#### **Conference Theme:**

"Bringing Digital Technology and Environmentally Sustainable Practices as Business Strategy in the Global Economy"

Friday & Saturday, 25 & 26 November 2022

All related papers/studies which suit the theme are welcomed to be presented at the conference.

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#### **WELCOMING REMARK**

#### Dear Colleagues,

Forum Komunikasi Magister Management Wilayah Barat Indonesia was honoured to host the 1<sup>st</sup> International Conference on Business, Management and Technology (ICBMT) 2022. On behalf of the 1<sup>st</sup> ICBMT 2022 Organizing Committee, I would like to extend my sincere gratitude and congratulations to all participants in this prestigious academic forum. This is the first year for us to organize this conference promises to be both exciting and informative. 1<sup>st</sup> ICBMT 2022 aims to provide a platform for academics and practitioners around the world to share ideas and knowledge as well as promoting research in business, management and technology through paper presentation. Even though world citizens are clearly confronted with the COVID-19 pandemic and continue to be endangered by not only health consequences but its impact on digital technology and business strategy. We are as academics, researchers, and students must not stop voicing and disseminating our research findings to an international audience, either through conferences or publications in journals or proceedings.

Welcoming speech will be delivered by Professor Dr. Isfenti Sadalia, S.E., M.E., as head of Forum Komunikasi Magister Management Wilayah Barat Indonesia. With a remarkable line-up of keynote speakers from H. Muhammad Rudi, S.E., M.M., as town council (Batam Island, Indonesia), Professor Adnan ul Haque, PhD from the Yorkville University (Canada), Professor Stefan Cristian Gherghina, PhD from Bucharest University of Economic Studies (Rumania) and Associate Professor Mahirah Kamaludin, PhD from Universiti Malaysia Terengganu (Malaysia). Also, numerous invited speakers from Professor Dr. Ir. Cablullah Wibisono, M.M., as professional staff BP Batam, the Universitas Sumatera Utara, Medan, the Universitas Tanjungpura Pontianak, the Universitas Jambi, the Universitas Negeri Padang, the Universitas Mulawarman, the Universitas Lampung, the Universitas Sriwijaya, the Universitas Bengkulu, the Universitas Andalas, the Universitas Negeri Jakarta and the Universitas Bangka Belitung, Indonesia.

We received a total of 85 submissions, which consist of 32 abstracts, of which 53 full papers were submitted by authors from all around the world. Subject to the terms and conditions, we will also assist the authors in choosing and publishing their full articles in Web of Science (WoS), Scopus and international-indexed journals or conference proceedings.

We would like to thank the members of the organizing committee for putting in so much effort to ensure the conference's success daily, as well as the reviewers for their commitment to reviewing submissions. In conclusion, the conference would not be possible without the excellent papers submitted by authors. We value the participation and efforts of all authors in the 1<sup>st</sup> ICBMT 2022. We wish all participants of the 1<sup>st</sup> ICBMT 2022 in Batam Island, Indonesia, a pleasant scientific conference. We hope that the authors, participants, and the public in general will benefit from this event. We look forward to seeing you at the 2<sup>nd</sup> ICBMT 2023 international conference in the next year.

Professor Dr. Isfenti Sadalia, S.E., M.E.

The 1st ICBMT 2022 Conference Chair

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- 1. Prof.Dr.Isfenti Sadalia, SE.,ME, Universitas Sumatera Utara, Indonesia
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#### **CONFERENCE SCHEDULE**

1<sup>st</sup> International Conference on Business, Management and Technology (1<sup>st</sup> ICBMT 2022)

#### Friday, November 25, 2022

#### 1st International Conference on Business, Management and Technology (ICBMT) 2022

Taking place on 25 & 26 November 2022, in the city of Batam Island, Riau Province, Indonesia

#### (CLICK HERE ZOOM LINK)

Day/ Date	Schedule (Jaka	rta)	A ctivity	Spankar/ DIC
Day/ Date	Time	Duration	Activity	Speaker/ PIC
	08.30 s/d 09.00 am	30'	Registration	Participants
	09.00 s/d 10.00 am	10′	Greetings and Opening	Master of Ceremony (MC); BP Batam Talent
		10′	Indonesian National Anthem	Participants
		15′	Welcoming and Opening Speech	Professor Dr. Isfenti Sadalia, S.E., M.E.
		10'	Praying, In Arabic	BP Batam Talent
		15′	Photo Session and Closing	Participants
Friday November 25, 2022	10.00 s/d 10.30 am	30′	Keynote Speaker Presentation 1	H. Muhammad Rudi, S.E., M.M. Town Council of Batam Island (Indonesia)  Moderator: Dr. Rico Nul Ilham, S.E., M.M.
	10.30 s/d 11.00 am	30′	Invited Speaker Presentation 1	Professor Dr. Ir. Cablullah Wibisono, M.M. Professional Staff of BP Batam, Indonesia
	11.00 s/d 12.15 pm	75′	Breakout session – (paper presentation)	Participants
	14.00 s/d 14.45 pm	45′	Keynote Speaker Presentation 2	Professor Adnan ul Haque, PhD Yorkville University (Canada) Moderator: Dr. Rico Nul Ilham, S.E., M.M.

