PROGRAM BOOK AND BOOK OF ABSTRACT

InCOGITE

THE 2ND INTERNATIONAL CONFERENCE ON GLOBAL INNOVATION AND TREND IN ECONOMY 2020

Global Business in New Normal Era: Challenges & Opportunities in Pandemic Covid-19

5 NOVEMBER 2020

SWISS GERMAN UNIVERSITY

in conjunction with

ICONIET

INTERNATIONAL CONFERENCE ON INNOVATION, ENTREPRENEURSHIP AND TECHNOLOGY

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RECTOR PREFACE
SWISS GERMAN UNIVERSITY

Swiss German University (SGU) as one of the higher educations in Indonesia sees that human capital is critical in today's volatile and fast-paced business environment. There is no other way except ADAPT! Those who do not adapt will be in a big trouble. The more rapid the changes pace, the more dangerous the impacts of stubbornly taking the old ways and old perspectives. SGU supports thoroughly to the transformation in order to meet the competency needs of Industry 4.0.

Together with Multimedia Nusantara University and Pelita Harapan University, SGU conducts the 2nd International Conference on Global Innovation and Trend in Economy (InCoGITE) 2020 with a special theme, entitled "Global Business Sustainability in New Normal Era: Challenges and Opportunities in Pandemic Covid-19". This great conference also shares the joy and enthusiasm as Swiss German University (SGU) has been established for 20 years this year. SGU commits to striving for quality education. One of the commitments is organizing international conference for scholars, academicians, experts from industry, researcher, and government.

Last September 2020, SGU just organized its annual event, the International Conference on Innovation, Entrepreneurship and Technology – ICONIET to give a platform for researchers, practitioners, government officials to present and discuss their works in which it consisted of ICONETSI that focused on Engineering, Information Technology for fostering the sustainable industry and society and furthermore, the INCOGITE, which is also part of ICONIET, that focused on various scientific disciplines of social science from Finance, Accounting, Investment, Marketing, Tourism, IT & Operation, Communication in Business, Strategic Management, and Human Resource that synergize one another in innovation and economy.

This year, the InCoGITE 2020 is conducted in the midst of pandemic Covid-19 and hence, will be fully virtual using video conferencing. I'd like to take this opportunity to welcome all honourable guests, speakers, presenters and participants, who have come not only from Indonesia, but also from different countries such as Thailand, Jordania, Algeria, India, Malaysia, Singapore, and Switzerland.

I'd like to personally thank the Committee of InCoGITE 2020, including the committee of ICONETSI 2020, who have put their utmost efforts into organizing this event. I wish to express my gratitude to the Ministry of Research, Technology and BRIN and also PT. Telekomunikasi Indonesia International (TELIN) for their continuous support to our research. I would also like to thank SGU's University partners, the South Westphalia University of Applied Sciences and the University of Applied Sciences Jena in Germany, as well as the International Management Institute (IMI) in Switzerland.

We do hope that the conference will be beneficial and mind-opening for all participating parties. Let us use this event to exchange ideas and extend our networking virtually to give our contribution to the achievement of empowering globally.

Respectfully yours,

Dr.rer.-nat. Filiana Santoso
Rector of Swiss German University (SGU)

RECTOR PREFACE
UNIVERSITAS MULTIMEDIA NUSANTARA

Dear honorable participants,
Perhaps in our less than normal situation, allow me to welcome you all in this timely-held the 2nd International Conference on Global Innovation and Trend in Economy (INCOGITE) hosted by Swiss German University, Universitas Multimedia Nusantara, and Pelita Harapan University and co hosted by IPMI International Business School. This year, INCOGITE will present a theme, entitled "Global Business Sustainability in New Normal Era: Challenges & Opportunities in Pandemic Covid-19".

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

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

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

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

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

Dr. Ninok Leksono MA
Rector of Universitas Multimedia Nusantara

RECTOR PREFACE
UNIVERSITAS PELITA HARAPAN

The Covid-19 pandemic is still raging at the end of October 2020, with the US leading with the number of total cases of over 9 million, followed by India with over 8 million, and Brazil with over 5 million cases. The needs for multidimensional solutions amidst the pandemic are deeply felt, including solutions in health care, economics, business, and education.

The 2nd International Conference on Global Innovation and Trends in Economy (InCoGITE) takes place on November 5, 2020, as many European countries go into a second lockdown bracing for surging positive infection cases during winter. Appropriately, we chose the theme: "Global Business in New Normal Era: Challenges and Opportunities in Pandemic Covid-19" for the conference this year. We are grateful that more than 100 papers have been submitted to InCoGITE 2020, and around 80 papers are accepted to be presented in the online conference. We are thankful that the 2nd InCoGITE 2020, organized by Swiss German University (SGU), Universitas Multimedia Nusantara (UMN), and Universitas Pelita Harapan (UPH), remains to be an event to discuss many innovation and trends, that could be useful for invigorating the economy during the pandemic and in the post-pandemic future.

With this, we welcome all authors and presenters to InCoGITE 2020 and wish you all many fruitful discussions and potential collaborations.

Dr. (Hon.) Jonathan L. Parapak, M.Eng.Sc.
Rector - Universitas Pelita Harapan

DIRECTOR OF ARCS PREFACE
SWISS GERMAN UNIVERSITY

First of all, on behalf of the Directorate of Research and Community Service of Swiss German University (SGU), I'd like to welcome all speakers and participants to our third International Conference on Innovation, Entrepreneurships and Technology (ICONIET) 2020. This year the ICONIET event is held in conjunction with the 20th Anniversary of the Swiss German University (SGU). These two events show that SGU is reaching its maturity as a University that will consistently contribute to the advancement of science and technology through education, research and community service as the three pillars of Higher Education in Indonesia. The ICONIET 2020 is strong evidence of SGU continuing its involvement in the scientific community by facilitating the dissemination of research through a conference with a high standard of publication. This year's event has become even more special taking into consideration the challenges faced by all of us due to the worldwide outbreak of the Covid-19 disease.

The ICONIET 2020 is the umbrella of two other conferences that will be held separately, ICONETSI (The International Conference on Engineering and Information Technology for Sustainable Industry) and INCOGITE (International Conference on Global Innovation and Trend in Economy). The two conferences will be held on September 28th and 29th 2020 and November 5th 2020, respectively. The separation of ICONIET into different conferences with more specialized areas is an effort of SGU in strengthening its position in promoting good scientific tradition. In the near future, we are planning to have more conferences in other disciplines representing different research centres within the SGU Directorate of Research and Community Service.

I also like to take this opportunity to thank all committee members, staffs and lecturers, SGU management and the Board of Patronage for their support so that this year the ICONIET event is a successful one.

I wish you all an enjoyable and fruitful conference.

Warmest Regards,

Kholis A. Audah, Ph.D
Director of Research and Community Service
Swiss German University

DIRECTOR OF RESEARCH AND COMMUNITY OUTREACH PREFACE UNIVERSITAS MULTIMEDIA NUSANTARA

International Conference on Global Innovation and Trends in Economy (INCOGITE) for the second time is held in November 5, 2020. The theme is Global Business in New Normal Era: Challenges & Opportunities in Pandemic COVID-19.

Since the pandemic of Covid-19, many aspects of our life had changed. We now have a new normal in our life, whether it is in economic, in working, in our social life, etc. The New Normal Era should introduce to us challenges, and also opportunities. The challenges can be found anywhere in all of our aspects of lives. But opportunities will need effort to find them. Especially in this new era, every one would need to seek the power of information and communication technology (ICT) to lead their business. Even the small and medium enterprises will need the help of ICT to do their business. When the physical interaction is limited because of physical distancing, then online transactions will replace the direct transactions.

We are the Steering Committee of INCOGITE 2020 start working for the preparation on this event since 2019. We realized that many changes had been happened in this year. It was due to the Pandemic of Covid-19. And the pandemic boost the Digital Transformation, so that there will be many Disruptive Technologies arise. This is including the widespread of the Financial Technology.

All of the changes, demand for the innovations in every organization. These innovations not only needed in local setting, but also in global setting. Where there is no innovation in an organization, there will be the end of the organization. No matter the organization is from local or global situations.

And in the fast changing environment, every second could lead to a new trend. We are racing with the trends. If we are not racing with the trends, then we will be left behind, meaning we lose our context of our present. Maybe we become out-of-date in the middle of the date. That's why we need to drive the waves of new trends.

We would like to thanks to the Organizing Committee who had been worked hard since last year. And also many thanks to the keynote speakers, and to all of the authors who had tried their best in preparing their papers.

We hope that this event would long lasting to the future years.

Dr. Ir. P.M. Winarno, M.Kom.
Director of Research and Community Outreach
Universitas Multimedia Nusantara

CHAIR OF CENTER FOR RESEARCH AND COMMUNITY DEVELOPMENT PREFACE
UNIVERSITAS PELITA HARAPAN

The Covid-19 pandemic has claimed more than 1.2 million lives as we approach the end of 2020. The complexity of deciding between policies that emphasize public health or economic activities have haunted many governments and nations. Many businesses, industries, and education processes are being forced to accept the new normal. Thus, the theme of the 2nd International Conference on Global Innovation and Trends in Economy (InCoGITE) cannot be more fitting: "Global Business in New Normal Era: Challenges and Opportunities in Pandemic Covid-19."

A crisis often opens possibilities for unprecedented growth and innovations. "Never let a good crisis go to waste," said Churchill. A pandemic gives us no choice than to innovate and look for solutions beyond our usual horizon. We are hopeful that the 2nd InCoGITE 2020 would trigger many fruitful discussions and exchanges from academics, experts, and researchers for innovative solutions in the post-pandemic world.

Some businesses and industries may suffer an uncompromising blow during the pandemic. In their stead, new ways of doing businesses and new industries may come alive. We pray that the conference may contribute to the process.

Dr.-Ing. Ihan Martoyo S.T., M.Sc., M.T.S
Chair
Center for Research and Community Development
Universitas Pelita Harapan

CHAIR OF ICONIET 2020 PREFACE
SWISS GERMAN UNIVERSITY

Dear respected authors, presenters and participants,

It is our pleasure to welcome you to the International Conference on Innovation, Entrepreneurship, and Technology (ICONIET) 2020, in Tangerang, Indonesia. Congratulate and thank you on your contribution to ICONIET 2020. This year's ICONIET is the 3rd ICONIET that has been organized. The first one was held in 2015 with the theme related to ASEAN Economic Community while the second one was held in 2018 with the theme of "Achieving Sustainable Development Goals through Innovation, Entrepreneurship and Technology". This year's ICONIET is special for Swiss German University (SGU) due to it is in line with SGU 20 years anniversary. This year theme is "Transforming digitally, empowering globally". ICONIET is an international conference held by SGU in collaboration with institutions, professional associations, industries and partner universities. Due to the pandemic of Covid-19, this year's ICONIET is organized virtually.

In the current year program, ICONIET consists of two different conferences which are 2nd International Conference on Global Innovation and Trends in Economy (INCOGITE) and 1st International Conference on Engineering and Information Technology for Sustainable Industry (ICONETSI).

INCOGITE is held on 5 November 2020 and has taken the theme of "Global Business in New Normal era: Challenges & Opportunities in Pandemic COVID-19". ICONETSI was held on 28-29 September 2020 with the theme of "Empowering Digital Transformation for Global Sustainability". INCOGITE topics are more to the field of business, tourism, finance and other social science field, while ICONETSI is more to the field of engineering, information technology, and sustainable energy and environment.

The conference aims to bring academic scientists, engineers, industry researchers together to exchange and share virtually their experiences and research results about most aspects of engineering, science and social research, and discuss the practical challenges encountered and the solutions adopted. I would also like to gratefully acknowledge the significant contributions made by the co-sponsoring organizations to conduct this conference. I hope this conference will motivate all of us to make a positive impact and to achieve a better and more sustainable future as we dedicate ourselves in creating innovation, entrepreneurship and technology.

Finally, I wish you a wonderful and fruitful time at the conference.

Best regards,

Dr. Maulahikmah Galinium, S.Kom, M.Sc
Chairman of ICONIET 2020 Organizing Committee

CONFERENCE CHAIR OF INCOGITE 2020 PREFACE
SWISS GERMAN UNIVERSITY

It is my pleasure to welcome all respected authors, presenters and participants to the 2nd International Conference on Global Innovation and Trend in Economy (INCOGITE) hosted by Swiss German University, Multimedia Nusantara University, and Pelita Harapan University and co hosted by IPMI International Bussiness School. This year, INCOGITE will present a theme, entitled "Global Business Sustainability in New Normal Era: Challenges & Opportunities in Pandemic Covid-19". INCOGITE 2020 accommodates various scientific disciplines of social sciences from Finance, Accounting, Investment, Marketing, Tourism, IT & Operation, Communication in Business, Strategic Management, and Human Resource that synergize one another in innovation and economy.

2nd INCOGITE is held in conjunction with ICONIET 2020, which is this year special for Swiss German University (SGU) as it is in line with SGU's 20-year anniversary. This year's theme is "Transforming digitally, empowering globally".

In addition to the contributed papers, internationally well-known experts are also invited to deliver keynote and plenary speeches at INCOGITE 2020. We are honored to have the distinguished keynote speakers: Prof. Bambang PS Brodjonegoro, Ph.D, Minister of Research and Technology – Head of BRIN, and also Dr Sukardi Silalahi, President Director PT TELIN. We also invite prominent speakers representing each disciplines of this conference which are Prof Theodore Benetantos from IMI International Management Institute Switzerland, Prof Ang Peng Hwa from Nanyang Technological University Singapore, Prof Dr Nunuy Nur Afiah, MS, Ak from Padjajaran University, Viverita PhD from University of Indonesia, Dr Komang Aryasa, ST, M Eng – Head of Big Data, IoT & Research PT Telkom Indonesia and Mr Ginto Hutagalung from Hotel Human Resources Managers Association (HHRMA).

In this 2nd INCOGITE 2020, We received 104 papers submission from Thailand, Jordania, Algeria, India, Malaysia, Swiss, Singapore and Indonesia, each submission is double blind review by experts in each disciplines including international reviewers from several countries. We also conduct plagiarism check to ensure the quality of all accepted papers, and finally we decided to accept 81 papers to be presented in this conference.

All accepted and presented full papers at INCOGITE 2020 are submitted for publication in the AJRI International Conference Proceeding Series (ISSN; 2686-0384, p-ISSN; 2685-9106) published by Asosiasi Dosen Indonesia (ADI) and selected papers will be published in several International reputable Scopus indexed journal and also several National reputable Sinta indexed journal.

I would like to express my highest appreciation to all committees, moderators, volunteers which without their contribution, of course, this conference would not have gone well. Last but not the least, I would also like to thank the sponsors who have supported this conference, including IMI Switzerland, PT Telkom Indonesia and PT Cigna Insurance. Hopefully this INCOGITE conference can make a positive contribution to academic development and research in Indonesia. Thank you

Warm Regards,

Dr. Antonius Siahaan, SE, Ak, MM, CA
INCOGITE 2020 CHAIRMAN

KEYNOTE SPEAKER

Prof. Bambang Permadi Soemantri Brodjonegoro, Ph.D

Minister of Research and Technology - The National Research and Innovation Agency of the Republic of Indonesia

Prof. Bambang Permadi Soemantri Brodjonegoro, Ph.D is the Minister of Research and Technology and Head of the National Research and Innovation Agency of the Republic of Indonesia. Previously, he was the Minister of National Development Planning of the Republic of Indonesia from 2016 to 2019 and also the Minister of Finance from 2014 until 2016. He has also worked in various roles in the Ministry of Finance. The opportunities to contribute as the Minister of Research and Technology, Minister of National Development Planning, and Minister of Finance have established Prof. Brodjonegoro's career in integrating Indonesia's research, technology, innovation, development planning, financing, and economic stabilization. Prof. Brodjonegoro earned his Ph.D in Urban and Regional Planning from the University of Illinois at Urbana–Champaign, United States in 1997. Afterward, he started his academic career as a lecturer in Universitas Indonesia and became Dean of the faculty of economics, Universitas Indonesia from 2005 to 2009. His research mostly focuses on Economics. He has also been actively involved in various local and international organizations and Indonesian companies, including being the director-general of the Islamic Research and Training Institute (IRTI), Islamic Development Bank Group, Jeddah, The Kingdom of Saudi Arabia in 2010. He was also awarded several honor and awards, including Bintang Maha Putra Utama from President of Indonesia and Bintang Bhayangkara Utama from the Indonesian National Police.

KEYNOTE SPEAKER

Dr. Ir. Sukardi Silalahi, MBA
Chief Executive Officer of PT. Telekomunikasi Indonesia Internasional

Telin in Managing Business in the New Normal Towards Digital Transformation

Abstract
The Covid-19 pandemic forced some countries applied the lockdowns and created global recession of 2020. COVID-19 Crisis has revised the Indonesia's GDP growth plan from 5.3% to -0.7% (Bloomberg, 2020) due to the recent consumer behaviours. The COVID-19 pandemic have also created a highly uncertain outlook for the labour market and drive the digital acceleration. Thus, both big and small businesses are forced to change their behaviour to survive this situation.

Telin implemented 7 strategic guidance to compete in digital transformation. First, define the purpose of Telin that is to be beneficial for Indonesia and the world as Telkom Global Business arm and maximizing stakeholders' value via unlocking international opportunities & delivering best customer experience. The second is, transforming into market driven company, digital connectivity and digital platform represent significant growth; Telco Wholesale can reshape product portfolios to digital enablement and ramp up several monetization strategies. Next, strengthening Telin's capabilities in various fields, such as infrastructure, product, service, global office, and global talent. The forth is, providing Best-in-Class Digital Connectivity, followed by transforming towards Global Digital Hub through Digital Service, Digital Platform, and Digital Connectivity. Then, improving business and technology competency also changing mindset and personal behaviour to reach Digital Capability Readiness.

