatible with the types of products produced in business units and by managing the business units more professional.

Keywords: Islamic Boarding School Business Unit, Inclusion, Explanatory Sequential Mixed Method, Business Ecosystem Architecture

Engagement, User Experiences, Rewards Giving, Privacy Concerns, Brand Awareness, and Purchase Intention with Expectancy Theory

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Abstract: Gamification has been used in several industries, but it has been most frequently utilized in the marketing industry, particularly to increase brand awareness and purchase intention. Investigating how gamification has affected motivation and behavior is essential. It is remarkable to observe how this research use Vroom's Expectancy Theory (VIE Theory of Motivation) to analyze how gamification elements like engagement, user experiences, rewards giving, and privacy concerns connect to brand awareness and purchase intention. The relationship between gamification and customer engagement in marketing situations is the anticipated contribution of this research. Numerous past studies have examined the connection between motivation and gamification. However, there is still a large research shortage in this field. In this project, quantitative research will be used. The SPSS and Smart-PLS software would be used to examine the study's data. All measuring items were rated on a seven-point Likert scale. The survey questionnaire will be divided into 7 sections and contain a total of 20 items. Results show that factors including rewards giving, user experiences, engagement, and brand awareness do influence purchase intention. In addition, the association between brand awareness and purchase intention has the strongest impact on all the hypotheses. In conclusion, this study provided important insights into the rapidly growing phenomena of gamified technology use in online platforms and useful recommendations for creating engaging gamified online platforms.

Keywords: Engagement, User Experiences, Rewards Giving, Privacy Concerns, Brand Awareness, Purchase Intention.

The Impact of Students Comprehension on Digital Audit and Advanced Accounting on Interest to Be an Auditor

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Abstract: This research is interesting to study as Industry 4.0 requires accountants who master Information Technology and Digital Auditing. At universities, these skills can be represented by courses in Advanced Accounting 1, Financial Audit 1, Financial Audit 2, and Data Analytics. Therefore, the purpose of this study is to understand how the configuration of Parahyangan Catholic University Accounting Majors students' understanding of Digital Auditing and whether understanding Digital Auditing affects their interest to have a career in the field of auditing. As a novelty element of this study, which was rarely carried out by previous researchers, this study is a new thing for Parahyangan Catholic University Accounting Majors to see and develop students' interest in a career in auditing. This research was conducted using the Hypothetical Deductive method to answer the two proposed hypotheses. The conclusion that can be drawn from this research is that the dominant courses that accounting students can understand are Financial Audit 2 by 73% which shows that students are equipped with strong enough knowledge for a career in auditing; The next conclusion based on the results of statistical processing shows that the Financial Audit 1 course has a significant effect on careers in the auditing field. For Accounting Majors, it is proposed to focus attention especially on the development of Financial Audit 1 and Financial Audit 2 courses that are adapted to the latest audits and do not miss the latest Information Technology development to Parahyangan Catholic University Accounting Majors graduates can compete in entering the industrial era 4.0.

Keywords: Student Interests, Courses, Auditor Career, Multiple Regression.

The Influence of Relationship Marketing, and Green Marketing to The Sustainability Business on SMEs Kab. Bandung

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Abstract: This study aims to find out the influence of Relationship Marketing, and Green Marketing to the Sustainability Business on SMEs in Kab. Bandung. Finding relation between variables allows this study to find the best strategy marketing to maintain the sustainability business of SMEs in Kab. Bandung. With the number of respondents as many as 100 SMEs, the instrument in the questionnaire is measured using a Likert scale (5 scales) then the data was processed with SPSS, while the variables are 1) Independent Variables consisting of Relationship Marketing, Green Marketing, 2) Dependent Variable is Sustainability Business. The used analysis in this study is multiple regression. The results show that relationship marketing and green marketing has a positive and significant effect on sustainability business. The study discusses the results and give constructive suggestions for maintaining the sustainability business of SMEs.

Keywords: SMEs, Relationship Marketing, Green Marketing, Sustainability Business.

The Impact of Debt-to-Equity Ratio (DER) on Company's Net Income in The Mining Sector in Indonesia

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Abstract: As a country that has an abundant natural resources potential, which is in minerals and energy, Indonesia is a fertile land for the mining industry. The mining sector in Indonesia has a role as a source of state revenue and national development, but as we know that mining performances is currently decreasing due to the falling mining prices in the world, hence companies in Indonesia got their financing from the third-party funding. Therefore, the purpose of this research is to determine whether third party funds or debt used by the company affect its net income. This research has to be done considering that the debt owned by mining sector companies has increased very sharply which causes the performances of the company fell off, so the question arises from the wider people, whether the debt owned by the company can increase its net income or not. This research used the Hypothetical Deductive method, and the results showed that the Debt-to-Equity Ratio (DER) or company's debt in the mining sector in Indonesia has a significant effect on the company's net income as indicated by the P-Value of 0.00000996. This result indicates that financial institutions in Indonesia can increase their trust to the companies in the mining sector in providing credit so the companies in the mining sector become more competitive.

Keywords: Total Debt, Equity, Net Profit, Mining Sector

An Investigation of Factors Influencing Customers' Intention to Reuse Express Delivery Services in Cambodia

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Abstract: In a competitive market, customers' intention to reuse plays a significant role as a critical issue in service marketing in an express delivery context. It may be the express delivery customer's intention to reuse the express delivery services of the company because of their ability to meet and exceed customer satisfaction needs. It discovered the existence of several factors namely performance expectancy, logistic service quality, tracking service, and complaint management. As for the research method we provide information about research design, research site, data collection techniques, sample size, sampling techniques, construct measurement, data analysis, questionnaire design. Accordingly, One-Way ANOVA demonstrates that the majority of respondents have a medium level of customers' intention to reuse toward express delivery services that are provided by the express delivery companies in Cambodia. The findings offer important implications for express delivery services' marketing management, service quality theory and practice, as well as business practitioners.

Keywords: The Gap Theory of Service Quality, Performance Expectancy, Logistic Service Quality, Tracking Service, Complaints Management, Customer Satisfaction and Customers' Intention to Reuse.

Social Innovation in Rural Areas: The Role of Rural Social Enterprise and State-Owned Enterprise Collaboration

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Abstract: Badan Usaha Milik Desa (BUMDes), as a form of rural social enterprise, are expected to become a driving force for the economy and encourage rural independence while simultaneously solving social problems in the village by optimizing local resources. However, BUMDes has many limitations in optimizing this potential, so it needs cooperation with various parties. This study aims to understand the role of cross-sector collaboration, especially between BUMDes, State-Owned Enterprises (BUMN), and the community and their impact on improving BUMDes performance and rural community welfare. This study uses a qualitative approach through in-depth interviews and literature analysis. Interviews were conducted with BUMDes stakeholders (village government, BUMDes managers, and villagers). This study reveals that the partnership in sugarcane cultivation, implemented by the BUMDes Pandawa in Pilangsari Village, Jati Tujuh District, Majalengka Regency, West Java Province, Indonesia, with the Jati Tujuh Sugar Factory (PG) has a positive impact on the rural economy. Through the partnership, BUMDes Pandawa can improve the economy and welfare of rural communities, including helping to resolve land management conflicts that have shackled local communities for the past few years. In addition, of course, it positively impacts the performance of BUMDes and the Jati Tujuh Sugar Factory. We also discuss theoretical and practical implications, study limitations, and future recommendations.

Keywords: BUMDes, Rural Social Enterprise, Collaboration, Social Innovation, State-Owned Enterprise

Utilization of IT-Based Application in The Supply Chain System of Tuna Export Business in Indonesia

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Abstract: Tuna is a competitive global fishery trade commodity. Consumers and markets increasingly demand that the products produced are high-quality, transparent, and traceable from the capture process to their distribution and are managed sustainably. Indonesia is the world's largest tuna producer. However, one obstacle that reduces the competitiveness of Indonesian tuna is the supply chain system. Technology and applications are growing in various fields rapidly, including capture fisheries. Various existing applications can improve data collection and reporting systems. This study examines the benefits of information technology-based applications to Indonesia's tuna fishery supply chain system. The methodology used in this research is a narrative literature review of various IT-based applications used in all fisheries and tuna supply chain systems in Indonesia. All these applications were systematically reviewed through several processes. The identification results found 26 (twenty-six) IT-based applications related to Indonesia's governance of capture fisheries. The role of applications for tuna fisheries has been used for the tuna fisheries business. However, the applications are only adequately distributed in some supply chains process. Integrating and harmonizing related applications that support the whole tuna business supply chain is necessary. It is also necessary to strengthen the role of applications that encourage market optimization, new export/import networks, access to capital, and prices.

Keywords: Applications, Tuna supply chain, Digital Transformation, Competitiveness export, transparency

Emotional Labour and Work Engagement to Support Sustainability in Higher Education: Using a Partial Least Square Approach to Second-Order Factors

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Abstract: Lecturers, as an agent of change in education, play a crucial role in sustainability in higher education. Aware of the tremendous potential of lecturers in contributing to sustainability in higher education, lecturers' work engagement must be improved. However, in carrying out their duties and roles, lecturers are required to perform emotional labour which risks reducing work engagement. This study aims to examine the relationship between emotional labour and work engagement among private university lecturers. This study extends research in the area of emotional labour and work engagement, using JD-R theory as a theoretical basis in the context of higher education for novelty. This study is quantitative research with a purposive sampling technique in that respondents are selected based on the criteria set by the researcher and involves 321 lecturers from 37 private universities in Central Java, Indonesia. The data analysis technique uses PLS-SEM in a second-order factor structure with SmartPLS software. The analysis results showed that emotional labour was positively related to work engagement. Among emotional labour strategies performed by lecturers, surface acting was negatively and significantly related to vigour but not significantly related to dedication and absorption. Conversely, deep acting was positively and significantly related to all dimensions of work engagement. Such results suggest that the lecturer's work engagement can be improved by promoting the use of deep acting. With the results given, higher education institutions can make policies and set strategies regarding regulating the expression of emotion in the workplace environment for sustainability in higher education.

