



The 2nd ICOBAME
INTERNATIONAL CONFERENCE ON
BANKING, ACCOUNTING, MANAGEMENT AND ECONOMICS



BOOK OF ABSTRACTS

The 2nd International Conference on Banking,
Accounting, Management, and Economics

**Our Development: Social, Ethics,
and Environment for Responsible Business**



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Remaks of The Rector Universitas Janabadra at The 2nd International Conference on Banking, Accounting, Management, and Economics (ICOBAME) 2018

Bismillahir rahmanir rahim

Assalaamu 'alaikum wa rahmatullaahi wa barakaatuh

Selamat pagi, Good morning



The Head of Lembaga Layanan Pendidikan Tinggi Wilayah V Yogyakarta.

The Chief of Institute of Indonesia Chartered Accountants Yogyakarta Region

Co-Host: Universitas Stikubank Semarang, Sekolah Tinggi Ilmu Ekonomi BPD Semarang, Sekolah Tinggi Putra Bangsa Purworejo, Universitas Muhammadiyah Purworejo, and Universitas Muhammadiyah Magelang.

Distinguished Speakers: Prof. Dr. Magdy Behman, Dr. Aly Abdel Moniem, Dr. Jean Claude Mutiganda, Dr. Henry Thomas Simarmata, and Dr. Cungki Kusdardjito.

And all of our guests, Excellencies, Distinguished Delegates, Ladies and Gentlemen.

My name is Edy Sriyono, and it is my privilege and pleasure on behalf of Janabadra University to welcome you here today. It is my great honor to greet you all, and to particularly extend a warm welcome to the distinguished guests from abroad. Please feel at home in the beautiful city of Yogyakarta, one of the foremost cultural centers of Java. This city is the only Indonesian royal city ruled by a monarchy. This city is also a home to a large student population and dozens of schools and universities, including Janabadra University. We are delighted to have you with us to participate and share in our 2nd annual ICOBAME 2018 (International Conference on Banking, Accounting, Management and Economics). Thank you for coming to this conference. That many of you have traveled long distances to be here serves as a reminder to us all just how important our work is.

The theme of our conference is "Our Development: Social, Ethics, and Environment for Responsible Business." This theme was indeed formulated in line with the 2030 Agenda for Sustainable Development, adopted by all United Nations Member States since 2015. The theme is also in line with International Conference on Applied Science, Engineering and Social Sciences (or ICASESS) that was held last year. This theme echoes the urgent call for taking care of our environment and conserving the diversity of life on our planet. Billions of people and species all

share this same planet, and only a harmonious interface with each other can guarantee a safe and prosperous future. With regard to business, the notion of social responsibility has become increasingly important to every organizations over the last couple of years.

Research shows that socially responsible business not only important in providing sustainable business model in the long run, but also in improving many aspect of the organization itself, from hiring and recruitment, employee satisfaction, brand perception, marketing, customer loyalty, to legal treatment. The rise of socially responsible business is likely to reshape the future of capitalism. Obviously, we all know that responsible business is more than just simply doing the right thing. Positive impact should be at the very heart of how a business operates to be really meaningful. Profit should not become the only measurement of a manager's performance and the only element of success. Yet, our reality is not as obvious and simple, as we like to think theory. Thus, I expect that we will have such an interesting debates, confrontation of ideas, and enriching discussions to take this issue further.

A glance through the list of presentations planned for the next few days reveals the amazing diversity of these applications. I truly hope that ICOBAME will provide a valuable opportunity for academics, researchers, scientists, research students, industry specialists, as well as decision-makers to also share their experiences. I am grateful to the many experts who have come to share their knowledge in this conference. I am sure you will have fruitful and rewarding exchanges in the next few days. I wish you every success with this important conference and I look forward to learning about the outcome.

Before I conclude, we are fortunate to have the support of a great cadre of sponsors, whom I hope you will get to meet during the conference. We have Ikatan Akuntan Indonesia (IAI) Yogyakarta. Also, we would like to thank our media partner, Kedaulatan Rakyat. I also would like to personally thank to Dr. Yavida Nurim, CA as chair of the committee, whose members have put together and organize engaging programs. In concluding, I wish you every success in your deliberations and a very pleasant stay in Yogyakarta. And before I handover to the MC, I want to say once more, on behalf of the ICOBAME organizing committee, welcome. It's wonderful to see so many of you here. Prepare yourself to be challenged, excited, and inspired.

*Wa billahi taufiq wal hidayah,
Wassalaamu 'alaikum wa rahmatullaahi wa barakaatuh.*

Yogyakarta, 14 November 2018
Rector,

Dr. Edy Sriyono

Remaks of The Dean of Faculty of Economics Universitas Janabadra at The 2nd International Conference on Banking, Accounting, Management, and Economics (ICOBAME) 2018

Bismillahir rahmanir rahim

Assalaamu 'alaikum wa rahmatullaahi wa barakaatuh

Selamat pagi, Good morning



The Head of Lembaga Layanan Pendidikan Tinggi Wilayah V Yogyakarta.

The Chief of Institute of Indonesia Chartered Accountants Yogyakarta Region

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Distinguished Speakers: Prof. Dr. Magdy Behman, Dr. Aly Abdel Moniem, Dr. Jean Claude Mutiganda, Dr. Henry Thomas Simarmata, and Dr. Cungi

Kusdardjito.

And all of our guests, Excellencies, Distinguished Delegates, Ladies and Gentlemen.

It is my great honor and a warm welcome to the distinguished all of participants, speakers, and presenters. We are delighted to have you with us to participate and share in our 2nd annual ICOBAME 2018 (International Conference on Banking, Accounting, Management and Economics). Thank you for coming to this conference. That many of you have traveled long distances to be here serves as a reminder to us all just how important our work is.

The theme of our conference is "Our Development: Social, Ethics, and Environment for Responsible Business." This theme is a kind of our support and take care to our environment and our society. With regard to business, the notion of social responsibility has become increasingly important because the profitability is not any more the objective of business.

I am personally very glad because this conference is fully supported by academia that involves in sharing of research. I wish that the 2nd ICOBAME will contribute to implementation of business ethically. I am also very glad that many researchers join to discuss their empirical finding to enhance the understanding regarding to the business ethically. The understanding about business ethically is not easy because it needs the huge investment that can reduce profitability of business. However, we have same view that higher attention in business ethically higher opportunity to sustain in business.

By this time, we are fortunate to get the support from Ikatan Akuntan Indonesia (IAI) Yogyakarta and also, we would like to thank our media partner, Kedaulatan Rakyat. I also would like to thank to all of committee and to Dr. Yavida Nurim, CA especially as chair of the committee that have

organized the conference programs. I wish we can continue to perform the next of ICOBAME that may other university as the host of ICOBAME, such as Universitas Stikubank Semarang, Sekolah Tinggi Ilmu Ekonomi BPD Semarang, Sekolah Tinggi Putra Bangsa Kebumen, Universitas Muhammadiyah Purworejo, and Universitas Muhammadiyah Magelang.

At then end enjoy Yogyakarta, one of the foremost cultural centers of Java. This city is the only Indonesian royal city ruled by a monarchy. This city is also a home to a large student population and dozens of schools and universities, including Janabadra University.

*Wa billahi taufiq wal hidayah,
Wassalaamu 'alaikum wa rahmatullaahi wa barakaatuh.*

Yogyakarta, 14 November 2018
Dean,

Nurwiyanta, S.E., MM

Remaks of The Chair of Committee at The 2nd International Conference on Banking, Accounting, Management, and Economics (ICOBAME) 2018

Bismillahir rahmanir rahim

Assalaamu 'alaikum wa rahmatullaahi wa barakaatuh

Selamat pagi, Good morning, Sugeng Enjang



The Head of Lembaga Layanan Pendidikan Tinggi Wilayah V Yogyakarta. The Chief of Institute of Indonesia Chartered Accountants Yogyakarta Region

Co-Host: Universitas Stikubank Semarang, Sekolah Tinggi Ilmu Ekonomi BPD Semarang, Sekolah Tinggi Putra Bangsa Kebumen, Universitas Muhammadiyah Purworejo, and Universitas Muhammadiyah Magelang.

Distinguished Speakers: Prof. Dr. Magdy Behman, Dr. Aly Abdel Moniem, Dr. Jean Claude Mutiganda, Dr. Henry Thomas Simarmata, and Dr. Cungki Kusdardjito. and all of our guests, Excellences, Distinguished Delegates, Ladies and Gentlemen.

My great honor is especially to speakers that be here to serve this conference although they have traveled long distances. My warm welcome is to presenters, they are my colleagues from Universities at Semarang, Jakarta, Purworejo, Jember, Kebumen, Magelang, Bengkulu, Padang, Mataram, Borneo Tarakan, Lampung, Solo, Malang, Salatiga, of course Yogyakarta, and also Australia, Finland, Malaysia, Nigeria. There are more than 103 papers that be submitted to the conference and more than 300 presenters involve in this discussion. Personally, I wish that all the papers are published in the 2nd ICOBAME proceeding that collaborate with Atlantis Press Publisher. Please, all presenter obey the reviewers' suggestions namely the quality and the deadline. So my great honor is to the reviewers who have worked hard to help the all of authors to enhance the Atlantis Press' and Thomson Reuters' Quality.

The 2nd ICOBAME 2018 (International Conference on Banking, Accounting, Management and Economics) has theme **“Our Development: Social, Ethics, and Environment for Responsible Business.”** This event is a discussion forum about ethical, social, and environmental issues that will be divided into plenary paper section and concurrent paper section. We will discuss about the climate change and natural resources exploitation, what the effect of religiosity, green product

and green business strategy, culture, business integrity on the firm value, and more over we also discuss the involvement of researchers (lecturer from universities) on SMEs' sustainability. Therefore, I personally give my highest appreciate to my colleagues because their knowledge is not dedicates to enrich the theory. They serve to the local communities around Indonesia through implementation the theory to get best solution for the local communities' problem. In general, I wish that the 2nd ICOBAME contribute to implementation of business ethically.

By this time, I represent to all of committee, thank full for Institute of Indonesia Chartered Accountants Yogyakarta Region because the certificate of this conference got 16 score that show the conference recognized by Indonesia Chartered Accountants as part of the effort to enrich the knowledge of certified accountant. As information, as certified account, like me, we have to improve our knowledge that has value 120 score in three years. I also would like to thank to all of committee, especially Rector Universitas Janabadra and Dean of Faculty of Economics Universitas Janabadra who have fully supported the conference. The last but not the least, I would like to ask apologize for any inconvenience which all participants may feel during the conference.

Enjoy Yogyakarta, we have friendly people, amazing heritage, and also adorable tourism destination. *Sanes dinten monggo rawuh wonten Ngayogyakarta, dalem tenggo rawuh panjenengan, matur nuwun.*

*Wa billahi taufiq wal hidayah,
Wassalaamu 'alaikum wa rahmatullaahi wa barakaatuh.*

Yogyakarta, 14 November 2018
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Dr. Yavida Nurim, CA

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The Relationships Within Marketing Variables (Study of Fashion and Culinary Products in Yogyakarta Indonesia)

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Abstract A number of findings from past years indicated the significant relationship of marketing variables that influenced purchase and service. Nevertheless, few empirical studies investigated the affected factors of the variables. Hence, with 44 and 31 respondents in the fashion and culinary industries, using statistical product and service solution 24 (SPSS 24), there were indications that consumer shopping habit and new product perception became determining factors in improving purchase within the fashion industry. Meanwhile, product information and promotion strategy were found to be significantly influential, resulting in service enhancement within the culinary sector.

Keywords marketing; fashion; culinary; indonesia

The Perceived Difference of The Regional Representative Council's Members and Economics Lecturer on Laporan Keterangan Pertanggung Jawaban (Lkpj): Case Study at Yogyakarta Special Region

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Janabadra University
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Agus Mulyono
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Tuningsih
Janabadra University
Yogyakarta, Indonesia

Abstract This study aims to determine the perceptions of the Members of the Regional Representative Council (DPRD) of the Special Region of Yogyakarta with the Lecturers of the Faculty of Economics on the Yogyakarta Special Region Statement of Responsibility (LKPJ). The LKPJ report is issued by the Regional Government in the end of the fiscal year to be reported and discussed together between the Regional Government and the DPRD DIY together. This study uses a case study on LKPJ DIY where the parties involved are DPRD DIY Members. This research was conducted to answer the questions to what extent the Financial Statements in general and LKPJ in particular were able to be understood by DPRD DIY Members and by the Faculty of Economics Lecturers in the Kopertis Environment in Region V Yogyakarta. If the LKPJ Report is able to be understood by them, then the decision making for a DPRD DIY Member will be the right thing. This study uses descriptive methods that will describe and analyze perceptions, thoughts and understandings among the Faculty of Economics Lecturers as well as among DPRD DIY Members. The method of collecting data used with the distribution of questionnaire and interview instruments as a complement to the study. Given the number of DPRD DIY members as many as 55 people, then this study uses a census, for representatives of the Kopertis Region V Economics Faculty Lecturer sample (n) will be taken. The results of the study show that LKPJ DIY is quite easy to understand and useful for decision making. Paired t-tests show that there is no difference in understanding of LKPJ DIY between DPRD DIY Members and Faculty of Economics Lecturers.

Keywords *lkpj DIY; usability; understanding; perception; academics; dprd DIY members*

Ethical Issues in the Organisation

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Abstract The code of ethics for accountants is a rule that is used as a symbol of product and company accounting. To understand what happens in the financial statements, the accountant's code of ethics for all accounting employees can be used according to the rules. This study aims to analyze the influence of organisational ethics, individual ethical perspectives and compensation for ethical decision making and organisational commitment on financial and accounting staff in Special Region of Yogyakarta. Data obtained by integrating questionnaires. The method used in this research is the Partial Least Square (PLS) method. Based on the result of the study indicate that organizational ethics, individual ethical perspectives and compensation have a significant effect on ethical decision making. Organisational ethics, individual ethical perspectives and compensation have a significant on organisational commitment. However, the compensation variable has no significant effect on ethical decision making.

Keyword *organisational ethics; individual ethical perspectives; compensation; ethical decision making and organisational commitment*

The Role of Customer Trust in A Brand and Perceived Value on Brand Loyalty

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Abstract The aims of this paper is to investigate the effect of trust in a brand (including brand characteristics, company characteristics, consumer brand characteristic) and perceived value on brand loyalty in the home and personal care products. The sample was obtained from 100 customers who had used the home and personal care products in Yogyakarta by the purposive sampling. The multiple linear regression was used to analyze the data and test the hypothesis. The results show that (1) trust in a brand don't have effect on brand loyalty, (2) Perceived value have effect on brand loyalty. The results obtained suggest in future research should consider the high risk products of consumer buying decision.