All aspects demanded to work together in sync to deliver the best results for the Company and to ensure the customer experience is maintained properly.

Short Biography
Dr. Sukardi graduated from Institute Technologi Bandung holding bachelor of Civil Engineering on 1989. He took Master Business Administration Program degree on 2016 at Universitas Gadjah Mada, Jakarta. His careers at PT. Telekomunikasi Indonesia as Director Consumer and having an appreciations as Tanda Kehormatan Satyalancana Pembangunan from President of the Republic of Indonesia. On 2017, he is appointed as President Commisioner at PT. Sigma Cipta Caraka (Telkom Sigma). Within 2018, Mr. Sukardi had a position as Presiden Commisoner at PT. Infrastruktur Telekomunikasi Indonesia (Telkom Infra). He awarded as Excellence in Customer Experience for Online in Telecommunications Services from Frost & Sullivan. On 2019, He continues study Doctor of Management at Science Doctoral Program From Universitas Padjajaran, Bandung. Mr. Sukardi also as Lecturer International Marketing Management at Swiss German University.

INVITED SPEAKER

Prof. Theodore Benetatos

CEO & Academic Dean of International Management Institute
IMI, Switzerland

Short Biography

Prof. Theodore graduated from Tecnological Institute of Schoole in Patras/Greece and holding Bachelor of Science (Hons) Tourism Business Administration in 1994. On 1996, He continue studied at The University, of Birmingham-UK Center for Urban and Regional Studies hoding Master in Social Science in Tourism Policy, Planning and Management. In 1997, Prof. Theodore took Master in Business Administration – Marketing Major at ALBA – Athens Laboratory of Business Administration Greece AMBA Accredited MBA.

Mr. Theodore took his Doctoral Degree Phd. With Research Topic: The Social Dimension of Sustainable Tourism Planning and Development in Insular Environment at Panteon University of Social and Political Science – Athens/Greece School of Sociology, Sector of Neo Hellenic Society. He worked experience previous in Industry as Assistant Marketing Manager until General Manager in 2002 – 2005. On Education experiences, Mr. Benetatos as visiting Lecture in Strategic Management at KDU University College, Malaysia, Kuala Lumpur & Penang Campus on 2009. Afterwards, He also appointed as MBA Program Leadr at International Hotel Management Institute, Switzerland in 2009 – 2011. On 2011 until present he hold the Postgraduate Programs Leader at International Hotel Management Institute Switzerland.

INVITED SPEAKER

Prof. Ang Peng Hwa
Wee Kim Wee School of Communication and Information, Nanyang Technological University, Singapore

Abstract
Until the pandemic came along, marketing communication was on the ascendant. Public relations was on the wane, especially as communication was going digital. When the pandemic struck, however, CEOs suddenly knew that they needed internal communication to inform the staff, update them about developments, and hold the morale. Externally, companies needed to market themselves without doing hard selling because that was not the right message. Also, the move to digital accelerated, which meant that traditional media were even more neglected. Instead, social media, influencers, e-commerce and other digital communication were being used more.

The move means that communication is no longer just about marketing but brand building. The CMO (chief marketing officer) is now likely to be the CMCO (chief marketing and communication officer) will be more likely to come from the communication department but also oversee marketing.

Short Biography
Ang Peng Hwa is Professor at the Wee Kim Wee School of Communication and Information, Nanyang Technological University, Singapore. He is of the International Communication Association since June 2016. His research interests lie in media law and policy and he has consulted on the subject for the governments of Singapore, Thailand and Bhutan.

He is the author of Ordering Chaos: Regulating the Internet (Thomson, 2005), which argues that the internet can be, is being and should be regulated. He was a member of 40-strong Working Group on Internet Governance that was appointed by then UN Secretary-General Kofi Annan to prepare a report for the 2005 World Summit on the Information Society. Most recently, he spent a year on sabbatical in Ahmedabad, India, to help start the doctoral-equivalent programme at the Mudra Institute of Communication, Ahmedabad

A lawyer by training, he worked as a journalist before going on to pursue a Master's in communication management at the University of Southern California and a Ph.D. in the mass media at Michigan State University.

In 2000, he was awarded a Fulbright fellowship at Harvard University; in 2001, he was a visiting scholar at Oxford University. Ang recently stepped down as chairman of the regional non-profit media organisation Asian Media Information and Communication Centre (AMIC) and is one of the two vice-presidents of the Consumers' Association of Singapore (CASE), and legal advisor to the Advertising Standards Authority of Singapore (ASAS).

INVITED SPEAKER

Prof. Dr. Nunuy Nur Afiah, S.E., M.Si, Ak, CA
Center for Accounting Studies of Universitas Padjadjaran

Accounting and Sustainability

Abstract
The major challenge of the twenty-first century is the long-term viability of modern civilization. Does society have a capacity to endure? In the era of globalization, the negative consequences of business are getting stronger (Levy & Kaplan, 2008). The wider reach of businesses had causes transnational problems in social and environmental dimensions, such as: social pressure, uneven development, global warming, environmental problems, corruption, poverty, human rights violations, and cooperation with repressive regimes (Scherer & Palazzo, 2008). However, In the last 40 years, there has been a growing awareness of the impact of economic growth and globalization on the environment (Hector, Christensen, Petrie, 2014). In 1987, World Commission on Environment and Development (WCED) introduced the word Sustainable Development, which defined as the development that meets the needs of the present without compromising the ability of future generations to meet their own needs. In 2016, The United Nation set Sustainable Development Goals (SDGs) which are consisting of 17 global goals to be achieved in 2030. The actors of SDGs are multi-actors and stakeholders, including individual people, civil society, business, universities, governments, NGOs, institutions, and organizations. In the case of business, it needs to transform in order to adapt, compete, and survive in rapidly evolving world. Business needs to contribute to SDGs by taking into account wider and longer-term consequences of decisions and also environmental and social dimension in every decision making, process, and activities of the business. Accounting for sustainability involving linking sustainability initiatives to company strategy, evaluating risks and opportunities, and providing measurement, accounting and performance management skills to ensure that sustainability is embedded into the day-to-day operations of the company (AICPA).

Short Biography
Nunuy Nur Afiah is a Professor and The Head of Center for Accounting Studies, Economics and Business Faculty, Universitas Padjadjaran. She completed her Bachelor of Accounting (1985), Master of Accounting (1995), and Doctoral in Accounting (2004) from Universitas Padjadjaran. She has served “tri dharma perguruan tinggi” or “three function and roles of university educator” consisting of: Education and Teaching, Research and development, and Community service since 1985. She is very active as an educator, speaker, trainer, and consultant for universities, public sector, and private sector throughout Indonesia. She is a council member of National Council Board, Institute of Indonesia Chartered Accountants (IAI) and Institute of Accreditation for Economics, Management, Business, and Accounting Programs.

INVITED SPEAKER

Viverita, Ph.D
University of Indonesia

Financial Inclusion, Banking Stability and Digital Technology Development in ASEAN

Abstract
The purpose of this study is to examine the effect of financial inclusion, supported by digital technology development on income inequality, poverty, and banking stability in ASEAN's emerging countries. This study employs the Generalized Method of Moment (GMM) and Generalized Least Square (GLS) methodology, using annual data for a 10-year period from 2007 to 2016. The empirical results support the argument. First, the digital technology development (usage of the mobile phone) can improve financial inclusion because technology makes it easier to access financial services to people who are difficult to reach. Second, financial inclusion decreases income inequality, but it has no significant effect on reducing poverty. This finding indicates that formal financial services seem to be unable to reach the poor. Finally, the empirical results show that the increasing use of banking services through financial inclusion contributes positively to banking stability. Results of this study could encourage the presence of better policies to reform the financial sector by showing that the expansion in the use of financial services has a direct impact on financial/economic distribution. However, this study has several limitations related to limited data that can cause a small sample bias. It would be better if the future study to include more countries and observation period for generalization. The paper provides implication for the banking regulator that the usage of banking and formal financial services still dominated by middle- and high-income society. Furthermore, the synergies between promoting financial inclusion and financial stability can also exist if using the right tools. This paper provides a comprehensive analysis of the effect of using financial technology in enhancing financial inclusion, financial stability, as well as the role of financial inclusion on income equality and poverty alleviation in emerging ASEAN context. The paper also examines the effect of digital technology development in enhancing financial inclusion.

Short Biography
A PhD holder and Associate Professor in Finance and Banking with over 20-year experience. An Associate Professor at the Department of Management, Faculty of Economics and Business, Universitas Indonesia. Has qualifications as Registered Certified Financial Planner (CFP®), Diploma in Financial Planning, Qualified Wealth Management (QWP™), and Qualified Financial Educator (QFE) from the Financial Planning Standards Board (FPSB) Indonesia. Viverita holds a Ph.D Degree in Accounting and Finance from Monash University Australia in 2005. She has also awarded as Senior Research Fellow at Bank Indonesia in 2008; Endeavour Research Fellow from the Department of Education, Employment and Workplace Relations Australia February-July 2010 at Department of Finance, School of Business, Bond University, Australia; and as Research Fellow at Department of Banking and Finance, Monash Business School, on July 2016. She has been published and a reviewer of many reputable academic journals internationally and nationally. She also a consultant for several Indonesian government institutions.

INVITED SPEAKER

Dr. KOMANG BUDI ARYASA, ST, M.Eng
Head of Big Data, IoT & Research - PT Telekomunikasi Indonesia, Tbk

Restoring the Organization Growth: "During & Post Pandemic through Digital Transformation"

Abstract
Leaders in organization anticipate economic downturn 2021 because of Covid-19. This pandemic has also changed the way consumers spend their money. Many companies discontinued their operations in Q1 2020 and over half of them were in the market for more than 3 years. On the other hand, some companies have experienced very significant growth due to this pandemic situation and some of them have even found new business that different with their existing portfolio. Lesson learnt from companies that survived and growth, they transformed their business to become more digital.

For example in entertainment industry, they develop digital channel to enable customers watching movie online. In financial industry, the growth of mobile banking reach 70% and traditional channel decrease 10%-20%. This situation also happen in healthcare industry where people able to do online consultation. Organisation is focusing on digital. There are three ways to restore the growth in the coming year 2021, accelerate smoothly, nurture people and rebuild better. Companies still focus on their existing business and try to become fast followers. Training and retaining are the main concern on human capital. Digital is the enabler of the company growth. The are looking for the new ways to innovate to be ready to build the future.

Short Biography
Dr. Komang Budi Aryasa, ST, M.Eng graduated from STT Telkom Bandung, Indonesia as Bachelor of Telecomm Eng in 1995. He continued his study took Mater of Engineering, RMIT University, Melbourne, Australia on 1997. His career path, he worked at PT. TELKOM as Associate Vice President, Jakarta on 2013-2014. Afterwards continues study, he took Mini MBA INSEAD Abu Dhabi & Fontainebleau, France on 2014. Mr. Komang also has a career position at TELKOM as Big Data Project Director in 2014-2015 and Head of Big Data IoT and Research on 2015 until present time. He took Doctor in Strategic Management at Universitas Indonesia on 2018. He is also member of Task Force Team of Indonesia Artificial Intelligence Strategy and hold a position as Board of Advisor of Data Science Indonesia (DSI). Mr Komang also a member of ABDI (Asosiasi Big Data Indonesia).

INVITED SPEAKER

Ginto Hutagalung
HHRMA Banten

Hotel Human Resources: Challenges & Opportunities in Pandemic Covid-19

Abstract
Dealing with a new situation such Pandemic Covid-19, needs ability to adapt quickly. There are two big challenges in Human Resources in this situation; to manage payroll and to change employee's habit.
HR in Hotel industry manages payroll around 15% - 20% from hotel's revenue. It's very huge amount and of course significantly affecting the hotel's profit. We can do several things to reduce the payroll.

1. Create a new Organization Chart that suit to current business situation. Normally, there are 4 (three) types of employees in Hotels. Permanent Employee, Contracted Employee, Outsourced Employee and Daily Worker.

We have to let go our outsourced employee and daily worker because of very slow business. We need to re-arrange the job desk of our permanent and contracted employees. E.g. we train sales team to be security guards, etc.

2. Re-negotiate all contract with vendors (e.g.: Catering, Private Insurance). We usually change the catering every 3 months, but we can negotiate the agreement up to 1 year with lower price. We can do also the same thing to other vendors. If we can't get lower price, we have to find another vendors.

HR also takes a big role to lead the change of employee's habit. We are people of habits. It is very challenging to change the habit that we often did and change it with a new habit, especially about hygiene and sanitize. We can't just give ''advisory", but we have to provide all the tools regarding this new habits. Thermo Scan before entering hotel and before leaving hotel, hand sanitizers are available in every area, provide proper mask, provide disinfectant spray in every workplace, re-arrange the working desk (1.5 meters from each other) and other things to prevent the spread of covid-19.

If we adapt quickly, I believe we can survive. We will see our employees able to work more effective and they can do more than 1 job. During their movement to another department, they will have a new perspective about what is actually another department do and it is very good to the team work.

Short Biography
Mr. Ginto graduated from President University majoring Bachelor of Science in Economic Hotel and Tourism Management. He started his career as HR & Training Assistant at Alila Hotel Jakarta with several task and assessment. His carreer as HR Manager since joined Hotel Grand Zuri Jababeka on 2012. After, He started to build career as HR Coordinator (Head) at Favehotel Kelapa Gading as Pre-opening team on 2013. Afterwards, Mr. Ginto joined D'Primahotel – Polo Group as Corporate Human Resources Manager with task recruitment, staff mapping and training on 2014. Recent career, He joining Novotel Tangerang as Talent & Culture (HR) Manager on 2015 until present time. Meanwhile, he also appointing as Hotel Human Resources Manager Association – Banten Chapter as Chairman since 2016 until present.

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The 2nd International Conference on Global Innovation and Trend in Economy 2020 (INCOGITE)

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Conference Schedule

Thursday, 5 November 2020		
Time	**Location**	**Activities**
07.30 – 08.00		Zoom Preparation
08.00 - 08.30		Sign in process
Opening		
08:30 – 08:35	Zoom Meeting Room 1	Opening by MC
08:35 – 08:40		National Anthem: Indonesia Raya
08:40 - 08:43		Praying
08:43 – 08:46		Report ICONET 2020: Dr. Maulahikmah
08:46 – 08:50		Report INCOGITE 2020 Chairman: Dr. Antonius Siahaan
08:50 - 08:55		Welcoming Address by the SGU Rector: Dr.rer.nat Filiana Santoso
08:55 - 09:20		Keynote Speech: Dr. Sukardi Silalahi
09:20 – 09:25		Introduction to break and next parallel session
09:25 – 09:55	Zoom Meeting Room 1 (Breakout Room)	Press Conference
Parallel Session 1		
09:25 – 10:00	Zoom Meeting Room 1 - 7	INVITED SPEAKER 1 - 6
10:00 – 12:00		55 Presentations in 7 meeting rooms
12:00 - 13:00		LUNCH BREAK
		Preparation for Parallel Session 2
Parallel Session 2		
13:00 - 14:00	Zoom Meeting Room 1 - 7	18 Presentations in 7 meeting rooms
14:00 - 14:05	Zoom Meeting Room 1 (Main Room)	Introduction to Keynote Session
14:05 - 14:35		Keynote Speaker: Prof. Bambang PS Brodjonegoro, PhD [Minister of Research and Technology – BRIN, Indonesia]
14:35 - 15:05	Zoom Meeting Room 1 (Breakout Room)	Dialog Prof. Bambang & 3 Universities Rector
Parallel Session 3		
14:35 - 15:05	Zoom Meeting Room 1 - 7	8 Presentations in 7 meeting rooms
15:05 - 15:15		BREAK
15:15 - 15:30	Zoom Meeting Room 1 (Main Room)	Sponsorship Presentation
15:30 - 16:00		Announcement for Best paper, Best presenter, and Doorprizes
16:00 - 16:20		Closing Remarks VR1 Academic & Rector UMN

Parallel Session: Room 1

Parallel Session 1					
09:25 – 10:00	Zoom Meeting Room 1	INCOGITE 1			
		Invited Speaker : Prof. Nunuy Nur Afiah			
		Professor at FEB Universitas Padjajaran & IAI Council Member			
		Accounting, Investment & Finance			
		MODERATOR : Dr. Ir. Yosman Bustaman (SGU), Dr. Florentina (UMN)			
10:00 - 10:15		Accounting, Investment & Finance	AIF - 9	Aang Kunaifi, Ninditya Nareswari and Byz Risyad	Leverage and Executive Pay-Performance of the Indonesian Family Firms
10:15 - 10:30			AIF - 11	Veren Hermawan and Indra Pratama	The Analysis and Implementation of Psaj 71 (Ifrs 9): Financial Instruments at PT. X For the Year 2019
10:30 - 10:45			AIF - 12	Darol Arkum, Shulby Yozar Ariadhy, Bambang Ari Satria and Yudi Septiawan	Polarization Conflicts and Stakeholders Interests in Tin Mining Industry Policies in Bangka Belitung Island Province, Indonesia between 2000 And 2019
10:45 - 11:00			AIF - 17	Bahtiar Effendi	The Effect of Environmental Accounting on the Increase of Firm Value
11:00 - 11:15			AIF - 1	Kaiwen Liu	Outward foreign direct investment from China to ASEAN
11:15 - 11:30			AIF - 22	Agung Joni Saputra and Ibnu Harris	Analysis of the Development Cashless Transaction on the Need for Money Paper Based
11:30 - 11:45			AIF - 27	Tungky Ariwibowo and Antonius Siahaan	Bank Perspective Of Solar PV Power (Plts) Project Bankability In Indonesia
11:45 - 12:00			AIF - 29	Imelda Suardi	E-Government, Governance and Corruption
12:00 - 13:00		LUNCH BREAK			
		Preparation for Next parallel Session			
	Zoom Meeting Room 1	MODERATOR: Dr. Arif Riwayadi (UMN), Dr. Antonius Heru (UPH)			
13:00 - 13:15		Accounting, Investment & Finance	AIF - 34	Hansel Winardi and Yosman Bustaman	The Effect of Working Capital Financing To the Corporate Performance and the Impact of Financial Constraints in Indonesia Manufacturing Industry
13.15 - 13.30			AIF - 35	Christina and Bornok Situmorang	Analysis of Activity Based Costing System Method as the Basis Determination of Hospital Services Rates
13.30 - 13.45			AIF - 36	Ahmad Hidayat, Antonius Siahaan and Yosman Bustaman	The Effect of Government Ownership on Financial Performance of Listed Telecommunication Company in Us and Asia Region
13.45 - 14.00			AIF - 40	Neneng Djuaeriah and Bella Joy Winarta	The Effect of Capital Structure on Firms' Profitability: A Case Study of Indonesian Firms
14:00 - 14:05	Zoom Meeting Room 1 (Main Room)			Introduction to Keynote Session	
14:05 - 14:35		KEYNOTE SPEAKER SESSION		Prof. Bambang PS Brodjonegoro, PhD [Minister of Research and Technology – BRIN, Indonesia]	
14.35 - 14.50	Zoom Meeting Room 1	Accounting, Investment & Finance	AIF - 13	Puti Sinansari and Aang Kunaifi	The Impact of Divident for Social Startup Companies
14.50 - 15.05			AIF - 16	Shailendra Kumar Gupta	Research Report on Financial Performance of MUDRA Yojna for the time period of 2015-2019.