14.45 s/d 15.30 pm	45′	Keynote Speaker Presentation 3	Assoc. Professor Mahirah Kamaludin, PhD Universiti Malaysia Terengganu (Malaysia) Moderator: Mahdawi, S.E., M.E.
15.30 s/d 17.00 pm	20′	Invited Speaker Presentation 2	Professor Dr. Mahrinasari MS., S.E., M.Sc. Universitas Lampung, Indonesia
	20′	Invited Speaker Presentation 3	Dr. Nur Afifah, S.E., M.Si. Universitas Tanjungpura Pontianak
	20′	Invited Speaker Presentation 4	Erni Masdupi, S.E., M.Si., PhD., CFP. Universitas Negeri Padang
	20′	Invited Speaker Presentation 5	Dr. Tona Aurora Lubis, S.E., M.M. Universitas Jambi
17.00 s/d 17.30 pm	30′	Photo Session (1st day end)	Participants

#### Saturday, November 26, 2022

#### 1st International Conference on Business, Management and Technology (ICBMT) 2022

Taking place on 25 & 26 November 2022, in the city of Batam Island, Riau Province, Indonesia

#### (CLICK HERE ZOOM LINK)

Day/ Date	Schedule (Jaka	rta)	A ctivity (	Speaker/ DIC
Day/ Date	Time	Duration	Activity	Speaker/ PIC
	08.30 s/d 09.00 am	30′	Registration	Participants
	09.00 s/d 10.00 am	10′	Greetings and Opening	Master of Ceremony (MC)
	10.00 s/d 10.45 pm	45′	Keynote Speaker Presentation 4	Stefan Cristian Gherghina, PhD Bucharest University of Economic Studies (Rumania)
				Moderator:
		20′	Invited Speaker Presentation 1	Dr. Rico Nul Ilham, S.E., M.M. Dr. Tetra Hidayati., M.Si. Universitas Mulawarman, Indonesia
Saturday		20′	Invited Speaker Presentation 2	Marlina Widiyanti, S.E., S.H., M.M., M.H., PhD
November 26, 2022				Universitas Sriwijaya, Indonesia
	10.45 s/d 13.05 pm	20′	Invited Speaker Presentation 3	Dr. Sularsih Anggrawati, S.E., M.BA. Universitas Bengkulu, Indonesia
		20′	Invited Speaker Presentation 4	Fajri Adrianto, S.E., M.Bus., PhD Universitas Andalas, Indonesia
		20′	Invited Speaker Presentation 5	Dr. Agung Wahyu Handaru, M.M. Universitas Negeri Jakarta, Indonesia
		20′	Invited Speaker Presentation 6	Dr. Reniati, S.E., M.Si. Universitas Bangka Belitung, Indonesia
	14.00 s/d 15.15 pm	75′	Breakout session – (paper presentation)	Participants
	15.15 s/d 15.30 pm	15′	Closing remark	Professor Dr. Isfenti Sadalia, S.E., M.E.

#### THE SCHEDULE OF PARALLEL SESSION 1st ICBMT 2022

Friday, November 25, 2022
Taking place on 25 & 26 November 2022, in the city of Batam Island, Riau Province, Indonesia

SESSION CHAIR: HANDY OCTAVIANUS TIME: 10.45 s/d 12.00 pm ROOM: 1 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-2	INCOME DIVERSIFICATION, BANK RISKS, AND STABILITY: JOINT INTERACTION EFFECTS	1.	HANDY OCTAVIANUS	Doctoral Program in Management Science, Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
			2.	ISFENTI SADALIA	Doctoral Program in Management Science, Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
			3.	KHAIRA AMALIA FACHRUDIN	Doctoral Program in Management Science, Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
			4.	SYAHYUNAN	Doctoral Program in Management Science, Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
2.	ICBMT-64	DRIVERS TO GREEN HUMAN RESOURCES MANAGEMENT (GHRM) IMPLEMENTATION: A CONTEXT OF CEMENT INDUSTRY IN	1.	NURI HERACHWATI	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia.
		INDONESIA	2.	YATIKAL HILYAN	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia.
				EDELWEISS JINAN RATU KHANSA	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia.

			4.	JOVI SULISTIAWAN	Department of Business Administration, Asia Management College, Asia University, Taiwan
3.	ICBMT-85	INTENTION TO USE HALODOC E-HEALTH	1.	BELLA ALDITA	Bengkulu University
-	102 00	SERVICES IN INDONESIA	2.	LIZAR ALFANSI	Bengkulu University
4.	ICBMT-96	THE EFFECT OF ORGANIZATIONAL CLIMATE AND PERSON-ORGANIZATION FIT ON ORGANIZATIONAL COMMITMENT AT	1.	PRANINGRUM	Management, Faculty of Economics and Business, Bengkulu University, Indonesia
		PERUMDA TIRTA HIDAYAH, BENGKULU CITY WITH JOB SATISFACTION AS A MEDIATOR	2.	GERRY SURYOSUKMONO	Management, Faculty of Economics and Business, Bengkulu University, Indonesia
		PIEDIATOR	3.	NURHASANAH	Management, Faculty of Economics and Business, Bengkulu University, Indonesia
			4.	ARDIK	Management, Faculty of Economics and Business, Bengkulu University, Indonesia
5.	ICBMT-131	IS THERE HERDING BEHAVIOR IN THE INDONESIA STOCK MARKET DURING THE COVID-19 PANDEMIC?	1.	ELSA VIONA	Department of Management, Faculty of Economy and Business, Universitas Bengkulu
		COVID-19 FAINDEMIC:	2.	FITRI SANTI	Department of Management, Faculty of Economy and Business, Universitas Bengkulu
			3	BERTO USMAN	Department of Management, Faculty of Economy and Business, Universitas Bengkulu
			4.	DEWI RAHMAYANTI	Department of Management, Faculty of Economy and Business, Universitas Bengkulu