Keywords trust in a brand; perceived value; brand loyalty; product and personal care

Copyright Proof of Creation in the Field of Science in Declarative Systems in Indonesia

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Abstract One of Intellectual Property Right (IPR) areas is Copyright. Since being regulated in the Law, starting from Law number 6 of 1982 concerning Copyright that has been done several changes until Law number 28 of 2014 concerning Copyright, in deciding copyright, it is applied a system which is called as Declarative System. It means that copyright is created automatically when a creation is created which is realized in a form that has a specificity, without any obligation to register. With the enactment of such a system it is certainly not easy to prove the rights of the creator in the event of a dispute. It is different from the other rights in Intellectual Property Rights which use constitutive system where determining the emergence of a right is based on registration as evidenced by a registration certificate. When there is a dispute, the proof can be done easily by showing the registration certificate. The copyright fields are the fields of science, art and literature. Violations is very susceptible happened in a creation in the field of science, both in taking certain parts as material for writing a creation by other parties in limited quantities or even in amounts that exceed the limits of reasonableness. This study is done based on the problem, first, how to prove the copyright of a creation when a dispute occurs? second, what is the basis for determining the occurrence of copyright infringement on a creation in the field of science? This research was conducted using a normative method supported by empirical data through field research.

Keywords declarative system; *copyright*

Integrity and Ethical Have Implications In Quality Public Service

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Abstract Globalization strongly emphasizes the principle of free competition, which politically requires the role of administrative officials in maintaining State stability, both in the sense of territorial integrity and political integrity. While economically, the role of the administration concerns the assurance of national economic capability to cope with and overcome global competition. As a result, it will create an extension of administrative function in government. The law makers delegate, the role of law and the role of execution in administration. From the extent of the functions administered by the administration, then in conducting its actions and policies, state administrations administered by officials need to be controlled not only by legislation but incorporating ethical and integrity aspects for officials. This study examines aspects of integrity and ethics of officials in this case Bantaeng Regency Regent in doing good acts in the form of legal acts and manifest acts in the context of public services. To fulfillment the needs of goods and services of society, administration needs to involve the private sector and the community. The research was conducted by empirical law research method for public service especially the role of private and public in public service in Bantaeng Regency. The result of the study concludes that integrity and ethics of officials is one of the indicators that can be used to measure the accuracy of officials in performing actions or decisions in the context of public services. Decisions and / or actions will reflect the value of justice in public services.

Keywords *integrity and ethical; quality public service*

The Impact of Taxpayers' Socialization, Knowledge and Awareness of Tax Amnesty Program Participation in Indonesia

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Abstract — This study aims to determine the impact of socialization, knowledge and awareness of taxpayers to disclose their assets to the participation of taxpayers in the Tax Amnesty Program in Sleman region. This research method is causal comparative research. Based on the data that has been processed, the tax amnesty socialization variable has a positive and significant effect, this can be seen from the value of the regression coefficient that has a positive value of 0.631 and t value ($7.242 > 1.985$). Furthermore, the tax amnesty knowledge variable has a positive and significant effect as seen from the value of the regression coefficient that has a positive value of 0.435 and t value ($6.942 > 1.985$). Taxpayer awareness variables have a positive and significant effect. This can be seen from the value of the regression coefficient that is positive at 0.505 and t value ($6.937 > 1.985$) at a significance level of 5%. In addition, the tax amnesty socialization, tax amnesty knowledge and taxpayer awareness variables have a positive and significant effect on the desire to follow tax amnesty. This can be seen from the regression coefficient value which is positive, that is 0.321; 0,202; 0.231 and F value ($29.701 > 2.70$) at a significance level of 5%.

Keywords *socialization; knowledge; awareness of taxpayers; tax amnesty*

The Determinants of the Value of the Firm

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Abstract This study aims to analyze the effect of Dividends per Share, Earning per Share, and Debt to Equity Ratio on the Study Share Prices in the food and beverage industry sector listed on the IDX for the period of 2014-2017. The population consisted of 16 companies and the sample consisted of 9 companies which were chosen using the purposive sample stage. The analysis technique used in this study is multiple linear regression. It is to obtain a comprehensive picture of the relationship of one variable with another. The result of data analysis shows that the constant value of the results of the Multiple Linear Regression Test is negative at -4006.798, meaning that if the Dividend value per Share (X1), Earning per Share (X2), and Debt to Equity Ratio (X3) equals 0 then the value of the Share Price (Y) is equal to -4006.798, Dividends per Share (X1) and Earning per Share (X2) have a positive (direct) and significant effect on the Share Price (Y), but Debt To Equity Ratio (X3) has positive influence (unidirectional) and insignificant (no effect) on the Stock Price (Y). The results of the Goodness of Fit Test that has a regression equation model $Y = -4006.798 + 1035.383 X_1 + 682.984 X_2 + 58.617 X_3$ otherwise has a suitability model significant between Dividend per Share (X1), Earning per Share (X2), and Debt to Equity Ratio (X3) to the Share Price (Y) because the significant F value of 0.000 is less than 0.05. From the results of this study, it is expected that the variables DPS, EPS, and DER can be used as good guidelines by companies or investors in making decisions.

Keywords *dividend pershare (dps); earning pershare (eps); and debt to equity ratio (der); share price*

Does Organizational Culture, Job Satisfaction, and Compensation Affect Employee Performance? A Study in Indonesia State-Owned Railway Company During Organisation Transformation in The Era of Ignasius Jonan

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Abstract Indonesia State-owned Railway Company (PT KAI) has experienced tremendous positive changes since Ignasius Jonan was appointed to be the Chief Executive Officer in 2009. He succeed to bring PT KAI who faced with with 27,000 employees with low expectations in terms of work quality, a financial deficit (in 2008 it lost Rp 82.6 billion), and a high percentage of substandard or broken locomotives in to a reputable profit state owned company. This study aims to examine the influence of organizational culture, job satisfaction and financial compensation on employee performance of PT KAI (Persero) Daop 6 Yogyakarta at the time of organizational transformation in Ignasius Jonan era. The sample of the research is 90 employees of PT KAI Daop 6 Yogyakarta Yogyakarta region who experienced a transition period of leadership of Jonan in PT KAI, i.e employee that is enrolled starts from 2010. Results of multiple linear regression analysis showed that job satisfaction and organizational culture have a positive effect on employee performance, while compensation has no effect on employee performance. This suggests that although employee compensation rose during the era of organizational transformation, it did not affect performance. This may be caused by the high duties and responsibilities of employees.

Keyword *organizational culture; job satisfaction; compensation affect employee performance*

Political Connection, Corporate Governance and Earnings Management: Evidence from Indonesia

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Abstract The purpose of this study is to examine the impact of political connection and corporate governance on earnings management. Sixteen state owned companies and 19 private companies listed on Indonesia Stock Exchange in 2006-2016 were used as a sample, resulting a total 111 companies during 11 years period. Results of multiple regression analysis indicate that political connection as measured by government ownership and politically connected independent commissioners has no effect on earnings management. Corporate governance also has no association with earnings management. Meanwhile, political connection of president commissioner has a positive association with earnings management, indicating that if the president commissioner of a company is politically connected, it is likely that the company has a tendency to do earnings management. Similarly, the president commissioners with political background mediate the relationship between corporate governance and earnings management. In terms of political connection as measured by political relations of the independent commissioner, it is found that it has no association with earnings management. Meanwhile, leverage and size is found significant in influencing earnings management.

Keywords *political connection; corporate governance; earnings management*

Empowerment and Sustainability Perspective in Human Resource Management and Business Innovation Model as Employee Retention Control

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Abstract Employee retention is an important thing to minimize employee turnover ratios and increase employee comfort in the organization. Maintaining employees is an important effort made so that the talents of existing employees can be maintained to encourage organizational performance. Research on employee retention has been used using a variety of well-known factors and dimensions such as organizational commitment, job satisfaction, organizational climate, and others, but few have entered into the topic of empowerment or business innovation models, even though preliminary studies regarding this matter already done. This study tries to look back at the empowerment perspective, both from the point of view of leadership (empowering leadership) and from the perspective of organizational settings in the form of structural empowerment and its influence on employee motivation to survive/employee retention. In addition, this research is also enriched by the elaboration of sustainability perspectives that are still very rarely studied in the context of HR management. Coupled with the inclusion of business innovation model variables, this research is expected to be able to become a more complete reference for future research. The results of this study indicate that all variables indicate an influence on employee retention, therefore it can be concluded that the determinants of employee retention at this time have expanded even to the perspective of sustainability and innovation.

Keywords sustainability; empowerment; *HR management*; *business innovation models*

The Effect of Organization's Culture and Religiosity Toward Organizational Citizenship Behavior (OCB) on Queen Latifa Hospital's Employees

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Abstract This study examines the effect of Organization's culture and religiosity toward Organizational Citizenship Behavior (OCB) on Queen Latifa Hospital's employees. Organizational culture is measured using dimensions: innovation and risk taking, paying attention to details, orientation to results, orientation to people, team orientation, aggressiveness, and stability. Religiosity is measured using dimensions: ritual, ideological, intellectual, experien, and consequences. OCB is measured using dimensions: *altruism, conscientiousness, sportmanship, courtesy, and civic virtue*. Saturated sample technique toward all employees, obtained 163 primary data that can be observed. Using closed questuinnaire for study instrument that already get validity test and reliability test. This study model has Adjusted R square Value 0,317 that already fulfill the goodness of fit requirement. The result of this study shows empirical evidence that organization's culture and religiosity have a positive significant effect.

Keywords organization's culture; religiosity; *organizational citizenship behavior (ocb)*

The Design Model of Key Success Factor Creativity and Innovation to Actualize Competitive Advantage and Bandung's Creative Industry Performance

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Abstract The improvement in the Indonesian economy and the real conditions after the economic crisis were the driving factors for the growth of the industrial sector. The creative industry is an industry that originates from the use of creativity, skills, and individual talents to create prosperity and employment through the creation and utilization of the individual's creative and creative power. The creative industry can foster innovation and creativity in the nation's children and have a positive social impact. The purpose of this study is to get an overview of creativity, innovation and competitive advantage in the creative industries in the city of Bandung. To find out and obtain empirical evidence of research so that an answer is obtained: the influence of creativity and innovation on competitive advantage both partially and simultaneously. This study uses a type of descriptive-survey research, which is causal in nature which states that there is a reciprocal relationship between the independent variables namely Company Creativity and Innovation, with the dependent variable being Competitive Advantage. The population in this study were all creative industry companies in Bandung, which was 5291, covering 15 business sectors. The sample consisted of 182 creative industry companies in the city of Bandung, covering 15 business sectors. The sampling technique used is Proportional Stratified Random Sampling. The analysis tool is Structural Equation Modeling (SEM)-PLS-PM. There are two orders: the first order is the dimension and the second order is an indicator through the use of XLSTAT software v. 2011. The results of the study show that the average creativity level of companies is already high, the innovation of the company has been implemented well, and high competitiveness. Partially, the creativity variable does not give direct significant influence towards company performance, innovation, and competitive advantage. The research also found a positive and significant influence between company creativity, innovation, and competitive advantage simultaneously.

Keywords creativity; innovation; *competitive advantage*; *company performance*

Janabadra Construction Services Training Centre : Small Business Unit Based on the Potential and Intellectual Creativity of the University

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Abstract—The initiation of campus-based business units has become a necessity and supporting capacity of universities, especially to meet the objectives of graduate competencies and bring them closer to the world of work. However, in the initiation process, the necessity to be in a capital-intensive atmosphere is often a problem that is always avoided, even though it is realized that business cannot begin without any capital. The business incubation program designed by Kemristekdikti to encourage this campus-based business unit is apparently operationally able to solve the problem of capital-intensive needs needed to develop campus-based business units. This study shows that empirically, the existence of initial capital as a driving machine for campus business units has a significant effect on the opportunity to develop the business unit.

Keywords—*campus business units; capital intensive ; business incubation; construction services*

A Group-based Economic Empowerment Model: A Case Study of The Andong Business Group “Alun-Alun I” in Bantul, DIY

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Abstract The aim of this program is the economic empowerment of an andong or a carriage business group in Bantul, DIY, through improving the performance in aspects of production, marketing, human resources and general economic aspects. The program partner is an andong business group in Bantul, DIY, namely the "Alun-alun A" group. The methods used are training and consultation, mentoring, the application of science and technology, substitution of science and technology, improving the quality of factors of production and advocacy. The programs that we carry out are: 1) Procurement of revolving fund sources in groups; 2) Training financial economic management; 3) Processing horse manure into compost/organic fertilizer so that it has a higher value and reduces environmental pollution; 4) Procurement of equipment that supports environmental hygiene; 5) Manufacture of a more closed horse manure storage containers, with container placement that does not bother passengers; 6) Improve the appearance of the andong from the aspect of the andong itself and the coachman; 7) Making blogs, and making brochures to be distributed in several travel agencies, hotels, and restaurants; 8) Practical English language training as well as making English conversation guides; 9) Training in relation to Javanese culture. The result of the whole program is that there is an increase in the economic empowerment of the business group so that the existence of this group is able to be a solution for some group member problems.

Keywords *economic empowerment; business group; andong*

Finding Solutions to Increase Productivity and Competitiveness of Patilo Home Industry in Pakel Village, Tepus Sub-District, Gunungkidul Regency, Province Of Special Region of Yogyakarta

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Abstract This research is aimed to find business management solutions to increase productivity and competitiveness of Pathilo home industry products located in Pakel hamlet, Tepus village, Tepus sub-district, Gunungkidul regency, province of Yogyakarta Special Region. The final goal of this study is to provide an appropriate solution to increase the productivity and competitiveness of Patilo products produced by the home industry. The method used is observation and structured interviews. It was found that the low investment in production equipment resulted in low productivity and low knowledge of entrepreneurs about business management resulted in the low competitiveness of the products produced. Treatments given are investments in production equipment, knowledge for entrepreneurs in four functional areas of business and knowledge about producing and packaging food products that meet health requirements. The brand and the inclusion of ingredients on the product packaging are important to improve product competitiveness.

Keyword patilo; productivity; competitiveness; and solution

The Effects of Service Quality and Image on Customer Loyalty and The Role of Satisfaction as A Mediating Variable in Retail Business

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Abstract The purpose of this paper is to examine the relationships among the constructs of service quality, image, satisfaction, and loyalty in customers of retail businesses in Yogyakarta. The satisfaction is used as a mediating variable in the relationships. The sample of 138 customers who had purchased at retail business in Yogyakarta in the preceding 6 months is surveyed to test five hypothesised relationships among the constructs of service quality, image, satisfaction, and customer loyalty using multiple regression analysis and hierarchical regression analysis. This study found that the service quality and retail image affect customer satisfaction. However, when the service quality and image are associated with the loyalty by mediating the satisfaction in the relationships, only the service quality influences the retail customer loyalty. Moreover, the findings show that the satisfaction mediates partially the relationship between the image and the loyalty. The future research should examine the causality and other possible satisfaction factors.