Parallel Session: Room 2

Parallel Session 1					
09:25 – 10:00	Zoom Meeting Room 2	INCOGITE 3 Invited Speaker : Prof. Theodore Benetatos *Dean of IMI Switzerland*			
		MARKETING & TOURISM			
		MODERATOR : Dr. Diena Lemmy (UPH), Dr. Ringkar Situmorang (UMN)			
10:00 - 10:15		MARKETING & TOURISM	MAT - 4	Deborah Naomi Tampoli, Florentina Kurniasari and Johny Natu Prihanto	The Influence of Smart Tourism Technology (STT) on Intention to Visit in Talaud Island Regency
10:15 - 10:30			MAT -14	Anastasia Karin and Felia Srinaga	Relocating and Resizing Strategy for Shop House Area to Build Resiliency in Dealing with New Normal
10:30 - 10:45			MAT - 23	Alwan Raihan Rabbani and Soebowo Musa	Relationship of Trust and Technology Features Towards Technology Acceptance Model in the Case of Vending Machine-AlwanR
10:45 - 11:00			MAT - 28	Radito Putra, Mira Maulida and Moch Riyadh Rizki Adam	The moderating role of Data Privacy and Protection Security on Service Quality, Brand Equity, and Tariff towards Firm Performance
11:00 - 11:15			MAT - 30	Addin Maulana	Mapping the Potential of the Domestic Tourist Market in Indonesia
11:15 - 11:30			MAT - 31	Nila Krisnawati Hidayat and Rizka Syahira	Analysis of Consumer Awareness towards Consumption Intention Mediated by Healthy Lifestyle: A Case Study of Artisan Bakery in Jakarta
11:30 - 11:45			MAT - 47	Alexander Patrick and Munawaroh Zainal	The Effect Of Millennial Leadership Towards The Quality Of Work Environment In Travel And Tourism Industry
11:45 - 12:00			MAT - 49	Yulita Susanti and Devi Juliani	The Effect of Service Quality On Customer Satisfaction And Trust In Using Tokopedia Services
12:00 - 13.00		LUNCH BREAK Preparation for Next parallel Session			
		MODERATOR : Dr. Leonard Ong (IPMI), Dr. Theodosia (UPH)			
13:00 - 13:15	Zoom Meeting Room 2	MARKETING & TOURISM	MAT - 51	Dana Afriza	Beauty Standard for New Normal: What Indonesian Beauty Advertising Tell Us?
13.15 - 13.30			MAT - 53	Jason Liuden and Rano Abryanto	The Impact Of Food Operational Control Cycle Towards Food Cost Management: A Comparison Study Of 3 Branches Of Korbeq Restaurant By Stevan Meatshop
13.30 - 13.45			MAT - 38	Ismayanti Istanto and Ina Djamhur	Value Chain of Gastronomic Tourism in Ubud, Bali
13.45 - 14.00			MAT - 70	Rocky Nagoya, Innocentius Bernarto and Ferdi Antonio	Factors Affecting University Selection During Pandemic : A Study On Indonesian High School Students
14:00 - 14:05	Zoom Meeting Room 1 (Main Room)			Introduction to Keynote Session	
14:05 - 14:35		KEYNOTE SPEAKER SESSION		Prof. Bambang PS Brodjonegoro, PhD [Minister of Research and Technology – BRIN, Indonesia]	
14.35 - 14.50	Zoom Meeting Room 2	MARKETING & TOURISM	MAT - 84	Hesty Heryani, Agung Cahyo Legowo and Indra Prapto Nugroho	Strategies for Strengthening the Purun Handicraft Creative Industry in Banjarbaru City, South Kalimantan
14.50 - 15.05			MAT - 98	Engelbert Chandra, Esa Theodore Mbouw	Analyzing The Influence Of Dimensions Of Customer Based Airline Brand Equity Toward Brand Trust. Case Study Of Customer Of Citilink

Parallel Session: Room 3

Parallel Session 1					
INCOGITE 2					
09:25 – 10:00		**Invited Speaker : Viverita, Phd.**			
		Finance, Accounting & Investment			
		MODERATOR: Dr. Sabrina Sihombing (UPH), Dr. Ir. P.M. Winarno (UMN)			
10:00 - 10:15	Zoom Meeting 3 **Meeting ID**: 865 0257 8680 **Password**: conference **Link**: https://us02web.zoom.us/j/86502578680?pwd=K0xQUE1XUnlrZE0yaU9XbFRUOHlKdz09	**Accounting, Finance & Investment**	**AIF - 60**	Erick Wijanarko and Antonius Siahaan	Analysing the Influence of Company's Dividend Policy and Financial Inclusion to Bank Risk and Performance
10:15 - 10:30			**AIF - 65**	Alfi Andri and Rozita Amiruddin	The Automation, Management Control System and Firm Performance – A Conceptual Framework
10:30 - 10:45			**AIF - 69**	Y. Johny Natu Prihanto	Technology Acceptance Model (Tam) Approach in the Financial Services Platform for MSME Sector
10:45 - 11:00			**AIF - 71**	Kurniasari Florentina and Utomo Prio	Determinants of Effectiveness Repayment Apps at P2P Lending Platform During Covid 19 Pandemic in Indonesia
11:00 - 11:15			**AIF - 85**	Kris Novian, Intan Awwaliyah and Hadi Paramu	Price Manipulation during The Indonesian Presidential Election of 2019: Does it matter toward return, volatility and liquidity?
11:15 - 11:30			**AIF - 92**	Aditya Putra Dewantara, Intan Nurul Awwaliyah and Marmono Singgih	The Effect of Court Ruling On 2019 Presidential Election Toward Stock Price Forming LQ45 Indices
11:30 - 11:45			**AIF - 93**	Putu Yani Pratiwi, Ika Yanuarti and Wim Prihanto	The Role of Joint Liability in Lowering The Risk of Farmer and Agriculture Crowdfunding (A case study of one agriculture crowdfunding in Indonesia)
11:45 - 12:00			**AIF - 48**	Wulandari Kartika Sari, Fatmah Shabrina and Milla Sepliana Setyowati	Tax Issues on Asset-Backed Securitization In Indonesia
12:00 - 13:00		**LUNCH BREAK**			
		Preparation for Next parallel Session			
Parallel Session 2					
		MODERATOR : Dr. Soebowo Musa (SGU), Dr. Innocentius Bernarto (UPH)			
13:00 - 13:15	Zoom Meeting 3	**Accounting, Investment & Finance**	**AIF - 96**	Samuel Noah, Margaretha Tiur Pasuria Lingga	The Effect of Behavioral Factors in Investor's Investment Decision
13.15 - 13.30		**MARKETING & TOURISM**	**MAT - 55**	Prisca Ivana and Robert La Are	The Impact of User Generated Content (Online Review) Towards The Intention To Purchase On E-Commerce In Jakarta. Case Study of Tokopedia
13.30 - 13.45			**MAT - 58**	Feri Agustiani, Mochamad Edris and Kertati Sumekar	Examining the Influence of Local Work Ethic and Product Innovation on Costumers Satisfaction in Indonesian Small Medium Enterprises
13.45 - 14.00			**MAT - 59**	Rakhmatyar Ridha and Nila K Hidayat	Impact Of Innovation & Certification To SME Performance In F&B Sector
14:00 - 14:05	Zoom Meeting Room 1 (Main Room)			Introduction to Keynote Session	
14:05 - 14:35		**KEYNOTE SPEAKER SESSION**		**Prof. Bambang PS Brodjonegoro, PhD** [Minister of Research and Technology – BRIN, Indonesia]	
14.35 - 14.50	Zoom Meeting 3	**MARKETING & TOURISM**	**MAT - 63**	Juliana Juliana, Arifin Djakasaputra and Rudy Pramono	The Effect Of Online Social Interaction: Observational Learning And Word Of Mouth Against Consumer Online Purchase Decision During The Pandemic Covid-19
14.50 - 15.05			**MAT - 86**	Indri Hapsari	Optimization Hotel Staff in Uncertain Condition Using Integer Linear Programming
15.05 - 15.15		**BREAK**			

Parallel Session: Room 4

Parallel Session 1					
09:25 – 10:00	Zoom Meeting Room 4 **Meeting ID**: 893 3693 6379 **Password**: conference **Link**: https://us02web.zoom.us/j/89336936379?pwd=YVZncDI0OHUzNnI3b0oybVo0UGdZZz09	**INCOGITE 4**			
		Invited Speaker : Prof. ANG Peng Hwa			
		Wee Kim School of Communication and Information, Nanyang Technological University			
		COMMUNICATION IN BUSINESS			
		MODERATOR : Ezmiralda, PhD. (SGU), Dr. Budi Susanto (UMN)			
10:00 - 10:15		**COMMUNICATION IN BUSINESS**	**CIB - 2**	Muhammad Jordan Valentino Rickardo and Deborah Nauli Simorangkir	Correlations between Campaign Exposure and Message and Behavioral Change: The Case of Cinema 21 #PADATEMPATNYA Public Relations Campaign
10:15 - 10:30			**CIB - 6**	Tarisa Karlina Marentek and Sharon Schumacher	A Comparison Study of Indonesian Third-Culture Individuals And Non-Third Culture Individuals In Regards To Communication Accommodation In Intercultural Business
10:30 - 10:45			**CIB - 15**	Glenward Prasetyo Alomau and Jeanne Ellyawati	Determinant of Continuance Usage Intention of Mobile Payment Application Using Extended TAM Model
10:45 - 11:00			**CIB - 39**	Devin Pathavi, Mochammad Riyadh Rizky Adam and Yosman Bustaman	Analysis of Factors Affecting the Green Purchase Intention of Electric Motorcycle: Case Study of Selis
11:00 - 11:15			**CIB - 42**	Daniel Ilham and Dr.-Phil. Deborah Simorangkir	Discernible Impact Of Fashion's Online Shopping With Mobile - Augmented Reality (AR) Application On The Consumer's Perspective In Indonesia
11:15 - 11:30			**CIB - 44**	Dewi Wuisan, Ishmael Lamisi Kananda, Muhammad Adha Saputra and Muhammad Rakha Dinata	The Effect of Celebrity Endorsement on Purchase Intention of Adidas Products Mediated By Customer's Attitude toward Brand
11:30 - 11:45			**CIB - 101**	Athalea Kwee, Ezmieralda Melissa	Conspicuous Compassion, Social Media and Identity: A Case Study of @dr.tirta Instagram Account during the Covid-19 Pandemic
11:45 - 12:00					
12:00 - 13:00		**LUNCH BREAK**			
		Preparation for Next parallel Session			
Parallel Session 2					
13:00 - 13:15	Zoom Meeting Room 4				
13.15 - 13.30					
13.30 - 13.45					
13.45 - 14.00					
14:00 - 14:05	Zoom Meeting Room 1 (Main Room)			Introduction to Keynote Session	
14:05 - 14:35		**KEYNOTE SPEAKER SESSION**		Prof. Bambang PS Brodjonegoro, PhD [Minister of Research and Technology – BRIN, Indonesia]	
14.35 - 14.50					
14.50 - 15.05					

Parallel Session: Room 5

Parallel Session 1					
09:25 – 10:00	Zoom Meeting Room 5 **Meeting ID**: 813 8110 0575 **Password**: conference **Link**: https://us02web.zoom.us/j/81381100575?pwd=QVJWRFM2VXdSL0IvQ25tbDM2UjNWUT09	**INCOGITE 5**			
		Invited Speaker : Dr. Komang Aryasa			
		PT. TELKOM INDONESIA			
		IT AND OPERATIONS			
		MODERATOR : Dr. Priyo Utomo (UMN), Dr Rudi Pramono (UPH)			
10:00 - 10:15		**IT AND OPERATIONS**	**ITO - 5**	Leonnard Leonnard	Structural Relationship among Higher Educations' system for E-learning Platform, Technical Quality and Students' Satisfaction
10:15 - 10:30			**ITO - 19**	Eka Ulina and Rogatianus Maryatmo	The Effect of Non-Cash Transactions on the Money Supply Indonesia (2009:Q1 – 2019:Q2)
10:30 - 10:45			**ITO - 41**	Rano Agustino and Santhi Pertiwi	Estimation Of The Relationship Between Learning Styles Inventory And Online Learning During The Pandemic
10:45 - 11:00			**ITO - 66**	Astri Forturia, J. Johny Natu Prihanto and P.M. Winarno	Web-Based Integrated Scheduling System at Universitas Multimedia Nusantara
11:00 - 11:15			**ITO - 67**	Eka Harsono and Chong Ming Tang	PUF-TRNG FOR A SECURE INDUSTRY 4.0
11:15 - 11:30			**ITO - 80**	Kartika Bangun, Dr. Ir. Y. Budi Susanto and Dr. Friska Natalia	Analysis of Implementation and Cloud Based ERP Implementation (Case Study of PT. Hologram Indonesia Kreatif)
11:30 - 11:45			**ITO - 20**	Gabriela Elisabet Sondakh and P.M. Winarno	Recommendation System of Coffee Menu Selection
11:45 - 12:00			**ITO - 46**	Putranto Aryono	The Analysis of Information Technology Adoption for Small and Medium Enterprise During Covid-19 Pandemic: Case Study at 'CV Delivery Masdim Indonesia'
12:00 - 13.00		**LUNCH BREAK**			
		Preparation for Next parallel Session			
Parallel Session 2					
13:00 - 13:15	Zoom Meeting Room 5	**IT AND OPERATIONS**	**ITO - 54**	Abdullah A.K. Alkhawaldeh and Dalila Boughaci	Improving EM Clustering Algorithm by Using Stochastic Local Search Method: Application to Credit Risk Assessment in Banking and Finance
13.15 - 13.30					
13.30 - 13.45					
13.45 - 14.00					
14:00 - 14:05	Zoom Meeting Room 1 (Main Room)		Introduction to Keynote Session		
14:05 - 14:35		**KEYNOTE SPEAKER SESSION**	Prof. Bambang PS Brodjonegoro, PhD [Minister of Research and Technology – BRIN, Indonesia]		
14.35 - 14.50					
14.50 - 15.05					