Keywords: Emotional Labour, Work Engagement, Surface Acting, Deep Acting

The Effect of Achievement Motivation, Power Motivation, and Affiliate Motivation on Employee Achievement at PT Sumber Alfria Trijaya Tbk

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Abstract: Performance is an achievement that exceeds the work expected by the company. All companies or organizations need to have outstanding human resources so that company goals can be realized, and companies can develop. One thing that can improve work performance is motivation. This study aims to know influence achievement motivation, power of motivation, and affiliate motivation on performance at PT Sumber Alfaria Trijaya Tbk (Cabang Bandung 1), the object in this study is PT. Sumber Alfaria Trijaya Tbk. The independent variable in this study is achievement motivation, power of motivation, and affiliate motivation, and the dependent variable in this study is performance. The type of research used is causal explanatory and the method used is quantitative, with a total sample of 31 employees. The data analysis technique used is Multiple Linear Regression with SPSS 22.0 for Windows computer software tools. Based on the results of the study, the overall calculation value obtained through multiple linear regression that the level of work motivation owned by PT. Sumber Alfaria Trijaya Tbk. positive influence with very strong category on performance. Thus, it can be said that work motivation is the main factor that affects performance at PT. Sumber Alfaria Trijaya Tbk.

Keywords: Career Development, Organizational Climate, Employee Commitment

The Effect of Environmental Costs on The Company's Operational Income in The Property Industry in 2021

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Abstract: Currently the property sector is experiencing a decline due to the weakening economy in Indonesia and the Covid-19 pandemic. So that research that aims to determine whether there is an effect of environmental costs on company profits in the property sector is important to do, to find solutions to improve the performance of the property sector. Companies that care about the environment will improve the company's image and improve and maintain good relations with the community. In the end, the company's sales will increase and the company's financial stability will be better. This study uses a deductive hypothetical method with the conclusion that although environmental costs have a positive effect on profits, they do not have a significant effect, the resulting constant value is 5.55972 which is statistically significant with ρ value = 0.007. The implication of this study is that although the effect of environmental costs on company profits is not significant, it is recommended that companies continue to contribute to environmental conservation, because in the long-term people will choose companies that pay attention to the environment so that company income will increase again.

Keywords: Environmental Cost, Sales, Operating Income, Corporate Image, and Property Sector

The Effect of Account Payable and Audit Fees on Audit Opinion

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Abstract: Nowadays there is an opinion that audit fees can influence the accountant's job, also there is another opinion that the greater accounts payable so the income will be greater. When the income is greater than the internal control that company has will be better, which means it will influence audit opinion. Therefore, this research was conducted to know if accounts payable and audit fees can influence audit opinion. Based on previous research, the result shows that there is no correlation between accounts payable and audit fees, so this research needs to be done with the motivation to confirm whether the result of this research will be the same as the previous research considering the researched sector are infrastructure sector. By using hypothetico-deductive methods this study draws a conclusion that accounts payable variables does not give a significant effect on audit opinion also audit fee variable doesn't give a significant effect on audit opinion. The recommendation that we give to the accountants is to maintain professionalism, where the accountants do their job doesn't depend on audit fees. For the company that moves on the infrastructure sector, is to consider making a business loan to third parties although it doesn't have a significant effect on audit opinion. However, accounts payable always raise risk in the future.

Keywords: Accounts Payable, Audit Fees, Audit Opinion, Infrastructure Sector

A Proposed Conceptual Framework: Student Internship Experience to Employability Skills

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Abstract: Student internship experience is considered a key aspect of success in creating employability skills in the world of business and work. The role of the student apprentice has an important relationship in the development of human resources (HR). The theoretical literature review offers a conceptual framework in creating employability skills as the dependent variable from the perspective of student apprenticeship experience as an independent variable. Based on the theoretical basis of the research, two proportions in this study have been developed and created a hypothetical relationship between the variables studied. This paper is conceptualized based on literature studies using qualitative methods that are capable of being applied and implemented in the world of business and work. Finding/Results this paper is a thought that originates from insights that can have implications for the world of business and work at the level of student apprenticeship experience, to be able to create more successful employability skills.

Keywords: Conceptual Framework, Employability Skills, and Student's Internship Experience

How Can Technology and Government Regulations Affect The Competitiveness of Textile Industry? Indonesia Case Study

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Abstract: The textile industry is one of the industrial sub-sectors that makes a major contribution to the Indonesian economy. However, the upstream and midstream textile industries recorded a trade deficit. The high import of the textile industry, especially in the upstream and intermediate industries, indicates that the use of local components is still not optimal. This research is intended to further identify the determinant competitiveness level of textile and textile products industry. Therefore, this study aims to comprehend the role of the Technology Readiness Level, Vertical Integration, Local Component, and Global Supply Chain on Textile Industrial Competitiveness in Indonesia. This research provides new evidence related to the policy of local component needs with technological readiness, global supply chains, and vertical integration of the textile industry in Indonesia. The research design in this research is an analytical design using Structural Equation Model (SEM) approach. The number of respondents in this study is 143 textile and products of a textile firm. The result shows that factors which are positively and significantly correlated with the global supply chain of the textile industry are technological readiness factors and vertical integration. This happens because the readiness of technology level will be directly proportional to the participation level in the global supply chain. This research also discusses theoretical and practical implications, study limitations, and future recommendations.

Keywords: Competitiveness, Local Component, Technology, Textile, Vertical Integration

Digital Transformation and Organizational Culture as Source of Competitive Advantage in Shariah Bank (Literature Review)

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Abstract: In comparison to the conventional bank, the shariah bank has some different values in both operational and non-operational. The uniqueness of the product, structure, and process should be able to make shariah bank a priority for banking customers. That goal is not achieved at this time since customers still choose conventional banks as the main choice for banking transactions. The knowledge of shariah bank among customers is still low that proven by the literacy and inclusion index compared with the conventional bank. The expectation of customers about banking has changed in line with the new digital technologies. Shariah bank can not just watch the change. Technology is critical to keep shariah bank in this competition and drive growth. Shariah bank need to transform the organization to fully leverage technology and data. This imperative demands new levels of collaboration with organizational culture. The quality performance of shariah bank employees can not be separated as part of organizational culture. The educational background of most employee that not from Islamic institution have an impact on service quality. This study provides a literature review to synthesize the existing literature and generally identifies the gaps in the phenomena of organizational culture in shariah bank undergoing digital transformation. The result of this review provides the framework that describes the strong relationship between organizational culture and digital transformation to build a competitive advantage in shariah bank. The framework can be used as one of the approaches to empirical studies. To the best of the knowledge of the authors, the originality of this paper that studies the digital transformation in the shariah bank is limited

Keywords: Digital Transformation, Organizational Culture, Competitive Advantage, Shariah Bank

Sustainable Development of Educational E-Learning Tools to Facilitate Learning

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Abstract: This study intended to evaluate the usefulness of the emerging e-learning tools by using heuristic methods and more specifically to investigate the applicability and empirical use of two customized e-learning platform. Google Meet and DingTalk, two new applications, were chosen because of their popularity as educational tools. To conduct a thorough examination and analyze the findings, a mixed method approach combining quantitative measurement and qualitative assessment was adopted. The findings showed that among the technologies under study, DingTalk has the fewest usability issues. The domains of User control and freedom (i.e., playback/conference needs permission to download) and Help users recognize, diagnose (i.e., errors/mistakes take time to deal with) were determined to have the most severe and frequent usability issues. The results of this study are used to create a set of usability standards that will help future designers create successful user interfaces for long-lasting e-learning systems. There will be implications and recommendations offered.

Keywords: Heuristic Evaluation, e-Learning, Emerging Tools, Usability

Innovation in Agricultural Productivity in Northern Rural Ghana. A Review of Its Effectiveness

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Abstract: This paper reviews the effectiveness of innovation and technology in agricultural productivity in northern rural Ghana. Since the introduction of these tools in the area, little or no research has been done to ascertain the effectiveness of these tools to farmers in increasing agricultural productivity in the rural northern Ghana. In this paper, the writers sought to determine the effectiveness of these innovations put in place in increasing productivity in the Agricultural sector and that will inform as well as modify decision makers and stakeholders' strategies. This study offers the goal of providing practitioners and academics with an all-inclusive view of the need of effective influence of innovation of agricultural productivity for farmers, end users', foundation to understand and support farmers' productivity; given their functioning, structure and the governance mechanisms. The research method was a review which adopted deductive research approach and archival research strategy. However, quantitative research technique was used in reporting counts of documents evaluated for the study. In this light, a total of 21 published news items, 30 articles and 25 textbooks were reviewed. The research revealed that innovations in the agricultural sector in rural northern Ghana are not effective enough. This is due to the top-down approach adopted by stakeholders and policy makers. In conclusion, it is important that innovation and technology can only be effective and productive depending on the skills and usage by the farmers and end users.