Keywords *services quality; image; customer satisfaction; loyalty; retail*

Joint Selling and Packaging as Innovation for Food and Beverage SMEs (PKL case study in front of the Santo Antonius Catholic Church in Kotabaru Yogyakarta)

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Abstract Traditional food and beverage businesses in Yogya City are mostly carried out by home industries in form of Small and Micro Enterprises (SMEs). The problems faced by SMEs on aspects of production management including: the acquisition costs of raw materials is relatively expensive and unstable, production is still carried out using household appliances and inefficient, there is no quality guarantee and no innovation and product development. In the aspect of marketing management the problems faced: lack of promotional efforts, tight competition, lack of packaging, no branding, limited market and no strong bargaining position. SMEs as business units that produce products, always compete competitively in marketing their products in terms of price, packaging, promotion, and others. To win the competition, SMEs must have a marketing strategy, one of which is in the form of product knowledge. In this study, product knowledge is focused on joint selling activities. Besides the product knowledge strategy to overcome the problems in this study, the treatment of innovation and assistance gives to overcome these problems with several activities on aspects of production management including: entrepreneurship and accounting training, catering training, comparative study, rejuvenation and capacity building of production equipment. In the aspects of marketing management include: printing of brochures and sticker, training in preparing business collaboration proposals, and periodic and continuous assistance to SMEs. This study uses descriptive qualitative methods. Data collection was carried out by in-depth interviews with two groups of SMEs, namely the soybean juice beverage business group and the traditional herbal beverage business group respectively as a sales representative. The results of the treatment showed an increase in the total production volume and turnover (drinks and food) conditions before and after treatment, in general there was a significant increase that increased by 50.43% for the SME 1st and 74.90% for the SME 2nd. Especially for beverage products, there was an increase in turnover from the original condition of an average of 45.05% in the SME 1st and 81.36% in the SME 2nd.

Keywords food and beverage; joint selling; product knowledge; production management; marketing management; innovation

The Determination of Economic Leading Sector in Developing Economic Potential : A Basic Analysis for Development Planning (Case Study Brebes Regency, Central Java Province, Indonesia)

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Abstract This study aims to obtain an overview of the potential of the economic sectors of Brebes Regency: what sectors are potential in the economy in Brebes and how much are the contributions of the sectors that form GRDP compared to Central Java Province during the period between 2010-2016. Brebes is a district with the biggest number of population and the second largest area in the province of Central Java. Based on a data in 2017, Brebes has a poverty rate that falls into the high category of 20.28 per cent. A large area with a large population and a strategic area location, Brebes is certainly a great potential to be developed. For this reason, identification is needed to know and analyze the superior and potential economic sectors which are priorities to be further developed and adapted to the potential that Brebes has. This study uses secondary data. The data used is GRDP data according to the business field on the basis of constant prices and with the base year of 2000 in Brebes, Central Java Province for a period of seven years starting from 2010 to 2016. Based on the results of analysis of Location Quotion (LQ) method, The Growth Ratio Method, Shift share method and overlay method, it can be seen that during 2010-1016, the sectors of accommodation and food-drink supply and education services sector were the superior or very dominant sectors because they showed enormous growth and contribution to the growth and development in Brebes. The electricity and gas procurement sector, financial services and insurance sector, government administration sector, defense and compulsory social security sector, as well as the health and social services sector show as sectors that have dominant growth but have a small contribution, meaning these sectors need to be improved and developed to become dominant or superior sectors. Similar to what has mentioned above, the agricultural, forestry and fisheries sectors, the wholesale and retail trade sector, car repair and motorbike repair, other service sectors are sectors with small growth but they give a big contribution to the economic sector in Brebes.

Keywords *leading sector; potential economic sector; regional development planning; brebes regency*

Provincial Capital Expenditure Analysis in Eastern Indonesia and Western Indonesia Area with Dummy Variable

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Abstract - This study aims, first, to measure the magnitude of the effect of the General Allocation Fund, Special Allocation Funds, Regional Original Revenue, Gross Regional Domestic Products, and the total population on provincial capital expenditure in Indonesia. Second, to find out whether or not there is a difference between provincial capital expenditure in eastern region of Indonesia and provincial capital expenditure in the western region of Indonesia. This study uses multiple regression analysis tools with capital expenditure as a dependent variable, as well as General Allocation Funds, Special Allocation Funds, Regional Original Revenue, Gross Regional Domestic Product, population and dummy variables as independent variables.

Keywords *capital expenditure; eastern indonesia; western region of indonesia; dummy variable*

The Economic and Social Externalities of The Existence of The Cigarette Industry

Case Study: Cigarette Industry in Semarang Regency, Indonesia

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Abstract— This study aims to determine the economic and social externalities of the existence of the cigarette industry in Indonesia. This research is exploratory research with descriptive approach. The interview method is used to obtain information from respondents who are randomly selected or judgment sampling. The existence of the cigarette industry has an impact on increasing the income of employees and the community. In addition, it creates positive perceptions of the community related to the availability of employment and the creation of business fields, while negative perceptions are the waste generated by the factory, to the feeling of jealousy from the people who are not absorbed as employees of cigarette factories.

Keywords—*cigarette industry; economic externalities; social externalities; positive perceptions; negative perceptions*

The Anomaly Causality Between Bank Indonesia's Rate and Inflation at Indonesia

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Abstract The purpose of this study was to determine the causality relationship between the BI rate and the inflation rate. The BI rate is the main instrument of monetary policy, while inflation is the ultimate goal of monetary policy. In reality, the behavior of economic variables not only has a one-way relationship, but shows a two-way relationship called the concept of causality. The analytical approach used is Granger causality and Vector Error Correction Model (VECM) methods. This study uses time series monthly data for the period 2013-2017. The results of the study show that there is a unidirectional causality relationship between inflation and BI rate, which is only an inflation variable that significantly affects the BI rate and does not apply otherwise. The significance is the effect of the inflation variable on the BI rate, therefore this finding is different from previous studies. This fact is called anomaly, because in reality the BI rate is an exogenous variable, where this variable is not affected by other variables. The change in the BI rate should affect inflation through various channels, including: interest rate channels, credit lines, exchange rate channels, asset price lines, and expectation lines. However, in this study the BI rate responds to shock by the dynamics of inflation traced through the Impulse Response Function (IRF) with a positive trend, starting from period one to period ten. This fact contributes to the determination of the Indonesian government's monetary policy that the rate of inflation that occurs in the economy can be used as a reference to increase or decrease the level of the BI rate.

Keywords bi rate; inflation; granger causality

The Competitiveness of Regions in the Eastern Indonesia

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Abstract—This study aims to map the regional competitiveness and examine the influence of several factors including health, education, infrastructures, institution, and information and communication technology (ICT) on regional competitiveness, both directly and indirectly through government expenditure and private investment in the Eastern Indonesia. The data used are cross section data of 16 provinces in the Eastern Indonesia and time series data from 2010 to 2017. The driven factors that have significant effect on regional competitiveness are health, education, infrastructures and ICT. While institution factors do not yet have effective contributed to the improvement of regional competitiveness. In an effort to improve the competitiveness of regions, the importance of local governments to adopt policies that rely on improving the capacity and quality of human capital, provision of electricity infrastructure, as well as adequate information and communication networks.

Keywords—*regional competitiveness; standardized score; simultaneous equation; productivity; institution*

The Impact of Increased Prices of Eggs on Consumer Purchases in Klaten Regency, Central Java, Indonesia

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Abstract— In July 2018, the price of eggs in Klaten Regency experienced a sharp increase. The purpose of this study was to determine: (1) the effect of the increase in the eggs price on the decision to buy eggs by consumers, (2) the impact of the increased in the eggs price on the number of eggs purchased by consumers and, (3) find out the function of demand for eggs in the event of an increase in egg prices. This research is descriptive research. Determination of research location using the purposive method. Based on the sub-district area which has the most population, the researcher determined one selected sub-district as research location, namely Trucuk Sub-district. This study uses a double logarithm multiple linear regression analysis. The results showed that: (1) There were 57.5 percent of consumers decided to reduce the number of eggs when there was an increase in the price of eggs, and the remaining 52.5% decided to purchase a fixed number of eggs; (2) The increased in the eggs price has an impact on the number of purchases of eggs by consumers. The average purchased of eggs by consumers in the event of a significant increase in prices when compared to the purchase of eggs during normal conditions; (3) Factors that influence the demand for eggs in the event of an increase in egg prices include the price of eggs, the tilapia price, the number of family members, and wife's education. Meanwhile, the rice price, the chicken meat price, the price of tofu, the Tempe price, income, and the age of the wife did not influence the demand for eggs.

Keywords — *price increases; klaten regency; demand; eggs*

UTAUT and STF Integration in the use of Mobile Payment on Transportation Services

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Abstract - The digital payment era has brought significant changes to the behavior of mobile payment usage, especially in the field of transportation services. Even the background that motivates the use of mobile payments has also evolved from utilization, performance, and now increased with social motivation. This study tries to look at the factors that influence interest in using mobile payment, especially in the field of transportation services, with the background conditions, based on the UTAUT (Unified Theory of Acceptance and Use of Technology) theory and the STF (Social Technology Fit) theory. The results of this study found that although social technology fit affected performance expectancy, and performance expectancy affected the behavior of mobile payment usage, hedonic motivation did not affect the behavior of mobile payment usage, so it can be concluded that the behavior of mobile payment usage, especially in the field of transportation services has a strong tendency to be motivated by utilization and performance, and not by hedonic motivation.

Keywords—*UTAUT; STF; hedonic motivation; mobile payment; transportation services*

The Emerging Fintech and Financial Slack on Corporate Financial Performance

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Abstract - This study aims to determine the level of profitability of companies before and after the emergence of *FinTech* products. The data used in this study were obtained from IDX, Fintech.id and company web pages. The study sample consisted of 17 *FinTech* products from 16 companies in Indonesia. This research was conducted on companies that have launched *Fintech* products. This type of research uses an event study approach using different test analysis techniques, namely *Paired Sample T-Test*. The period used in this study is 4 years, covering 2 years before and 2 years after the company launched *FinTech* products. The results showed that there was a significant influence on *Return on Assets* (ROA) before and after launching *FinTech* products and there was no significant difference in *Return on Equity* (ROE) before and after the launch of *FinTech* products.

Keywords— *fintech; event study ; roa; roe*

Student Perception of Non-Cash Payment Towards Cashless Society

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Abstract This study aims to investigate the perception of student in choosing transaction payment cash and non cash (emoney). The perception aspects are an important part of the process of selecting non-cash financial transactions. These aspect includes: perception of benefits, perception of ease and security perception. In addition, non-cash payments will contribute to the government's campaign "CashLess society". This study uses primary data that is obtained through questionnaire to respondents and binomial logistic regression is used to detect choosing of students. The results reveals that the most significant influence on the perception of students to choose the method of non-cash payment is the perception of benefits. This condition can be interpreted that the higher of the benefits obtained, so the higher the interest of students to use non-cash payments in carrying out economic transactions. The reality that occurs will encourage students and the public to switch to non-cash transactions.

Keywords non cash (emoney); cashless society; binomial logistic regression

The Effect of Capital Adequacy Ratio, Non Performing Loan, Net Operating Income, Net Interest Margin, Loan to Deposit Ratio on Profitability

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Abstract This study examines the effect of Capital Adequacy Ratio, Non Performing Loan, Net Operating Income, Net Interest Margin, and Loan to Deposit Ratio on the profitability of the Bank, proxied by ROA. Which one of the tools to measure the health of the Bank. Using date pooling technique on four state-owned (BUMN) Banks in Indonesia that present tri-monthly financial statements for the period 2010 to 2016. Obtained 112 observational data that meet the research requirements. This research model has a coefficient of determination, adjusted R square 0,958 and has fulfilled the requirement of goodness of fit. It is found on this research that Capital Adequacy Ratio and Net Interest Margin have a positive and significant impact to Return on Asset. Meanwhile, Loan to Deposit Ratio has positive effect but not significant to Return on Asset. It is found that Operational Cost Ratio to Operation Income has negative effect toward Return on Asset, while Non Performing Loan has indication to have negative but not significant effect to Return on Asset.

Keywords capital adequacy ratio, non performing loan, net operating income, net interest margin, loan to deposit ratio, dan return on assets (roa)

The Role of Prices Fairness on Intention to Online Transactions on Students in Yogyakarta

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Abstract This study aims to identify the effect of prices fairness on the intention to shop online. The sample in this study was students in Yogyakarta aged 17-24 years. The study sample of 100 people was collected using a convenience sampling technique guided by a questionnaire. Statistical analysis uses the structural equation model with split samples that distinguish samples that have high and low fairness of perceived prices. The growth of online shopping is in line with the growth of internet usage because the increase in internet usage is driving the growth of online shopping. Adolescents have high growth in internet usage, so the phenomenon of online teen shopping is interesting to study. The results of the study indicate that before prices fairness operates the behavior of online shopping perceived benefits and perceived risk influence the intention of online shopping. After fairness of perceived prices, moderate online shopping behavior, the high prices fairness groups, perceived risk does not affect the intention of online shopping; perceived benefits affect the intention of online shopping. Low prices fairness group, perceived benefits and perceived risk influence the intention of online shopping. The high prices fairness group indicates that product prices in online stores are relatively affordable and are considered more profitable than brick and mortar stores. The price of online shopping perceptions is profitable so that customers benefit compared to shopping at conventional stores. The results of this study can be an alternative to developing a strategy to increase the intention of online shopping by considering the prices fairness variables that moderate the intention of shopping online. Research on online shopping behavior in adolescents is important because growth in the number of internet users is increasing. Suggestions for further research by increasing the number of samples and dividing based on economic and social structure, because the income variable can explain its role in online shopping behavior.

Keywords *perceived benefits; perceived risk; the fairness of perceived prices; intention to shop online*

Does the Audit Committee Moderate the Effect of Tax Planning on the Firm's Solvability?

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Abstract The purpose of this study is to examine the effect of tax planning which is moderated by the audit committee on the firm's solvability. In this study, the independent variable is the tax planning and the dependent variable is the firm's solvability. The authors also put the audit committee as moderating variable and the size of the company as a control variable. This study uses MRA (Moderated Regression Analysis). MRA is a form of regression which is essentially designed to define the relationship between two variables which are influenced by a third variable as the moderating variable. The regression equation contains elements or multiplicative interaction between two or more independent variables. The population of study is all real estate companies and contractors listed in the Indonesia Stock Exchange (BEI) from 2011-2014, whether the sample of this study is taken by "purposive sampling method". Before perform the regression analysis, the authors performed classical assumption test which is all classical assumptions are met. Based on the the regression analysis, the results are: (1) the effect of tax planning on solvability is significantly positive; and (2) the interaction between the audit committee applied as moderating into the tax planning has significant impact on solvability. From the results of the regression analysis, it can be concluded that the all research hypothesis are accepted. This research results hopefully will give emphirical evident and comprehensive understanding to the academicians and public researchers or observers that the audit committee moderates the effect of tax planning on the firm's solvability.