Parallel Session: Room 6

Parallel Session 1					
09:25 – 10:00		**INCOGITE 6**			
		Invited Speaker : Ginto Hutagalung			
		HHRMA CHAPTER BANTEN			
		STRATEGIC MANAGEMENT & HUMAN RESOURCES			
		MODERATOR : Dr. Firdaus Basbeth (IPMI), Prof. Roy Sembel (IPMI).			
10:00 - 10:15	Zoom Meeting Room 6 **Meeting ID**: 854 8090 8337 **Password**: conference **Link**: https://us02web.zoom.us/j/85480908337?pwd=anRPWUNzRUo3aWdndmlWaDR2T3I1Zz09	**STRATEGIC MANAGEMENT & HUMAN RESOURCES**	**SMHR - 3**	Darjat Sudrajat, Sevenpri Candra, Shelvy Kurniawan and Engkos Achmad Kuncoro	The Role of Regulation in Moderating the Effect of Collaborative Innovation on LSP's Competitiveness
10:15 - 10:30			**SMHR - 7**	Dety Nurfadilah, Lintang Tiara and Raynaldo Kharismananda	The Determinants of Entrepreneurial Intention among Generation Z during Covid-19 Pandemic: Evidence from Indonesia
10:30 - 10:45			**SMHR - 8**	Agatha Hintama, Mira Maulida and Yosman Bustaman	The Impact of Innovation Capabilities on Product Innovation Performance (Case Study of Manufacturing Industry in Indonesia)
10:45 - 11:00			**SMHR - 21**	Clairine Irawan and Budi Susanto	Implementation of Digital Marketing at Printing Company to Increase Customer Acquisition and Customer Retention (Case Study: Citra Kreasindo Mandiri Company)
11:00 - 11:15			**SHMR - 24**	Fortune Harmony and Soebowo Musa	Role of Dynamic Capability and Customer Relationship Management: A case study of Fintech Lending Platforms in Indonesia
11:15 - 11:30			**SHMR - 25**	Timotius Jefferson and Antonius Siahaan	Analyzing Factors Influencing Supply Chain Management Practices In Medical Device Industry Indonesia
11:30 - 11:45			**SHMR - 26**	Prayogo Dwiharyono, Nila Hidayat and Yosman Bustaman	Strategic Marketing for Indonesia Local Game Company to Increase Product Attractiveness
11:45 - 12:00			**SMHR - 32**	Ratih Pratiwi, Dasmadi, Windi Nr Wardhani and Yulekhah Ariyanti	CREATION CAPACITY AND DISPERSION CAPACITY THE ROLE OF OPPORTUNITY TO LEARN IN KNOWLEDGE CREATION PERFORMANCE
12.00 - 13.00		**LUNCH BREAK**			
		Preparation for Next parallel Session			
Parallel Session 2					
		MODERATOR : Dr. Firdaus Basbeth (IPMI), Prof. Roy Sembel (IPMI).			
13:00 - 13:15	Zoom Meeting Room 6	**STRATEGIC MANAGEMENT & HUMAN RESOURCES**	**SMHR - 43**	Ati Cahayani and Aristo Surya Gunawan	Important Entrepreneurial Characteristics to Survive in the Covid-19 Pandemic Era (Case Study on Alumni Business Administration Program of Atma Jaya Catholic University of Indonesia)
13.15 - 13.30			**SMHR - 52**	Firdaus Basbeth	Entrepreneurial Intention and the Moderating Role of Experiential Learning, Are They Connected?
13.30 - 13.45			**SMHR - 83**	Heldy Vanni Alam and Mahludin H. Baruwadi	The Role Of The Local Government In Improving Human Development Index As A Barometer In Achieving Sdg's In Boalemo District
13.45 - 14.00			**SMHR - 97**	Prio Utomo, Florentina Kurniasari	Investigating Factors Impelling the innovation performance: A perspective from Internal Innovation Program on Manufacturing Industry.
14:00 - 14:05	Zoom Meeting Room 1 (Main Room)			Introduction to Keynote Session	
14:05 - 14:35		**KEYNOTE SPEAKER SESSION**		**Prof. Bambang PS Brodjonegoro, PhD** [Minister of Research and Technology – BRIN, Indonesia]	
14.35 - 14.50	Zoom Meeting Room 6				
14.50 - 15.05					

Parallel Session: Room 7

Parallel Session 1					
09:25 - 09:55	Zoom Meeting Room 6 Meeting ID: 854 8090 8337 Password: conference Link: https://us02web.zoom.us/j/85480908337?pwd=anRPWUNzRUo3aWdndmlWaDR2T3I1Zz09	JOIN TO ZOOM MEETING ROOM 6			
		STRATEGIC MANAGEMENT & HUMAN RESOURCES			
		MODERATOR : Dr. Mira Maulida (SGU), Dr. Johny Natu (UMN)			
10:00 - 10:15	Zoom Meeting Room 7 **Meeting ID**: 895 5178 7679 **Password**: conference **Link**: https://us02web.zoom.us/j/89551787679?pwd=bFZxVm1HRDdGZk96bWlKa2RoRHFIQT09	STRATEGIC MANAGEMENT & HUMAN RESOURCES	SMHR - 57	Elfindah Princes and Wibowo Kosasih	Intuition In The Middle Of Mainstream Data-Driven Analytics Decision Making
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ACCOUNTING, INVESTMENT AND FINANCE

Outward Foreign Direct Investment from China To ASEAN

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ABSTRACT: The paper combs the relevant theories of the determinants of foreign direct investment, and then analyzes the current situation of China's FDI in ASEAN from a macro level, including the overall situation of China's FDI in ASEAN, national characteristics and industry characteristics. The study found that China's FDI in ASEAN is relatively small, the level of investment industry is low, and the country is unevenly distributed. Then, using a gravity model for regression analysis, the determinants of China's FDI in ASEAN were studied. Then , based on previous research and data availability, select relevant variables and use gravity model to establish China's FDI flow to ASEAN and the ASEAN country's market size, exchange rate, inflation rate, labor force, economic openness, infrastructure construction, Confucius Institute, China's interest rate, the number of patents issued and the relationship between government support and the geographic distance between China and ASEAN, using panel data from 2003 to 2018, to test the serial autocorrelation of panel data, and perform regression analysis. Finally, based on the conclusion drawn from the above analysis, this paper puts forward relevant suggestions from both the government and enterprises perspectives on how to better promote foreign direct investment by Chinese enterprises in ASEAN.

KEYWORDS: *Foreign direct investment, Gravity model, Belt and road, ASEAN*

Leverage and Executive Pay-Performance of the Indonesian Family Firms

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ABSTRACT: This study aims to investigate the impact of firm performance on executive compensation. This study also examines the moderating role of leverage on the firm performance and executive pay-performance relationship. Used data panel regression as a method, this study showed that firm performance had a positive impact on executive compensation. This paper also showed that leverage weakens the pay-performance relationship. These results indicate that creditors prefer to assess family firm performance based on the risk rather than accounting performance. Higher leverage illustrated a high risk. The firm with high risk indicated poor executive performance. As a result, compensation will be lower.

KEYWORDS: *Executive compensation; Family firm; Leverage; Shariah-compliant; Pay-performance*

The Analysis and Implementation of Psaj 71 (Ifrs 9): Financial Instruments at PT. X For the Year 2019

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ABSTRACT: PSAK 71 was issued by the Indonesian Accounting Standard Board (DSAK-IAI), as an adaptation of IFRS 9: Financial Instruments to replace the old accounting for financial instruments standard, PSAK 55 (IAS 39). The new accounting standard is implemented in Indonesia effective from January 2020. "PT X" is a private company in Indonesia that runs in heavy equipment industry and was chosen to be the research subject. This research is conducted to identify the financial impacts arised from PSAK 71 (IFRS 9) implementation towards Statement of Financial Position, Income Statement and Statement of Cash Flow of PT X in 2019 compared to the previous accounting standard PSAK 55 (IAS 39).
The result of this research shows that there is no significant impact towards PT X financial statements, specifically its Statement of Financial Position, Income Statement and Statement of Cash Flow.

KEYWORDS: *PSAK 71, IFRS 9, Financial Instruments, Expected Credit Losses, Impairment*

Polarization Conflicts and Stakeholders Interests in Tin Mining Industry Policies in Bangka Belitung Island Province, Indonesia between 2000 And 2019

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ABSTRACT: Bangka Belitung Island Province is the second largest tin producer after China which has been widely known in the international market. Tin mining in the Bangka Belitung Island Province has been exploited since the 18th century to the present century. In the New Order era, tin mining was exploited by two large companies, namely PT. Timah, Indonesia Tbk and PT. Kobatin, Malaysia. However, since the era of regional autonomy, tin mining activities have also been exploited by foreign and domestic smelter companies and communities. The purpose of this study was to analysis the polarization of conflicts and stakeholders interests in tin mining policies in Bangka Belitung Island Province, Indonesia between 2000 and 2019. This study uses a qualitative approach with phenomenological analysis techniques. Data collection was carried out by conducting interviews with key informants, Focus Group Discussion, with 30 supervisors, in-depth interviews, and documentation. The stakeholder theory and the opinion of key experts are used to obtain the findings of this study. This study conclude that the polarization of various interest groups in tin mining policies related to how the stakeholders in the policy reacted to the direct and indirect impact of certain policies to their values and interests. Polarization of conflict and stakeholders interest has caused failure to bring about sustainable mining development. The implication of this research is the central government must consider the stakeholders relationship interests in formulation mining policies and implementation.

KEYWORDS: *Indonesia, Tin mining, Stakeholders, Polarization, Interests conflicts*

The Impact of Dividend for Social Startup Companies

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ABSTRACT: Startup Companies in Indonesia are shown the growth currently. Especially social startup who focused not only in business but also social mission, have a great impact to society. Although social mission is the main purpose, like other company the startup company also need capital in order to run their business side. This study discuss about the effect of capital structure in social startup in Indonesia, affect by ownership and capital seeking strategy towards dividend payout. 102 startups are used as samples, taken with simple random sampling method. Data were collected through questionnaire and analyzed using logistic regression method. The result of this study indicate that ownership structure variable has significant positive effect on dividend payment, while the owner who has family background business influence the capital structure of the social startup.

KEYWORDS: *Social startup, capital structure, dividend, ownership structure*

Research Report on Financial Performance of MUDRA Yojna for the Time Period of 2015-2019

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ABSTRACT: Pradhan Mantri Mudra Yojana (PMMY) is a flagship scheme of Government of India to "fund the unfunded" by bringing such enterprises to the formal financial system and extending affordable credit to them. It enables a small borrower to borrow from all Public Sector Banks such as PSU Banks, Regional Rural Banks and Cooperative Banks, Private Sector Banks, Foreign Banks, Micro Finance Institutions (MFI) and Non-Banking Finance Companies (NBFC) for loans upto Rs 10 lakhs for non-farm income generating activities. The scheme was launched on 8th April, 2015 by the Hon'ble Prime Minister. In India many things revolve around mere perceptions, while getting into detail it often paint a different picture. It is a common misperception people have that large industries create more employment, though the truth is that "in India only 1.25 core people find employment in large industries, whereas small enterprises employed 12 core people". In India, small businesses play an important role by providing employment to a large number of people. It is the second largest sector engaging uneducated and unskilled people after agriculture. Further, millions of low income earning group person aspire to set up small businesses but are unable to start, mostly due to credit limitations. Since banks do not find them eligible for credit loan. After identifying the importance of self-employment people and small business units, government of India launched MUDRA Yojana to address the financial and other constraints. This paper is an attempt to know about the MUDRA Yojana and its key objectives. The paper highlights the role and importance of MUDRA bank towards small business units, it also review the Mudra Yojana for the year of 2015-2019 in terms of many aspects.

KEYWORDS: *mudra yojana report, mudra yojana performance, category wise mudra report.*

The Effect of Environmental Accounting on the Increase of Firm Value

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ABSTRACT: This study aims to analyze the factors of the application of environmental accounting to firm value in Banten. The specific target of this study empirically examines the effect of the application of environmental accounting on firm value in Banten. The population of this research is all manufacturing companies located in Banten for the period of 2016-2018, as many as 1,695 companies. Determination of the sample was chosen based on the criteria of purposive sampling with a quantitative method with a descriptive approach. This study uses primary data obtained from answers to questions through a questionnaire given to respondents and secondary data from the company's financial statements. Respondents in this study focused on manufacturing companies in the form of PT, Go Public, and participated in the PROPER program from the Ministry of Environment for the period of 2016-2018. By using multiple linear regression analysis as a research method, the results show that there is a significant influence between non-product, other aspects, environmental complaints mechanism, material input and supplier assessment on firm value. In addition, it was found that the results of compliance and transportation aspects did not have a significant effect on firm value. Finally, based on the results of simultaneous testing, it was found that the simultaneous application of environmental accounting through material input, non product output, compliance aspects, transportation aspects, other aspects, supplier assessment and environmental complaints mechanism simultaneously affected the firm's value. Agency theory and signal theory were successfully applied in this study, this is indicated by the results of the study namely the application of environmental accounting variables represented through material inputs, non-product outputs, compliance aspects, transportation aspects, other aspects, supplier assessments and proven environmental complaints mechanisms affect on the increase of firm value.

KEYWORDS: *Environmental Accounting, Firm Value, Banten.*

Analysis of the Development Cashless Transaction on the Need for Money Paper Based

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ABSTRACT: This study discusses the Analysis of Cashless Development on the Needs for Money Paper Based. This study aims to see the extent of the readiness of the people in Batam for the use of non-cash transactions (debit / credit cards, e-money, etc.), as well as see whether the community is ready to no longer use paper-based money. This research method is qualitative (primary) or by distributing questionnaires with a total of 400 respondents in Batam and some data from information obtained from news and Bank Indonesia. The results of this study are people in Batam are still not ready yet to no longer use paper money due to internet facility factors that have not reached every region, not to mention because people are accustomed to using paper money, and public knowledge is still minimal in the use of non-cash transactions. The people of Batam prefer to reduce the production of paper based money by Bank Indonesia but do not eliminate the paper-based money because not all regions or transactions can use non-cash transaction facilities.

KEYWORDS: Debit/Credit Card, E-money, Batam Community need of Money Paper Based.

Bank Perspective Of Solar PV Power (Plts) Project Bankability In Indonesia

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ABSTRACT: Lack of bankability project becomes one of the major concerns in the slow development of renewable energy in Indonesia. As of October 2019, there are 27 Power Purchase Agreements (PPAs) that have not reached financial close and 5 projects have been terminated out of 75 PPAs signed between 2017 – 2018. Despite being the most abundant renewable energy source in Indonesia, there are only 152 MW Solar PV powerplant (PLTS) installed or about 0.028% of the total potential. This study aims to understand how the commercial bank's perspective on Solar PV project bankability is influenced by several bankability criteria. In this research, there are five classifications of bankability criteria which are strength of sponsor, political and legal environment, project's financial strength, transaction characteristic, and mitigation and security package. The survey is distributed to the commercial banks that ranked in the top 35 based on its total capital which covers banks with BUKU 4, 3, and 2. The result indicates that how the banks perceived Solar PV project bankability is influenced by their perception of the project's financial strength and transaction characteristic criteria. This describes that the focus of the commercial banks in determining project bankability is the success in developing and operating the project to meet its financial obligation.

KEYWORDS: *Project Bankability, Commercial Bank, Solar PV Project*

E-Government, Governance and Corruption

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ABSTRACT: In developing countries, the implementation of e-government is at greater risk of failure when the corruption is still high. This paper examines the effect of e-government on the level of corruption in 47 developing countries in Asia using E-Government Development Index which is divided into components of online service, human capital, telecommunication infrastructure and e-participation. This paper also places the role of governance in government to moderate the relationship between e-government and perceptions of corruption. The result shows that implementation of e-government and governance has increased the perception of corruption with telecommunications infrastructure has the most significant effect.

KEYWORDS: *e-government. Transparency, corruption perception index, governance, EGDI*

The Effect of Working Capital Financing To the Corporate Performance and the Impact of Financial Constraints in Indonesia Manufacturing Industry

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ABSTRACT: The aim of this research is to gain empirical evidence about the effect of Working Capital Financing to the Corporate Performance of the firms in Jakarta Composite Index (JCI) during the years 2010 – 2018 directly and under the impact of moderator variable. The moderator variable used Financial Constraints. The Corporate Performance as the dependent variable was calculated by using Return on Assets (ROA) and Tobin's Q (Q), the Working Capital Financing was calculated by using certain WCF formula, while the Financial Constraints was calculated by using dummy variable that involve some criterias which comprise Firm Size, Cash Flow, and Interest Coverage Ratio. The object of the study is the firms available in JCI in 9 consecutive years and then according to certain aspect. The number of samples should have reliable and qualified financial reports from year 2010 to 2018. Eventually, according to the data analysis and hypothesis testing, this research represented the following results : Working Capital Financing has no significant effect to the Corporate Performance, Working Capital Financing has no significant effect to the Corporate Performance under the Impact of Financial Constraints, Firm Size, Firm Leverage and Firm Growth has significant effect to the Corporate Performance, then Current Ratio has no significant effect to the Corporate Performance.

KEYWORDS: *Working Capital Financing, Financial Constraints, ROA, Tobin's Q.*

Analysis of Activity Based Costing System Method as the Basis Determination of Hospital Services Rates

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ABSTRACT: The accuracy of determining hospital rates is the important factor because it will have an impact on the sustainability of hospitals. Activity Based Costing System is an appropriate method in calculating the cost of principal by tracing the activities of companies that will cause operational costs. This study uses a comparative descriptive analysis method with qualitative and quantitative approaches. Cost Drivers used in this study as a cost grouping are the number of inpatient days, the number of inpatients, and floor area. The results of inpatient service calculation based on the activity based costing system at the Hospital obtained a difference for the VIP class of IDR 459,646.68 and a difference for the class I of IDR 213,252.30 where the rate set by the Hospital was higher than it should be (over value). While the difference for class II is IDR 169.50 and the difference for class III is IDR 74,088.22 where the rate set by the hospital is lower than it should be (under value).

KEYWORDS: *Hospital, Activity Based Costing System, Rate, Cost*

The Effect of Government Ownership on Financial Performance of Listed Telecommunication Company in Us and Asia Region

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ABSTRACT: Government intervention on certain companies would increase firm financial performance. Various researches have been conducted to explore the impact of government control on certain company. This research focused on Telco in various region based on government ownership in Malaysia [3] as the main journal, who observed the effect of government ownership to the performance of GLCs in Malaysia. A research that published by GSMA on the mobile economy 2019 also stated that there are seven countries that account for half of mobile subscribers and two of them were the US and Indonesia. In 2025, Indonesia will be number 3 in smartphone connection around 410 million users and the US will be number 4 with 346 users. This study uses 38 data Telco from 2014-2018 and finds there are significant relationship in Government Ownership to Financial Performance of Telecommunication Company in US and Asia Region using data panel regression model. The main purpose of this paper is to study and analyze the effect of Government Ownership on performance Telecommunication Company in US and Asia Region (Developed Countries and Emerging Market) by using financial approach which concentrates on measuring impact on Accounting Based (ROA & ROE) and Market Performance (PER & Tobin's Q). Result of this research conclude that Government Ownership was proved significant and positively affects the Telco financial performance in all region. Interestingly, in separated result there are certain pattern that Government Ownership had an effect to Market Performance in US and to Accounting Performance in Asia Region (Non-US).