SESSION CHAIR: MASSOUD MOSLEHPOUR TIME: 10.45 s/d 12.00 pm ROOM: 2 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title	_	Authors	Affiliation
1.	ICBMT-59	CORPORATE SUSTAINABLE PRACTICES IN AUTOMOBILE INDUSTRY: GOVERNMENT INITIATIVES, ECONOMIC IMPROVEMENTS, AND ENVIRONMENTAL PRACTICES	1.	MASSOUD MOSLEHPOUR	Department of Management, California State University, San Bernardino, University Parkway San Bernardino
		AND LIVIRONMENTAL FRACTICES	2.	JOVI SULISTIAWAN	Department of Business Administration, Asia Management College, Asia University, Taiwan
			3.	DIAN EKOWATI	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia.
2.	ICBMT-103	ADOPTION OF E-WALLETS IN INDONESIA: INTEGRATING MINDFULNESS INTO THE TECHNOLOGY ACCEPTANCE MODEL	1.	SEKAR AYU PURBONDARU	The Department of Management, Faculty of Economics and Business, University of Bengkulu
		TECHNOLOGY ACCEPTANCE MODEL		FACHRI EKA SAPUTRA	The Department of Management, Faculty of Economics and
			3.	MUHARTINI SALIM	Business, University of Bengkulu The Department of Management, Faculty of Economics and
			4.	SULARSIH ANGGARAWATI	Business, University of Bengkulu The Department of Management, Faculty of Economics and Business, University of Bengkulu
3.	ICBMT-90	THE EFFECT OF FINANCIAL LITERACY ON THE FINANCIAL WELFARE OF HOUSEHOLDS OF GENPRO SMES IN	1.	INTAN ZORAYA	Management, Faculty of Economics and Business, Bengkulu University, Indonesia
		BENGKULU CITY	2.	YOVITA AGUSTINA	Management, Faculty of Economics and Business, Bengkulu University, Indonesia

			<ul><li>3.</li><li>4.</li></ul>	BERTO USMAN CHAIRIL AFANDY	Management, Faculty of Economics and Business, Bengkulu University, Indonesia Management, Faculty of Economics and Business, Bengkulu University, Indonesia
4.	ICBMT-105	GAMING MICROTRANSACTION IN MOBILE DEVICE: AN APPLICATION OF UTAUT	1.	NUGROHO TEGAR RAMADHAN	Department of Management, Faculty of Economy and Business, Universitas Bengkulu
			2.	MUHAMMAD YASSER IQBAL DAULAY	Department of Management, Faculty of Economy and Business,
			3.	RIDHA SEMAYANG	Universitas Bengkulu Department of Management, Faculty of Economy and Business, Universitas Bengkulu
5.	ICBMT-18	DIGITIZATION AND CHANGES IN INDIVIDUAL BEHAVIOR AND COMMUNICATION BEHAVIOR IN	1.	ATMI SAPTARINI	Program Doktor Ilmu Ekonomi, Fakultas Ekonomi dan Bisnis, Universitas Lampung
		GENERATION Z IN PRINGSEWU DISTRICT	2.	MAHRINA SARI	Program Doktor Ilmu Ekonomi, Fakultas Ekonomi dan Bisnis,
			3.	AYI AHADIYAT	Universitas Lampung Program Doktor Ilmu Ekonomi, Fakultas Ekonomi dan Bisnis, Universitas Lampung

SESSION CHAIR: RAYENDRA HERMANSYAH TIME: 10.45 s/d 12.00 pm ROOM: 3 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	•	THE EFFECT OF THE QUALITY OF HUMAN RESOURCES, THE QUALITY OF	1.	HAMIDAH	Master of Management Graduate School University of North Sumatra Indonesian
		SERVICES AND THE PROVISION OF FACILITIES ON JOB SATISFACTION EMPLOYEES IN THE PANDEMIC ERA AT	2.	HARMEIN NASUTION	Master of Management Graduate School University of North Sumatra Indonesian
		PT KERETA API INDONESIA (PERSERO) DIVRE I NORTH SUMATRA	3.	ISKANDARINI	Master of Management Graduate School University of North Sumatra Indonesian
2.	ICBMT-48	THE EFFECT OF DIVIDEND, LIQUIDITY, PROFITABILITY, AND COMPANY SIZE	1.	FAHMI AMRI NASUTION	Master Of Management Postgraduate University of Sumatera Utara Indonesia
		POLICY ON DEBT POLICY WITH FINANCIAL PERFORMANCE AS INTERVENING VARIABLES (ON PALM	2.	NISRUL IRAWATI	Master Of Management Postgraduate University of Sumatera Utara Indonesia
	OIL PLANTATION COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE)	3.	CHAIRUL MULUK	Master Of Management Postgraduate University of Sumatera Utara Indonesia	
3.	ICBMT-50	THE INFLUENCE OF ESERVQUAL AND EWOM REFERENCE MODEL TO THE	1.	RAYENDRA HERMANSYAH	Faculty of Economics and Business, University of Lampung
		PRIVATE HIGHER EDUCATION CHOICE INTENTION BEHAVIOR IN INDONESIA	2.	MAHRINASARI MS	Faculty of Economics and Business, University of Lampung
			3.	SATRIA BANGSAWAN	Faculty of Economics and Business, University of Lampung
4.	ICBMT-54	ANALYSIS OF CAPITAL STRUCTURE, ECONOMIC VALUE ADDED, FIRM	1.	MAULIDIA BERLIANTI	Program Doktoral Ilmu Ekonomi Fakultas Ekonomi dan Bisnis, Universitas Lampung
		VALUE AND ENVIRONMENTAL PERFORMANCE AFTER IMPLEMENTATION OF THE INDONESIA	2.	LINDRIANASARI	Program Doktoral Ilmu Ekonomi Fakultas Ekonomi dan Bisnis, Universitas Lampung

		ACT NO 39 OF 2014 ABOUT PLANTATION	3.	AGRIANTI KOMALASARI	Program Doktoral Ilmu Ekonomi Fakultas Ekonomi dan Bisnis, Universitas Lampung
5.	ICBMT-56	THE INFLUENCE OF LEADERSHIP STYLE AND KNOWLEDGE SHARING ON EMPLOYEE PERFORMANCE OF THE	1.	ARIF RIFAI	Doctoral Management Program Faculty of Economic and Business Universitas Sumatera Utara Medan, Indonesia
		MINISTRY OF TRANSPORTATION IN NORTH SUMATERA	2.	PRIHATIN LUMBANRAJA	Department of Management Faculty of Economic and Business Universitas Sumatera Utara Medan, Indonesia
			3.	AMLYS SYAHPUTRA SILALAHI	Department of Management Faculty of Economic and Business Universitas Sumatera Utara Medan, Indonesia
			4.	RICO NUR ILHAM	Department of Management Faculty of Economic and Business Universitas Malikussaleh Lhokseumawe, Indonesia