Keywords: Innovation, Technology, Agricultural Productivity, and Effectiveness

The Capability of Science and Technology Human Resources for The Competitiveness of Research Organizations

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Abstract: The national economy security as a performance of the Indonesian state is very dependent on the success of innovation. Based on the 2017-2045 National Research Master Plan, Indonesia's position based on inputs, outputs and outcomes in the form of economic indicators lags far behind South Korea for 30 years. Based on previous research, it was found that the level of competitiveness is strongly influenced by the capacity of science and technology human resources, where the level of organizational competitiveness depends on the capabilities of science and technology human resources. A model proportion where the level of organizational competitiveness is influenced by the capabilities of human resources in science and technology, while the capabilities of human resources in science and technology are influenced by corporate identity and knowledge management of Indonesian research and innovation organizations. The research method used in this paper is a literature study by reviewing 30 scientific articles related to the level of organizational competitiveness, the capability of human resources in science and technology, corporate identity, and knowledge management. All literatures were meta-analyzed to identify correlations and research positions so that an overview of the correlation and novelty of this study was obtained. A country that has good science and technology human resources capabilities, the productivity of innovation is very high, for example South Korea, Japan, the United States and other developed countries. The model produced by this study makes it feasible to be used as a reference for the development of km in Indonesia and continued further research with primary data.

Keywords: Organizational Competitiveness, Human Resources Capabilities, Organizational Competitiveness, Corporate Identity, Knowledge Management

Bibliometric Analysis and Content from Research on Mobile Payment: A Business Science Perspective

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Abstract: The purpose of this study is to reveal research trends and patterns with the theme of mobile payment and technology acceptance so that researchers who are new to these disciplines can be directed in the right direction when conducting research on this phenomenon. This research focuses on the application of this mobile payment in economics and business sciences, and in order to systematically synthesize the future direction of its research, the study was conducted with bibliometric and content analysis, in order to improve the overall analysis for higher accuracy and more reliable results. An article indexed in the Scopus database was analyzed through bibliometric analysis and content analysis. The VOS Viewer software is used to identify popular Keywords from mobile payment topics, the productivity of their publications, the most relevant journals, and the most productive authors in them. Content analysis is performed manually to determine the most popular research methods used, the most studied contexts, the most popular areas of mobile payment use, the most vetted user perspectives, and the most frequently used theories. The synthesis of bibliometric analysis results and content demonstrates the need to investigate the behavior of users of technology post-adoption of mobile payment technology in developing countries. This is especially true for research that uses other theories or models, apart from the Technology Adoption Model (TAM).

Keywords: Technology Adoption, Mobile Payment, Bibliometric

The Effect of Financial Ratios on Audit Opinion Going Concern at PT. Garuda Indonesia, Tbk

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Abstract: Economic downturn caused by COVID-19 pandemic has impacted many sectors, including aircraft industry, as PT Garuda Indonesia, Tbk. One of significant impact was decline in financial ratios, so it is important to research the financial ratios. Decline in financial ratios indicates that the company is unstable. The unstable company could not provide good internal control, so that it can affect the audit opinion. This research is conducted using hypothetico-deductive method and draws a conclusion that return on assets ratio affects the audit opinion going concern, shown by value of p -Value is 0,04524852. Suggested recommendation for Garuda is to focus on maintain its return on assets ratio because it is affects the audit opinion going concern. Other parties that have interest in Garuda should pay attention to the return on assets ratio in decision making because of its significant effect.

Keywords: Return on Assets, Audit Opinion, Going Concern Opinion, Financial Performance, PT Garuda Indonesia, Tbk.

Determinants of Corporate Defined Benefit Pension Funds' Risk in Indonesia: A Mixed Method Approach

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Abstract: The increased challenges for the corporate defined benefit pension funds, coupled with risk management ineffectiveness, has resulted in the funding ratio downtrend increasing the burden for plan sponsors and pension closures causing the objective of its establishment become not fully met. This study tries to find the determinants of the corporate defined benefit pension funds' risk optimization. This research will also conduct a comparison in risk and its determinants between state-owned enterprises' and private companies' corporate defined benefit pension funds. The novelties of the research are the merging of various risk determinants, variables classification into several theories, the use of performance benchmark as measurement dimension of governance variable and mixed method. A sequential explanatory mixed method used with the hope to explain the mechanism, dynamics and reasons why the findings are not in accordance with the hypothesis, especially since previous research findings were not quite conclusive. It is found that accounting and contribution variables have positive correlations with risk level and there's an evidence of herd behavior, which is consistent the hypothesis. Volatility of cash flow from operation has negative correlation with risk level, which is consistent with the hypothesis. But equity risk premium, pension asset size, and interest rate variables have negative correlation with risk level and not consistent with the hypothesis. The state-owned enterprises' corporate defined benefit pension funds risk level and its determinants are quite different with private companies' ones. The qualitative research will be submitted in a separate paper.

Keywords: Defined Benefit Pension Plan, Plan sponsor, Risk Management, Asset Liability Management, Asset Allocation

Evaluation of Internal Control in Sales Cycle to Reduce Risk

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Abstract: In this era of recession and pandemic, one of the impacts is that employees in various company sectors are trying to survive, with the pressure of economic conditions being so high, there is the possibility of employees to commit fraud that can harm the company. Therefore, a research was conducted to determine the results of the evaluation of internal control in the sales cycle within the company in order to reduce the risk of fraud, especially the risks that can be caused by employees. This study uses a qualitative descriptive method which leads to the conclusion that the internal control in this furniture company has been adequate, mainly because of a travel permit document that authorized by the manager which results in strong control over receiving goods and shipping goods from store and warehouse, so that losses caused from the risk of theft can be minimized. The company still has to develop internal controls on sales cycle to mitigate risks that may arise in the future.

Keywords: Internal Control, Sales Cycle Risk, Furniture Company

Exploring Millennials Work Engagement Variables: A Qualitative Approach

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Abstract: This study aims to determine the variables of work engagement among millennial employees based on their characteristics. This study uses a new variable of work engagement among millennial employees. Qualitative studies obtain in-depth data based on the phenomena. Focus Group Discussion held with the human capital staff of the Regional Development Bank in Java Island, which has an average of 80% of millennial employees. Furthermore, the data is processed using ATLAS TI's software to find the relevant study results. This study found that four main variables can maintain millennials' work engagement. The variables are job crafting, grit, self-efficacy, and transformational leadership. It is due to the character of millennial employees who generally require flexibility in carrying out their duties, motivation, and recognition to increase their confidence and conducive supervision from their leaders. This study's results can continue research further, especially to examine the work engagement of millennial employees.

Keywords: Work Engagement, Job Crafting, Transformational Leadership, Self-Efficacy, Grit.

Evaluation of Internal Control to Improve the Effectiveness and Efficiency of the Inventory Cycle

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Abstract: Today's business world is growing rapidly. Companies are required to be able to comply consumer needs and provide satisfactory services, especially cafes, which are culinary businesses that are currently growing rapidly. Inventory is an important asset for a cafe, so it needs to be managed properly. The effectiveness and efficiency of the management inventory cycle can support the continuity of cafe operation. This research is important because it wants to reach effectiveness and efficiency in the inventory cycle. The research method used is descriptive qualitative with the resulting conclusions are Internal control in the inventory cycle has been effective, indicated by the with a reorder point that includes lead time and safety stock, and the company also has a backup supplier and the purchase of raw materials from the cafe which is still in one ownership. so that raw materials are available to be produced in safe quantities, the company has time to manage the purchase of raw materials, can anticipate if there is a fluctuating demand, and there is No. risk of late arrival of raw materials. And the internal control of the inventory cycle has been efficient because all the objectives of inventory management have been reached. Ekara Mocktails & Eatery still must develop internal control over the inventory cycle to maintain its effectiveness and efficiency.

Keywords: Internal Control, Inventory, Effectiveness, Efficiency.

Internal Control Evaluation to Prevent Fraud Risks in Sales Process

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Abstract: With such a huge economic recession and a pandemic that has lasted for 3 years, employees must live a hard life and are faced with various kinds of pressure, so the risk of committing fraud committed by employees is high. No exception at Edelweiss Tea and Coffee House Cafe, fraud committed by employees can occur. Therefore, the purpose to be achieved in this study is to evaluate the internal control applied to the sales process in preventing the risk of fraud, especially because the café does not yet have adequate internal control. This research was conducted using the Descriptive Qualitative method. The conclusion that can be drawn from this research is that the internal control in the company's sales process has been strongly indicated by an electronic payment system. Sales invoices that are made only as much as two sheets can pose a risk in the future, but the results of the study show that there has never been any indication of cash theft. And the weaknesses found in this study do not cause fraud because there is continuous supervision by managers, so until now there has been no indication of fraud. Edelweiss Tea and Coffee House Café still must develop the internal sales controls, so that other risks that arise in the future can still be overcome.

Keywords: Sales, Internal Control, Fraud, Risks, Café.

Model of Halal Supply Chain Management: A Systematic Literature Review

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Abstract: The aim of this study is to discover the elements in the Halal Supply Chain Management Model. The model formed will be used for further research. This paper tries to contribute to the research of Halal Supply Chain Management with critical success factors, risk management, barriers in implementing a halal supply chain, halal supply chain performance, and sustainability integrated into a system. The model may also help SMEs to understand Halal Supply Chain Management before transforming to Halal Supply Chain Management. A systematic literature review was conducted to identify the various elements contained in the Halal Supply Chain Management model. Critical success factors, risk management, barriers in implementing a halal supply chain, halal supply chain performance, and sustainability are elements in Halal Supply Chain Management Model. The model which is based on the literature study needs to be further proven from the statistical and expert point of view. This study facilitates SMEs in transforming to Halal Supply Chain Management by understanding the elements of Halal supply chain management model.