KEYWORDS: *Government Ownership, Financial Performance, ROA, ROE, PER, Tobins Q*

The Effect of Capital Structure on Firms' Profitability: A Case Study of Indonesian Firms

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ABSTRACT: The purpose of this research is to seek the impact of capital structure towards firm's profitability won Indonesian firms listed in LQ45 using panel data of five consecutive years (2013 to 2017). The data obtained are from audited financial statements of 24 constantly listed in LQ45. This study used the linear regression to analyze the connection between total debt to represent capital structure and firm's profitability of Return on Assets. This study includes growth opportunity, firm size, tangibility, liquidity and non-debt tax shield as controlled variables. The research resulted a significant positive relationship between firm's profitability and capital structure. Only liquidity provides a negative significant impact on profitability. In addition to that growth opportunity and size have insignificant negative influence, while tangibility and non-debt tax shields have insignificant positive influence toward profitability.

KEYWORDS: *Profitability, Capital Structure, Total Debt Ratio, Return on Asset, Indonesian Firms.*

Tax Issues on Asset-Backed Securitization In Indonesia

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ABSTRACT: Asset-Backed securitization is an alternative source of innovative infrastructure funding to achieve broad and sustainable development financing targets. In ideal conditions, the government can meet the large state expenditure financiers, from tax revenues. Unfortunately, in the last five years, Indonesia's tax revenue realization has always been below the target set, aka the shortfall. In ideal conditions, the government can meet the large state expenditure financiers, from tax revenues. Unfortunately, in the last five years, since 2016, Indonesia's tax revenue realization has always been below the target set (shortfall). The government can involve the private sector to work on profitable infrastructure projects. The presence of asset-backed securities (EBA) issued through the capital market mechanism can be a solution to increase this capital. In Indonesia, capital market regulations only allow EBA to be sold through the Collective Investment Contract - Asset-Backed Securities (KIK-EBA). The government must provide incentives and facilities, so that the private sector is interested in joining, including supportive tax policies. This study aims to analyze tax policy for asset-backed securitization in Indonesia and its implications on KIK-EBA by using a qualitative approach and descriptive research type. EBA can be categorized as a Special Purpose Vehicle (SPV) such as trust in other countries, but not permitted in the Indonesian legal system. KIK-EBA does not meet the requirements as a business entity under civil law. However, KIK-EBA can still be recognized as a Corporate Tax Subject because of the art of possibility of taxation. Based on taxation provisions, KIK-EBA is categorized as other form of entity so that its tax obligations are likened to an entity as tax subject. The determination of KIK EBA as a subject for corporate tax in Indonesia shows the breakthroughs taken by the tax authorities in Indonesia to embrace the tax potential of asset-backed securities transactions that are increasingly being carried out in this country. As a subject of corporate taxation, it has obligations in Corporate Income Tax and other tax aspects, including withholding tax on its income. In implementing tax policy on asset-backed securities, the implication of determining KIK-EBA as a Corporate Tax Subject is related to the Income Tax obligation for KIK-EBA and its investors. The imposition of income tax on the income received by KIK-EBA and its transaction scheme causes the position of the KIK-EBA Corporate Income Tax to be overpaid every year. This has the consequence of disrupting the liquidity of the asset-backed securities issuers. Besides, other problems arise from the potential for double taxation of the income received by KIK EBA, which will be paid back to investors. Thus, it is necessary to make improvements in tax policy on asset-backed securities in Indonesia.

KEYWORDS: *Tax policy, collective investment contract, asset-backed securitization.*

Analyzing the Influence of Company's Dividend Policy and Financial Inclusion to Bank Risk and Performance

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ABSTRACT: The purpose of this study will be an exploratory study. In this study, the author will investigate the impact of dividend policy and financial inclusion and determine which variables will influence bank's risk and performance the most. The time horizon that will be used for this research is cross sectional, which will be between the years of 2013 until 2018. As for samples, the author will use majority of company in the banking industry that are listed in Indonesia Stock Exchange. This research used companies in banking sector listed in the Indonesia Stock Exchange as sample. Data was extracted from companies' financial statements for the years 2013 to 2018 and Bank Focus application. Impact of dividend policy is analyzed by e-Views software version 10 and data analysis is done through multiple regression analysis to test the hypothesis. Dividend Policy and Financial Inclusion has a significant impact on bank's risk and performance. Dividend Policy and Financial Inclusion are having strong positive relationship to Net Income (Performance) and having negative relationship with NPL (Risk). The same result impacting both banks in Indonesia and ASEAN country. All the independent variables in this research influence the NPL and Net Income significantly. Dividend policy and financial inclusion impact banking sector risk and performance. This finding gives an indication that will respond whenever the amount of dividend pay-out ratios and branches changed on the annual report of companies, and when investors want to invest in the banking sector they will pay focus on those three variables.
The author suggests a few recommendations based on this research outcome, which is targeted at 22 companies in Indonesia under banking sectors. The recommendations are:
1. financial ratio can be used as a method for people wishing to invest in Indonesian Stock Exchange or searching for capital gain. Investor who buys stock for short - term gains can also use the financial ratio as a preliminary method in selecting the right firm to invest in.
2. When investing, investors should pay attention to the shift in dividend policy and to the distribution of each division. Companies regularly released their annual report, and when LDR rises, the company's stock price could also increase.

KEYWORDS: *Dividend Policy, Financial Inclusion, Company Performance, Branches, Assets*

The Automation, Management Control System and Firm Performance – A Conceptual Framework

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ABSTRACT: Technology evolves therefore, the organizations must keep pace with technological advancements to remain competitive and efficient by automating the system. By implementation of an automation system, work will be effectively and efficiently, reduce cost-effectively and improve the control system. Thus, automation is a formal control that provides rules and standardizations that should be complied with. Implementation of automation would reduce human participation, standardize labor and regulated behavior in a predictable/programmatic environment. However, it does not necessarily work effectively in a dynamic and flexible environment especially in the manufacturing industry. Drawing on analysis in the field of human-machine interactions in the dynamic environment, management control system (MCS) provides a nuanced balance between control of standardization and control of the flexibility and lead to firm performance. Contingency theory confirms that the function and role of MCS vary according to the context within which firms operate including technology automation. Quantitative methods is used in the study, the data will be collected through the questionnaire. Measurement of variable of the study develops from the literatures. Unit analysis of the study is the manufacturing industry. The managers of the firm is the respondent of the study. Pre-test will be conducted to ensure the clarity of the questions, minimize error and increase the validity before actual questionnaire distribute.

KEYWORDS: *Management control system, Automation, Firm Performance*

Technology Acceptance Model (Tam) Approach in the Financial Services Platform for MSME Sector

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ABSTRACT: This report aims to explore the determinants of Indonesia's financial service industry. Trust element is the qualitative component of financial technology implementation. According to the Technology Adoption Model (TAM), action is determined by the decision to use a given device, which in turn is determined by the expected utility and ease of usage of the method. Study model and questionnaire were planned and administered to 175 small and medium business owners in Bogor, West Java, Indonesia. A Structural Equation Model (SEM) study was used. Results found that the dimensions of vector confidence (benevolence, honesty, reputation, problem-solving orientation) have a major impact on the decision to use financial technology explicitly and indirectly by perceived utility, perceived user-friendliness, and financial technology attitude. The managerial consequences of this study are that Indonesia's financial services industry leaders should recognize the impact of technology adoption actions not only by improving perceived user-friendliness and utility, but also by fostering honesty, reputation, benevolence, and problem-solving orientation.

KEYWORDS: *Trust, Financial Service, Financial Technology, TAM*

Determinants of Effectiveness Repayment Apps at P2P Lending Platform during Covid 19 Pandemic in Indonesia

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ABSTRACT: The advance of technology development today brings an innovation in the financial industries all across the world, including in Indonesia. The financial technology continues to emerge from the sector of payment, investment and loans online or as we are familiar with the term P2P Lending platform. But, the growth of this business had a challenge when the Covid-19 Pandemic hit the country in the early 2020. The P2P lending platform experienced the first highest default rate due the difficulties of the SME's as its major customers' in repaying their loans. The purpose of this research is to analyze the determinants of effectiveness repayment apps for ultra-micro segment on P2P platform in Indonesia. As a quantitative research, primary data were collected through questionnaire answered by 133 respondents who were borrower of the P2P lending platform. The data collection was furthered processed statistically using Structural Equation Method (SEM). The study showed that the repayment decision had significantly influenced by perceived usefulness, perceived ease of use, perceived risk and information quality. Information quality itself had the highest influenced among others.

KEYWORDS: *Perceived Usefulness, Ease of Use, Risks, Information Quality*

Price Manipulation during The Indonesian Presidential Election of 2019: Does it matter toward return, volatility and liquidity?

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ABSTRACT: The main purpose of this research is to evaluate if stocks indicated political content during the 2019 Indonesia's presidential election in the form of price manipulation. This study uses quantitative method with by employing independent sample t-test to test the hypothesis. Sample formation is divided into two broad categories which are affiliated company stocks and non-affiliated company stocks. Data gathered in this study are return, volatility, and liquidity from March 23 to April 17, 2019. The results show that there is no evidence of price manipulation during the presidential election in those three variables including return (0.0870), volatility (0.5630) and liquidity (0.0800). The overall null hypothesis cannot be rejected since the t-statistics is smaller than the t-table (2.0243). However, there is an indicative of the stock price decrease which occurred during a period of observation from the 2019 presidential election. Although the price manipulation is not evidence during the election, yet strengthening the stock market regulation is necessary in order to improve investor's confidence to invest in Indonesia in particular during political events.

KEYWORDS: *Presidential Election, Price Manipulation, Return, Volatility, Liquidity*

The Effect of Court Ruling on 2019 Presidential Election toward Stock Price Forming LQ45 Indices

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ABSTRACT: The purpose of this study is to examine the efficiency of the Indonesian capital market as a result of The Effect of the Constitutional Court Ruling On The 2019 Presidential Election Toward Stock Price Forming LQ45 Indices. This approach uses the event study method with a research period of 7 days before and 7 days after the Constitutional Court ruling on the 2019 presidential election. The data normality test shows that the data is not normally distributed then the research method uses a non-parametric test, the Wilcoxon Paired Sample test. By using the abnormal return as a variable, the results of the study show that there is no significant difference in the average abnormal return both before and after the Constitutional Courts ruling on the 2019 presidential election lawsuit.

KEYWORDS: *Abnormal return, Event study, EMH, LQ45*

The Role of Joint Liability in Lowering The Risk Of Farmer And Agriculture Crowd funding (A Case Study Of One Agriculture Crowd funding In Indonesia)

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ABSTRACT: Agriculture crowd-funding is a source of alternative financing for farmers. The crowd funding platform do not ask collateral from the farmer, hence they apply group lending with joint liability to lower the default risk. The purpose of this paper is to understand how joint liability group lending can lower the risk of both farmers and agriculture crowd-funding. A deductive qualitative research design with case study approach is used in this paper. A series of in depth interview were conducted with one agriculture crowd funding and two farmers groups. Data analysis is done by using pattern matching technique. The findings of this paper are joint liability can lower the default risk of crowd-funding platform because the farmers groups are self-selected and all member have strong relationship (peer selection), the leader of the farmers group plays an important role of monitoring the member activities (peer monitoring) and he may apply social sanction to the defaulting member (peer pressure). From the farmer's side, joint liability can lower the price risk. This can be done because crowd funding platform applies group lending, so it can get high volume of commodity from the farmer. This enables crowd funding platform to build B2B contract with Buyer Company and give fixed buying price to farmers upon contract.

KEYWORDS: *Joint liability, Agriculture, Crowd-funding, Risk management*

The Effect of Behavioral Factors in Investor's Investment Decision

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ABSTRACT: Behavioral finance theories are based on psychology, it is an attempt to understand how emotions and cognitive errors influence individual investor's behaviors. This study investigated the role of behavioral finance towards investor psychology during their investment decision-making at the Indonesian Stock Exchange. To collect the data needed, a descriptive survey design was chosen. The questionnaires designed have both open-ended and closed-ended questions which use 5-point Likert measurements. Cronbach's Alpha Test was used to test the internal consistency and reliability. Factor analysis and descriptive analysis was used to analyze the data. The study established that behavioral factors such as availability bias, overconfidence, loss aversion, mental accounting and market factors affected the decisions of the investors operating at the IDX. However, herding behavior shows moderately low results within the investors of IDX.

KEYWORDS: *Behavioral Finance, Heuristic Theory, Prospect Theory, Herding Behavior, Market factors, Investor Psychology.*

COMMUNICATION IN BUSINESS

Correlations between Campaign Exposure and Message and Behavioral Change: The Case of Cinema 21 #PADATEMPATNYA Public Relations Campaign

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ABSTRACT: Cinema 21 created #PadaTempatnya campaign to change people's lifestyles to be more concerned with cleanliness, especially in the cinema after watching a movie. The purpose of this study was to find out if there is a correlation between the #Padatempatnya campaign message and exposure and audience behavioral change to dispose trash in its place. A survey of 115 young adults' ages 20 to 24 years old was conducted. A Spearman Correlation Test found that there was a significant moderate positive correlation between campaign exposure, and significant strong positive correlation between campaign messages and behavioral change to dispose of trash in its place. Data was also analyzed using the perspective of the AIDA model. Findings showed that this campaign was most effective in the Attention stage.

KEYWORDS: *Public relations campaign, campaign exposure, campaign message, #padatempatnya, behavioral change.*

A Comparison Study of Indonesian Third-Culture Individuals And Non-Third Culture Individuals In Regards To Communication Accommodation In Intercultural Business

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ABSTRACT: Third Culture Individuals (TCI) are people who spent a significant amount of time outside their passport country during their developmental years. Due to their exposure to different cultures, they are inclined and have the ability to adjust their communication and behavior accordingly. Communication Accommodation focuses on Convergence and Divergence, the communication strategies when individuals adapt to each other's communication language and behavior. Convergence occurs when individuals adjust their communication to be more similar to their communication partner. Conversely, Divergence is when individuals accentuate differences. The aim of this study is to compare communication Convergence and Divergence levels of Indonesian TCI and non-TCI by adopting a pre-existing scale measuring four dimensions (Approximation, Interpretability, Discourse Management and Interpersonal Control). Data was gathered through an online survey with 140 respondents who are Indonesian TCI and non-TCI. Results show that even though both groups are convergent, TCI are more convergent and accommodating.

KEYWORDS: *Communication Accommodation Theory, Convergence and Divergence, Intercultural Communication, Cultural Identity, Intercultural Business Communication.*

Determinant of Continuance Usage Intention of Mobile Payment Application Using Extended TAM Model

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ABSTRACT: The purpose of this study is to examine factors that influence on continuance usage intention (CUI) of OVO mobile payment applications in Indonesia. This study uses the concept of the Technology Acceptance Model (TAM) that has been further developed to examine the factors that influence on CUI, namely perceived usefulness (PU), perceived ease of use (PEOU), perceived credibility (PC), social influence (SI), and customer awareness (CA). Some 241 mobile payment application user was recruited as respondents. Data were collected using a cross-sectional survey design with a structured questionnaire via a Google form. SmartPLS is used to verify hypotheses. The study results showed that all observed variables influence positively on CUI of mobile payment application. The study found that the service provider needs to maintain and monitor the functions of PU, PEOU, PC, SI, and CA so that mobile payment application will always be attractive to users to continue using mobile payment application.

KEYWORDS: *TAM, Perceived credibility, Social influence, Customer awareness, Continuance usage intention.*

Analysis of Factors Affecting the Green Purchase Intention of Electric Motorcycle: Case Study of Selis

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ABSTRACT: Although Selis brand under PT.JUARA BIKE has been the pioneer of electric bicycle in Indonesia since 2011, the brand still has lack of demand on the electric motorcycle. The objective of this research is to analyze the factors affecting the green purchase intention of electric motorcycle. Some logical frameworks of this research are Subjective Norms, Aesthetic Value, Green Value, Perceived Price, and Perceived Quality. By using an online survey, a total of 300 respondents from people live in Jabodetabek region were collected. The findings showed that subjective norms, aesthetic value, green value, Perceived Price, and perceived quality influenced green purchase intention positively. The findings also revealed that green value, perceived quality and aesthetic value made the largest contribution in influencing green purchase intention among consumers. On the other hand, Perceived Price and subjective norms had a lesser significant impact on consumer intention to purchase green products.

KEYWORDS: *Subjective norms, Aesthetic value, Green value, Perceived price, Perceived quality, Green purchase intention.*

Discernible Impact of Fashion's online Shopping with Mobile - Augmented Reality (AR) Application on the Consumer's Perspective in Indonesia

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ABSTRACT: To see the impact of Augmented Reality (AR) technology in fashion's online shopping on the consumer's perspective in Indonesia, a quantitative survey was distributed online to Indonesia young generation which born between 1981 and 2000. Non-probability sampling was conducted in order to collect primary data by making use of convenience sampling. A total amount of 147 valid responses were collected which were analyzed by correlation, linear regression and multivariate analyses. The variables related to acceptance and behavior through Augmented Reality technology (TAM: perceived ease of use, perceived usefulness, perceived enjoyment; DTPB: perceived self-efficacy) were found to be significantly related to the perspective of purchase intention, continuance intention and referral intention by the Indonesia young generation. Augmented reality can be used as a tool to enhance the consumers' perception of the offered product in the Indonesia young generation. Therefore, this study can recommend online retailers to introduce an augmented reality strategy in order to raise Indonesia young generation purchase-, continuance-, referral intention of shopping goods and therewith increase the sales numbers.