Keywords tax planning; solvability; and audit committee

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Rasionalism and Antropocentrism in Human Behaviour in Exploiting Natural Resources and Industial Activities

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Abstract Fulfillment of human interests regardless of environmental damage caused is the root of the environmental crisis. This happened also influenced by the views of rationalism and anthropocentric. Both of these views influence human behavior in exploiting natural resources and conducting industrial activities to date. Humans with a view of rationalism and anthropocentrism will make the most of natural resources to meet human needs, without the effort to achieve sustainability. Natural resources are used as objects to meet human economic needs while environmental needs for sustainability or preservation of environmental functions do not receive attention. The patterns of behavior that are exploitative and unconcerned about nature are considered rooted in a perspective that only concerns human interests. This perspective gives rise to greedy and greedy attitudes and behaviors that cause people to take their needs from nature and carry out industrial activities without considering their sustainability because they are seen as only for the benefit of humans.

Keywords rasionalism; antropocentrism; human behavior; needs; industrial activity; exploitation

Study of Perspective and Prospective Aspects on Indonesia Balance of Payment in 1980-2017

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Abstract - This study aims to analyze the influence of Interest Rate, Economic Growth National Income, Domestic Credit and Foreign Exchange against Foreign Reserves. The analysis is based on Monetary Approach to the Balance of Payment (MABP) theory. The object of research is the value of Indonesia Foreign Exchange Reserve. This study uses quarterly time series data from 1980 to 2017. Data analysis methods used are Auto Regressive Conditional Heteroscedasticity (ARCH) with GARCH (1,1), ARCH in mean (ARCH-M), Treshold ARCH (TARCH) and GARCH (1,1) with the Variant Regressor. The selection of the best model is based on the level of significance, the value of Akaike Info Criterion (AIC) and Schwarz Criterion. The selected model is the TARCH estimation method. Based on the TARCH output, it can be concluded that all independent variables have significant effect on the Foreign Exchange Reserve, except Domestic Credit. The direction of the relationship of each variable is consistent with the theory of Monetary Approach to the Balance of.

Keywords foreign reserves; *monetary approach to the balance of payment (mabp); auto regressive conditional heteroscedasticity (arch)*

The Portofolio Model of Exchange Rate Determination : The Case of Rupiah Exchange Rate

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Abstract Indonesia economy is prone to the world economy that makes Rupiah sensitive and volatile. Thus, it affects macroeconomic stability. In conclusion, Rupiah exchange rate should be maintained in order to maintain macroeconomic stability. An approach model development of Rupiah exchange rate is needed to explain the behavior of Rupiah exchange rate to US dollar. The Portfolio exchange rate approach explained that the exchange rate nominal was influenced by cumulative current account change and exchange rate value was determined by stock equilibrium. This research used error correction model (ECM) to test the model. If in the short term there is an imbalance, the ECM model will correct it in the long run. With this mechanism the problem of smooth regression can be avoided through the use of difference variables that remain in the model without losing long-term information caused by the use of different data only . The research result find that variables in portfolio model showed national income, interest rate, and foreign exchange reserves influenced Rupiah exchange rate to US dollar in short run. In the other hand, price variable did not significantly influence Rupiah exchange rate to US dollar. Based on the test of portofolio model, a Rupiah exchange rate stabilization policy could be assigned based on foreign exchange reserves management

Keywords exchange rate; macro economic stability; portofolio; error corection model; foreign eexchange reserve

Map of Financial Capabilities of the Provincial Region in Indonesia

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Abstract This study aims to map the financial capabilities of the provinces in Indonesia which are divided into five regions: 1. Java and Bali, 2. Sumatra, 3. Kalimantan, 4. Sulawesi, 5. Nusa Tenggara, Maluku and Papua. The financial capacity of the province is measured by the amount of income and the growth of revenue, local revenue and growth, as well as the contribution of local revenue to total income. The population in the study includes all provinces in Indonesia, amounting to 34 provinces with census data collection. Observation period from 2013 to 2015. Data analysis was carried out descriptively. The results of the study show that there is an increase in the financial capacity of the provinces in Indonesia as indicated by the increase in income from 2013 to 2015. On average the provinces in Wilayah Java and Bali have the greatest income compared to provinces in other regions. The next largest average income is Sumatra, Kalimantan. For 2013 and 2014 the provinces in the Sulawesi region had an average income greater than the Nusa Tenggara, Maluku and Papua regions. But in 2015 provinces in the Nusa Tenggara, Maluku and Papua regions were higher than the average provincial income in the Sulawesi region. Overall the original provincial income in Indonesia shows an increase from year to year as well as its contribution to total income. On average in three years the contribution of local revenue to total provincial income in Indonesia is still low even in 2015 there were still provinces that were categorized as very low (less than 25 percent), namely Maluku, North Maluku, Papua and West Papua. Whereas those who have obtained a high category are only 1 province, namely DKI Jakarta.

Keywords regional autonomy; regional revenue; regional original revenue

Efficiency and Elasticity of Labor Use on Economic Sectors in Indonesia

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of 2010-2016, (2) to find out the changes/ transformations in the use of labor among the economic sectors in Indonesia in the period of 2010 - 2016. The analytical method used is a descriptive and analytical method of the Cobb-Dougllass production function. The results showed that during the period of 2010 - 2016 there had been a decrease in the efficiency of labor absorption in GDP at an average of 6.5% per year. The values of labor elasticity against GDP during the period 2010 - 2016 are inelastic ($e < 1$) but it is still positive. This shows a tendency to decrease changes in employment absorption of GDP. There is still an incompatibility in the business field between the ability to contribute to GDP with the ability to absorb labor. When viewed from the contribution to GDP, the transformation from the agricultural sector to the industrial sector, the service sector field and other economic sectors have been successful, but when viewed from the absorption of labor, the transformation has failed.

Keywords efficiency; elasticity; economic sector; GDP; labor

Wages, Life Expectancy and Working Population in Indonesia: The Implications of Demographic Bonus

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Abstract—Increased life expectancy and the large number of elderly population in Indonesia are condition that appears today as an implication of demographic phenomenon. This increase in life expectancy should be balanced with an increase in the number of people who work, hence the elderly population contributes positively to the country's economy instead of being a burden on the country. One of the factors driving the working population is the wages received from the industry. Industry or Businesses are labor markets that are expected to provide remuneration in the form of wages that can guarantee the longevity of society. Since, one of the ways community maintain their longevity is by working. Thus, the provision of decent wages that are able to maintain the longevity of society is a manifestation of the business or industry responsibility to the society. This phenomenon is a reason to investigate the effect of wages on the working population, as one of the economic variables, in Indonesia. Therefore this study aims to examine the relationship between the working population and wages, as well as several other variables, that hypothetically thought to have influences, namely the birth rate, mortality rate, minimum wage, unemployment, and secondary school participation rates. The results of this study found that wages, education, unemployment and life expectancy significantly influence the increase in the number of people working in Indonesia. The implication of this study is the importance for the industry to provide a decent minimum wage so that more people with a longer life expectancy will work so that they contribute positively to the country's economy.

Keywords—*working population; life expectancy; minimum wage*

Climate Change Impact on Community Livelihood Vulnerability Level in Northern and Southern Coastal Area of Java, Indonesia

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Abstract Climate change has an adverse effect on the coastal area. When sea level is rising, it will leads to more frequent sea tides, flood, and abrasion. This condition will make the coastal communities, especially fishermen and traders, become vulnerable. This research aims to examine the social-economics vulnerability of coastal communities, especially fishermen and traders in Northern and Southern Java coastal area, which related to climate change. The data is collected from 216 respondents from the coastal area. The data is analysed using Livelihood Vulnerability Index (LVI) and, Livelihood Vulnerability Index – Intergovernmental Panel of Climate Change (LVI-IPCC). LVI analysis shows that the condition of coastal communities can be considered as vulnerable. However, based on LVI-IPCC analysis, the coastal communities are not vulnerable.

Keywords climate change impact; *community livelihood vulnerability*

Can Prostitution in Indonesia Be Eliminated?

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Abstract Previous studies have revealed a lot of personality factors to explain the negative behavior of a society. In this study, the concept of personality is adopted to predict the behavior of prostitution which is seen from the intention to leave prostitution. In addition, this study also observed Age as one of the variables conceptualized to moderate the relationship between personality and intention to leave prostitution. Data was collected through a survey of 100 respondents as the study sample, which was carried out non-randomly. The sampling area is a number of places where prostitutes are held, including in several hotels, at bus terminals or on roadside, or other places where they hang out. Surveys are carried out at night when they would start their work or during the day when they rested. Furthermore, the collected data was analyzed using Cluster Analysis to create personality groups and Hierarchical Multiple Regression Analysis to test the effect of moderation. The results indicate that on the one hand, neuroticism and consciousness are personality types that are not significantly associated with the intention to leave prostitution, and also age is not significantly associated with the intention to leave prostitution, but on the other hand it is found that Age significantly moderates the relationship between all types of personality (Extroversion, Neuroticism, Agreeableness, Consciousness, and Openness) and intentions to leave prostitution. The study also discusses insignificant results, as well as the implications of the study, as well as study limitations.

Keywords behavior of prostitution; intention to leave; personality; extroversion; neuroticism; agreeableness; consciousness; and openness

The Influence of Attitude and Herding on the Credit Decision-Making of Micro, Small, and Medium Enterprises (Msmes)

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Abstract—In order to make a decision, people is not only influence by the way their rational analyze result, but also there are several other factors that can influence the decision. Like irrational factors that usually appear from the environment effect, which at the end will form their individual attitude. Environment factors also will influence someone to take individual decisions. For instance, someone will follow other groups or people that have a good reputation (herding). This research aims to analyze the influence of attitude and inner group (herding) in making credit decision by micro, small, and medium enterprises (MSMEs) person. Based on the theory of interpersonal behavior, an attitudes form by norm, role, self concept, and another side of MSMEs person tend to do a thing but actually not what they need but what the group does. The samples of this research was conducted with 150 samples of 1350 units population of MSMEs in Salatiga and using purposive sampling technique in data collection. The results of this research shows that attitude and herding have a significant influence to interest and interest have a significant influence towards credit decision-making of MSMEs. (*Abstract*)

Keywords—*attitude; herding; interest in taking credit; credit decision-making*

Corporate Social Responsibility (CSR) and Firm Value: The Role of Investor Sentiment in Green Companies listed on the IDX

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Abstract—This study aims to examine the role of investor sentiment on the relationship between corporate social responsibility and corporate value. Based on the previous literature, CSR which is a positive signal revealed by the company will influence investor sentiment. Investors can make decisions to make investments based on signals from the company. So that it can increase the value of the company. The better the company signal, the more confident investors will be in making investment decisions, which will then have an impact on the company's higher value. The sample used in this study is the green company that is listed on the IDX as many as 12 companies. By using a regression panel data analysis, the result is CSR disclosures can increase the value of the company through the mediating role of investor sentiment

Keywords *csr; firm value; sentiment investor*

The Impact of Green Tourism Differentiation on Tourist Revisit Intention

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Abstract— This goals of this study are to examine the effect of green tourism differentiation strategies on tourist satisfaction and revisit intention mangrove tourism in Kebumen. In 2017, there is an increasing number of visitor in mangrove tourism. Some visitors are tourists who visit again (*revisit*). For this reason, it is necessary to examine the marketing strategy that capable to assess factors that increasing competitiveness and tourist visits. This research is based on quantitative approach. The population in this study is mangrove tourists who have visited more than twice in one year. Green features and green performance have a positive effect on tourist satisfaction. But, green style and design does not affect tourist satisfaction. Green features and green performance have a positive effect on tourists' revisiting interest. But, green performance do not have a significant effect on tourists' revisiting interest. Surprisingly, tourist satisfaction does not affect the interest of revisiting tourists.

Keywords *green differentiation strategy; tourist satisfaction; revisit intention*

Supervision of Midwife Coordinator to Antenatal Care Service Quality with Work Motivation as an Intervening Variable

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Abstract Tegal Mortality Rate (AKI) of Tegal Regency in 2016 is 112 per 100,000 live births and in 2017 to 52.7 per 100,000 live births, antenatal service is a service provided to pregnant women by health workers to maintain pregnancy which is done according to standard of antenatal service defined in the standard of midwifery services including ANC conducted with midwife supervision coordinator and work motivation. The purpose of this study obtained empirical evidence regarding the influence of supervision of midwife coordinator to the quality of antenatal care service with work motivation as intervening variable at midwife in Pagiyanten Regency Health Center of Tegal Regency.

Population of this research is midwife who work and have a commission in Pagiyanten health center area which amounted to 48 people, research sample is using total sampling technique in all study population. Data collection using questionnaires, data analysis techniques using multiple linear regression and path analysis. The result of the research shows that the supervision of midwife coordinator has an influence on the quality of ANC service on the midwife, the supervision of the midwife coordinator has an positive effect on the work motivation on the midwife, the work motivation has a significant influence on the quality of ANC service on the midwife. Conclusion there is significant positive effect Supervision of midwife coordinator to quality of antenatal care service with motivation as intervening variable at midwife in Pagiyanten District Health Center of Tegal Regency. Suggestion for the stakeholders of maternal and child health policy, that in order to create the quality of ANC service, it must apply the supervision of the midwife coordinator regularly and scheduled and improve the supervisory quality of the coordinator midwife.

Keywords midwife supervision coordinator; antenatal care quality service; work motivation

The Influence of Culture Toward Risk-Taking in SMEs in Regency of Ende, East Nusa Tenggara

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Abstract This paper has purpose to examines how does culture influence risk-taking of SMEs, which is a key dimension of entrepreneurial orientation. Data from 40 self-administered questionnaires were utilized. Hofstede's (1980) four cultural dimensions were adopted in stating the four hypotheses developed for this study. The data were analysed using descriptive statistic, Person's Product Moment Correlation Coefficients and Multiple Linear Regression Analysis. The findings of this study indicate that in Regency of Ende masculinity had a significant positive relationship with risk taking. But, uncertainty avoidance, individualism and power distance recorded a non-significant positive relationship with risk taking. Hence, this study recommended that SMEs owner/manager must give employee security assurance, make good cooperation with others, find opportunity for high income and also seek opportunities for promotion to get higher assignments.