Keywords: Halal Supply Chain Management, Critical Success Factors, Risk Management, Barriers, Sustainability, Systematic Literature Review.

Exploring Programmatic Management Strategy to Enhance Corporate Performance: Case Study on Ayo Media Network

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Abstract: Programmatic ads change how online media companies get advertisements in this disruption era. Therefore, this study aims to understand how programmatic ads management strategy can become a significant income for online media companies. **Novelty:** The following article provides new insights into how online mass media can maintain their existence in the era of disruption by relying on programmatic ads and their impact on the development of the digital world. **Research Methods:** Qualitative research is used to dig for information from the programmatic ads management strategy point of view by observing and interviewing to collect data and analyse internal reports from PT Ayo Media Network. **Finding/Results:** This study is expected to, directly and indirectly, provide a positive economic impact on online media companies in Indonesia. This study's theoretical and practical implications can be references for further research regarding online media in the disruption era.

Keywords: Programmatic Ads, Online Media, Disruption Era, Strategy, Management.

Analysis of Driving Factors of Displaced Commercial Risk and Their Influence on Sharia Bank Customer Loyalty

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Abstract: Displaced Commercial Risk is a risk that occurring due to changes in the rate of return provided by Sharia Banks to customers, so that there are indications that customers move some of their funds from Sharia Banks to Conventional Banks. The purpose of this study is to determine what factors encourage the emergence of Displaced Commercial Risk in Sharia Banks and their influence on customer loyalty of Sharia Banks. This study provides additional information related to the driving factors for the emergence of Displaced Commercial Risk in Sharia banks and their effect on customer loyalty of Sharia Banks. This study uses multiple linear regression analysis, by conducting reliability and validity tests, classical assumption tests and hypothesis testing. The sample of this research is Sharia Bank customers which have met the criteria to determine the sample as many as 175 respondents. The results of the study indicate that there are three driving factors of the emergence of Displaced Commercial Risk in Sharia Banks: The Rate of Return Level, Islamic Bank Operations and Expected Returns. Of the three factors, the Expected Return factor has no significant effect on the loyalty of Sharia bank customers.

Keywords: Displaced Commercial Risk, The Rate Of Return Level, Islamic Bank Operations And Expected Returns.

Self-Reliant Organizational Business Performance in Defense Industries: Integrating High-Performance Work Systems, Technological Innovations and Business Model Innovations

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Abstract: The development of a strong national defense requires a modern weapon system. The defense industry must be able to support and create a strong and innovative national defense system. This study discusses the defense industry business strategy by prioritizing the Self-esteem of Defense Business Performance and is expected to contribute to the development of the defense industry which in turn encourages the independence of the defense industry, especially in developing countries. This will be achieved if the acceleration of business performance in the defense industry experiences a significant acceleration of independence. But at this time there are still problems with competitive advantage strategies, human resources, technology, and innovation Novelty in this research is the variable High-performance Work System and Technological Innovation through the Business Model Innovation variable as an intervening variable that can improve the Business Performance defense industry companies. Research that reveals business performance that integrates work systems (HPWS), and technological innovation (IT) through business model innovation (IMB) in the defense industry is still underdeveloped. Therefore, this study aims to examine the relationship between DC, HPWS, and IT through IMB in the defense industry. This study uses data collected from 70 respondents from the managerial level of 114 industrial companies in Indonesia. Data analysis uses Smart PLS 3.2.9. The results showed that the practice of HPWS, and TI through IMB had a significant effect on business performance. Another important finding is that HPWS is the most significant influence in this study. Further research helps managers optimize HPWS when looking for creative employees to enhance innovation capabilities, develop analytical skills to improve knowledge management practices, and realize that technological innovation signifies the acquisition of knowledge and strongly sets strategies for adopting, disseminating, and creating new ideas.

Keywords: Defense Business Performance, High-Performance Work Systems, Technology Innovation, Business Model Innovation.

Cost Management Strategy the Key to Creating and Sustaining to Achieve Firm Performance

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Abstract: The key to creating and maintaining superior organizational performance in an industry is the focus of any organization's management. In fact, it will vary in size and decisions to conduct different strategies with other organizations, which in turn can distinguish the level of performance of an organization compared to its competitors in similar industries. The question that always arises is what are the key success factors that can improve the organization's strategy implementation initiatives to generate value and achieve the best performance. A cost management strategy is one of the keys and has received less attention from researchers in the discussion of organizational performance achievement. The retail food and beverage business are considered the easiest business to do. Failure to manage the inventory of products produced and or sold will encourage this business to not develop and go bankrupt. This paper aims to review the literature on organizational resources and EO and explain the potential effects of implementing CMS on organizational performance. Observing SMEs food and beverage retail businesses in South Tangerang, Banten, Indonesia that have PIRT and BPOM licenses and then studied the strategic cost management literature to identify key elements that determine and facilitate organizational performance improvement. Develop a framework for cost management, resources organization and entrepreneur orientation that integrates these elements and allows analysis of how the use of knowledge in organizational activities. This paper creates a complete framework with dimensions and indicators. Entrepreneurial orientation is a proxy for how resources are managed to identify opportunities, and strategic cost management which contains six dimensions and twenty- one indicators are used as proxies for how efficiently resources are managed. A framework for analyzing asset utilization activities and entrepreneurial capabilities as well as the application of cost management strategies to achieve the best organizational performance. In addition, the framework guides the organization in costing and making the best decisions. By consolidating the findings of previous research and theories, this paper creates a complete framework with dimensions and indicators that have been successfully built based on observations in the SMEs food and beverage retail industry.

Keywords: Cost Management Strategy, Entrepreneurial Orientation, Firm Performance, Resource Organization.

Model of Competitive Advantage in The Food and Beverage Sector in West Bandung District

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Abstract: To create a model of competitive advantage that is influenced by supply chain partnerships and information sharing through supply chain integration for food and beverage business actors in West Bandung Regency. The novelty of this research is the PLS-SEM model and the research locus, namely business actors in the food and beverage sector and the variables used are still rarely used. This research uses quantitative research methods. Variable in this research is supply chain partnership, information sharing, supply chain integration, and competitive advantage. The sampling technique used is stratified simple random sampling. The samples used in this study were 100 samples who were food and beverage business actors with a turnover of fewer than 500 million rupiahs per year and had been in business for more than three years. The data processing technique used partial least square-structure equation modeling (PLS-SEM) to measure factor analysis and regression analysis between variables. In this study, PLS-SEM uses to measure the effect of partnerships and information sharing through supply chain integration on competitive advantage. Supply chain partnerships and Information Sharing through supply chain integration have a significant influence on competitive advantage for food and beverage business actors in West Bandung Regency. Conclusion: food and beverage business actors must be able to build a competitive supply chain, it is necessary to build partners among members of the supply chain. Building supply chain integration in the food and beverage business can simplify the process of forming partnerships and sharing information so that food and beverage businesses can gain a competitive advantage in the food and beverage business in the West Bandung Regency.

Keywords: Information Sharing, Integration, Competitive Advantage, Partnership, Food, And Beverage

Religiosity and Intention to Use Islamic Banking Products: The Mediating Role of Islamic Financial Literacy

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Abstract: The purpose of this research is to analyze the mediating role of islamic financial literacy on the relationship between religiosity and intention to use islamic banking products. While there has been number of similar studies, this study has novelty which islamic financial literacy becomes mediating role in relationship between religiosity and intention to use islamic banking products that has not been done before as the novelty of this research. Research Methods: The data was cross sectional and using proporsional random sampling technique. Close ended questionnaires were distributed to 100 undergraduate students of Universitas Sriwijaya, South Sumatera, Indonesia. Data were analyzed by using PLS-SEM. Finding/Results: The result shows that religiosity has directly positive significant effects on intention to use islamic banking products. Also, islamic financial literacy is partially mediates the effect of religiosity on intention to use islamic banking products. The empirical evidence of this research shows that islamic financial literacy decreases the effect of religiosity on intention to use islamic banking products of the undergraduate students as the Z-Generation. The high understanding of islamic banking products turns out to raise doubts about the application sharia principles that applied in Indonesia's syariah banking system. Even though their religiosity is high, more knowledge about it ultimately reduces the intention to use islamic banking products. Further research is proposed to use mix method research to analyzed more factors that cause islamic financial literacy decreases the effect of religiosity on intention to use islamic banking products

Keywords: Religiosity, Islamic Financial Literacy, Intention, Islamic Banking.