KEYWORDS: *Augmented reality, Online fashion retail, E-commerce, Indonesia young generation.*

The Effect of Celebrity Endorsement on Purchase Intention of Adidas Products Mediated By Customer's Attitude toward Brand

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ABSTRACT: This study aims to determine the effect of celebrity endorsment on purchase intention of Adidas which is mediated by customer attitude towards brand. Big companies currently use celebrity to be able to market their products, one of which is a sportwear company, namely Adidas, which uses Kanye West as a celebrity endorser to be able to market their products. Based on the results of the research that has been made, it shows that companies cannot arbitrarily choose celebrities to be able to advertise products. Companies are expected to pay attention to or see the celebrity from several variables, namely celebrity trustworthiness, celebrity expertise, celebrity attractiveness, celebrity similarity, celebrity liking, celebrity familiarity and celebrity match-up congruence with the brand / product. This study uses individual primary data collection methods using a questionnaire as the medium, which is given to respondents to obtain the data needed to conduct research. Researchers took respondents who live in the Tangerang and Jakarta areas. Respondents in this study were 150 respondents. This study uses data processing using Partial Least Square - Structural Equation Modeling (PLS-SEM) and is processed using SmartPLS software. The results showed that the celebrity endorsement variable had a positive and significant effect on the response from potential Adidas customers, so that customers would do Purchase Intention mediated by customer attitude toward the brand.

KEYWORDS: *Celebrity endorsement, Purchase intention, Customer attitude towards brand.*

Conspicuous Compassion, Social Media and Identity: A Case Study Of @Dr.Tirta Instagram Account During the Covid-19 Pandemic

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ABSTRACT: Social media allow individuals to construct ideal online identities and one of the new ways to do this is by showing conspicuous compassion, or the flaunting of good behaviors to others. Drawing on the antecedents of conspicuous compassion, which are Need for Uniqueness (NFU) and Attention to Social Comparison Information (ATSCI), this research investigates how conspicuous compassion is portrayed by an Indonesian influencer, dr. Tirta Mandira Hudhi, in his Instagram posts. This study employs a textual analysis through the prism of semiotics to interpret the images and captions of the Instagram account @dr.tirta from 23 to 30 March 2020. The results show that @dr.tirta portrays conspicuous compassion through his social interactions, involvement in fighting the coronavirus, unique style, and his knowledge in the medical field. Results also indicate that @dr.tirta is highly susceptible to his followers, thus intentionally adjusts his image to meet their expectations.

KEYWORDS: *Conspicuous compassion, Social media, Identity, Influencer, Instagram.*

IT AND OPERATIONS

Structural Relationship among Higher Educations' System for E-Learning Platform, Technical Quality and Students' Satisfaction

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ABSTRACT: Responding to the covid-19 pandemic crisis, education system requires innovation and renewed attention, an e-learning method. This study aims to analyze the relationship between the e-learning platform and the technical system quality, and the perceived satisfaction of students. Data were collected using questionnaires distributed to 286 students of a university. The questionnaire showed that there is a difference in the e-learning tools, techniques or platforms used by the students. 54.9% of students used WhatsApp group application, while 19.2% and 13.6% used Google hangouts meet and Google classroom application, respectively. The results of chi square test shows that there is no significant relationship between e-learning platform and technical system quality and also perceived satisfaction of the students. This showed that the platform choices do not affect students' perception on quality and satisfaction. However, technical system quality is significantly related to perceived students satisfaction. Therefore, the e-learning quality should be improved in line with the innovation of a learning system during pandemic, so that would increase students' satisfaction in the learning involvement.

KEYWORDS: *e-learning, learning involvement, platform, technical quality, satisfaction*

The Effect of Non-Cash Transactions on the Money Supply Indonesia (2009:Q1 – 2019:Q2)

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ABSTRACT: This study explores and investigates the impacts of the volume of non-cash transactions through automated teller machine cards (atm), credit cards, and electronic money to money supply in Indonesia from 2009 quarter one to 2019 quarter two. This study uses secondary data obtained from Bank Indonesia. The analysis tool uses multiple linear regression. Secondary data used is quarterly data on money supply and the volume of transactions of atm debit cards, credit cards, and electronic transactions. The results showed that the volume of credit card and electronic money transactions positively and significantly determine the money supply. Money supply is more elastic in respond to the change in the volume of credit card transaction.

KEYWORDS: *Non-cash transaction, money supply, autocorrelation*

Recommendation System of Coffee Menu Selection

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ABSTRACT: Coffee is a crop processed and consumed in the form of drinks. Coffee is one drink that is very popular and categorized as the most consumed drink in the world. Generally in Indonesia, coffee drinkers ranging from adults to children, even in foreign countries, people are fond of coffee drinks. But not all coffee drinkers know all the type and taste of the coffee they drinks. This problem inspired the author to develop a menu selection recommendation system of coffee drinks using Collaborative Filtering Method. Collaborative Filtering Method is the process of filtering or evaluating items through the opinions of other people (User-Base Collaborative Filtering). User-Based Collaborative Filtering is processed based on rating data provided by the users. The system is developed using PHP programming language. Based on the test result using EUCS method, the value of user satisfaction is 90,74%. Therefore, the system is considered very useful for users in providing coffee drink menu recommendations.

KEYWORDS: *Coffee, Collaborative Filtering, EUCS, Recommendation system*

Estimation of the Relationship between Learning Styles Inventory and Online Learning during The Pandemic

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ABSTRACT: Education during the Covid-19 Pandemic experienced enormous changes in the teaching process. Changes in the learning process, from face-to-face in the classroom between teachers or lecturers and students, turn into online learning. Where the online learning method aims to avoid transmission of COVID-19, in which the epidemiology of COVID-19 is so very fast. Online learning is appropriate when applied in pandemic conditions. Even though before the pandemic occurred, some universities and schools were already using online learning, but when the pandemic occurred, the change in the usual way of learning to online learning had to be implemented immediately, this condition made some lecturers and students ready or not ready for them to do online learning. This study will look at the correlation between student grades and their learning styles during the pandemic. The data that will be used are data from the results of the Blended Computer Faculty student questionnaire from the University in Jakarta. To determine the Learning Style group using David Kolb's Learning Style Inventory. As for the measurement of the correlation, it uses the estimation of Linear Regression.

KEYWORDS: *LSI Kolb's During Pandemic, Estimation of Linear Regression, Web questionnaire LSI Kolb's*

The Analysis of Information Technology Adoption for Small and Medium Enterprise during Covid-19 Pandemic: Case Study at 'CV Delivery Masdim Indonesia'

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ABSTRACT: The aim of this research is to analyze the role of Accounting Information Systems (AIS) in Small and Medium Enterprises (SME). This is a case study research, focused on one of SME in Indonesia, which built in pandemic of Covid-19 era. The SME as the subject of this research is a SME on delivery service, named 'CV Delivery Masdim Indonesia'. The main theory used in this research was 'TIME Model' developed by Chen and Hamdan (2014). The components of 'TIME Model' are: Training, Infrastructure, Money, and Employee. Data in this research were collected by interview and then the data were analyzed in qualitative method. The results of this research indicates the explanation of each 'TIME Model' components as a representations of Accounting Information Systems (AIS) in the previously mentioned of SME.

KEYWORDS: *Information, Technology, Accounting information system, Small and medium Enterprises, Covid-19*

Improving EM Clustering Algorithm by Using Stochastic Local Search Method: Application to Credit Risk Assessment in Banking and Finance

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ABSTRACT: Data mining is the process of analyzing large datasets in order to discover patterns and extract useful information. Clustering and classification are the most prominent tasks of data mining. Classification is a supervised learning algorithm that can be used to classify data with known class labels. Clustering is an unsupervised learning algorithm without predefined class labels. Clustering is used to split a large dataset into groups or clusters. In this paper, we propose a novel approach that uses a stochastic local search based feature selection method to improve the Expectation-Maximization (EM) clustering algorithm. The aim is to identify an optimum feature subset and to increase the accuracy rate in credit risk assessment. This technique may be used to help banks and managers in decision-making. The proposed method is evaluated on several financial datasets. The numerical results are promising and show the benefits of the proposed method in clustering the considered data for credit risk assessment.

KEYWORDS: *Clustering, Feature selection, stochastic local search, credit risk assessment.*

Web-Based Integrated Scheduling System at Universitas Multimedia Nusantara

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ABSTRACT: The digital transformation strategy is carried out on scheduling at the Multimedia Nusantara University (UMN) campus in order to shorten work time and achieve space utilization rates in each semester considering the growth in the number of UMN students and the number of classes in each academic year. Various courses have their own requirements in preparing schedules that must be met so that learning outcomes can be realized. This transformation is carried out by changing the work that was previously done manually by creating a web-based integrated scheduling system for all parties involved. This transformation uses a Digital Maturity Model framework which has 5 dimensions including Customer, Strategy, Technology, Operations, and Culture. The current state for each dimension ranges from 3.17 to 3.73. Based on the results of the interview, it is hoped that it can reach level 4. The gap between the current state and the future state will be minimized by the system built in this transformation project.

KEYWORDS: *Digital Maturity Model (DMM), Scheduling, Roadmap, Higher Education*

PUF-TRNG FOR A SECURE INDUSTRY 4.0

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ABSTRACT: Modern technology such as IoT had made a significant change in the industry. By enabling communication between smart machines, the automation process would be more dynamic and adaptive. It will enable the machines to perform necessary tasks based on real data received from the other hardware. Additionally, the data recorded in the machines will further help the engineer to easily check the problem and the information needed for future development. However, unsecured data exchanges will compromise the data and the security of the devices. Popular security measure such as encryption and decryption are commonly used to solve the information exchange. However it is possible to further improve the performance for both encryption and decryption process by implementing a TRNG (True Random Number Generator). TRNG require a strong entropy such as the proposed Physical Unclonable Function (PUF) which produces a response based on the physical variations of device parameters during the fabrication process.

KEYWORDS: *IoT, Hardware Security, TRNG, Physical Unclonable Function, PUF*

Analysis of Implementation and Cloud Based ERP Implementation (Case Study of PT. Hologram Indonesia Kreatif)

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ABSTRACT: The development of increasingly sophisticated technology enables companies to take advantage of these technologies to compete by increasing the efficiency and effectiveness of the company. One technology that can improve this is ERP, which now consists of on premise and cloud based. One company that uses cloud based ERP is PT. Hologram Indonesia Kreatif, where they aim to improve the performance of the sales marketing department, as well as finance. However, in its implementation, there are several obstacles. Using qualitative methods, namely interviews, the authors found that there are three factors that play a role in these constraints, namely characteristics of individuals, characteristics of organizations and, characteristics of technology. In order to maximize the use of Apptivo, it can be suggested for companies that PT. Hologram Indonesia Kreatif can conduct training both in terms of business process or technical. In addition, companies can do roleplaying to familiarize users with Apptivo, as well as create a user guide or a kind of manual, for old or new users to read.

KEYWORDS: *ERP, ERP Implementation, ERP Evaluation, ERP Performance, IT*

MARKETING AND TOURISM

The Influence of Smart Tourism Technology (STT) On Intention To Visit In Talaud Island Regency

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ABSTRACT: Technological sophistication provides a lot of ease of access information, including tourism information. Usually, before makes a travel itinerary, tourists often look for more information before making a decision. The objective of this research is to find out the effect of smart tourism technology application into the intention to visit in Talaud Island Regency through trustworthiness. This research has six hypotheses and is measured quantitatively by distributing questionnaires to 130 respondent. All the data collection further analyzed with structural equation modeling method. The results of this research were found that information quality, source credibility¸ and accessibility are positive influences trustworthy. On the contrary, interactivity and personalization do not significantly affect trustworthiness. In addition, trustworthy have a positive affect intention to visit. The finding of this research also indicate that information which was received by the tourist would increase their confidence and encourage them to stay.

KEYWORDS: *Travel Intention, Smart Tourism Technology, Information Quality, Source Credibility, Interactivity, Accessibility, Personalization, Trustworthy*

Relocating And Resizing Strategy For Shop House Area To Build Resiliency In Dealing With New Normal

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ABSTRACT: Covid-19 pandemic has dramatically impacted performance and demand in the retail- shopping subsector. All trading activities have mostly gone into online activity to comply with safety measure protocols. In the long run, this situation will impact the tourism sector as certain areas rely on the role of shop houses as their economic driver. As the new normal requires people to be able to coexist with Covid-19, many retail-shopping areas should review their strategies and work patterns. One of them is applying relocating and resizing strategy to shop houses. Relocating and resizing the shop houses means to review the spaces, reconsider open and enclosed spaces, as well as create a flexible space that prioritizes vitality in order to increase space effectiveness that is safe for shop customers and shop-owners. Thus, the concept of physical distancing is applicable for retail, online shopping for shops, working from home for homeowners and is not seen as an obstacle that decreases the performance of retail-shops but becomes a strategy in dealing with new normal to maintain the condition of tourism in that particular area. This research is conducted in the Pasar Lama Tangerang Area and the research method is done through data collection and literature studies as well as field observations and interviews with shop-owners and visitors. This research is expected to obtain certain criteria that meet relocating and resizing strategy to increase effectiveness and improve the shop houses' performance to build resiliency in the tourism sector.

KEYWORDS: *Relocated, Resizing, Shop Houses.*

The Moderating Role of Data Privacy And Protection Security On Service Quality, Brand Equity, And Tariff Towards Firm Performance

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ABSTRACT: Indonesia had more than 200 million cyber-attacks. Due to its poor cyber security system, the country is subject to frequent attacks. As an illustration, in one week in January Indonesia experienced 1.35 million website attacks. The most recent major cyber-attacks in Indonesia happened during the 'WannaCry'ransomware attack in May 2017. 12 institutions in Indonesia were attacked, including plantation and manufacturing companies as well as universities. With 355 million telecom subscribers in total as of June 2019 (fourth-largest cellular market in the world) Indonesia still has extremely low awareness the essential of data privacy and protection security while few of the major telecom operators that offer prime data privacy and protection a major distinguishing factor of service quality excellence.
The Journal will have as main objective the evaluation of the Data Privacy and Security Protection of mobile telecommunications perceived by the clients towards its brand Equity and firm performance. The relationship and impact between data privacy and protection security as moderating role with other 5 dependent variables were tested in different period of telecom professionals and enthusiast from different regions. This study applied quantitative analysis with data received from 215 high level telecom professionals from major operators and vendors who had extensive experience and knowledge within Telecom Industry.

KEYWORDS: *Data privacy and protection security, Service Quality, Brand Equity, Firm Performance*

Mapping The Potential Of The Domestic Tourist Market In Indonesia

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ABSTRACT: By modifying the quadrant model using secondary data related to the number of domestic tourist trips, GRDP per Capita, Trip Duration, and Average Spending per visit in each province in Indonesia. This research has succeeded in mapping 7 provinces which are categorized as high domestic tourist market categories, including DKI Jakarta, Riau Islands, East Kalimantan, North Kalimantan, Papua, West Papua, and Riau. And, 11 provinces with moderate potential categories, including Central Kalimantan, Gorontalo, Jambi, West Kalimantan, Maluku, North Maluku, East Nusa Tenggara, Central Sulawesi, Southeast Sulawesi, North Sulawesi, and South Sumatra. The Indonesian government needs to optimize these provinces because they are considered capable of providing added economic value to other provinces when traveling.

KEYWORDS: *Domestic Travelers, Quadrant Model, Economic Value Added.*

Analysis of Consumer Awareness towards Consumption Intention Mediated by Healthy Lifestyle: A Case Study of Artisan Bakery in Jakarta

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ABSTRACT: Food security is becoming a worldwide issue. Finding an alternative replacement of food resources without degrading its nutritional value, maintain sustainable consumption reflects food security. Bread is one of the potential substitutes of rice as Indonesia is a rice-consuming country. Indonesian consumers are actually fond of bread,however, the actual bread consumption is not meeting the expectation especially on low contribution of artisan bakery in the domestic bread market. Artisan bakery trend stems from the growth of a pure and health-conscious diet society also food quality awareness towards mass production negativity. This purpose of this study is to measure whether healthy lifestyle mediating consumer awareness towards consumption intention. This study used a mix method research approach supported by online survey data and in-depth interview sessions. Hypothesis were analyzed using the Sobel test as proper tools to measure mediation effects based on data collected through an online survey of 211 respondents who live in Jakarta. The result shows that consumer awareness towards consumption intention is partially mediated by a healthy lifestyle. Hence, artisan bakery owner has a deeper understanding of consumer profile in order to increase consumer awareness through a healthy lifestyle that improves the consumption intention of artisan bakery.

KEYWORDS: *Consumer Awareness, Healthy Lifestyle, Consumption Intention, Mediation, Artisan Bakery.*

Value Chain of Gastronomic Tourism In Ubud, Bali

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ABSTRACT: Gastronomic tourism as one form of sustainable tourism has not yet developed in Indonesia. Gastronomic tourism is a bridge between the past and the future to preserve food culture. In 2019 , Ubud Bali is chosen to become a world-class gastronomic destination complied with UNWTO standard. The research aims to identify the elements of gastronomic tourism and gastronomic value chains as tourist attractions in Ubud, Bali. Focused discussion, interviews and observations are used to compile data and information then, descriptively analyzed. Research results show that gastronomic elements that can be used as tourist attractions in Ubud include: food tours, visits to food producers, home cooking activities and home dining experience, cooking classes in restaurants, and events traditional cuisine. These elements are interconnected in the value chain of gastronomic tourism, from upstream to downstream, from planting food to promotion and commercialization. The activities of gastronomy tourism in Ubud involves many form of tourism, such as: agricultural tourism, organic tourism, educational tourism, historical tourism, and food tourism (cooking class).