Keywords—*entrepreneurship; culture; risk taking; small medium enterprise (SMEs)*

Effects of the Quality of Service Customer Loyalty Mediated by Variable Satisfaction

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Abstract The purpose of this study was to analyze and assess the effect of service quality on customer loyalty mediated by satisfaction variables on depositors or customers of Bank Jatim Malang. The sampling technique in this study using purposive sampling of 100 respondents to the depositors or clients who use the services of Bank Jatim Malang are already quite mature and has been transacting at least twice.

Data collection techniques used is by using a questionnaire. The analytical tool used in this study using mediation regression analysis (MRA) with the mediation test Sobel test. Sobel test results show that the probability value of less than 0.05 (), thus indicating that the quality of service is positive and significant impact on customer loyalty mediated by satisfaction variables.

Keywords quality of service; satisfaction; and loyalty

Characteristics of Sustainability Report Disclosure in Indonesia

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Abstract—This study investigates the readiness of companies in Indonesia in conducting sustainability reporting. Variables used in this study are economic performance disclosure, environmental performance and social performance as well as variable of intellectual capital. Economic performance disclosure, environmental performance and social performance are the components of sustainability reporting. Meanwhile, intellectual capital measures the ability of company to manage its human resources. The sample in this study consists of 30 Indonesian public companies of ISRA holders in 2014-2017. The result showed that economic performance and social performance disclosure are high. Meanwhile, based on correlation analysis, economic and social performances are strongly related with the ability of company in managing its human resources.

Keywords—*sustainability reporting; disclosure; intellectual capital*

Power Distance of Municipal Government and Bonus Scheme: An Indonesia Case

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Abstract The objective of this research is to examine the role of uncertainty avoidance, power distance, and collectivism culture on the bonus achievement of employees in municipal government as a performance indicator of the officials in that institution. The municipal government as centralized institution in which the performance evaluation involves the qualitative criteria, namely skill, discipline, and cooperation that be assessed by superior subjectively, therefore, which culture as the part of organization's value has the important factor on the achievement of the employee's motivation. The research uses questionnaire that involves 132 subjects of the officers in municipal government for the culture identification and the bonus achievement. The survey reveals that uncertainty avoidance and power distance has negative significant effect to the bonus achievement of the officers, but the collectivism has negative significant effect to the bonus achievement. This study contributes to effort to reduce the subjective involvement in the performance evaluation practice in which uses the qualitative measurement, such as skill and cooperation as determinant of a quantitative measurement, such as bonus. The study also contributes to an effort to optimize the performance achievement in centralized institution through the role reduction of superior.

Keywords uncertainty avoidance; power distance; collectivism; bonus scheme; performance; public sector

Depositor Funds Determinans - Indonesian Bprs Evidence

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Abstract The research aims to analyze empirically about the determinants of depositor funds which include various proxy of healthy bank level, including Capital Adequacy Ratio (CAR), Allowance for Earning Assets Losses, Non Performing Financing (NPF), Return on Assets, Operational Efficiency Ratio, Financing Deposit Ratio, BI Rate, and management assessment. Depositor funds represent the amount of savings and deposits in the Sharia Rural Bank. The study used a sample of BPRS (Sharia Rural Financing Bank) registered with Bank Indonesia and the Financial Services Authority for the period of 2010 - 2015 by using purposive sampling method. Data were analyzed quantitatively (using multiple regression) and qualitative. The results showed that simultaneously showed that the various proxy of bank healthiness was the determinant of deposit funds. While partially shows the result that only CAR and NPF are not determinants of deposit funds.

Keywords *deposit funds; car; ppap; npf; roa; oer; fdr; bi rate; management assessment*

Service Quality and Location Towards Customer Value and the Effect to Customer Satisfaction

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Abstract— This research aims to analyze the influence of service quality and location towards customer value and the effect to customer satisfaction. The problems on this research is how to increase the customer value in order to raising up customer satisfaction in line with the expectations. The population on this research is the out-patients care in regional hospital of Doctor Soeselo, Tegal district. In this case the selection for the sample itself is determined based on characteristics, namely first, the respondents are patients or close relatives. Second, the respondents are the people that already used the health service in this hospital more than once, both personally or family such as husband, wife and children. The result revealed that service quality has positive effect and significant toward customer value. The result of mediation test using Sobel test shows that customer value mediates the effect of service quality on customer satisfaction.

Keywords—*Service quality; location; customer value; customer satisfaction*

Expectation And Satisfaction Level In Women Sanitary Pads In Magelang, Indonesia

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Abstract—Expectation as a future prediction of certain product always set by costumers in their pre-purchasing behavior. This expectation will lead to the costumers purchasing decision and direct them to the satisfaction level expected by consuming that particular product. This research which focus to the relationship between expectation and satisfaction tested the hypothesis: There is mutual relationship between expectation and satisfaction level in purchasing a product with the research question as follow: is customer satisfaction able to fulfil customer expectation?. This research focused in women sanitary pads in Indonesia which limited to the top three brand index in sanitary pads in Indonesia. As expected, the result of the research supported the hypothesis

Keywords—*expectation; satisfaction; costumers; women sanitay pads*

Green Marketing and Religiosity

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Abstract— We develop and test a theoretical model that predicts green marketing (green product, green price, green distribution and green promotion) in influencing firm performance and how religiosity moderate green marketing and firm performance. The data was analysed by Structural Equation Modelling approach of Partial Least Square technique using SmartPLS 3.0. Our analyses show that green marketing programs are being implemented by Small Medium Enterprises. We find evidence that in SME's, green marketing can not increase firm performance, although moderate by religiosity. Only green distribution and religiosity can improve firm performance.

Keywords—green; marketing; religiosity; performance

**Effect of Spirituality at
Workplace to Organizational Citizenship Behavior with
Quality Work of Life as Moderator
(Study at Employee Staff of Candisari Restaurant)**

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Abstract The purpose of this study was to examine the effect of workplace spirituality to organizational citizenship behavior (OCB) moderate with the quality of work life at the restaurant staff of the hotel Candisari Kebumen number of 61 employees. Deskriptiv research with quantitative research methods, the data is processed using SPSS 23. The hypothesis test showed spirituality at workplace have positive effect on extra OCB While the quality of worklife s moderate the relationship between the two variables, it can be used as a variable that can improve this relation

Keywords *workplace spirituality; ocb; quality of worklife*

Capitalism And Islamic Economics: Two Sides Of The Same Coin?

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Abstract— Many events prove that capitalism fails to carry out its function. Fund movements on a large scale in the global market that triggered a prolonged economic crisis became one of the witnesses of the failure of capitalism. Ironically, the capitalist economic system which negates the value of divinity still dominates social and economic life. In fact, there is a system that is able to provide justice for the people of the Islamic economic system. This paper is a viewpoint paper, which offers a discussion on capitalism and Islamic economics. Through discussions about economic value and profit sharing, there are enough reasons to make Islamic economics as an answer to various social and economic problems.

Keywords— Islamic economics; economic value; profit sharing

Determinants of Cash Holding Mining Companies Registered on the Indonesia Stock Exchange

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Abstract Cash has significant role on maintaining corporate liquidity, however cash is also the most non productive asset. This research aims to analyse determinant of corporate cash holding using cash flow, net working capital, cash conversion cycle, leverage, firm size, profitability, firm age, and growth opportunity as determinant variables. The sample of this study is 25 mining companies listed in the Indonesia Stock Exchange from 2000 to 2016. This study used panel data analysis technique. The results showed that (i) cash holding level of mining companies is on average 5,91% of their total assets; (ii) cash flow level, cash conversion cycle, profitability, firm age dan growth opportunity have significant effect on the cash holding, while the net working capital, leverage dan firm size have no significant effect on cash holding.

Keywords *cash holding, mining companies*

The Influence of Financial Literation on The Entrepreneurship of Vocational School Students in Bengkulu City

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Abstract This study aims at investigating the effect of financial literacy on entrepreneurial intention. Data in this study were obtained by administrated survey questionnaire. Respondents of this study are accounting major students of SMKN 1 Bengkulu City and culinary art major students of SMKN 3 Bengkulu City, which obtained as many as 182 respondents. The effect of financial literacy on entrepreneurial intention was analyzed by using simple regression analysis method. The result indicates that financial literacy have a positive effect on entrepreneurial intention. The more financial literate the students, the higher their entrepreneurial intentions. The result also shows that SMKN 1 students are more financial literate and have higher entrepreneurial intentions than SMKN 3 students.

Keywords financial literacy; entrepreneurial intentions; *smk students*

The Role of Technological Acceptance and E-Service Quality in Predicting Customer Satisfaction and Loyalty

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Abstract This study investigated the influence of technology acceptance factors and e-service quality towards customer satisfaction and loyalty in online shopping context. An on line causal survey was conducted in Yogyakarta, Indonesia, involving 150 respondents of a marketplace user. Sample was selected by purposive sampling criteria. The data were analyzed using Structural Equation Modeling (SEM). The results showed that (1) technology acceptance significantly affects consumer loyalty, (2) technology acceptance also significantly affects consumer satisfaction, (3) e-service quality has a significant impact on consumer satisfaction, while (4) e-service quality does not have a significant impact on consumer loyalty, and finally, (5) consumer satisfaction has a significant impact on consumer loyalty.

Keywords technology acceptance factor; e-service quality; customer satisfaction; customer loyalty; online shopping

The Analysis of Technology Acceptance Model (Tam) for Personal Financial Management on Mobile Application Technologies

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Abstract This study seeks to analyses the acceptability of technology for personal financial management applications using mobile application technology. This study explored at aspects of perceived usefulness, easy to use and intension to use in using personal financial management based on android features of applications developed by researchers. This research used 2 groups of experimental subjects, each of which consisted of 39 and 37 respondents for each group. The application used is an application – called Managed Your Money- developed by researchers. Respondents were then asked to use this application for one week to record their personal financial management behaviour. The analysis of the data gathered from the experiment using Confirmatory Factor Analysis (CFA) to calculate end user satisfaction with the use of your Manage Money system. The results of data processing show the value of anti-image matrices on each variable has a range of values of 0.731 to 0.805 (greater than 0.5) so that all variables can be analysed. The rotated component shows that all variables become one group simultaneously, so the five variables form one form of end user satisfaction construct. The results of the study show that 3 aspects in the TAM model go through four variables or factors are accuracy, system content, ease of use, system format, and timeliness in its use. This research shows that your Money Manage application is acceptable to users.

Keywords *technology acceptance model (tam); personal financial management; mobile application technologies*

The Effect of Financial Literacy, Financial Attitudes and Financial Knowledge on Financial Behavior Intermediating by the Use of Technology

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Abstract The purpose of this study is to investigate the determinants of financial behaviour. Variables predicted will influence financial behaviour are financial literacy, financial knowledge, and financial attitudes. These 3 aspect mediated by the use of information technology exploited by researcher in purpose to understand the correlation to financial behaviour. The study was using experimental design 3 x 2 for two groups consist with 77 senior students accounting students. The experimental groups asked using the application technology based on mobile technology- called Manage Your Money which is developed by the researcher. This study used the daily financial management experiments of respondents for a week. Data collection gathered by questionnaire before and after the experiment conducted. The data tested using path analysis. Sampling method using convenience sampling. The results showed that financial literacy, financial knowledge and financial attitudes had significant influence on student financial behaviour. While a test using ANOVA before and after the experiment resulted that there was no significant difference in the results before and after treatment. Significant results only obtained in the attitude variable, this is possible because the experimental subjects were senior accounting students who had adequate financial knowledge and financial literacy.

Keywords *financial literacy; financial attitudes; financial knowledge; financial behavior intermediating*

The Effect of Earning Aggressiveness and Tax Aggressiveness on Earnings Persistence with Corporate Governance as Moderating

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Abstract The aims of this research are to examine the effect of earning aggressiveness and tax aggressiveness with moderated corporate governance. Selected research samples were 68 manufacturing of consumer goods industry sector with purposive sampling technique. The analysis technique uses pure MRA with an interaction basis. The results showed that book tax difference and earning aggressiveness had negative effect on earnings persistence. Likewise corporate governance weakens the influence of book tax difference and earning aggressiveness on earnings persistence.

Keywords *earning aggressiveness; tax aggressiveness; earnings persistence; corporate governance*

Going Concern Audit Opinion in Terms of Profitability, Leverage, and Sales Growth

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Abstract—The purpose of this study is to examine and analyze the influence of profitability, leverage and sales growth on going concern audit opinion. The populations of this study are manufacturing companies which were listed in Indonesia stock exchange. The sample selection was done by using purposive sampling method by using criteria. The criteria which used for sampling were: (1) manufacturing companies that listed before January 2014; (2) publishing financial statement; (3) report completely the data about profitability, leverage, sales growth, and annual report. The analysis tool used in this study was logistic regression. The result of this study showed that profitability had not influence on going concern audit opinion, while leverage had a positive influence on going concern audit opinion. However sales growth had not influence on going concern audit opinion.

Keywords— *going concern audit opinion; profitability; leverage; sales growth*

**The Effects of Profitability, Debt Policy, and Dividend Policy on
Company Value
(An Empirical Study on The Manufacturing Companies Listed on the
Indonesia Stock Exchange in The Period of 2014-2016)**

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Abstract—This study aims to examine and analyze the Effect of Profitability, Debt Policy and Dividend Policy as a moderating variable on the Value of the Company. This study was conducted in Indonesia using a unit of analysis of go public manufacturing companies. The research population is a manufacturing company listed on the Indonesia Stock Exchange. By using purposive sampling method this research got 118 companies from 135 companies that have consistently have complete report in 3 year. The data analysed by multiple linear regression technique. The results showed that Profitability (ROA) had a significant positive effect on Company Value (PBV), Debt Policy (DER) had a significant positive effect on Company Value (PBV), Dividend Policy (DPR) is not able to moderate the influence of Profitability (ROA) on Company Value (PBV). Dividend Policy (DPR) is not able to moderate the effect of Debt Policy (DER) on Company Value (PBV).

Keywords — *profitability; debt policy; dividend policy; company value*

Effect of Good Corporate Governance, Profitability and Leverage on Tax Avoidance Behavior Before and After Tax Amnesty (Empirical Study on Manufacturing Company Listed in Indonesia Stock Exchange Period 2015-2016)

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Abstract-This study aims to analyze the effect of good corporate governance, profitability, and leverage on tax avoidance behavior and analyze differences in corporate tax avoidance behavior before and after the implementation of tax amnesty. Differences in tax avoidance behavior of companies that follow tax amnesty and do not participate in tax amnesty both before and after the implementation of tax amnesty. The population is all manufacturing companies listed on the Indonesia Stock Exchange for 2015-2016 period. The sampling technique used purposive sampling obtained data are 118 companies. Data analysis using multiple linear regression and paired samples T-test. The results show that (1) institutional ownership is not significant effect on tax avoidance behavior, (2) the proportion of independent board of directors is significant effect on tax avoidance behavior, (3) the audit committee is not significant effect on tax avoidance behavior, (4) audit quality is not have significant effect on tax avoidance behavior, (5) Profitability is significant effect on tax avoidance behavior, (6) Leverage is not significant effect on tax avoidance behavior, (7) There is not difference in tax avoidance behavior before and after the application of tax amnesty and there is a tax amnesty following the tax amnesty between the before and after the application of tax amnesty.