Hidden Barriers of Fish Dishes Adoption in The Prepared-Away-From-Home, Enjoy-At-Home Segment, Through Food Delivery Applications

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Abstract: This study aims to uncover hidden barriers to fish consumption adoption in the segment that prepares food away from home and enjoys it at home (PA-EH) through the Food Delivery Application (FDA) channel. The barriers were previously not recognized but are critical. There are limited studies that discuss barriers that encompass all actors involved in fish ordering via FDAs, including delivery drivers as the novelty of this research. Methods: An ethnographic approach was used in this study to explore and reveal the factors that hinder the actors involved in delivering fish dishes more holistically and comprehensively. Finding/Results: This study found several actors who played a role in purchasing fish dishes through the FDA channels. The actors are customers (mother and family members), FDA organization (management and delivery drivers), and merchants (owner and staff). Furthermore, this study found seven interaction points in the purchase journey and the barriers and challenges actors faced at most interaction points. Barriers faced by consumers include availability, menu variety, delivery time, and completeness of the information. New insights were revealed regarding FDA driver issues, such as order cancellations. Fish dishes took too long to prepare, and the drivers wanted to avoid experiencing prolonged wait times. The merchants need to update their menus regularly, and the availability of fish as the main ingredient varies. Consequently, they often have to contact consumers to change the menu- this causes more extended menu preparation time. The results of this study are helpful for the management of the FDA platform in protecting their businesses from unprofessional drivers. Moreover, it is also helpful for the government, which encourages fish consumption through education for the owners of stalls and restaurants to avoid fish meal order cancellation

Keywords: Adoption barriers, out-of-home consumption, fish meal adoption, FDA channel, ethnography marketing.

Supply Chain Optimization Strategies for Increasing Competitiveness of Small and Medium Industry: A Study Case in Automotive Industry

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Abstract: Small and Medium Industries (SMI) make most major contribution to the Indonesian economy. Though, supply chain is an issue which weaken their competitiveness. It is also happened in automotive industry, SMIs in 2nd and 3rd tier companies highly depends on import raw material. Implementation of supply chain management in a manufacturing process can improve the ability, performance, and competitiveness of small and medium industries. This research is to deliberate a raw material availability model for automotive component for SMIs and the role of government intervention to keep the supply chain run efficiently. This research will provide strategy optimization of SMIs supply chain with integrated logistics, government integration and competitive advantage of the SMIs in automotive industry. The research will be using Structural Equation Model (SEM) approach. The number of respondents is 150 SMIs in automotive industry. The study found that the availability of raw materials needed can be distributed evenly and on time to the SMIs in automotive industry. Other recommendation to solve issues such as lack of machineries, low skilled labor will need government intervention and its policies. With reliable resource of raw material and efficient manufacturing process, SMIs can increase their competitive advantage.

Keywords: Supply Chain Management, Integrated Logistics, Government Intervention, Competitive Advantage.

Effect Of Supply-Chain Resilience on Firm Performance and Competitive Advantage: A Study of The Indonesian Paper Industry

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Abstract: The purpose of this paper is to investigate the extent to which firms in the Indonesian paper industry practice supply-chain-resilience (SCRes) capabilities and examine whether SCRes practices affect the performance and competitive advantage of those firms. Design/methodology/approach-Uses a conceptual framework to assess SCRes capabilities and to investigate their impact on firm performance and competitive advantage. Uses partial least squares structural equation modeling (PLS-SEM) to quantitatively analyze questionnaire data collected from 88 Indonesian paper manufacturers. Findings-In the presence of SCRes capabilities in the paper industry, this study finds that supply-chain risk-management culture positively affects SCRes capabilities, namely re-engineering, agility, and collaboration. Agility shows the greatest influence on firm performance and competitive advantage. Research limitations/implications – This study is limited to the paper industry sector (a manufacturing sector) in Indonesian to maintain the uniformity of the research constructs. Practical implications-Results imply that management should pay more attention to enhancing SCRMC and prioritizing their SCRes capabilities. Originality/value – This study is the first to assess SCRes capabilities in the paper manufacturing sector and examine the impact of SCRes capabilities on firm performance and competitive advantage.

Keywords: Indonesia, Firm Performance, Competitive Advantage, Paper Industry, Supply- Chain Resilience, Supply-Chain Risk-Management Culture.

Factors That Hinder the Acceleration of Halal Certification for Small Medium Industry in The Food and Beverage Sector in Indonesia Case Study SMEs in Food and Beverages Industry

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Abstract: This study aims to determine the variables of work engagement among millennial employees based on their characteristics. This study uses a new variable of work engagement among millennial employees. Qualitative studies obtain in-depth data based on the phenomena. Focus Group Discussion held with the human capital staff of the Regional Development Bank in Java Island, which has an average of 80% of millennial employees. Furthermore, the data is processed using ATLAS TI's software to find the relevant study results. This study found that four main variables can maintain millennials' work engagement. The variables are job crafting, grit, self-efficacy, and transformational leadership. It is due to the character of millennial employees who generally require flexibility in carrying out their duties, motivation, and recognition to increase their confidence and conducive supervision from their leaders. This study's results can continue research further, especially to examine the work engagement of millennial employees.

Keywords: Work Engagement, Job Crafting, Transformational Leadership, Self-Efficacy, Grit.

Enhance of Information Technology Adoption Models by Retail Traders Using Hybrid Method

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Abstract: In Indonesia, MSMEs especially micro and small enterprise (retailers) play an important role in advancing the national economy. However, the high number of MSMEs in Indonesia is also inseparable from the existing challenges. This makes the field of study for MSMEs/SMEs an interesting topic to continue to study and deepen, because there are many things that can be studied, and developed from the MSME sector. In the last two years, the use of IT by retailers is a new phenomenon in Indonesia and is an interesting object of study for research. The problem is the implementation of the use of technology and information in boosting retailers to survive, develop, and have competitiveness in this digital era is not as easy as turning the palm of the hand. The retailers trader face tremendous challenges in their pursuit of technological innovation and their survival often depends on the use they make of information systems to develop new organizational models, compete in new markets, or improve their internal and external communication relationships. Compared to large businesses, micro, small, and medium- sized businesses are slow to adopt technological innovations. This study wants to know the factors that have a dominant influence on the process of adoption of information technology by retailers, both accelerating and hindering. There are many existing models of information technology adoption approaches such as TAM, TOE, and UTAUT. In the existing research, no one has specifically targeted the retail sector. In this study, a new method of technology adoption by retailers will be proposed using a hybrid model. The study takes a mix methods approach, and the data is proceeded by exploratory sequential. The data were analyzed through a thematic analysis to identify technology adoption factors. Finding: E-commerce applications are currently widely used by the Indonesian people, and this is also needed not only by buyers but also by authors identified 7 factors influencing technology adoption: The study also highlights the role of the dominant beliefs in technology adoption, which managers could use to improve adoption rates. Compared to large businesses, micro, small and medium-sized businesses are slow to adopt technological innovation.

Keywords: Retailer, Hybrid, Adoption, Technology.

Islamic And Conventional Stock Index Volatility Transmission: Evidence From Indonesia

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Abstract: This study examines the volatility and predicts prices and returns of Islamic and conventional indices using monthly data from 2011 to 2021. This study finds that the previous day's risk influences the price and return volatility of the IHSG and ISSI stock indices. Comparison of Islamic and conventional stocks as well as modeling and forecasting of each stock. This study uses the ARCH-GARCH model to determine the volatility spillover dynamics and forecasting of the two indices. Forecasting results show that in the next 60 months, the IHSG has higher return volatility than ISSI. However, the difference in the return volatility of the two indices is not much different. Since there is not much difference in volatility between the and ISSI, the researcher recommends that investors who want to invest safely can choose both and adjust according to the preferences of each principle, whether investing conventionally or sharia. However, Islamic stocks are more resistant to shocks.

Keywords: Volatility, Price, Return, Forecast.

Leveraging Customer Value Co-Creation and Innovativeness For Business Performance

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Abstract: This study aimed to examine and explain the role of customer value co-creation and innovativeness to improve business performance. Most empirical research tended to be conducted in private companies and SME sectors, and there are limited studies on this topic in regional owned enterprises. Therefore, the study needs to re-examine whether the theories developed to understand private companies and SMEs apply to regional owned enterprises. The role of customer value cocreation and innovativeness have been focused on private companies and SME sectors. Hence research examining the role of customer value co-creation and innovativeness in the regional owned enterprises is still rare. Therefore, research on this topic is needed to improve West Java's regional owned enterprises as the novelty of this research. Research Methods: This quantitative study involved 200 respondents consisting of customers and employees of regional owned enterprises in West Java Province, Indonesia. The questionnaire used to gather data used a semantic differential scale and Smart-PLS software will be used to analyze the data. Finding/Results: The results showed that customer value co-creation and innovativeness significantly influenced business performance in regional owned enterprises in West Java Province, Indonesia. In conclusion, the study's findings could motivate the management of regional owned enterprises to apply customer value co-creation and innovativeness in order to improve business performance in regional owned enterprises

Keywords: Customer Value Co-Creation, Innovativeness, Business Performance, Regional Owned Enterprises.

The Coping Strategies of Employee Mental Health: A Meta-Analytical Review

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Abstract: To understand the issues of employee mental health problem, several studies are conducted to know factors that will influence employee mental health. However, these studies have centered on the coping strategies of employee mental health instead of the causes of employee mental health. As result, this paper seeks to produce a detail analysis of previous studies of the coping mechanism of worker mental health. Coping strategies, including attempts to regulate emotions in response to stress, has identified a mechanism as a key linking stress feel and experience stressful life events with problems mental health. Coping is defined here as a voluntary effort to regulate a person's cognitive, behavioral, emotional, or physiological response to a stressor or the stressor itself. Drawing from completely different knowledge bases, one hundred and one relevant studies on employee mental health were meta- analyzed. Finding shows that the best proportion of the prevailing studies were conduct within the USA, centered on the coping ways and strategies of mental health, were usually conduct on general context, adapted, and modified an existing theoretical framework and were based on questionnaires that induced self-reported condition to use it within the workplace context. several the factors known includes demographics, situational variables, and coping dimensions such as problem focused coping and emotional focused coping. The finding also highlighted the size of challenges comforting the coping mechanism of employee mental health in understanding the ways that will facilitate the employee and the managers or stakeholders to resolve worker mental health issues because of heterogeneity of human ability to coping mental health issues. However, the results from the reviewed studies during this analysis counsel that the mix of various factors is also needed to create the coping strategies of employee mental health issues. this might give effective incentives to develop a comprehensive framework that will assist stakeholders once addressing employee mental health.