KEYWORDS: *Value, Chain, Gastronomic, Tourism, Pentahelix*

The Effect Of Millennial Leadership Towards The Quality Of Work Environment In Travel And Tourism Industry

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ABSTRACT: Due to the uncertainty of previous literature of how leaders affect their quality of work environment, added with the increase of millennial workforce occupying in managerial roles without any clear identification of how they do their job, this study is deemed important to be conducted. This study holds purpose to find out which leadership is adapted by millennial leaders with the usage of traits leadership, behavioral leadership, and contingency leadership. Furthermore, this paper also investigates how millennial leaders affect the work environment in physical, psychological, and social form. Lastly, the other aim of this research is to discover whether millennial leaders approves as a good strategic plan in improving the quality of work environment. Qualitative methods such as literature review and in-depth interviews were used to measure the connection between two variables. The contradictory result from this research suggests that millennial leaders do influence their work environment by their performance, open-mindedness, communication skill, and willingness to listen and learn to enhance the quality of work environment.

KEYWORDS: *millennial leadership, quality of work environment, traits leadership, contingency leadership.*

The Effect of Service Quality On Customer Satisfaction And Trust In Using Tokopedia Services

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ABSTRACT: The development of internet users encourages a great potential for the creation of online shopping. Consumers have several factors considered in making online purchasing decisions through an electronic market. Even though it can be concluded that consumers have several factors to be considered in deciding to purchase products from the online market, however the biggest problems in online sales in Indonesia is the difficulty in building customer trust. This is because one of the problems in online sales in Indonesia is the difficulty in building buyer trust. The aim of this study is to find out the effect of service quality on customer satisfaction, service quality on consumer trust, and customer satisfaction on consumer trust in utilizing Tokopedia services. This study used a quantitative approach with a casual type. The sample used was 100 users who use Tokopedia services. The analysis technique used in this study is Structural Equation Modeling (SEM) Partial Least Square (PLS), with the help of SmartPLS program. The results showed that Service quality has a positive effect on customer satisfaction, Service quality has a positive effect on trust, and customer satisfaction has a positive effect on trust.

KEYWORDS: *Service Quality, Customer Satisfaction, Trust, SEM, PLS*

Understanding The Factors Influencing The Participation Of The Warehouse Receipt System Program For Pepper Farmers.

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ABSTRACT: The warehouse receipt system is a government program intended to improve the welfare of small farmers. Through this program, farmers are allowed to postpone the sale of their goods to be stored in government warehouses and sold at a more favorable price. This research is a qualitative study that aims to better understand the reasons for pepper farmers which still hinder them to participate in the program. The data were collected by means of interviews and questionnaires to 100 pepper farmers, while the sampling used was purposive sampling method. The results showed that several reasons that influenced and prevented pepper farmers from participating in the SRG program, among others, were: the amount of pepper produced by smallholders was still small in scale, the farmers' lack of confidence in the program because there was no pilot program, storage costs in warehouses were considered burdensome compared to potential benefits, and the emotional feelings of local farmers.

KEYWORDS: *Warehouse Receipt System, Pepper Farmer, Participation*

Beauty Standard For New Normal: What Indonesian Beauty Advertising Tell Us?

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ABSTRACT: This paper aims to examine how beauty product brand advertisements adapting to new habits due to the Covid-19 pandemic. A brand list of 295 brands was compiled. The keyword "ad + 2020 + (brand name)" is used for the Google Images search engine. This study found that the majority of beauty advertisements in Indonesia did not respond to the Covid-19 pandemic at all. This research also found that beauty advertisements in Indonesia that responded to the Covid-19 pandemic did so in five ways, namely campaigning to fight the Covid-19 pandemic, providing discounts and free shipping, providing protection for consumers outside the home, campaigning for CSR, and further promoting the products. This research is limited to beauty product brands in Indonesia. Overall, this study provides a new picture of how beauty product advertisements were run in Indonesia during the Covid-19 era.

KEYWORDS: *Covid-19, beauty products, business opportunities, new habits era, beauty advertisements.*

The Impact Of Food Operational Control Cycle Towards Food Cost Management: A Comparison Study Of 3 Branches Of Korbeq Restaurant By Stevan Meatshop

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ABSTRACT: This research aims to investigate the impact of food operational control cycle towards restaurant food cost management in Korbeq restaurant by Stevan Meat Shop. In this research it will mainly focus on quantitative method however to strengthen the study it will also be supported with qualitative method and direct observation before the pandemic occurred. Furthermore, this study has come up with conclusion that food operational control cycle has an impact on food cost management. Based on results it shows that food operational control cycle contributes 41.9% on impacting food cost management on restaurant operational, and another 58.1% was caused by other factors that are not mentioned in this study. The dimensions of food operational control cycle also analyzed using descriptive study supported with qualitative data to determine which factors of food operational control cycle has the most impact. As a result, issuing and production determined as the most impactful dimension. The other dimension of the food operational control cycle are menu planning, purchasing, receiving, storing, service. This research analyzed through IBM SPSS ver 25.

KEYWORDS: *Food Service, Management, Operational Control Cycle, Food Cost Management.*

The Impact of User Generated Content (Online Review) Towards The Intention To Purchase On E-Commerce In Jakarta. Case Study of Tokopedia

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ABSTRACT: The existence of internet has taken over most of the traditional way to do things. Internet as well provides convenience towards all industries. For example, the emergence of e-commerce Tokopedia since 10 years ago makes purchase and selling goods easier and evenly. Goods are able to be sent all over the world in just one click. However, due to online market, goods are not able to be touched and observed. User Generated Contents or can be called as online reviews play an important role in customers purchase decisions. Previous experienced shared on online helps potential customers to predict and have a view over the product. The model used in this study to measure the variable of UGC is Perceived Credibility and Perceived Usefulness as determinants of the Intention to Purchase on E-Commerce Tokopedia. The results found that Perceived Credibility had a significant influence towards the intention to purchase as well as the Perceived Usefulness. From this finding, it provides the recommendation for both management and future research.

KEYWORDS: *User Generated Content, Online Reviews, Technology Acceptance Model, Intention to Purchase, e-commerce.*

Examining The Influence Of Local Work Ethic And Product Innovation On Costumers Satisfaction In Indonesian Small Medium Enterprises

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ABSTRACT: The purposes of this research were to explore the influence of local work ethic and product innovation on customer satisfaction in Indonesian small medium enterprises (SMEs). Following a literature review on local work ethic, product innovation, costumer trust, and customer satisfaction, an analysis of 165 questionnaire distributed among embroidery small medium enterprises (SMEs) costumers in Indonesia. Focus group discussion also held with SME's owners and managers. The result revealed that product innovation and local work ethic which mediated by costumers' trust are positively significance with costumer's satisfaction. Therefore, this paper wants to promote that the local work ethic driven the Indonesian SMEs to sustain the activity based on local context. The findings of this study offer new insight into how local work ethic and product innovation effect the customers satisfaction on Indonesian SME.

KEYWORDS: *local work ethic, product innovation, costumer trust, customer's satisfaction, Indonesian SME.*

Impact Of Innovation & Certification To SME Performance In F&B Sector

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ABSTRACT: The government has planned program "UKM Naik Kelas" to increase the number of halal certification but the objective was not achieved by the poor performance of SME. The study aimed to test the effects of innovation and Halal certification on SME performance. The innovation is measured by five dimensions are design and atmosphere, food and beverages, technology application, responsible business and human resources. The Halal certification is measured by two dimensions are knowledge on Halal concept and practices on Halalan Tayyiban. The SME performance is measured by three dimensions are profitability, business growth, and customer satisfaction. The study is carried out in the context of restaurants and café industry by distributing questionnaires to 200 owners of SMEs. The multiple linier regressions are used of this study to test both partially and simultaneously effects. The results show that either partially or simultaneously there are significant and positive effects of innovation and Halal certification on SME performance. The benefits of innovation can affect an organization's business processes, product performance, and human resources performance which can optimally encourage SME performance. Meanwhile the Halal certification can grow the level of consumer trusts towards the brand and then encourage them to increase customer satisfaction and loyalty.

KEYWORDS: *SME Performance, Innovation, Halal Certification, Depok, Bogor*

The Effect of Online Social Interaction: Observational Learning and Word Of Mouth Against Consumer Online Purchase Decision During The Pandemic Covid-19

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ABSTRACT: Word of mouth (WOM) and observational learning (OL), as two types of social interaction, have been generally discussed by researchers. And both have a significant impact on consumer purchasing decisions. This study aims to examine the effect of Online Social Interaction: Observational Learning and Word Of Mouth Against Consumer Online Purchase Decision during the pandemic Covid 19. Researched as many as 250 respondents using online samples, using the convenience method. Data collection by questionnaire to empirically examine the research model using e-views 10 approaches and to measure all variables using a Likert scale of seven levels. The results are expected to be able to test the proposed hypothesis about the interrelationships between variables. The results of testing using e-views found that observational learning has a significant effect on online purchase decisions, word of mouth has a significant effect on online purchase decisions, and there is the effect of observational learning and word of mouth simultaneously.

KEYWORDS: *Word of Mouth, Observational Learning, Online Purchase Decision*

Factors Affecting University Selection during Pandemic: A Study on Indonesian High School Students

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ABSTRACT: The purpose of this study is to find an important factor for high school students in selecting university. It is a vital for university to have a significant amount of new student enrolled to ensure a strong financial capability for them. This research focuses on quality, reputation, spirituality value, economic and emotional value factors in relation with intention to enroll in university. The respondents are year 11 and 12 high school students from DKI and Banten Province. The sampling technique is convenience sampling due to pandemic situation. Smart PLS is used to analyze the data. This study found that quality, spirituality value, reputation and emotional value has positive correlation on intention to enroll, whereas quality and economic have no positive correlation toward intention to enroll.

KEYWORDS: *University Selection, Quality, Reputation, Economic Value*

Strategies For Strengthening The Purun Handicraft Creative Industry In Banjarbaru City, South Kalimantan

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ABSTRACT: Some research and development results which have been funded, the largest portion is at Technology Readiness Level(TRL) of 3-5. Very few research is included in 6, 7 or 8 levels. In an effort to bridge the results of research and implementation in society, the technology transfer program needs a strategy to strengthen human resources in the creative industry, especially purun crafts. The application of the Analytic Network Process method in selecting strategies was based on the weighting of each criterion and alternative. The results of the analysis gave priority weights for product performance and market performance sub-criteria which affect the choice of strategy, namely motive and product type sub-criteria of 0.48715, while the customer satisfaction was 0.42224. In the alternative cluster, there were two strategies which became the best priority, namely development of creative products of 0.44857 and strengthening of purun handicraft brands in the Galoeh Bandjar and Al-Firdaus groups of 0.28947. Strategies to strengthen human resources in terms of creative product development and brand strengthening were done through education, training and coaching based on the principles of Competitive Advantage.

KEYWORDS: *Analytic Network Process, Creative Industry, Purun Craft, TRL, Cluster.*

Optimization Hotel Staff in Uncertain Condition Using Integer Linear Programming

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ABSTRACT: Nature and man-made disasters have a significant impact on the tourism sector, either immediately or in the long term, disrupting the sustainability of tourism. Even decent planning has been carried out on the basis of previous experience, there is still a new challenge to be met as an impact of reducing sales. One of the problems is the number of hotel workers who have to stay in the tourism crisis. The goal is to provide a defined planning so that hotel managers and staff can prepare for the fluctuation of hotel occupancy. Modelling the demand of hotel guests and the availability of hotel staff is based on the method of aggregate production planning with the optimization result of integer linear programming. The effect is the number of hotel workers for each time, taking into account no disappointment on the part of hotel guests and reducing the cost of recruitment and lay-off of hotel staff. Case study is taken from the hotel occupancy in Bali before and during the Covid-19 pandemic, to demonstrate how the model works to quantify the number of workers required.

KEYWORDS: *Disaster Tourism, Sustainability Tourism, Integer Linear Programming, Hotel Staff, Covid-19*

Analyzing The Influence Of Dimensions Of Customer Based Airline Brand Equity Toward Brand Trust. Case Study of Customer of Citilink

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ABSTRACT: Indonesia airline industry has rapidly growth from the past 10 years for both full-service carrier and low-cost carrier. Customers are faced by lots of LCC airlines; these airlines brand performance being independently surveyed by Frontier Research three times a year and awarded with "Top Brand Award". Therefore, the purpose of this research is to determine the factor that influence Citilink Indonesia brand trust in order to increase their position in Top Brand Award. The model used in this study incorporated Flight Service Quality, Brand Affect, Self-Congruence, Brand Awareness and Brand Association compatibility into Customer-Based Airline Brand Equity as a determinant of Brand Trust. The findings revealed that Flight Service Quality had a significant influence followed by Brand Awareness and Brand Association. However, neither Brand Affect nor Self-Congruence was found to have an influence on Brand Trust. These findings provided implications for management and recommendations to step their Brand Trust.

KEYWORDS: *Customer Based Airline Brand Equity, Brand Trust, Airline Industry, Low-Cost Carrier*

STRATEGIC MANAGEMENT AND HUMAN RESOURCES

The Role of Regulation in Moderating the Effect of Collaborative Innovation on LSP's Competitiveness

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ABSTRACT: COVID-19 outbreak has forced companies in various industries to apply innovation programs for developing their business, including the logistics services industry in Indonesia. The purpose of this study is to verify the role of government regulations (in the logistics field) in moderating the effect of collaborative innovation on the competitiveness of logistics service providers (LSP). This study used quantitative and cross-sectional methods. The data collection was conducted by purposive sampling with a sample size of 100 LSPs in Jakarta area (Jabodetabek). Data was processed by using SEM-PLS. The results found that the government regulation moderated significantly the effect of collaborative innovation on LSP's competitiveness. The research's implication, theoretically, the results strengthened the study of relationships among collaborative innovation, government regulation and firm competitiveness; whereas practically, it was needed a suitable collaborative innovation among LSP's stakeholders that was strengthened by integrated government regulation.

KEYWORDS: *Collaborative Innovation, Competitiveness, Regulation, Logistics Service Provider (LSP), Integrated Logistics Service.*

The Determinants of Entrepreneurial Intention Among Generation Z During Covid-19 Pandemic: Evidence From Indonesia

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ABSTRACT: Generation Z, known as people who grow with technology, have a preference for starting their own business which is estimated to be different than other generations during thec covid-19 pandemic. Understanding their behavior becomes very important because they will become the next generation that drives the economic sector. This study aimed to investigate the key determinants of entrepreneurial intention among generation Z during the Covid-19 pandemic. 225 data were collected through online tools and analyzed using partial least square – structural equation modeling. The finding indicates that entrepreneurial intention among generation Z is positively correlated and influenced by family's entrepreneurial tradition, profit orientation, and personality traits. This study used family's entrepreneurial tradition and profit orientation as new variables which has received little attention to determine the entrepreneurial intention. The phenomenon of covid-19 will bring new contribution to the field of management and entrepreneurship.

KEYWORDS: *Entrepreneurial intention, Generation Z, Covid-19 pandemic, Business driver*

The Impact Of Innovation Capabilities On Product Innovation Performance (Case Study Of Manufacturing Industry In Indonesia)

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ABSTRACT: Manufacturing industry contributes the highest to Indonesian's GDP, but it is continuous to slide from 2015-2018 due to low number of new products and low diversification products. Thus, this study focusing on the capability in enhancing product innovation performance. Capabilities relates to RBV (resource-based view) of a firm. It explains how firm renew their competencies in order to adapt to the changing environment. In analysing the relation between innovation capability and product innovation performance, this study also considers the role of R&D performance. Many studies mentioned that innovation capability impacts R&D performance and product innovation performance. But there is still limited study that explore innovation capability as a moderating role towards R&D performance and product innovation performance. This study uses Structural Equation Method (SEM) which consist of 100 respondents of senior management in manufacturing industry in Indonesia. Our study shows that innovation capability enhances product innovation performance better through R&D performance; rather than direct relation. But innovation capability has no moderating role towards the relation of R&D performance and product innovation performance.

KEYWORDS: *Innovation capability, R&D Performance, Product Innovation Performance, Manufacturing Industry.*

Implementation of Digital Marketing at Printing Company to Increase Customer Acquisition and Customer Retention (Case Study: Citra Kreasindo Mandiri Company)

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ABSTRACT: In facing the global change and technology, PT Citra Kreasindo Mandiri Company needs to make a change in the form of the application of technology within the company. The data was collected qualitatively by conducting interviews with business people involved, it's the business owners and employees of PT. Citra Kreasindo Mandiri so that data was obtained about current business conditions in terms of strategy, technology, customers, organization and culture and operations. Business priority is in the marketing section which is the sub-dimension of the strategy dimension. From this condition, one of the strategies that can be done is to implement digital marketing at the company PT. Citra Kreasindo Mandiri. The application of digital marketing is carried out to increase the customer acquisition rate and customer retention rate. The analysis technique is performed by comparing the company's business capabilities with the company's gap analysis. The results given from the application of digital marketing are that companies have the ability to be able to carry out digital transformation and the application will have a positive influence on the customer acquisition rate, customer retention rate and also company revenue.

KEYWORDS: *Social Media, Digital Marketing, Digital Transformation, Customer Acquisition, Customer Retention.*

Role of Dynamic Capability and Customer Relationship Management: A case study of Fintech Lending Platforms in Indonesia

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ABSTRACT: The key point for this study is to understand the role of dynamic capability in managing customer relationships for improved business performance. Of utmost interest to this research, the study proposes and tests a model that assumes that dynamic capability has a positive relationship towards customer relationship management; in order to develop organizational agility which has a positive relationship towards firm performance. Upon confirming our hypotheses, our findings offer a clearer picture of the aspects to which the sustainability of a customer relationship management system depends on different organizational capabilities. Hence, dynamic capability can be seen as a catalyst for customer relationship management and business management overall. CRM helps develop agility within an organization and agility strengthens an organization to adapt quickly to its customers ' needs, optimize the operational processes of the organization and establish external relations which influences the firm's performance.