Keywords—*institutional leadership; proportion of independent board of directors; audit committee; audit quality; profitability; leverage; tax avoidance behavior; tax amnes*

Antecedents Of Good Corporate Governance And Its Consequences On Earnings Management

(Empirical Study: Companies Registered In Corporate Governance Perception Index)

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Abstract This study examines the effect of profitability, company size, and leverage on the good corporate governance, and the effect of good corporate governance on the earnings management. One of the behaviors in earnings management is opportunistic behavior that is utilizing accounting methods in reporting earnings to influence investors' perception. Comprehensive knowledge of the antecedent factors and consequences of GCG can help understand the factors that drive companies to implement GCG principles and whether their application has an impact on earnings management behavior. This study used purposive sampling method in sample selection, the criteria for a sample of the companies listed in the Corporate Governance Perception Index during the period 2013-2016. Based on these criteria, obtained a sample of 90 companies over a four-year observation period. The relationship between variables describe using multiple regression analysis. The results show that profitability do not influence good corporate governance. Company size has a significant positive effect on good corporate governance. Leverage has a significant negative effect on good corporate governance. Good Corporate Governance has a significant positive effect on earnings management.

Keywords *earnings management, good corporate governance, profitability, company size, and leverage*

Effect Of Competence And Independence On Audit Quality With Auditor Ethics As Moderation Variables

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Abstract—This study aims to obtain a behavioral model of auditors working in public accounting firms in audit quality. The concept of this study is the theory of virtue. The purpose of this study was to examine the influence of competence and independence on auditor quality with auditor ethics as a moderating variable. This research method uses a quantitative approach. The variables in this study are auditor quality, auditor competence, auditor independence, and auditor ethics. The sampling technique used in this study is convenience sampling. The population in this study are auditors who work in Public Accountants in Central Java and Yogyakarta. Data analysis techniques using multiple regression. The results showed that auditor competence had a significant positive effect on audit quality. Independence has no significant negative effect on audit quality. Competence has no significant negative effect on audit quality with auditor ethics as moderating variables and independence has a significant positive effect on audit quality with auditor ethics as moderating variables.

Keywords—*audit quality; competence; independence; and auditor ethics*

The Determinats of CSR Disclosure on Islamic Bank

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Abstract—The implementation of the Corporate Social Responsibility (CSR) program is a form of implementation of the concept of good corporate governance so that the behavior of business people has direction that can be referenced by regulating the relationships of all stakeholders' interests. The Corporate Social Responsibility (CSR) program is an investment for the company for the growth and sustainability of the company. Corporate Social Responsibility (CSR) is the company's commitment to support the creation of sustainable development because the company is not only seen as a cost center but as a means to become a profit center. The banking industry is one of the business entities that are required to carry out Corporate Social Responsibility (CSR). The implementation of Corporate Social Responsibility (CSR) in the banking industry aims to make Corporate Social Responsibility (CSR) as one of the companies to manage their business not only for the benefit of shareholders but for other stakeholders. The development of a standard guideline framework related to the disclosure of Corporate Social Responsibility (CSR) in Islamic entities can use Islamic Social Reporting (ISR) which is guided by the provisions of sharia. Islamic Social Reporting (ISR) not only helps decision-making for Muslims but also helps banks to fulfill their obligations towards Allah SWT, employees, and society. The implementation of this index is generally done more by banks in Islamic countries. The purpose of Islamic Social Reporting (ISR) is to show accountability to God, communication to employees and the community and to increase transparency of business activities by providing relevant information in accordance with the spiritual needs of decision makers. The Islamic Social Reporting Index (ISR) contains a compilation of standard items Corporate Social Responsibility (CSR) is a measuring tool used to measure the disclosure of social responsibility in Islamic companies. The Islamic Social Reporting (ISR) index is believed to be a form of disclosure standards for Corporate Social Responsibility (CSR) that is in line with Islamic perspectives.

Keywords—*corporate social responsibility (CSR), islamic banking, islamic social reporting (ISR), islamic social reporting index*

The Influence of Growth Profitability, Leverage and Opportunity on Hedging Activities in State-Owned Enterprises (BUMN) Companies 2012-2016

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Abstract—Hedging is an action that can be carried out by companies that transact international to minimize the risk of exchange rates faced. The purpose of this study was to determine the significance of the effect of profitability, leverage, and the company's growth opportunities on hedging activities in state-owned enterprises (BUMN) in 2012-2016. The sample of this study took as many as 19 state-owned companies listed in Bursa Efek Indonesia during the period 2012-2016 using the purpose sampling method, the data used was secondary data, and then using the analysis technique used in this study was logistic regression analysis. Based on the results of the analysis it was found that the variables of profitability, and leverage significantly had a positive effect on hedging activities, while the opportunity to grow the company had a positive but not significant effect on hedging activities.

Keywords— *hedging, profitability, leverage and growth opportunity*

Effects of Corporate Governance on Financial Reporting Lags : Evidence from Nigerian Listed Deposit Money Banks

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Abstract—This paper assessed the effects of corporate governance on financial reporting lags, with particular emphasis to Nigerian listed deposit money banks. It is based on secondary data gathered from the published annual report and accounts of eight (8) sampled banks for the period of 5 years from 2010 to 2014, selected according to their data availability and time constrain from fifteen (15) that are operating on the floor of Nigerian Stock Exchange as at December, 2016. The study make used of panel data regression analysis using STATA 14.0. Based on the results from the analysis, the study founds out that all the regression results with the five of the independent variables have positive and significant relationship with the FRL. This mean that complying with corporate governance mechanism reduces FRL by at least one and half months. It was therefore recommends that, in the sense that using the service of experts and up to date monitoring and supervision reduces unnecessary delay in publishing the financial report by listed commercial banks in Nigeria. Hence, there is need for shareholders to lay their support to companies, so that they can employ professionals/skilled labour. Therefore, there is need for listed Nigerian commercial banks to increase the number of their independent directors to add to the board composition. This will lead to timely release of published accounts to enable economic decision by shareholders in respect of their investment in the banks. Possibly they can adopt the use of a two tier board to reduce the effect of agency problems/cost.

Keywords—*corporate governance; financial reporting lag;, deposit money banks; audit committee siz; board composition; board meeting frequency.*

The Effect of the Application of E-Filing, E-Billing, Taxation Sanctions, and Taxpayer Awareness on Tax Compliance

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Abstract—This research aimed to test the influence of the application of e-Filing, the application of e-Billing, tax penalties, awareness of taxpayers on taxpayers compliance. This research was conducted in the Tax Office (KPP) Pratama Yogyakarta. The data used was primary data which obtained from questionnaire to 135 respondents. The data can be processed as many as 125 questionnaires. Method of the sample collection using a convenience sampling. Data analysis technique used is multiple linear regression analysis. The result show that the application of e-Filing, the application of e-Billing, tax penalties and awareness of taxpayers in partial and simultaneous have had a positive impact on taxpayers compliance.

Keywords—*the application of e-Filing; the application of e-Billing; tax penalties; awareness of taxpayers and taxpayers compliance.*

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Determinants Of Capital Structure (Empirical Study: Manufacturing Companies in Indonesia)

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Abstract This study analyzes the capital structure of manufacturing companies listed on the Indonesia Stock Exchange. Capital structure is an important part of the company, because it relates to the composition of the company's debt. Investors need to know the problems of the company's capital structure, as one of the considerations in determining their investment policy. The study uses secondary data, with independent variables of profitability (Return on Equity), sales growth, asset structure, liquidity (Current Ratio), tax and business risk. As an independent variable is the capital structure (Debt to Equity Ratio). Data analysis used multiple regression analysis, while sampling was done by purposive sampling method. The results showed that liquidity (Current Ratio) had a negative effect on the significance of less than 1%. While profitability (Return on Equity), sales growth, asset structure, tax and business risk do not affect the capital structure.

Keywords *profitabilitas; sales growth; asset structure; liquidity, business risk and capital structure*

The Effect Liquidity and Profitability on The Firm Value that Corporate Social Responsibility as Moderating

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Abstract—This study aims to examine the effect of liquidity and profitability on firm value with corporate social responsibility as a moderating variable. The population of this study is a company that is included in the LQ_45 list since 2013 - 2016 with a population of 180 observations. The sampling technique uses purposive sampling with the authors of companies that are always registered in the LQ_45 period I and II for each year and not outliers. The sample of this study was 145 observations. The analysis technique used regression analysis with pure moderator interaction model. The results of the study show that liquidity has a significant negative effect on firm value; while profitability does not affect firm value; and CSR has a significant positive effect on firm value. CSR has no function to moderate the influence of liquidity on firm value; but proven to strengthen the influence of profitability on firm value. This result shows that CSR provides additional incremental information on the firm value.

Keywords—*liquidity; profitability; corporate social responsibility and the firm value.*

An Empirical Study Of Commercial Banks Performance: The Indonesian Context

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Abstract—The aim of the study is to analyze the performance of banks listed on the Indonesia Stock Exchange. Bank runs intermediary function, which mediates those who need funds and those who have excess funds. The Bank has a very important role in advancing business growth. In general, a number of financial ratios are usually used to appraise the performance of financial intermediaries, such as Capital Adequacy Ratio, Loan to Deposit Ratio, Operating Costs, Non Performance Loan, inflation and interest rates. Whereas, performance is measured by Return on Assets Hypotheses testing uses multiple linear regression method. The result shows that the Capital Adequacy Ratio, Operating Costs, and Loan to Deposit Ratio have a negative effect and significant. The interest rate has a positive effect and significant. While Non Performance Loan and the inflation rate do not effect on Return on Assets.

Keywords—*financial ratios; inflation; interest rate; performance*

The Role of Work Environment on Bank Employees' Performance

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Abstract—The employee's performance play main role in achieving organizational goals. Many factors can affect individual's performance. Some of them are workload and work environment. When giving workload, employee's competence and capacity must be concerned. Comfortable environment and complete facilities also support employees to achieve work performance. This study aims to investigate whether workload and work environment influence bank employee's performance. The sample of this study is 130 frontliners of PT Bank Negara Indonesia (persero), Tbk Branch Office Diponegoro University Semarang taken by using proportional random sampling technique. The collected data are analyzed using multiple regression test. The result of this study prove that workload and work environment have significant effect on employees' performance. Based on these findings, it can be concluded that providing workload effectively motivates employee to work better and giving a comfortable work environment improves employees' performance.

Keywords—*workload; work environment; employees' performance*

**Earnings Quality, Asimetry Information, And Cost Of Equity
Capital**
**[Study on Manufacturing Companies Listed on the Indonesia Stock
Exchange 2014-2016]**

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Abstract—This study examines the direct and indirect impacts of earnings quality on cost of equity capital by using path analysis. The population in this study are manufacturing companies listed on the Indonesia Stock Exchange 2014-2016. Data were collected using purposive sampling method of the companies listed in the Indonesia Stock Exchange. The results found that earnings quality had a significant negative effect on information asymmetry. The same results also occur in the influence of information asymmetry on the cost of equity capital. The test results also prove that asymmetry has a role as a mediating variable. However, this study failed to find the direct effect of earnings quality on the cost of equity capital

Keyword— *earnings quality; information asymmetry; cost of equity capital; mediating*

The Factors Effecting on Bank Profitability
In Conventional Commercial Banks
Listed in Indonesia Stock Exchange (IDX) in the Year of 2012-2016

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Abstract—Commercial banks play the vital role in the economy of any country. This study aims to examine the effect of Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loans, Leverage Multiplier, Loan to Assets Ratio, Equity to Total Assets Ratio Toward Banking Profitability (In Conventional Commercial Banks Listed on IDX in the Year of 2012-2016). Besides, the measurement of bank profitability used was Return On Assets. Moreover, sampling method used was purposive sampling with period of research in the year of 2012 until 2016 and obtained by 21 banking company. The relationship and / or the impact between variables was explained by using analysis method of panel data regression using Eviews 9.0 program. The result of the research showed that CAR had no significant effect to ROA, LDR had significant positive effect to ROA, then NPL and LAR had significant negative effect to ROA, and LM and EAR had no significant negative effect to ROA.

Keywords—*financial ratio; profitability; conventional*

Impact Of MEA On Investment, Export-Import And Use Of Indonesian Labor

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Abstract—This study seeks to analyze the impact of the economic integration of the Asean Economic Community (MEA) which was put into effect since 2015. The impacts analyzed were focused on investments made in Indonesia, both investments made by foreign investors and domestic investors. Another thing that was also highlighted in this study was the flow of exports and imports. This was also investigated because one of the policies contained in the ASEAN economic community agreement was the abolition of international trade barriers. In addition to the two above, researchers also analyzed the influence of the ASEAN economic community on the use of labor in Indonesia. The data analyzed in this study are secondary data obtained from related agencies. The method used in this study is a paired sample different test. This method is used because the research conducted is to compare the conditions of investment, export-import and the use of labor in Indonesia before and after the economic integration of the ASEAN Economic Community. This study succeeded in proving that all hypotheses regarding the condition of exports and imports carried out by Indonesia were rejected, which meant that there were no significant differences in the conditions of exports and imports carried out by Indonesia. This study succeeded in proving that all hypotheses regarding the use of labor in Indonesia were rejected, which meant that there were no differences in the conditions of use of Indonesian labor before and after the implementation of the AEC. This study succeeded in proving that some hypotheses regarding investment in Indonesia before and after the enactment of the MEA were accepted. The hypotheses received include the type of domestic investment in the country and domestic investment by region before and after the AEC. While the type of foreign investment before and after the MEA there is no difference. The hypothesis of there being a difference in investment according to the country of origin before and after the MEA was not rejected. The hypothesis states that foreign investment is by region after and before MEA is rejected. This means that there is no difference in the conditions of foreign investment by region.

Keywords—*asean economic community; investment; export-import; use of labor*

How do Government Financial Statement Preparers Adapt to Accrual Accounting?

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Abstract—This paper aims to examine the preparers of government financial statements adapting to accrual accounting. It uses data such as interviews, observations, and documents to provide an in-depth understanding of how the actors involved in the preparation of financial statements adapt to accrual accounting. It uses a case study method to explain the phenomena that occur. Categorization techniques use open coding, axial coding, and selective coding. Seven core codes were revealed in this case study. The relationship between the seven core codes is indicated that the implementation of accrual accounting in government is a socio-technical relationship.