SESSION CHAIR: KUNCORO BUDI RIYANTO TIME: 10.45 s/d 12.00 pm ROOM: 4 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-104	IF I DON'T SHARE MY UNFORGETTABLE JOURNEY, I'LL LOSE IT! YOUNG TRAVELLERS'	1.	SULARSIH ANGGARAWATI	Master of Management Postgraduate Program Faculty of Economics and Business University of Bengkulu
		PROCLIVITY TO SHARE E-WOM ON SOCIAL MEDIA	2.	FACHRI EKA SAPUTRA	The Department of Management Faculty of Economics and Business University of Bengkulu
2.	ICBMT-49	INEQUALITY DISTRIBUTION OF HEALTH PERSONNEL IN BENGKULU	1.	EDRIWAN MANSYUR	Doctor of Management Science Program Bengkulu University, Bengkulu, Indonesia
		PROVINCE (ABSTRACT)	2.	HARTIAN PANSORI	Faculty of Health Science Dehasen University, Bengkulu, Indonesia
			3.	JULIUS HABIBI	Faculty of Health Science Dehasen University, Bengkulu, Indonesia
3.	ICBMT-53	HALAL TOURISM DESTINATION: THE GENDER PERSPECTIVE (ABSTRACT)	1.	KUNCORO BUDI RIYANTO	Faculty of Economics and Business, The University of Lampung
		,	2.	SATRIA BANGSAWAN	Faculty of Economics and Business, The University of Lampung
			3.	MAHRINASARI MS	Faculty of Economics and Business, The University of Lampung
			4.	RIBHAN	Faculty of Economics and Business, The University of Lampung
4.	ICBMT-55	EMOTIONAL AND COGNITIVE TRUST	1.	EGI RADIANSYAH	Doctoral Program of Economics, The
		FACTORS IN ONLINE CONSUMER REVIEW ASSESSMENT	2.	MAHRINASARI MS	University of Lampung Faculty of Economics and Business, The
			3.	SATRIA BANGSAWAN	University of Lampung Faculty of Economics and Business, The University of Lampung

5.	ICBMT-60	COST ANALYSIS OF GREEN GRDP EXTERNALITIES AND THEIR IMPACT	1.	SUKARDI	Faculty of Economic and Business Universitas Sumatera Utara Medan, Indonesia
		ON HOTEL SECTOR INVESTMENT IN	2.	HAMDI	Faculty of Economic and Business Universitas
		MEDAN CITY	3.	M. SYAFII	Sumatera Utara Medan, Indonesia Faculty of Economic and Business Universitas
			4	RICO NUR ILHAM	Sumatera Utara Medan, Indonesia Faculty of Economic and Business Universitas
			٦.	RICO NOR ILITAM	Malikussaleh Lhokseumawe, Indonesia
			5.	IRADA SINTA	Faculty of Agriculture Universitas Malikussaleh Lhokseumawe, Indonesia

SESSION CHAIR: NOVITA SARI TIME: 10.45 s/d 12.00 pm ROOM: 5 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-61	DIGITAL CONTENT MARKETING INFLUENCE PEOPLE TO VISIT	1.	NOVITA SARI	Doctoral Program of Economics Faculty of Economics and Business University of Lampung
		TOURISM DESTINATION	2.	MAHRINASARI MS	Doctoral Program of Economics Faculty of Economics and Business University of Lampung
			3.	RR ERLINA ERLINA	Doctoral Program of Economics Faculty of Economics and Business University of Lampung
2. ICBMT-59	ICBMT-59	CORPORATE SUSTAINABLE PRACTICES IN AUTOMOBILE INDUSTRY: GOVERNMENT	1.	DIAN EKOWATI	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia
	INDUSTRY: GOVERNMENT INITIATIVES, ECONOMIC IMPROVEMENTS, AND ENVIRONMENTAL PRACTICES	2.	MASSOUD MOSLEHPOUR	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia and Department of Management, California State University, San Bernardino, University Parkway San Bernardino	
			3.	PEI-KUAN LIN	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia and Department of Business Administration, Asia Management College, Asia University, Taiwan
			4.	JOVI SULISTIAWAN	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia and Department of Business Administration, Asia Management College, Asia University, Taiwan
3.	ICBMT-120	THE EFFECT OF WORK-LIFE BALANCE ON JOB SATISFACTION	1.	ILZAR DAUD	Department of Management, Faculty of Economics and Business, Universitas Tanjungpura Pontianak

		THROUGH BURNOUT AS A MEDIATING VARIABLE	2.	GUNTUR	Department of Management, Faculty of Economics and Business, Universitas
			3.	M. IRFANI HENDRI	Tanjungpura Pontianak Department of Management, Faculty of Economics and Business, Universitas
			4.	TITIK ROSNANI	Tanjungpura Pontianak Department of Management, Faculty of Economics and Business, Universitas Tanjungpura Pontianak
			5.	NUR AFIFAH	Department of Management, Faculty of Economics and Business, Universitas Tanjungpura Pontianak
4.	ICBMT-74	THE EFFECT OF UTILITARIAN AND HEDONIC VALUES ON GENERATION	1.	VIOLA DE YUSA	Management Faculty of Economics and Business Lampung University Bandar Lampung, Indonesia
		Z CONSUMPTION BEHAVIOR IN ONLINE PURCHASE OF FASHION	2.	MAHRINASARI, MS	Management Faculty of Economics and Business Lampung University Bandar Lampung, Indonesia
		SNEAKERS	3.	SATRIA BANGSAWAN	Management Faculty of Economics and Business Lampung University Bandar Lampung, Indonesia
5.	ICBMT-87	THE EFFECT OF MACROECONOMIC SPECIAL VARIABLES AND SPECIFIC	1.	7,4,7,4,0,1,0,1,4,1,6,1,6,1,6,1,6,1,6,1,6,1,6,1,6,1,6	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
		INTERNAL COMPANY VARIABLES ON CAPITAL STRUCTURE OF FOOD AND	2.	NISRUL IRAWATI	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
		BEVERAGE SUB-SECTOR MANUFACTURING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE	3.	ISFENTI SADALIA	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia

SES	SESSION CHAIR: RR YULIANTI PRIHATININGRUM			IME: 10.45 s/d 12.00 pm	ROOM: 6 (CLICK ZOOM ROOM)		
No.	Paper ID	Paper Title		Authors	Affiliation		
1.	ICBMT-149	CAN PERCEIVED COWORKER SUPPORT REDUCE THE IMPACT OF WORK-FAMILY CONFLICT AND WORKPLACE STRESS ON HOSPITAL NURSE BURNOUT?	1.	ZAKHYADI ARIFFIN	Management Department Faculty of Economics and Business Lambung Mangkurat University		
2.	ICBMT-148	THE ROLE OF CONSUMER DELIGHT MODERATING THE EFFECT OF CONTENT	1.	RR YULIANTI PRIHATININGRUM	Faculty of Economics and Business Lambung Mangkurat University		
		MARKETING, PRICE DISCOUNT, AND SOCIAL MEDIA MARKETING ON ONLINE SHOPPING DECISION OF TIKTOK USERS	2.	MUHAMMAD NAPARIN	Faculty of Economics and Business Lambung Mangkurat University		
			3.	M. ADITYA RAHMAN	Faculty of Economics and Business Lambung Mangkurat University		
3.	ICBMT-150	THE EFFECT OF HUMAN RESOURCE MANAGEMENT DEVELOPMENT ON DISCIPLINE WITH EMPLOYEE JOB SATISFACTION AS AN INTERVERNING VARIABLE AT THE NATIONAL LAND AGENCY OF SIMALUNGUN REGENCY	1.	MELISAWATI PARANGIN ANGIN	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia		
4.	ICBMT-43	THE EFFECT OF CUSTOMER EXPERIENCE ON CUSTOMER SATISFACTION AND ATTITUDINAL LOYALTY OF GENERATION Z AT COFFEE SHOPS IN BENGKULU CITY	1.	FADHILLAH FIRDHA ANNISA	Department of Management Faculty of Economics and Business University of Bengkulu,Bengkulu, Sumatera, Indonesia		
			2.	LIZAR ALFANSI	Department of Management Faculty of Economics and Business University of Bengkulu,Bengkulu, Sumatera, Indonesia		
			3.	AKRAM HARMONI WIARDI	Department of Management Faculty of Economics and Business University of Bengkulu,Bengkulu, Sumatera, Indonesia		

			`	, -	
			4.	M IQBAL DAULAY	Department of Management Faculty of Economics and Business
			5.	AFRIMA WIDIANTI	University of Bengkulu,Bengkulu, Sumatera, Indonesia Department of Management Faculty of Economics and Business University of Bengkulu,Bengkulu, Sumatera, Indonesia
5.	ICBMT-119	MENGELOLA DIVERSITAS DAN EMPLOYEE ENGAGEMENT MELALUI GAYA KEPEMIMPINAN LINTAS BUDAYA (CROSS CULTURAL LEADERSHIP STYLE)" STUDI KASUS: SAMPOERNA ACADEMY MEDAN	1.	SONIA MARGARETHA MARPAUNG	Magister Manajemen USU

SESSION CHAIR: HERNING INDRIASTUTI TIME: 10.45 s/d 12.00 pm ROOM: 7 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-86	THE STRATEGY FOR IMPROVING THE PERFORMANCE OF UPT PPD SAMSAT MEDAN UTARA EMPLOYEES AFTER THE IMPLEMENTATION OF THE APPLICATION E-SAMSAT ONLINE TAX PAYMENT	1.	RIRI AINUN MARDIAH HRP	Student of Master of Management Study Program, Postgraduate School, North Sumatra University, Medan
2.	ICBMT-57	THE NEGATIVE INFLATION EFFECT INTERACTION BETWEEN STOCK	1.	MUSDALIFAH AZIS	Magister Management, Mulawarman University
		SELECTION SKILL AND FUND SIZE TO	2.	MITA RISKA PUSPITA	Magister Management, Mulawarman
		MUTUAL FUND PERFORMANCE	2		University
			3.	RUSDIAH ISKANDAR	Magister Management, Mulawarman University
3.	ICBMT-127	THE IMPORTANT THING OF NETWORK	1.	HERNING INDRIASTUTI	Department Management Faculty Economic
		ADVANTAGE: MEDIATING EFFECT ON	2	TETDA LIDAVATI	and Business Universitas Mulawarman
		BUSINESS PERFORMANCE	2.	TETRA HIDAYATI	Department Management Faculty Economic and Business Universitas Mulawarman
4.	ICBMT-128	EMPLOYEE ENGAGEMENT MEDIATES THE	1.	IHDA FITHRIYANA	Faculty of Economics and Business
		RELATIONSHIP BETWEEN EMPLOYEE			Mulawarman University, Samarinda,
		SATISFACTION AND EMPLOYEE PERFORMANCE	2.	SITI MARIA	Indonesia Faculty of Economics and Business
		TEN ON WINCE	۷.	311177027	Mulawarman University, Samarinda,
					Indonesia
			3.	TETRA HIDAYATI	Faculty of Economics and Business
					Mulawarman University, Samarinda, Indonesia

### Saturday, November 26, 2022 Taking place on 25 & 26 November 2022, in the city of Batam Island, Riau Province, Indonesia