KEYWORDS: *Dynamic capability, Customer Relationship Management, Organizational Agility, Firm Performance.*

Analyzing Factors Influencing Supply Chain Management Practices In Medical Device Industry Indonesia

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ABSTRACT: Amidst of rapid advancement of technologies; rapid changes of market demands & uncertainties and many competitors in industry, Supply Chain Management has emerged as a leading strategic management tools to create efficiency and effectiveness with the aims to increase organization performance to survive in the market. This study focuses on several organizational capability factors such as Knowledge Management, Organization Agility, and Innovation Capability in relationship with Supply Chain Management Practices. This study uses Structural Equation Modelling (SEM) based on Partial Least Square (PLS) Technique involving 93 respondents whose activities involving supply chain practices in the medical device firms operating in Indonesia. The result of this empirical study shows that those 3 capabilities have significant influence towards the practice of Supply Chain Management.

KEYWORDS: *Knowledge Management, Organization Agility, Innovation Capability, Supply Chain Management Practices, Medical Device Industry Indonesia*

Strategic Marketing for Indonesia Local Game Company To Increase Product Attractiveness

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ABSTRACT: The current games industry growth in Indonesia is quite good and is growing rapidly to date. The value of game industry in Indonesia already reached 800 million USD or around Rp.11 Trillion based on the survey on 2017. However, even though the growth of the games industry is high, most of the market is still untapped by local game company. Because of that, the local game company in Indonesia need to develop a strategy to get more market share in the local game market. This research aims to measure the influence of the 4P marketing mix in the Indonesia games market, and formulate a suitable strategy to increase the product attractiveness based on the Indonesia game market characteristic. The variable for this research is the 4P marketing mix combined into a marketing strategy and product attractiveness. The research is done through qualitative interview method, and quantitative method through survey to 75 respondents with SPSS as the data analysis tool for the results.
The study finds that the marketing strategy have low influence to the product attractiveness variable, also, between the 4P marketing mix, the promotion have highest relation to the product attractiveness compared to price, place/position, or product.

KEYWORDS: *Games, Local Games, Marketing Strategy, Marketing Mix, Product Attractiveness*

Creation Capacity and Dispersion Capacity The Role Of Opportunity To Learn In Knowledge Creation Performance

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ABSTRACT: This article aimed to investigate the opportunity to learn into the capacity of creation (team orientation and learning) and the capacity of dissemination (memory and system orientation). The capacity of creation and dispersion can each increase practice and exploitation in the creation of knowledge. We use survey questionnaires to collect data from 145 members of IKAPI in Central Java. In this research, creation capacity and dispersion capacity are expected to increase knowledge creation performance. Providing opportunities for learning that is expected to be able to increase the creation capacity and dispersion capacity and potentially affect the increase in knowledge creation performance. This article provides information on the importance of providing opportunities to learn in developing and managing creation capacity and dispersion capacity that support the practice of exploration and exploitation and develop knowledge creation performance. In improving organizational competence it is important to provide learning opportunities as large as human resources so that they are able to provide accessibility to the exchange and creation of knowledge.

KEYWORDS: *Opportunity to learn, Creation Capacity, Dispersion Capacity, Knowledge creation performance.*

Important Entrepreneurial Characteristics To Survive In The Covid-19 Pandemic Era (Case Study On Alumni Business Administration Program Of Atma Jaya Catholic University Of Indonesia)

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ABSTRACT: This Covid-19 pandemic era not only caused problems in the health sector but also in the economic sector. Indonesia's neighboring country, has entered a recession. We have not yet entered a recession, but it seems unavoidable. One important thing that is expected to support national economic resilience from recession is entrepreneurs, especially the MSMEs entrepreneurs. This study will analyze the essential characteristics possessed by six alumni of the Business Administration Program, Atma Jaya Catholic University of Indonesia, who are MSMEs entrepreneurs. The main concept used in this study is the entrepreneurial characteristics from Longenecker. The research method used is qualitative with descriptive data analysis techniques. Researchers used convenience technique sampling and used the first data source by interviewing informant and secondary data sources about informant business activity. The conclusion from this research is that the six informants have the entrepreneurial characteristics from Longenecker.

KEYWORDS: *Entrepreneurial Characteristics, MSMEs Entrepreneur Longenecker*.

The Relationship between Service Quality And Consumer Satisfaction Link: Does Perceived Value Have A Mediating Effect?

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ABSTRACT: Despite the growing number of millennials and fintech having been present for some years now in mutual funds in Jakarta, the market share of PT PAM Indonesia has not increased. The number of unhappy customers reflected by the number of inactive customers has been increased to 43% of its total customers. due to the disappointment with the company's services. This study is investigating the influence of service quality on consumer satisfaction and consumer perceived value as a mediating variable in mutual funds in Jakarta. This study contributes to the customer's perceived value literature by providing evidence in the mutual fund industry. To gather the primary data, in this study using a quantitative approach by sending a questionnaire to 100 millennials customers. SPSS software was used to analyze the satisfaction level in different locations and demographic factors, whilst SmartPLS3 was used to analyze the relationship between variables and to test hypotheses. The result showed that consumer perceived value mediates the relationship between service quality on consumer satisfaction. The findings suggest to retrieve customer satisfaction, the company must improve its service quality to meet consumer perceived value especially for the millennials in the mutual fund industry.

KEYWORDS: *Entrepreneurial intention, Perceived Behavioral Control, Experiential Learning*.

Intuition In The Middle Of Mainstream Data-Driven Analytics Decision Making

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ABSTRACT: It is not a phenomenon anymore when people talk about how machines can replace humans in the future. The abundant studies from years ago and recent studies have shown that machines are much more reliable than humans and machines outcome humans in every aspect possible. But still, these facts do not match the reality where in business decision making process, the leaders are forced to think beyond what they can see. The future demands creativity and at times, absurd decisions. What we see in the markets nowadays are things that we sometimes cannot even imagine. The machines are helpless because they can only predict when data sources are available and the future needs more than just data. Instead, the future needs intuition. This research aims to highlight the needs of combining the intuition capabilities into business decision making process and underline the certain context where the intuition works best. This research uses qualitative approach. Five business leaders from big and successful companies in Indonesia were interviewed. The result shows that both analytics and intuitive are very important in the business decision making process. Being able to use them effectively means we need to know when the best time to use them separately or to combine them. The implication of this research is to equip business leaders with the intuitive skills complementing their analytic skills when they do not have supporting data. This research has several limitations. First, this research is done in the context of business process which might have different result in the service context which requires more social approach. Second, there is no clear proportion on how we should define a successful combination between intuition and analytics.

KEYWORDS: *Analytics, Intuition, Decision-Making, Digital Information, Big Data.*

The Analysis of Construction Supply Chain Management Failure

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ABSTRACT: A multisite construction project is a construction project characterized by the number of construction sites that are managed simultaneously in regional, national and even global coverage. In its implementation and completion, a multisite construction project has field problems with high complexity. This problem is generally caused by the distribution of work locations, relatively short execution times, weather, and access. One of the failure factors in multisite construction is suspected to be the result of the improper and unplanned implementation of SCM (supply chain management). This study aims to provide input to parties involved in multisite CSCM (supply chain management) construction regarding the importance of compiling a correct, precise and effective SCM in multisite construction. Data collection was carried out into three stages, namely literature study, interview and observation. Data from interviews and field observations are interpreted and processed in the NVivo12 application. Based on data processing, it is known that the factors that cause poor multisite CSCM from internal companies are corporate culture, availability of human resources, construction management, while external factors are factors of service users, the involvement of subcontractors, availability of reliable suppliers and work environment. These findings provide a reference for practitioners who use SCM in construction. Based on these findings, practitioners can pay attention to various factors that cause failure in implementing CSCM.

KEYWORDS: *supply chain management, construction, multisite*

How to Improve the Quality of Accounting Information Systems from Organizational Perspective (Empirical Evidence from Banking Sector in Bandung – Indonesia)

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ABSTRACT: Organizational structure and organizational commitment are the elements in the organization as well as the factors that support success in the application of AIS. Indonesian company phenomenon reveals that the Quality of AIS haven't been properly apply in Indonesian banks. The aim of the research is to (1) study the impact of organizational structure and organizational commitment on the Quality of Accounting Information System (2) to look at the impact of the Quality of AIS on the quality of accounting information. This examine makes use of a survey methodology. Information gathering on this examine used questionnaires on 62 banking staff in Indonesia. The info that has been collected is processed utilizing SEM PLS. The outcomes of this examine is organizational structure and organizational commitment have an impact on the quality of accounting information and the quality of the AIS has a positive effect on the quality of accounting information.

KEYWORDS: *Organization Structure, Organizational Commitment, Quality Of AIS, Quality Of Accounting Information*

Crafting Strategic Maneuverability to Boost Business Performance

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ABSTRACT: Few studies regarding strategic maneuverability are found in strategic management literature, and there were merely theoretical concepts with no empirical evidence to support the concepts. This study is an attempt to explore the concept and relationship between strategic maneuverability and company performance. The study uses a quantitative research method with respondents of 53 service companies in the oil and gas industry in Indonesia. The study's result supports that strategic maneuverability, with dimensions of organizational agility, flexibility, and responsiveness, has positive and significant effects on the company's performance in terms of financial, customer, internal process, and learning & growth. This study contributes to the literature in strategic management in general and the Theory of Maneuvers, particularly in two respects. First, it aims to operationalize and develop measures of strategic maneuverability. Second, to examine the relationship between strategic maneuverability and firm performance and providing empirical evidence.

KEYWORDS: *Strategic Maneuverability, Organizational Flexibility, Organizational Agility, Organizational Responsiveness.*

The Role Of The Local Government In Improving Human Development Index As A Barometer In Achieving Sdg's In Boalemo District

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ABSTRACT: Development is a process of continuously improving people's welfare. Since 2015, all development at the global level has referred to the goals of sustainable development or better known as the sustainable development goals (SDGs). SDG's are formed by three pillars with 17 goals that must be achieved. Three main pillars become indicators in the formation of the concept of SDGs development, one of which is the indicator inherent in human development, namely education and health. The expected objectives of this study are: 1) photographing the trend of the Human Development Index in Boalemo Regency and 2) describing the role of local governments in increasing the Human Development Index as a barometer in achieving SDGs. The research method used was a survey with primary and secondary data types. Primary data was obtained based on interviews with stakeholders conducted purposively. Secondary data consists of time series and cross section. Data analysis used descriptive statistics. The research results show: 1) The trend of the Human Development Index in Boalemo Regency from year to year shows shows an increase and 2) The regional government plays a role in developing human resources through education and health which is implemented starting from the process of program planning, organizing, implementing and evaluating. In addition, the government's role is manifested in a commitment to support a sustainable budget where the expected impact is the achievement of SDG's.

KEYWORDS: *HDI, Improving, SDGs.*

External Knowledge Inflows, R&D Input and Absorptive Capacity: Impact on Improving State Owned Enterprises Innovation Performance

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ABSTRACT: Innovation activities can generate value creation and competitive advantage for companies, but are sometimes limited by agency risk, thereby reducing the intensity and investment of companies in innovating. On the other hand, the results of innovation are influenced by the absorption capacity of the company as a mechanism to identify and translate various external knowledge streams of the company which can also be used as input in R&D activities so as to produce real company innovation performance. This paper presents a framework designed based on literature insight, conceptual analysis, and expert's judgement. To this end, the paper develops an integrated set of propositions that reveal the influence of external knowledge inflows on various dimensions of R&D input, as well as the absorptive capacity leading to innovation, including in the context of state-owned enterprises. This paper builds a contemplative approach and process centered of a firm's absorption capacity to produce innovation performance. The theoretical framework presented shows that in the context of state-owned enterprises, the various of external knowledge inflow received by the company and R&D input, combined with the absorption capacity in the form of acquisition, assimilation, transformation and exploitation capabilities, will result in innovation performance. This study contributes to an understanding of absorptive capacity in managing various external knowledge streams and R&D input, with its impact on the innovation performance dimensions of SOE. This paper proposes that each type of external knowledge inflow dimension and R&D input can activate the components of absorption capacity (acquisition, assimilation, transformation and exploitation) in different ways and in different result of innovation performance. This allows companies to prioritize resource allocation in the form of external knowledge inflows and R&D inputs to various types of absorption capacity activities that predominantly produce innovation performance.

KEYWORDS: *External Knowledge Inflows, R&D Input, Absorptive Capacity, Innovation Performance, State-Owned Enterprises.*

The Effect of Millennial Transformational Leadership on It Capability, Organizational Agility And Organizational Performance In The Pandemic Era: An Empirical Evidence Of Fishery Startups In Indonesia

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ABSTRACT: This study aims to understand: Does millennial transformational leadership influence organizational performance, organizational agility and IT capability? Does IT capability influence organizational agility? Does organizational agility influence organizational performance? The population of this study included selected fishery startups in Indonesia based on the data released by Ministry of Marine Affairs and Fisheries of Republic of Indonesia and Digital Fishery Network. This study used statistical method of PLS-SEM to analyze the data. The findings show that there is a positive relationship between millennial transformational leadership and organizational agility, millennial transformational leadership and IT capability, IT capability and organizational agility, and organizational agility and organizational performance. Future researches are suggested to examine the effects of several mediating variables in the proposed model.

KEYWORDS: *Millennials Transformational Leadership, IT Capability, Organizational Agility, Organizational Performance*

Investigating Factors Impelling the innovation performance: A perspective from Internal Innovation Program on Manufacturing Industry.

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ABSTRACT: Corporate innovation is vital for the survivability of a company, especially in the disruption era. Corporate Innovation could increase company profit and performance by influencing pro-activeness and risk-taking propensity in developing new things.
The corporate members' quality is key factors that will affect innovation performance impeded or impel by the organization's environment factor. A company usually initiates an internal innovation program to boost innovation performance. Despite the abundance development of theoretical research that studies the relationship orientation with innovation, there is still a lack of research on how the entrepreneurial orientation relates to the innovation performance as part of the Internal corporate innovation program, including as well environmental factors that impede or impel these relationships. This study is developed using the qualitative research approach and using Partial Least Square (PLS) methods to predict and estimate the relationship among variable.

KEYWORDS: *Corporate Entrepreneurship, Intrapreneurship, Innovation, Internal Innovation Program, Company Environment, Manufacturing, Intrapreneurial Orientation*

Entrepreneurial Intention And The Moderating Role Of Gender, Evidence From IPMI International Business School In Jakarta

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ABSTRACT: Despite having the highest contribution to Indonesia GDP, the ratio of an entrepreneur to total population is only 1,7% compare to our neighbor countries Women entrepreneurs make up the majority of the founders of medium-small and enterprises, and there is a clear gap between the younger (under 35) and older generations (over 35). The study aims to investigate the intention to become an entrepreneur in the young generation in higher education and t analyze the re of gender in the relationship between entrepreneurial intention and personal attitude, subjective norms, and perceived behavioral control. This study develops a framework cross-sectional time frame in IPMI International Business School. The result demonstrates that the mean value of entrepreneurial intention was high, and there is a positive and significant effect between perceived behavioral control, personal attitude, and entrepreneurial intention. Surprisingly the subjective norms did not have a positive significant impact on entrepreneurial intention. The result indicates that students' intention is high and gender moderated the relationships between entrepreneurial intention and persona attitude, and subjective norms, however, there is no significant effect between subjective norms and entrepreneurial intention This study fills a gap in the entrepreneurship body of knowledge by providing evidence gender moderates the relationship between personal attitude and entrepreneurial intention and between perceived behavioral control and entrepreneurial intention. This study is an empirical study that uses a SmartPLS3 with data taken from the survey of 74 students in IPMI Business School in Jakarta. The study suggests that student in universities has high intention to become an entrepreneur, and the school can gain the highest entrepreneurial intention by introducing the innovative method in teaching entrepreneurship, especially to women.

KEYWORDS: *Entrepreneurial Intention, Personal Attitude, Subjective Norms, Perceived, Behavioral Control*

Marketing Budgeting, Marketing Activities, and Distributor Loyalty: The Mediating Effect of Brand Equity

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ABSTRACT: In reaching their customers, the producer of fast-moving consumer good (FMCG) use distributors channel to reach their end-user. Despite having a strong brand globally, with 9.04 bio USD of brand value (2020), the company experienced steady growth with higher marketing budget spending from 2017 to 2019. The trend of operating incomes was not improved. The effect of brand equity on loyalty in the B2B segment has not been conclusive. The study aims to find out the level of distributor loyalty, the effect of marketing activity, marketing budgeting, and brand equity on distributor loyalty. The research strategy was a survey, conducted with a quantitative method, with 65 distributors as respondents. The data was analyzed with a descriptive statistic and hypotheses were tested using SmartPLS3. The result has shown that the level of distributor loyalty was good, there was a positive significant effect of marketing activity on loyalty, a positive significant effect of marketing activity on brand equity, and a positive significant effect of brand equity to distributor loyalty. However, there was no effect of marketing budgeting to brand equity. The study gave a contribution to the industrial market segment or B2B marketer, for them to be able to invest marketing activity spending into the right marketing activity mix, suits to the market condition to achieve a better return of investment. Building brand equity in the industrial market segment as important as the consumer market. However, marketers shall be able to differentiate the approach, since the brand equity measures for the industrial market segment are different as compare to the consumer market.

KEYWORDS: *Brand Equity, Distributor Loyalty, B2B FMCG Industrial Market, Marketing Budget*

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