Keywords—*government; accrual accounting; adaptation; socio-technical*

Sincerity: A Value Reality In Building Religiosity Within Accounting Students In Ulul Albab Perspective

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Abstract—This research aims to describe the value reality in building religiosity within accounting students. This research uses a spiritual paradigm with a qualitative approach. The researchers use the *ulul albab* perspective in constructing ontological, epistemological, and research methodology. Data was obtained from one of the reputable Islamic-based universities in Indonesia which has an accounting program. Data were collected using observation, interviews, and literature review. By using the methods of prayer, dhikr, tafakkur, and tawakkul, this research has succeeded in describing the value of sincerity as a reality practiced in accounting education. The reality of the sincerity value is a reflection of faith and is expected that the accounting education is able to produce students with religious, amanah, and noble character.

Keyword—*sincerity value; accounting higher education; faith*

Co-synergy and Co-creation Value on Customer Behavioural Outcomes

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Abstract—This study aims to get an empirical model of customer behavior in deciding to buy life insurance that is combined with financial investment. The underlined concept of this research is the marketing theory of relationship based on social interaction and resources (RbV), social exchange theory and agency theory. The object of this study was conducted on private life insurance companies in Semarang with as many as 140 respondents. The technique used is purposive sampling with criteria of life insurance customer. Satisfied customers will behave and talk positively about the company, make continuous purchases and volunteerly bring friends, relatives and people around them to buy products. Co-synergy is a synergy collaboration between insurance agents and customers to produce co-creation value. Sales persons (insurance agent) as a moderating variable because of the role of insurance agents as value creators who represent the company. Insurance agents who play a very important role in presenting the information on the rights and obligations of customer's transparently also serve as customer's financial consultants. It is proved that insurance agents are not able to moderate collaboration on the value of insurance.

Keywords—customer behavioural outcomes; co-synergy; co-creation value; relational sales

The Effect of Motive, Product Quality, Price Perception and Brand Image Toward Buying Decision Process of Samsung Smartphone

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Abstract—This purpose of this study is to analyze the effect of motive, product quality, price perception and brand image toward purchasing decision process of Samsung smartphone. The population in this study were consumers who made a purchasing of Samsung smartphone in Semarang, Indonesia. The number of samples studied were as many as 100 people were selected as respondents using purposive sampling technique. Data collection methods used in this study was questionnaire filled out by respondents. The analysis method used in this study was multiple linear regression to examine the effect of motive, product quality and price perception toward purchasing decision process. The results of this study showed that as partially motive, product quality, and price perception had a positive and significant effect toward purchasing decisions process, while brand image had no effect.

Keywords— *motive; product quality; price perception; brand image; buying decision process*

A Model Of Increasing The Service Quality Of Public Transportation Based On Quality Function Deployment

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Abstract—This research is aimed at analyzing the priorities for the consumer’s requirements of BRT Trans Semarang Corridor II in six different shelters. Ninety six respondents were selected based on the non-probability sampling with purposive sampling technique. The primary data were gathered in questionnaire, while the secondary data were collected from literary data. The research also involves some assessments supported by Badan Layanan Umum BLU (Public Service) of Trans Semarang aiming at reinforcing the assessment from the consumers. The priorities for the consumer’s requirements were analyzed using Importance Performance Analysis (IPA) and Quality Function Deployment (QFD) methods. The IPA results indicate that the highest priority required by the consumers is punctuality of arrival. The QFD results show that the highest priority required by the consumers is being free from traffic jam. Differences in the results were caused by the difference in the perception made by the consumers and the management pertaining to the service quality given by BRT Trans Semarang Koridor II. Thus, BLU Trans Semarang should better the two attributes that they may develop their service quality, which is in line with the management’s vision “Providing professional, independent, credible, continuous, and economical service.”

Keywords—*model developing; BRT; service quality; quality function deployment*

A Model of Information Technology Acceptance for Empirically Testing Sharia FinTech Adoption

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Abstract—This study investigates the factors that work on the intention of adoption sharia FinTech products based on the model that integrated Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB) and prior research. This research framework consists of three dimensions, there are implementation context, technological context, and individual context. Samples were obtained from online surveys on 40 users of shariah FinTech products, such as Paytren, Investree, and SyarQ. The result shows that interpersonal influence, brand and service trust, perceived usefulness, and internet self-efficacy are positively affected sharia FinTech intention. Perceived usefulness has the greatest influence among other variables. Compatibility has positive effect on perceived usefulness and perceived ease of use. Furthermore, interpersonal influence has positive effect on attitude. Perceived ease of use positively affects internet self-efficacy, which motivates individuals in sharia FinTech intention, but has no effect on attitude. Meanwhile, compatibility, perceived ease of use, and attitude have no direct effect on sharia FinTech intention. Several interesting implications are also discussed. This study contributes to extend the TAM and TPB models in the area of shariah FinTech as a new research platform that needs to be further developed. Although technology doesn't actually involve social interactions, the models can still measure the behaviours.

Keywords—sharia fintech; TAM; TPB; interpersonal influence; internet-self efficacy

Examining Islamic Religiosity Toward Female Muslim Fashion Trend Purchase Intention Using Extended of Theory of Planned Behavior

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Abstract—In this article, we study examine the effect of the variable Islamic Religiosity toward consumer purchase intention on Muslim fashion trends by using the extended of theory of planned behavior as the grand of the theory. Respondents in this study were Muslim female in Central Java, Indonesia by using purposive sampling and analysis tool used in this study is path analysis. The results showed that all hypotheses were accepted except hypotheses three. Subjective norms have the most influence on the intention to buy female Muslim fashion trends. Other findings state that the Islamic religiosity variable does not have a significant effect on female Muslim purchase intention directly, but the Islamic religiosity variable indirectly effect toward female Muslim purchase intentions through consumer attitudes variables. Whereas for Perceived behavioral control variables have a positive effect on consumer purchase intention.

Keyword—*islamic religiosity; theory of planned behavior; female muslim fashion trend; purchase intention*

User Resistance to Use E-Parking System in Indonesia from The Status Quo Bias Theory Perspective: Evidence from Padang City, West Sumatera Province

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Abstract—E-parking system offers four advantages than conventional parking system, which are transparency, accountability, improving the quality of public services, and quality design. Unfortunately, the implementation of the e-parking system in Padang City failed, because it only runs less than 1 year. This study aims to explain user resistance to e-parking system in Padang City using the status quo bias theory. The sample of the study were 113 vehicle owner who parked their vehicles on Pondok, Permindo and Niaga roads; which designated as pilot project of e-parking system in Padang city. A field survey was conducted to collect data and multiple regression analysis was used to analyze the data by using SPSS. This study found that switching cost had positive influence on user resistance to use e-parking system. On the other hand, mimetic pressure has negative influence on user resistance to use e-parking system in Padang city.

Keywords—*e-parking system; user resistance; status quo bias; padang city*

Performance Of Sales People Of Rural Bank : The Impact Of Sales Training And Selling Experiences

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Abstract

Salespeople from Rural Banks are the spearhead of marketing that plays a role in overcoming the existence of Non-Performing Loans (NPLs). During the last 4 years the NPL level of BPR nationally is above BI's provisions (5%). Another problem that exists is that there is still a lack of research on sales training related to selling experience. Therefore, it is necessary to examine further about the performance of salespeople, especially for BPRs in the former Semarang Residency. The study was conducted using explanation method with independent variables of sales training, selling experience, sales force performance as the dependent variable and the ability to build business networks as mediating variables. The sampling technique used was purposive random sampling, for data using primary data through questionnaires, and the analysis technique was SmartPLS version 2. The results of the study prove that the role of network building ability variables can act as a moderating variable in sales training variables and the experience of selling their influence on salesperson performance.

Keywords: Sales Force, Non Performing Loan, Ability to Build Business Network, BPR.

Green business strategy for the processed seaweed MSMEs (case study at Tarakan City Coastal)

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Abstract—The issue of green business is a small part of a big issue that actually has hit the headlines of economic growth in the future, namely the sustainability of the business. The MSME (Micro, Small and Medium Enterprises) sector has an important role to make it happen. The development of MSMEs is one of the efforts in the development of potential coastal communities. Micro Small and Medium Enterprises (MSMEs) activities have an important role in realizing the sustainability business issue. The object of this research is to analyze strategic planning in developing sustainable MSMEs through financial analysis and SWOT analysis. The feasibility analysis analyzed using cost-benefit analysis (CBA). CBA consist of Net Present Value (NPV), Internal Rate Return (IRR) and Benefit Cost Ratio (BCR). The results show that this business is feasible and profitable, NPV is Idr.133,813,050, IRR value equal to 2.417, or bigger than prevailing bank interest is 13%, Net B/C Ratio of 3.29, BEP of 38 packs per month and PBP of 4 months. The right development strategy used by processing seaweed MSMEs is a rapid strategy by utilizing the existing strengths and opportunities. Strategies that can be done is increasing cooperation between business actors and product diversification.

Keywords— *competitiveness; financial strategy; coastal communities; MSMEs*

Improving Business Performance For Lumpia Micro Businessentities In Semarang

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Abstract—This research was conducted on small and medium business. This research takes an object on the typical food Lumpia in Semarang. This research is a continuation of our previous research on Semarang's specialty foods, specifically more specifically researching the lumpia and want to increase the competitive advantage of the product in Semarang, so that the product can continue to exist and develop as Semarang's special food. The purpose of this research is to identify the problems that arise related to competitive advantage, the performance of UMKM lumpia business in Semarang, and to know whether competitive advantage can be a bridge between product innovation and business performance. The population of this research is lumpia industry in Semarang city which amounted to 30, with the method of collecting data in the form of questionnaire obtained from businessman lumpia as respondent. Stages in this research are as follows: identification of research problems, data collection and tabulation, data quality test and data analysis. The results of this study are Product innovation has a significant positive influence on competitive advantage. Product innovation has a positive effect on business performance. Competitive advantage has no significant influence on business performance.

Keywords—*business performance; innovation; competitive advantage*

Liquidity Risk of Islamic Banks in Indonesia

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Abstract—The study aims to investigate the factors that influence the liquidity risk of Islamic banks in Indonesia. The topic of Islamic banking liquidity risk is interesting because Islamic banks run based on the principle of profits sharing as well as third-party funds that are managed using wadi'ah and investment agreement, placing Islamic banks at a higher liquidity risk than conventional banks. We employed data of 13 Islamic banks in 2010-2016. We use multiple linear regression method in investigating the relationship between liquidity risk, bank capital adequacy, assets quality, third-party funds, and profitability. The results show that capital adequacy, asset quality, and the third-party funds have significant effect on banks liquidity risk. Meanwhile, profitability does not effect on liquidity risk of the banks.

Keywords— *Islamic bank; liquidity risk; capital adequacy; assets quality; third party funds; profitability*

Tenant Management Through IbK Program in Semai Business Incubator of Stikubank University

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Abstract—Ipteks bagi Kewirausahaan (IbK) is a program aims to create a new self-employed entrepreneurs who are trained not to become a job seeker but actually a job creator. IbK's management at Stikubank University Semarang is housed by an incubator of SBS UNISBANK which is an entrepreneurship unit that developed by P2BK as an effort to provide space for students to develop their business proposal. The main activities in IbK are entrepreneurship training, business expo, business matching and provide the seed capital. The population are the students of Stikubank University, with purposive sampling that the student who have a desire to be an entrepreneur. The result found that first, tenants were more motivated in developed their business. Second, only 60% of tenants were able to developed their business through online marketing. Third, the tenants were more capable to make a good packaging for the products. Fourth, the tenants were still found difficulties to register their brands. And the last the tenants were more capable to implemented their business in business expo.

Keywords— *entrepreneur; branding; business expo; online marketing.*

The Debtor-Attributes Information And The Probability Of Performing Loans In Microfinance Sector

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Abstract—Much previous research on the determinants factors of non-performing loans just gives more attention to banking-specific and macroeconomic factors. On the contrary, there is little attention on examining how the relationship between debtor-specific information and the performing loans. Therefore, this research studies the significant effect of its variables on their performing loans. Using the data from microfinance in Central Java, this research uses the logistic regression analysis to prove the relation of both. The result, this study found that debtors' age and type of collateral information have a significant effect on the debtors' performing loans. Beside of that, this paper also shows that the other variable such as payment period and the level of interest rate also have a significant effect on performing loans. The findings of this studies are beneficial to empirical or practical issues. In practical matters, this research develops the new perspective that the debtors-specific information needs to more in-depth studies, especially on the behavioral aspect of the debtors. In practical issues, these findings are useful for developing a new credit analyzing tools to minimize the level of non-performing loans.

Keyword—*banking; credit; financing decisions; non-performing loans; small medium enterprises (SMEs)*

**The Influence of Competence and Independence toward
Performance of The Government Internal Auditors with Auditor
Ethics As The Moderating Variables
(Study at Tegal District Inspectorate, Central Java)**

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Abstract—The in conducting guidance and supervision, the government's internal auditor, in addition to being required to comply with employment rules and regulations as a Civil Servant, is also required to comply with the APIP code of ethics and the established APIP audit standards. To produce high audit quality, auditors need two main things, namely competence and independence. This study aims to provide empirical evidence on the influence of competence and independence on the performance of government internal auditors, as well as on the role of auditor ethics in moderating the influence of competence and independensi on the performance of internal government auditors. Population in this research is all auditor who work in Inspectorate of Regency of Tegal, some 40 people, and by method of total sampling smeua auditor become respondent of research. The method of analysis used is Moderated Regression Analysis. The result of research proves competence and independency of auditor have positive and significant influence to auditor performance. Other results of auditor ethics biodetititate the relationship between the competence and independence of the auditor on the performance of the auditor.

Keywords—*competence; independence; ethics; auditor performance*

Human Resources Competency at Micro, Small And Medium Enterprises in Palembang Songket Industry

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Abstract—The study aims to analyze the competency of human resources at small and medium enterprises in Palembang’s songket industry. A survey research method using a primary data obtained from an interview is employed. There are five respondents that are interviewed in this study and those are the songket firm’s owners. These songket’s owners are selected from three different industry location in Palembang city. This study employs a descriptive analysis to analyze the data and the result reveals that the competency of human resources in the small and medium enterprises of songket industry is adequate though there are few points that have to be improved such as the product innovation improvement.