Keywords: Mental Health, Coping Strategies, Meta-Analytical, Review.

**Research Paradigm of Business Performance Based on
Innovation Management and Collaborative Strategies
Supported by Unique Capabilities and Attention of Industrial
Attractiveness at Large State Plantations**

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Abstract: This study aims to analyze, explore, and examine data and information that affect business performance which is then made a research paradigm in the Plantation analysis unit. In the preliminary study, a phenomenon was found in the analysis unit of the State Large Plantation in the West Java Province and Banten Province, which was related to business performance which was influenced by several constraints. It is known, there are problems in the collaboration strategy with various parties and problems in innovation management. On the other hand, it also faces problems related to the development of unique capabilities, as well as in observing the attractiveness of the industry. It is suspected that industrial attractiveness and unique capabilities are exogenous variables that can affect the business performance of State Large Plantations in West Java Province and Banten Province through collaboration strategies and innovation management as intervening variables. After reviewing previous studies, it is known that in previous studies there has been no research examining all the relationships between the five variables, namely industry attractiveness, unique capabilities, innovation management, collaboration strategies, and business performance, but only a part of the research has been conducted, and no one has examined the five variables in the Plantation analysis unit, especially the State Large Plantations in West Java Province and Banten Province. This study is based on a systematic literature review. These steps are (1) Step 1: research objective, defining conceptual boundaries, (2) Step 2: applying the inclusion criteria screening based on quartiles, applying the exclusion criteria, validating the search result, (3) Step 3: Reporting. This study proposes a research paradigm that describes the entire relationship of variables between industrial attractiveness and unique capabilities which are exogenous variables that can affect the business performance of State Large Plantations in West Java and Banten Provinces through collaboration strategies and innovation management as intervening variables.

Keywords: Systematic Literature Review, Large State Plantation, Research Paradigm, West Java Province, Banten Province.

Scientific and Pragmatic Approaches to Measure the Maturity Index of Governance, Risk, and Compliance (GRCMI)

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Abstract: Requisition to balance achievement among reliable performance, effective risk taking, and integrity in decision making are subjected to GRC (Governance, Risk, and Compliance) implementation through its principled performance framework. GRC conceptual and pragmatic practices are established to ensure alignment and integration of three composing elements of an integrated GRC's the building block, known as GRC architecture, strategy, and protocol. Those elements are embodied in a domain of governance, management, assurance. Consequently, this study aims to develop insights and capabilities to measure the effectiveness of GRC implementation by means of measuring GRC Maturity Index or GRCMI. This research provides new and pragmatic approaches to disrupt the existing framework by shifting the paradigm, enhancing the technique, and elaborating the outcomes of GRCMI measurement in a comprehensive way. The level of GRCMI is analyzed and evaluated through mixed method approach via two phases explanatory sequential design. The data mining is exploited through a case study which is based on diversity of perception from different purposive observers and subsequently validated through deep interview. The results provide a constructive and systematic ways to explain how individual and aggregated perception bias profiles are related to the measurement of GRCMI. Furthermore, the result of measurement provides fair score of maturity index which is based on principled performance orientation along with structured ways in elaborating finding and recommendation to further explain the effectiveness of GRC implementation.

Keywords: Maturity, Performance, Risk, Integrity, Perception.

Transformation of Digital Economy and Economy Growth on Empowering Small and Medium Enterprises (SMEs) In Indonesia

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Abstract: The purpose of this study is to explore transformation of digital economy and economy growth on Small and Medium Enterprises (SMEs). The novelty of this research is to use digital marketing. Digital marketing prepares the millennial generation to increase their competence in the field of information technology that can be useful and become income for themselves and others. This research contributes to academics and practitioners, namely, to encourage transformation of digital economy and economy growth in the SMEs sector. The research methods used in qualitative research. The research data was Small and Medium Enterprises (SMEs) in Indonesia. The data analysis in this study uses content analysis approach namely research that is in-depth discussion of the content of written or printed information in the mass media. The results of this study namely: (1) The advances in digital technology has advantages namely convenience of shopping, ease of access, credibility of startup sites, and security of delivery of goods; (2) Central Bank Digital Currency can support the digital economy so that economic goals can be achieved; (3) Millennials use social media a lot to exchange information; (4) SMEs and economy are able to carry out development stage because the economy has improved with various kinds of community activities, both economic, health, educational and socio cultural activities so that Indonesia can rise again. The conclusion of this study consist of: (1) The sharing economy business model provide benefit to the Indonesian economy such as digital startups, namely Gojek, Traveloka, Tokopedia and Bukalapak; (2) Digital transformation can simplify the flow of payment systems and increase inclusivity through Central Bank Digital Currency (CBDC); (3) Millennials use social media a lot to exchange information; (4) Sustainable economic growth can increase economic independence and has the important role in world economic development. The implications of this study consist of: (1) The application of the digital economy contributes to the Indonesian economy such as digital startups, namely Gojek, Traveloka, Tokopedia and Bukalapak; (2) Extensification of taxable objects to a number of digital economy activities and objects; (3) Small and Medium Enterprises (SMEs) Partnership Program has an impact on the Gross Domestic Product; (4) SMEs and economy are able to carry out development phase and reach the growth phase, which is the stage where the economy growth and recovers so that Indonesia can rise again.

Keywords: Digital Economy, Economy Growth, SMEs.

How Brand Image Impacts Consumer Purchase Behavior in The Convenience Store Market in Mongolia

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Abstract: Consumer purchasing behavior is a never-ending cycle that is changing over time. In a continuously growing competitive market, brand image has become one of the main factors in consumers' decision-making regarding products and services. Brand image refers to customers' general perception and feeling of a brand, and it has become an important part of modern marketing activities. So, we are aiming to study how the impact of brand image on the consumers' purchase behavior emphasizing the CU and GS25 convenience stores around the Universities of Ulaanbaatar. In this research, we are explicating the relationship between brand image and consumer purchase behavior based on qualitative data analysis and quantitative data collection survey methods. Also, we have reviewed extant studies about how brand image impacts customer purchase behavior. Questionnaires will be analyzed using SPSS 23. We are expecting that the results will show that for convenience stores, brand image is a key factor influencing customer satisfaction and purchasing behavior. Furthermore, creating a strong brand image increases sales and brand awareness. Also, we are willing to observe that brand loyalty is created when consumers see a strong brand image.

Keywords: Brand, Brand Image, Consumer Behavior, Brand Loyalty.

How Students Cope with Feelings of Loneliness and Stress During Covid-19 Lockdown in Mongolia

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Abstract: The COVID-19 pandemic has put people under stress and unexpected circumstances, it significantly affecting people's mental health. Especially for students, the uncertain situation and taking classes online, which distanced them from their friends and students, changed their behavior and negatively affected their daily habits and social relationships. The present study examined whether individuals experiencing high levels of loneliness resulting from the COVID-19 pandemic lockdown had used different coping strategies related to school-related learning activities and were more prone to stress (anxiety). Therefore, we aimed to study how students cope with stress and anxiety caused by loneliness. A sample of 609 undergraduate students aged between 18 and 25 years old took part in an online survey during the period of lockdown in Mongolia. The survey included self-report measures to assess loneliness, stress, and coping strategy. Questionnaires were analyzed using SPSS 23 and Smart PLS 3. The results show that loneliness could cause stress among lockdown-restricted individuals. Furthermore, home-staying individuals adopted coping strategies differ based on their differences and demographic characteristics. The results of this study are expected to bring insights into how to deal with the new normal situations and modify management methods and techniques in emerging and turbulent changes.

Keywords: Covid, Loneliness, Stress, Mongolia.

The Predictors of Training Satisfaction: an Analytic Using Random Forest Algorithm

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Abstract: The Covid-19 pandemic in 2020 resulted in many MSMEs being affected and closing their outlets. In overcoming the pandemic, the government has a big role in providing training facilities to improve digital entrepreneurship literacy for MSMEs so that they can survive during the pandemic. Because of this, the government has created a Digital Entrepreneurship Academy which is an entrepreneurship training in collaboration with global tech company partners, universities, and local start-ups. This training provides various basic digital entrepreneurship materials for MSMEs who do not yet have digital readiness. This program has been targeted in resulting 22,000 Digital Entrepreneurs. So that the Digital Entrepreneurship Academy should be carried out continuously to produce MSMEs that can transform digitally. The sustainability of the Digital Entrepreneurship Academy program raises questions in term of the effectiveness and evaluation of this training. Based on these problems, we have investigated factors that could be predictors in determining the level of satisfaction of participants of Digital Entrepreneurship Academy training, using the random forest algorithm. To be able to predict and see these factors, this study uses post-test and Evaluation data from Digital Entrepreneurship Academy online training in 2021 with 1062 dataset. The results obtained after building this classification model are that there are 3 factors that affect the level of satisfaction, namely perceived training benefits, instructor performance, and training efficiency.

Keywords: Training Evaluation, Random Forest, Algorithm, Data Analytic, Predictors

Input Factors That Predict Academic Performance of Students

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AbstractThis study aims to determine whether the input variables of students can predict the academic performance of undergraduate students at the Faculty of Economics and Business, Universitas Padjadjaran. The method used in this research is descriptive with a quantitative approach with a sample of 1144 students of the economics and business faculty, using secondary data, derived from academic system. Multiple linear regression formulas with dummy variables used as a data analysis technique, that processed with SPSS 26 software. The result of this study show that partially the independent variables of gender and student entry pathways have a significant effect on student academic performance. This result could provide information to Faculty of Economics & Business, Universitas Padjadjaran, in determining the strategy of the admission of its students in order to have excellence input of students.

Keywords: Academic Performance, Gender, Student Entry Path

Variable's Dynamic in Team Resilience's Adversity Based on Event System Theory Through Multilevel Lens: Systematic Literature Review

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Abstract: Dynamic and disruptive nature of current globalization world requires team to be resilient towards a predictable or unpredictable event. Team resilience becoming a valuable resource to tackle challenging situations. However, the research in team resilience is scant and faced with dissimilar view due to how it is highly context dependent. One of the rarely explored context in team resilience is the adversity characteristic. Based on Event System Theory, this research conducted a systematic literature review of team resilience facing myriad types of adversity. Furthermore, the research would like to identify the factor of team resilience and its impacts. With strict filtration process of systematic literature review, the paper was able to procure 35 latest and relevant research articles regarding team resilience. Two classifications of adversity emerged which are task-based and relationship-based resilience. Task-based resilience enable team to withstand and recover from novel and critical challenges impacting the task which they are facing while relationship-based resilience enable team to bounce back and recover from disruptive events which impacts their relationship between team members.

Keywords: Team Resilience, Event System Theory, Adversity, Literature Review, Multi-Level.

The Impact of Sukuk, Sharia Bank Deposits, And Inflation to The Economic Growth Of Indonesia

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Abstract: This research is inspired by the development of the Islamic finance industry in Indonesia. Islamic capital market instruments, namely sharia shares and sukuk, continue to increase. At the same time, the Islamic banking sector also experienced an increase in deposits and disbursed financing. These two sectors should be able to have a role in Indonesia's economic growth. This study was conducted with the aim of learning the effect of sharia shares, sukuk, sharia bank deposits, sharia bank financing, and inflation on Indonesia's economic growth from the first quarter of 2012 to the fourth quarter of 2020. The data used by researchers is time series data which is analyzed using the Vector Error Correction Model (VECM) method using Stata14 software. The results of this study indicate that in the long term the five independent variables have a significant influence on Indonesia's economic growth and both Islamic banks and Islamic capital market provide large contribution.

Keywords: Sharia Stocks, Sukuk, Sharia Bank Deposits, Sharia Bank Financing, Inflation, Gdp.

Islamic Banking Strategy Dynamics Model in Achieving Sustainable Competitive Advantage

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Abstract: In a complex system, conflicts of interest and perceptions greatly affect the ability of strategists to create effective strategies that not only achieve economic goals but can ensure the sustainability of achieving these goals on an ongoing basis. This research is intended to prove that the achievement of sustainable competitive advantage can only be achieved optimally if there is the ability to formulate strategies and carry out continuous monitoring of financial performance by considering market-based factors and customer value proposition. This capability and continuity, if owned by a company, will become a rare internal factor (resource-based factor). This research focuses on the Islamic banking industry because of the complexity of its risk profile that has greater specificity and uniqueness than conventional banking. In addition, Islamic banking in Indonesia has not yet reached the expected optimal level. This research proves that the existence of these capability and continuity makes the achievement of strategy even better. This capability and continuity can only be achieved by using a simulation model of the complex system. This is due to the complexity of the non-linear correlation between information and performance indicators and the potential for any human-subjectiveness regarding intervention patterns and social perceptions that play significant role in decision making during the formulation and implementation of the strategy. Following the advancement of technology in the form of artificial intelligence, particularly Machine Learning, the search for hidden patterns in historical data becomes easier, hence improvements to these patterns can be tested on the latest data. System Dynamics modeling allows simulation of the complexity and dynamics of social intervention in a system by which the supervisory would be more effective and impactful.

Keywords: Banking, Islamic Banking, Strategy Dynamics, Sustainable Competitive Advantage, System Dynamics, Machine Learning, Strategic Management, Financial Crisis.

Trend Report: A Beyond-Romance Spectrum in The Love Economy

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Abstract: Consumer behavior tends to change on Valentine's Day, especially in 2022 - after the pandemic, enabling a significant modification in the gift-giving industry, in which Valentine is no longer an occasion for couples only, it is also a celebration for relationships regardless of ages, genders, and distances. Many reports have been conducted to understand the consumption and spending on this day, rarely focusing on components contributing to the emergence of this trend while many astute brands in the world have recognized and made use of it for their long-term strategies. After presenting the (1) overview of the gift-giving industry on Valentine's Day to clarify the current situation of with in terms of opportunities and difficulties the report has highlighted the trend of consumers being more aware of sentimental gifts on a broader spectrum of love and dig deeper in to gain more insights by applying the 6 zone-trend funnel and the collected secondary data. The trend funnel will step-by-step analyze and provide multi-layered insights for this trend through 6 stages. (2) The first zone – Trend Identity explains how this trend emerged by presenting its two main characteristics: the inclination of investing in sentimental values and love on Valentine's Day in a broader meaning. After that, (3) the changes in love perspective and the influences of the pandemic will be discussed in the second zone – Trend Drivers, followed by (4) the research to determine gen Z and millennials as the Target Consumers (zone 3). (5) In the fourth zone – Aspirational Touchpoints, affordability, and uniqueness are the key themes of the products that Gen Z tends to look for in a product, while experimental gifts are more preferred by Millennials. (7) The Trend Location (zone 5) will compare the "couple" spending with the "beyond-romance" spending on Valentine's Day on a global scale to figure out the differences in the areas focus, which is supported by shreds of evidence and reasonings. By identifying five background components via those previous zones, (8) two products, namely the "Be Exclusive" presents and the "Happy Family Kit" will be suggested in zone 6 - Opportunities for the future growth of this trend.

Keywords: Trend Funnel, Valentine, Sentimental Spending.

Strategy For the Development of Culinary Sector Entrepreneurs in The Cipondoh Lake Tourism Destination, Tangerang Regency, Banten Province

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Abstract: This study aims to determine the development strategy of entrepreneurs in the culinary sector in the Cipondoh Lake tourist destination. This type of research uses qualitative descriptions with the SWOT analysis method, carried out by observation and interviews with entrepreneurs in the Cipondoh Lake tourist destination culinary sector. The results showed that the main strategy produced was the SO strategy, with the highest score of 3.44 in quadrant I. The development strategy for the culinary sector entrepreneurs in the Cipondoh Lake tourist destination could be implemented with the SO strategy program, namely: (1) Food menus that varied; (2) Having promotions on social media; (3) Adding the number of employees on weekends; (4) Providing promos or discounts. The food stall business in the Cipondoh Lake tourist destination is expected to continue to innovate in improving the quality of its products and promoting on social media in accordance with the times. The support from the Tangerang City Government is expected to continue to increase to increase visitors by training the quality of human resources for managers and entrepreneurs on how to create websites and promote social media as well as create certain events at Lake Cipondoh.

Keywords: SWOT Analysis, Entrepreneurs, Culinary Sector.

**Training Model for Improving the Competence of MSME
Human Resources in Responding to The New Customer Path
and Brand Strategy Product for Creative Economy Sector
(Survey on MSMEs In West Java Province, Case Study Of
Bandung Regency)**

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Abstract: The Covid-19 pandemic has seriously impacted the economy in almost all sectors. Indonesia's economic growth in the second quarter of 2020 was minus 5.32 percent. Bandung Regency is one of the regencies where the number of MSMEs each year increased significantly. By the end of 2020, the number of MSMEs reached 24,198 companies. Covid-19 pandemic has encouraged MSME actors to carry out breakthroughs for improving business performance, along with the growth of the new customer path. One breakthrough is creating technology-based sales through social media, requiring MSMEs to prepare a brand strategy product. To do so, MSMEs need to have supporting competencies, which are so far considered to be lacking. For this reason, an approach is needed to inherit competence through an integrated training program involving various parties, starting from academia, government, corporations, and the community. The measurement results show that, on average, of the 30 MSME actors participating in this study, their competence increased after the training and assistance. It is based on the statistical test results, namely, the t-test. It is indicated that the significance value (2 tailed) is 0.000, which is lower than 0.05, meaning that there is a significant difference in understanding and knowledge before and after attending the training and mentoring process.