Keywords—*human resources; competency; songket industry*

Gross Margin Analysis of The Biosystem Integration of Ettawa Crossbred Goat and Forestry Plants in Yogyakarta Indonesia

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Abstract—The Ettawa Crossbred and crop integration system is widely practiced in developing countries. Ettawa Crossbred semi-intensive systems are kept by farmers as dual-purpose goats for breeding and milking systems and also for contest animals. This study aims to identify the integration of PE goat and plant biosystems and analysis of farmer's gross margin. The research was conducted in Sleman and Kulon Progo Districts as a production center for Ettawa Crossbred goats in the Special Province of Yogyakarta. 120 respondents were carried out in two groups of livestock in Girikerto Village, Turi Subdistrict, and Pagerharjo Village, Samigaluh District, Kulon Progo. Identification of livestock crop integration system descriptive while gross margins to quantify farmer income quantitatively. The results showed that the highest income comes from forestry, namely *Albizia chinensis* and *Swietenia mahagoni* IDR 3.214.649,37/year (43,56%). Ettawa crossbred goat IDR 3.037.692,18(41,16%) and forage *Pennisetum purpupoides* and *Calliandra haematocephalus* IDR 1.127.396,73/year (15,28%). The total gross margin of integration between forage and livestock was Rp 4,165,087.91 (56.44%), integration between forestry and livestock was Rp 6,252,341.55 (84.72%), and the integration of forage with forestry and livestock was Rp. 7,379,737.38 (100%). Planting of plantation crops, namely *Albizia chinensis* and *Swietenia mahagonias* well as efforts to conserve critical land. In addition to maintaining business sustainability, it is necessary to increase the population and maintenance technology of livestock plants.

Keywords—*biosystem integration; Ettawa crossbreed goat; forestry plant; gross margin*

A Synergy Model of Strengthening and Developing Creative Industries in Indonesian Cities

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Abstract—This study aims to determine the dominant factors that influence the development of creative industries in Indonesia. In addition, this study also aims to see how much influence fiscal decentralization has in accelerating the development of the creative industry. Through these two objectives, this study will eventually provide cluster maps and synergy models for the development of creative economic potential in Indonesia. The data used is from 94 regencies / cities in Indonesia in 2016. The methodology used is OLS log-linear estimation model. The results of this study found that the development of the creative industry is still concentrated on the Java island. In addition, this study also found that the factor of fiscal decentralization also has a positive influence on the development of the creative industry. While other variables used in this study also show different results. The factor of local power has a positive influence followed by capital aspects at the local government level. While the factor of the existence of internet facilities does not give the same effect on all existing sectors. Meanwhile, the location aspect between Java and outside Java also has no influence on the creative industry in Indonesia.

Keywords— *creative economy; synergy; fiscal decentralization*

Impact of Capital Structure On Financial Performance Of Listed DMBs In Nigeria

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Abstract—Capital structure is one of the four core decision areas in the field of finance. It determines the outstanding amount of debts and equity of an organisation. It is an important decision that has a close relationship with the value of bank hence its performance. Managers strive very hard to achieve optimality in capital structure decisions due to the fact that poor capital structure decisions could result in banks' failure. Accordingly, the general objective of this study is to assess the impact of capital structure on the financial performance of Nigerian Banks, with specific reference to how debt ratio, deposit ratio and equity ratio affect net interest margin of Nigerian banks. The population of the study is the entire 21 licensed DMBs in Nigeria. The sample size of 12 banks was determined using Yamane's formula while stratified sampling technique was used in choosing the DMBs for the period 2007- 2016. The study utilises longitudinal strategy in a correlational design to analyse the data based on random effect estimation. The study finds that capital structure indicators (debt, deposit and equity ratios) have positive significant influence on financial performance measured by net interest margin (NIM). Similarly, the capital structure indicators together with the control variables are statistically fit to predict financial performance measure (NIM) proven by Wald value of 1453 at 5% level of significance. The study recommends that although debt is significant predictor of banks' financial performance it should be used with caution because of the attendant consequences of excessive leverage.

Keywords— *capital structure; financial performance*

Perception Of Women Farmer Communities To Conservation And Environmental Of The *Taman Nasional Kerinci Seblat (TNKS)* In Lebong Regency

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Abstract—The potential and contribution of women through their role in the process of environmental conservation and development will have a negative impact on the development program itself which in turn results in the failure of a community development program. This research aims to determine women's perceptions of conservation and conservation of the Kerinci Seblat National Park (TNKS) area, in terms of aspects, namely: 1) Knowledge of women around the area of Taman Nasional Kerinci Seblat (TNKS) related to the role and function of TNKS, 2) Attitudes women around the area of Taman Nasional Kerinci Seblat (TNKS) on activities that suppress or threaten the conservation and enviromental of TNKS, 3) Concern for women around the area of Taman Nasional Kerinci Seblat (TNKS) which is shown by conservation and environmental actions. The data source consists of secondary data and primary data. Primary data is primarily sourced from the field of research gained through questionnaires distribution techniques. to obtain data that can not be extracted through questionnaires. This research also uses Participatory Rural Appraisal (PRA) approach, through: Focus Group Discussion (FGD), indepth interview and brain stroming. The sample in this study were women coffee farmers in Suka Negeri Village, Topos District, Lebong Regency. Data analysis in qualitative descriptive research is done simultaneously together with the process of data collection (on going analysis). The results showed 1) That women in the coffee farming community on average have high enough knowledge or good enough about the importance of conservation and conservation of the Taman Nasional Kerinci Seblat (TNKS) area to maintain natural balance and no natural disasters such as floods and landslides. 2) the attitudes of women farmers' communities to family economic activities that threaten the conservation and preservation of TNKS are quite good because they tend to have a perception that the TNKS area can provide family economic benefits directly, so that the TNKS area needs to be preserved. 3) the level of concern of women farmers shows that the level of concern of women peasant communities around the Taman Nasional Kerinci Seblat (TNKS)area towards the conservation and environmental of TNKS is high or good because they tend to have a perception that, maintaining and conserving the TNKS forest area is a joint obligation

Keyword—*perceptions of women; conservation of TNKS; knowledge; attitude; concern; coffee farmers*

The Relationship of Environmental Performance and Social Performance on Industrial Characteristics: Evidence from Sustainability Reporting in Indonesia

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Abstract

After monetary crisis in 1997, Indonesia Government requires listed companies to disclose their social and environmental responsibilities. Moreover, Indonesian Government also encourages non-listed companies to report their sustainability through Sustainability Reporting Award that held since 2002. Therefore, the competition event not only lead “environmental sensitive industry” to join with this event, but also other industries that have no direct impact into environment, such as financial service industries, contribute to the Indonesia Government’s sustainability development program.

This research aims to identify the pattern of sustainability reporting based on industrial characteristics in Indonesia. There are three categories of sustainability reporting, namely economics performance indicators, environmental performance indicators, and social performance indicators as indicated in Global Reporting Initiatives (GRI). The research question is whether different industrial characteristic emphasizes on different indicators, because the reporting pattern can indicates to which main stakeholder of industry characteristic that shown by the pattern of sustainability reporting.

This study analyzes the sustainability reporting from 2014 – 2016 between environmental sensitive industries and financial industries for reporting pattern. The analysis uses a scoring based on the company’s environmental and social performance. Result shows that the “environmental sensitive industries” concern in environmental performance but the financial service industries concern in social performance. This evidence contributes to stakeholder theory and the effort in sustainability reporting modelling, because several criteria in GRI do not match with every industry characteristic.

Key words: sustainability reporting, stakeholder theory, environmental performance, social performance.

The Influence Of Competency And Job Satisfaction On Organizational Citizenship Behavior (OCB) With Servant Leadership As A Moderation Variables (Study On Employees Of The Demak Regency Central Statistics Agency (BPS), Kendal Regency, Semarang Regency And Semarang City)

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Abstract—This study aims to analyze the influence of Competency and Job Satisfaction on Organizational Citizenship Behavior (OCB) With Servant Leadership As a Moderation Variables (Study on employees of the Demak Regency Central Statistics Agency (BPS) , Kendal Regency, Semarang Regency and Semarang City).The population in this study were all employees at the Central Statistics Agency (BPS) of Demak Regency, Kendal Regency, Semarang Regency and Semarang City as many as 144 people. The sampling technique used census method, 144 employees. Data was collected by questionnaire with Likert scale. Data analysis using SPSS version 22 includes, test instruments and multiple linear regression analysis for t test. The result showed that competency has a positively significantly influences on Organizational Citizenship Behavior (OCB), Job Satisfaction has a positively significantly influences on Organizational Citizenship Behavior (OCB) and servant leadership as moderation variables the influences of both competency and job satisfaction on Organizational Citizenship Behavior (OCB).

Keywords—*competency, job satisfaction, servant leadership, OCB*

The Influence of Empowerment and Quality of Work Life to Career Plateau with Work Satisfaction as Intervening Variable

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Abstract—This study is aimed to find out the influence of empowerment and quality of work life to work satisfaction. It is also to find out the role of work satisfaction as intervening variable in the influence of empowerment and quality of work life to career plateau. The population in this study is 128 workers of Labor Social Insurance Administration Organization, Central Java, Indonesia. The sample 110 is taken from population used for statistic analysis. Regression model is chosen to reveal direct and indirect influence. The result of this study is empowerment and quality of work life positively significantly influence work satisfaction. Another finding of this study is empowerment, quality of work life, and work satisfaction negatively significantly influence career plateau. Based on indirect influence test using Sobel Test, work satisfaction is intervening variable in the influence of empowerment and quality of work life to career plateau.

Keywords— *empowerment; quality of work life; job satisfaction; and career plateau*

Money Attitude, Self-Control, And Personal Finance Management Behavior Of Undergraduate And Graduate Students In Bengkulu

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Abstract—Personal financial management behavior is an important activity for an individual which has a purpose to achieve financial welfare. This study has two purposes: (1) to test the direct effect of money attitude and self-control on the personal financial management behavior, and (2) to test the moderating effect of self-control on the effect money attitude and personal financial management behavior. The sample for this research was 134 of undergraduate student and 109 of the postgraduate student in Faculty of Economic and Business (FEB) Bengkulu University. The study uses Partial Least Square (PLS) program to test the hypothesis. The following are results which are generated from this research study. The direct effect of money attitude and self-control have a significant influence on personal financial management behavior of the undergraduate and postgraduate student, and self-control hasn't moderated effect on money attitude and personal financial management behavior.

Keywords—*money attitude; self-control; personal financial management behaviour.*

The Mediation Of Job Engagement To Rewards And Recognition Toward Organizational Citizenship Behavior And Task Performance

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Abstract—The purpose of this research is to analyze whether job engagement mediates rewards and recognition toward organizational citizenship behavior and task performance of craft SMEs business in Kasongan, Bantul, Yogyakarta. The sampling method of this research used purposive sampling method by spreading questionnaire. Total of the sample were 114 respondents. The result showed that the relationship between rewards and recognition and organizational citizenship behavior was partially mediated by job engagement. Furthermore, this research also proved that job engagement partially mediated the relationship between rewards and recognition and task performance.

Keywords—*job engagement; organizational citizenship behavio; task performance; rewards and recognition*

The Effect Of Team Work And Motivation Of Nurses' Work On The Quality Of Health Services In RSEA Jakarta

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Abstract—Health services in hospitals are one form of public service implemented in Indonesia. The Hospital as a part of the health care system broadly provides services to the community in the form of health services including medical services, medical support services, medical rehabilitation and care services. The service is carried out through the emergency unit, outpatient unit and inpatient unit. Hospital development initially only provided certified healing (curative) services to patients through hospitalization. Furthermore, the Hospital is due to the advancement of science, especially medical technology, increasing income and public education. Health services at the hospital are not only curative but also recovery (rehabilitative). Both services are integrated through health promotion efforts (promotive) and prevention (preventive). Thus, the goal of health services in hospitals is not only for individual patients, but also for the families of patients and the general public. The focus of attention is indeed for patients who come or are treated as individuals and part of the family. On the basis of such an attitude, health services in hospitals are complete health services that can provide satisfaction to patients, families and the general public. Patient, family and community satisfaction at the hospital can be seen from the high and low quality of health services provided. Satisfaction is seen as a determinant of the assessment of the good and bad of a hospital. The high and low quality of health services is largely determined by the ability/ performance of employees. The low quality of health services can be caused by poor employee abilities / performance, and conversely the high quality of health services can be caused by maximum ability / performance.

Keyword—*work motivation; health; hospital*

Motivation vs. Demotivation of Employees Work: A Study Post Organizational Changes

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Abstract—Presidential election is a routine activity carried out by all countries that adhere to democratic system. After the 2014 presidential election, Indonesia faced an era of change in the economic, social, political and government bureaucratic reformation. Jakarta as a center city of government took an important role in supporting government programs and it was an indicator of government success. To support this, government employees who are motivated and able to anticipate all situation such as work demotivating as an impact of organizational changes are needed. This study found dimensions that increase work motivation and cause work demotivation of government employees after organizational changes. This study uses a qualitative case study approach using snowball and purposive sampling. This study finds the dimension to increase work motivation and cause demotivation of work post organizational change.

Keywords—*motivation; demotivation; organizational change*

The Effect Of Leader Member Exchange (LME), Perceived Overqualification, And Job Satisfaction On Turnover Intention In The Indonesian Ministry Of Defense

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Abstract—The value of accountability of the Ministry of Defense that has not changed significantly in recent years shows that there are problems in realizing bureaucratic reform, especially in building a results-oriented work ethic, which is one of the pillars of bureaucratic reform. This can be derived from the HR situation of the Ministry of Defense that continues to experience turnover so that officials who have the intention to move (turnover intention) feel they are no longer obliged to maintain accountability in accordance with their duties and responsibilities. Various previous studies revealed that turnover intention is influenced by many factors, including organizational factor such as job satisfaction. Two factors that have not been widely studied are leader member exchange and perceived over-qualification. Researches have never tested both leader member exchange and perceived over-qualification on job satisfaction and its impact on turnover intention. This study aims to examine the effect of the quality of leader member exchanges and the perception of over-qualification on job satisfaction and its impact on turnover intention. This study uses a population of employees with the status of members of the military with the rank of Colonel and Lieutenant Colonel working in the Directorate General of Defense Strategy of Ministry of Defense. Samples were taken by census method so that a total of 169 employees were included in the study sample. The analysis is planned using the SEM (Structural Equation Modeling) method.

Keywords—*turnover intention; leader member exchange; perceived over-qualification; job satisfaction; directorate general of defense strategy of ministry of defense*

The Changing Amg To Stmkg In Order To Improve Bmkg Organizational Performance

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Based on the Regulation of the Head of the Meteorology, Climatology and Geophysics Agency (BMKG) Number 10 of 2015 concerning the Statutes of the College of Meteorology, Climatology and Geophysics (STMKG), the status of the Meteorology and Geophysics Academy (AMG) was changed to STMKG. The purpose of this study was to determine the impact of changes from AMG (academy) to STMKG (high school) as an official school under the BMKG in order to improve the performance of the BMKG organization. This study uses a qualitative approach with a case study method. The research population is the State Civil Apparatus (ASN) within the BMKG. The research sample data was the BMKG Regional Office Heads as a users of STMKG graduates. Data obtained based on the results of observations, interviews, questionnaires, and then analyzed by triangulation. The results of this study indicate that organizational changes has a positive effect on performance of STMKG graduates, for example the quality of services in providing information related to the main tasks and functions of BMKG.

Keywords : organizational change, BMKG, management