Keywords: Training Model, Competence, New Customer Path, Brand Strategy Product

Increasing Customer Satisfaction Through Service Quality, Perceived Value and Brand Image on Barbershop

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Abstract: This study aims to provide a comprehensive insight into the characteristics of marketing that can affect customer satisfaction through service quality, perceived value and brand image. This model is theoretically based and explored using a quantitative approach. Research Methods: A survey strategy was adopted, and a five-point Likert questionnaire distributed to consumers. The sample in this study was 60 people using purposive sampling method. Hypothesis testing follows structural equation modeling using SPSS software. The Result of the research show that service quality, perceived value and brand image simultaneously have a positive and significant effect on consumer satisfaction, service quality has no significant impact on consumer satisfaction, perceived value has a positive and significant effect on consumer satisfaction and brand image has a positive and significant impact on customer satisfaction. The conclusion on this study are service quality, perceived value, and brand image simultaneously have a significant effect on customers at Barbershop. This means that there is an improvement in service quality as reflected by (tangibility, reliability, responsiveness, assurance, and empathy) perceived value as reflected by (emotional value, social value, price/value for money, and performance/quality), and image the brand that is reflected by (creator image, user image and barber service image) contributes to increasing customer satisfaction, and vice versa, so that these three variables together are very involved in creating customer satisfaction. service quality has no significant effect on customer satisfaction. The results of this study prove that changes in the improvement in service quality as reflected by (tangibility, reliability, responsiveness, assurance, and empathy) do not provide an increase in customer satisfaction. perceived value has a positive and significant effect on customer satisfaction. The results of this study can prove that the existence of good perceived value from customers for what has been obtained also contributes well to customer satisfaction. Brand image has a positive and significant effect on customer satisfaction. The results of this study can prove that the existence of a good Brand Image owned contributes to increasing customer satisfaction. In this study, in order to further increase customer satisfaction according to respondents' responses, it can be seen that the attributes related to product indicator is an indicator that has the lowest average value so that the indicator needs to be increased, this can be done by studying the hairstyle that the customer wants

Keywords: Service Quality, Perceived Value, Brand Image, Customer Satisfaction

How to Social Safety Net Improve Household Welfare

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Abstract: Social security programs to mitigate the poor against shocks, such as the COVID-19 pandemic. Furthermore, a social safety net to aim of poor families gets out of poverty. It is necessary to evaluate how effective the program is for the poor. In this research, we use social characteristics as control variables that affect the welfare of poor families. The method used in this research is Difference-in-Difference (DiD). The data used is the Indonesian Family Life Survey (IFLS5). The results of this study conclude that families who receive the program will be more prosperous than those who do not receive the program. Even after adding the social characteristics of the family.

Keywords: Social Safety Net, Difference in Difference, IFLS5

The Link Between Financial Literacy, Financial Inclusion, The Use of Digital Finance, and MSME Performance: a Moderated Mediation Model

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Abstract: Financial literacy for MSME actors has attracted a lot of attention from both researchers and practitioners. This study aims to explore how financial literacy affects MSME performance. The current study provides new theoretical insights into the literature on the mediating role of financial inclusion moderated by the use of digital finance by linking financial literacy with MSME performance. Our findings provide guidance to MSME actors on how and when financial literacy is more likely to lead to improving MSME performance in the industry 4.0 era. Thus, our study used Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis with survey data from n = 100 MSME actors in Bandung City to test the moderated mediation hypothesis. This study found that financial literacy positively improves MSME performance through financial inclusion. Our study further revealed that the effect of financial inclusion on MSME performance is more important when MSME actors use digital finance higher compared to those who do not use digital finance.

Keywords: Financial Literacy, Financial Inclusion, Digital Finance, MSME Performance

Internet-of-Things-Based Management System Device and Automatic Watering Tool to Increase Productivity and Quality of Oyster Mushroom Cultivation

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Abstract: The objective of this product development is to make the oyster mushroom cultivation management system more monitored, efficient and systematic. This device is urgently required by farmers to develop a management system for oyster mushroom cultivation and make it easier for farmers to control the watering in the management process of oyster mushroom cultivation. This method of watering oyster mushrooms based on the Internet of Things utilizes a sophisticated application system by simplifying the management and cultivation of oyster mushrooms. This device is able to measure the temperature and humidity of the mushroom harvesting area to measure and find out the right time for the mushroom watering process. The implementation of the watering can also be scheduled and controlled without the presence of farmers at the mushroom harvesting site because the automatic watering devices and tools can be controlled via the farmer's cell phone so that developments in oyster mushroom cultivation can be controlled very well. Moreover, transaction data that occurs daily or monthly can be accessed on the system in pdf form. That way, this device greatly facilitates farmers in controlling finances and the harvesting process for oyster mushrooms.

Keywords: Management System Device, Automatic Watering Tool, Oyster Mushroom Cultivation

Technology Disruption through Digital Leadership and Implementation of Knowledge Sharing Management on Corporate Adaptation

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Abstract: The purpose of this study is to analyze technology disruption through digital leadership and knowledge sharing management on corporate adaptation. The focus of this research is how a company can adapt to technological changes to win the competition. This study uses digital leadership and knowledge sharing management as mediating variables. The method used in this research is descriptive verification with analysis tool model 6 from Hayes theory. The unit of analysis is 5 start-up companies engaged in education with a sample of 150 employees taken by each company of 30 employees. The results obtained from this study are technological disruptions affecting the adaptation of companies mediated by digital leadership and serial implementation of knowledge sharing management. Technological disruption mediated by digital leadership has a positive influence and the greatest contribution to corporate adaptation compared to knowledge sharing management. Rapid technological changes have caused company leaders to try to change conventional policies towards digital, which is supported by increasing the knowledge of employees who are not fully qualified so that there is limited knowledge that causes adaptation to not go as planned.

Keywords: Technology Disruption, Digital Leadership, Knowledge Sharing Management, Company Adaptation

Impact of Covid-19 Pandemic on Financial Performance: Pharmaceutical Industries

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Abstract: The COVID-19 pandemic has resulted to the changes of habit and lifestyle, so that the company's performance was disrupted. This research is quantitative research with descriptive and verification analysis with the aim of looking at the financial performance of pharmaceutical companies listed on the Indonesia Stock Exchange (IDX). The study was conducted after the COVID-19 pandemic occurred in pharmaceutical companies. The sample was selected using purposive sampling method as many as 11 companies taken in 2019 (before COVID-19) and 2020 (during COVID-19). Data used were obtained from annual reports published in www.idx.co.id, while analysis method used was paired sample of t-test. Pharmaceutical industries have good performance. It was only Working Capital Turnover which has difference results. These results showed that pharmaceutical companies are able to maintain their performance during the pandemic, because health services and demand for medicines and vitamins have even increased.

Keywords: Financial Performance; Liquidity; Leverage; Profitability; Activity; Market Value Ratios

Relational Marketing for Personal Branding and Voter's Trust in Indonesian Presidential Election

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Abstract: A shift paradigm from transactional marketing to relational marketing is needed to make long-term relationships and create value with constituents. The process is very dynamic, especially in the political context such as presidential election. The aim of the study was to analyze the effect of Relational Marketing for Personal branding and Voter's Trust in the Indonesian presidential election, West Java. The explanatory method of surveying voters in West Java was randomly selected as many as 626. Data analysis used SEM. The finding showed relational marketing as the right strategy and could direct voters' choices based on candidate brand associations with voters' expectations. Belief in the performance of politicians as the basis for electability needs to be branded with an effective relational marketing strategy. Relational marketing affects personal branding which in turn fosters voter trust. The theoretical implication is a paradigm shift from transactional to relational as a strategy to create profitable long-term value creation relationships. Practical implications: The importance of a relational marketing strategy while still emphasizing the attributes that form the basis of voter trust, namely performance for citizens.

Keywords: Relational Marketing, personal branding, Voter's Trust, Presidential Election

Quality Improvement, Business Success, Quality of Muslim Entrepreneurs, and Digital Innovation: Moderated Mediation Analysis

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Abstract: Business success is the goal of every entrepreneur in running his business, so that is interesting and important to research. The study of success tries to help entrepreneurs be able to identify and survive the development of the times and technology, namely by managing the quality in themselves, both worldly and ukhrawi, which is realized through continuous quality development. This study aims to determine the effect of quality improvement, the quality of Muslim entrepreneurs, and digital innovation on business success. This study uses the quality of Muslim entrepreneurs as a mediating variable that is moderated by digital innovation. Business success is usually viewed in terms of the maximum profit obtained by using the total quality management approach, but this study uses the Islamic approach as the basic foundation. This study uses descriptive and verification methods with a quantitative approach. The dependent variable is business success, which is influenced by quality improvement, mediated by the quality of Muslim entrepreneurs, and moderated by digital innovation. The research population is West Java Muslim entrepreneurs, and the sample being studied is the West Java Nahdliyin Entrepreneurs Association. The analytical technique used to test the role of moderated mediation is to use Process for SPSS, namely Hayes Model 14. This study shows that quality improvement has a positive and significant effect on business success, quality improvement has a positive and significant effect on the quality of Muslim entrepreneurs, and the quality of Muslim entrepreneurs has a positive and significant effect on business success. This study also shows that the quality of Muslim entrepreneurs is able to mediate the relationship between quality improvement and business success. In addition, digital innovation further strengthens the influence of the quality of Muslim entrepreneurs on business success.

Keywords: Quality Improvement, Business Success, Muslim Entrepreneur Quality, Digital Innovation

Digital Marketing Plan For Jg Wedding Planning Tools In Indonesia

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Abstract: The purpose of this paper is to present the analysis essential for the design of a future digital marketing plan for JG with the primary objective of gaining new customers in the Indonesian market. Novelty: During the course of the analysis, the following subjects will be specifically discussed: examination of JG in the Indonesian market from both an external and an internal perspective in order to determine the current position of the company in the market; doing empirical research in order to determine the factors that matter most to wedding planners and businesses. Research Methods: A qualitative research method was used, and Google forms were used to send semi-structured questionnaires to seven customers in Indonesia who use wedding planning tools. Finding/Results: The data will be useful for analyzing and making plan. In addition, the finding will assist wedding planners and businesses specializing in the wedding sector in Indonesia in expanding their customer reach and brand awareness.

Keywords: Digital Marketing, Digital Channels, Qualitative Research, Case Study



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