SESSION CHAIR: ANDRIANSYAH TIME: 14.00 s/d 15.15 pm ROOM: 1 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-31	GOLD INVESTMENT DECISIONS DURING THE COVID-19	1.	SUKMA TJANDRA DEWI	Management, Economic and Business, University of Bengkulu, Bengkulu, Indonesia
		PANDEMIC FROM THE SOCIODEMOGRAPHIC SIDE	2.	DEWI RAHMAYANTI	Management, Economic and Business, University of Bengkulu, Bengkulu, Indonesia
		AND RISK TOLERANCE IN BENGKULU CITY (ABSTRACT)	3.	PAULUS SULLUK KANANLUA	Management, Economic and Business, University of Bengkulu, Bengkulu, Indonesia
		,	4.	FITRI SANTI	Management, Economic and Business, University of Bengkulu, Bengkulu, Indonesia
			5.	M. ARMELLY	Management, Economic and Business, University of Bengkulu, Bengkulu, Indonesia
2.	ICBMT-63	THE INFLUENCE OF DIRECT INVESTMENT, VELOCITY OF MONEY AND INFLATION ON COMMUNITY ECONOMIC GROWTH IN ECONOMIC ZONE SPECIAL AREAS IN INDONESIA	1.	ANDRIANSYAH	Doctoral Management Program Faculty of Economic and Business Universitas Sumatera Utara Medan, Indonesia
			2.	ISFENTI SADALIA	Faculty of Economic and Business Universitas Sumatera Utara Medan, Indonesia
			3.	ERLINA	Faculty of Economic and Business Universitas Sumatera Utara Medan, Indonesia
			4.	AMLYS SYAHPUTRA SILALAHI	Faculty of Economic and Business Universitas Sumatera Utara Medan, Indonesia
			5.	RICO NUR ILHAM	Faculty of Economic and Business Universitas Malikussaleh Lhokseumawe, Indonesia

3.	ICBMT-65	THE EFFECT OF TOTAL ASSET TURNOVER, RETURN ON INVESTMENT, EARNING PER SHARE, CURRENT RATIO, AND STOCK RISK ON CAPITAL STRUCTURE WITH STOCK RETURN AS INTERVENING VARIABLES IN THE COMPANY BASIC INDUSTRY AND CHEMICALS ON THE STOCK EXCHANGE INDONESIA PERIOD 2016-2021	<ol> <li>2.</li> <li>3.</li> </ol>	ELISABAHATI LAIA ISKANDAR MUDA CHAIRUL MULUK	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
4.	ICBMT-73	DIGITAL ENTREPRENEURSHIP EFFECT ON PRODUCT INOVATION DEVELOPMENT IN INDONESIA CREATIVE INDUSTRY, CULINARY SUB SECTOR	<ol> <li>1.</li> <li>2.</li> <li>3.</li> <li>4.</li> </ol>	MAHRINASARI MS AYI AHADIAT ERNIE HENDRAWATY MUDJI RAHMAT RAMELAN	Faculty of Economics and Business, The University of Lampung Faculty of Economics and Business, The University of Lampung Faculty of Economics and Business, The University of Lampung Faculty of Economics and Business, The University of Lampung
5.	ICBMT-82	INDONESIA'S ECONOMIC GROWTH: THE EFFECT OF SOURCES ENERGY AND CO2 EMISSION IN DIFFERENT REGIME	1. 2. 3. 4.	GHAZALI SYAMNI  WARDHIAH  ZULKIFLI YUSUF  RIZAL ANSARI  MUHAMMAD RIZAL	Department of Management Faculty Economics and Business Universitas Malikussaleh Aceh, Indonesia Faculty Economics and Business Universitas Syiah Kuala Darussalam-Aceh, Indonesia Department of Accounting Faculty Economics and Business Universitas Malikussaleh Aceh, Indonesia Department of Management Faculty Economics and Business Universitas Abulyatama Banda Aceh-Aceh, Indonesia Faculty Economics and Business Universitas Syiah Kuala Darussalam, Aceh, Indonesia

6. ALWIN TENIRO

Department of State Administration Faculty of Social and Politics Universitas Gajah Putih Takengon-Aceh, Indonesia

SESSION CHAIR: RINA SUTHIA HAYU TIME: 14.00 s/d 15.15 pm ROOM: 2 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-92	ONLINE PURCHASE INTENTION ON HALAL COSMETIC PRODUCTS IN	1.	RINA SUTHIA HAYU	Department Of Management Faculty of Economy and Business University of Bengkulu Indonesia
	INDOI	INDONESIA	2.	MONISA ANGELIA	Department Of Management Faculty of Economy and Business University of Bengkulu Indonesia
			3.	AFRIMA WIDANTI	Department Of Management Faculty of Economy and Business University of Bengkulu Indonesia
			4.	FEBZI FIONA	Department Of Management Faculty of Economy and Business University of Bengkulu Indonesia
2.	ICBMT-100	THE EFFECT OF HEDONIC VALUE AND UTILITARIAN VALUE ON ONLINE IMPULSE BUYING MEDIATED BY BROWSING	1.	RINA SUTHIA HAYU	Department Of Management Faculty of Economics and Business University of Bengkulu Indonesia
			2.	RANDI FRISCILLA HIDAYAT	Department Of Management Faculty of Economics and Business University of Bengkulu Indonesia
			3.	SULARSIH ANGGRAWATI	Department Of Management Faculty of Economics and Business University of Bengkulu Indonesia
			4.	AKRAM HARMONI WIARDI	Department Of Management Faculty of Economics and Business University of Bengkulu Indonesia
3.	ICBMT-107	ANALYSIS OF INSTAGRAM MARKETING AND CUSTOMER	1.	MARETTA SELVANA SIBURIAN	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
		EXPERIENCE ON CUSTOMER LOYALTY WITH CUSTOMER ENGAGEMENT AS A MEDIATION VARIABLE CASE STUDY OF CAFÉ MILI KOPI PEMATANG SIANTAR	2.	ARLINA NURBAITY LUBIS	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
			3.	SYAFRIZAL HELMI SITUMORANG	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia

4.	ICBMT-113	REVIEWING TECHNOLOGICAL INPUT IN CULINARY MICRO SMALL AND MEDIUM ENTERPRISES (MSMES) IN RELATION TO THE COVID-19 PANDEMIC	1. 2.	SRI KURNIAWATI PUTRI CHAIRUNISA	Economics and Development Studies Faculty of Economics and Business Universitas Tanjungpura Economics and Development Studies Faculty of Economics and Business Universitas Tanjungpura
5.	ICBMT-116	CONTEXT DIMENSION: ANALYSIS TURNAROUND MODEL PREDICTION ON FINANCIAL DISTRESSED FIRMS	1.	GIRIATI	Department of Management Faculty of Economics and Business University of Tanjungpura Pontianak , Indonesia

SESSION CHAIR: IRADA SINTA TIME: 14.00 s/d 15.15 pm ROOM: 3 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-97	THE EFFECT OF PRODUCT PLACEMENT ON TELEVISION	1.	SEPRIANTI EKA PUTRI	Management Faculty Economics and Business Universitas Bengkulu Indonesia
		EVENTS ON BRAND AWARENESS AND THE IMPACT ON PRODUCT PURCHASE INTENTION	2.	WIWIT JULIANDA SUBEKTI	Management Faculty Economics and Business Universitas Bengkulu Indonesia
			3.	LIZAR ALFANSI	Management Faculty Economics and Business Universitas Bengkulu Indonesia
			4.	ILSYA HAYADI	Management Faculty Economics and Business Universitas Bengkulu Indonesia
2.	ICBMT-102	EFFECT OF PERFORMANCE MANAGEMENT AND ORGANIZATIONAL CULTURE ON EMPLOYEE PERFORMANCE THROUGH ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AS MEDIATION	1. 2.	NURUL KOMARI SULISTIOWATI	Faculty of Economics and Business, Universitas Tanjungpura, Jl. Prof. Dr. Hadari Nawawi, 78124, Pontianak, Indonesia Faculty of Economics and Business, Universitas Tanjungpura, Jl. Prof. Dr. Hadari Nawawi, 78124, Pontianak, Indonesia
3.	ICBMT-108	DETERMINANTS OF STUDENT TRUST IN BUDI UTOMO BINJAI	1.	METTA DINA GLORIA	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
		VOCATIONAL	2.	ARLINA NURBAITY LUBIS	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
			3.	BEBY KARINA FAWZEEA SEMBIRING	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
4.	ICBMT-115	THE INFLUENCE OF INTELLECTUAL CAPITAL, GOOD CORPORATE	1.	MUTIA NASUTION	Management Economic and Bussiness North Sumatera University

	GOVERNANCE AND CORPORATE SOCIAL RESPONSIBILITY ON FIRM VALUE WITH PROFITABILITY AS AN INTERVENING VARIABLE	<ul><li>2.</li><li>3.</li></ul>	ISFENTI SADALIA NISRUL IRAWATI	Management Economic and Bussiness North Sumatera University Management Economic and Bussiness North Sumatera University
5.	THE INFLUENCE OF COMPANY PROFIT AND LOSS AND TYPE OF	1.	IRADA SINTA	Faculty of Agriculture Universitas Malikussaleh Lhokseumawe, Indonesia
	INDUSTRY ON THE PROFITABILITY OF PT PERKEBUNAN NUSANTARA IV NORTH SUMATRA	2.	RICO NUR ILHAM	Faculty of Economic and Business Universitas Malikussaleh Lhokseumawe, Indonesia
		3.	NURHASANAH	Faculty of Economic and Business Universitas Malikussaleh Lhokseumawe, Indonesia
		4.	RANY GESTA PUTRI RAIS	Faculty of Economic and Business Universitas Malikussaleh Lhokseumawe, Indonesia
		5.	RAHMANIAR	Faculty of Economic and Business Universitas Malikussaleh Lhokseumawe, Indonesia

SESSION CHAIR: DENY SAHAT MANGITUA SIRAIT TIME: 14.00 s/d 15.15 pm ROOM: 4 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
110.	гареі 10	rapei ficie		Addiois	Aimadon
1.	THE EFFECT OF	SAFETY LEADERSHIP ON SAFETY	1.	MEISKE CLAUDIA	Magister Management Study Program Faculty of Economics & Business University of Lambung Mangkurat, Banjarmasin INDONESIA
			2.	EKO ARIYADI	Magister Management Study Program Faculty of Economics & Business University of Lambung Mangkurat, Banjarmasin INDONESIA
2.	ICBMT-1	INLUENCING CONSUMER BUYING DECISIONS DURING PANDEMIC DISEASE (COVID-19)	1.	DITRICK DISMAS MTUKA	Doctoral Program of Economics, The University of Lampung, indonesia
			2.	MAHRINASARI MS	Faculty of Economics and Business, The University of Lampung, Indonesia
			3.	AYI AHADIYAT	Faculty of Economics and Business, The University of Lampung, Indonesia
			4.	SATRIA BANGSAWAN	Faculty of Economics and Business, The University of Lampung, Indonesia
3.	ICBMT-106	ANALYZE OF EFFECT PERCEIVED SERVICE QUALITY,	1.	DOSMI BERLINA SIHOMBING	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
		SERVICESCAPE, AND PERCEIVED VALUE TO INCREASE CUSTOMER	2.	ENDANG SULISTYA RINI	Business and Economics Faculty Universitas Sumatera Utara Indonesia
		LOYALTY AND CUSTOMER SATISFACTION ON WAITING LIST COFFEE MEDAN	3.	SYAFRIZAL HELMI SITUMORANG	Business and Economics Faculty Universitas Sumatera Utara Indonesia
4.	ICBMT-111	COMPETENCIES MODELS IN INSTITUTIONAL	1.	DENY SAHAT MANGITUA SIRAIT	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia

	TRANSFORMATION FOR ACCOUNT REPRESENTATIVE POSITION AT NORTH SUMATERA I REGIONAL OFFICE OF DIRECTORATE GENERAL OF TAXES	2.	NAZARUDDIN	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia	
		3.	ISFENTI SADALIA	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia	
5.	ICBMT-81	T-81 THE ROLE OF INNOVATION, APPLICATION OF DIGITAL MARKETING, AND QUALITY OF HUMAN RESOURCES TO THE PERFORMANCE OF MICRO, SMALL,	1.	FATMA	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
			2.	ARLINA NURBAITY LUBIS	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
		AND MEDIUM ENTERPRISES (SMES) PERFORMANCE IN LANGSA CITY	3.	ISKANDARINI	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia

SESSION CHAIR: NISRUL IRAWATI TIME: 14.00 s/d 15.15 pm ROOM: 5 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-142	THE INFLUENCE OF JOB EMBEDDEDNESS, JOB SATISFACTION, AND ORGANIZATIONAL COMMITMENT ON TURNOVER INTENTION	1.	YUDHA KARANI	Magister Manajemen University of Lambung Mangkurat Banjarmasin
			2.	MEISKE CLAUDIA	Magister Manajemen University of Lambung Mangkurat Banjarmasin
2.	ICBMT-3	THE THREE-WAY INTERACTION METHOD OF CRYPTOCURRENCY RISK PREDICTION MODEL AROUND THE WORLD: PRESENT VALUE REALITY ASSET BASED ON	1.	NISRUL IRAWATI	Doctoral Program in Management Science, Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
		MACROECONOMIC FACTORS AND INTERNAL RISK FUNDAMENTAL AT MOMENT OF COVID-19	2.	ISFENTI SADALIA	Doctoral Program in Management Science Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
			3.	JUMADIL SAPUTRA	Doctoral Program in Management Science Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
			4.	RICO NUR ILHAM	Department of Management Faculty of Economic and Business Universitas Malikussaleh Lhokseumawe, Indonesia
3.	ICBMT-62	OPTIMAL PORTFOLIO ANALYSIS OF STOCK PERFORMANCE AND EQUITY MUTUAL FUNDS PERFORMANCE IN INDONESIA	1.	YOKO PANJAITAN	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
		TONDS FERRINGE IN INDONESIA	2.	NISRUL IRAWATI	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
			3.	ISFENTI SADALIA	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia

4.	ICBMT-135	EMPLOYEE PERFORMANCE IMPROVEMENT STRATEGY IN PT. PERKEBUNAN SUMATERA UTARA	1.	AGUNG ARINANDA	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara
			2.	HARMEIN NASUTION	Indonesia Master of Management Sekolah Pascasarjana Universitas Sumatera Utara
			3.	ISKANDAR RINI	Indonesia Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
5.	ICBMT-98 THE EFFECT OF TRUST, PERCEIVED RISI AND E-SERVICE QUALITY ON THE INTENTION TO PURCHASE OF E- COMMERCE CONSUMERS IN INDONESIA	INTENTION TO PURCHASE OF E-	1.	MUHARTINI SALIM	Department of Management Faculty of
					Economics and Business University of Bengkulu Indonesia
			2.		Department of Management Faculty of
					Economics and Business University of
					Bengkulu Indonesia
			3.	DWINDA AGUSTINTIA	Department of Management Faculty of
					Economics and Business University of Bengkulu Indonesia
			4.	RAHMITA ANNISA	Department of Management Faculty of
			•		Economics and Business University of
					Bengkulu Indonesia
			5.	M. YASSER IQBAL DAULAY	Department of Management Faculty of
					Economics and Business University of Bengkulu Indonesia
					Deligrata Indonesia

SESSION CHAIR: NUR AFIFAH TIME: 14.00 s/d 15.15 pm ROOM: 6 (CLICK ZOOM ROOM)

No	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-91	SUPPORTING FACTORS OF TRI DHARMA PERFORMANCE DURING WORK FROM HOME	1.	SULISTIOWATI	Program Studi Magister Manajemen Fakultas Ekonomi dan Bisnis Universitas Tanjungpura Pontianak, Indonesia
		TIONE	2.	NURUL KOMARI	Program Studi Magister Manajemen Fakultas Ekonomi dan Bisnis Universitas Tanjungpura Pontianak, Indonesia
2.	ICBMT-112	THE INFLUENCE OF LIQUIDITY RATIOS, ACTIVITY RATIOS, LEVERAGE RATIOS,	1.	KLAUDIA STEPHANIE GINTING	Master of Management Postgraduate University of Sumatera Utara Indonesia
		AND COMPANY SIZES ON FINANCIAL PERFORMANCE THROUGH DIVIDEND POLICY AS INTERVENING VARIABLES FOR FOOD AND BEVERAGE COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE FOR 2017-2021.	2.	NISRUL IRAWATI	Master of Management Postgraduate University of Sumatera Utara Indonesia
			3.	CHAIRUL MULUK	Master of Management Postgraduate University of Sumatera Utara Indonesia
3.	ICBMT-70	ANALYSIS OF FACTOR MARKETING MIX AND SERVICE QUALITY IN AFFECTING REPURCHASE INTENTION THROUGH	1.	INDIRA GOLDA SINURAT	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
		CUSTOMER SATISFACTION AS INTERVENING IN THE COVID-19 ERA (CASE STUDY: KFC SEI SEMAYANG	2.	SUKARIA SINULINGGA	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
		MEDAN-BINJAI)	3.	SYAFRIZAL HELMI SITUMORANG	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia

4.	ICBMT-52	ONLINE BUYING BEHAVIOR INTENTION IN INDONESIA: DURING NEW NORMAL	1.	NUR AFIFAH	Department of Management, Faculty of Economic and Business, Universitas
		PROTOCOL	2.	ILZAR DAUD	Tanjungpura Department of Management, Faculty of Economic and Business, Universitas Tanjungpura
			3.	ERNA LISTIANA	Department of Management, Faculty of Economic and Business, Universitas Tanjungpura
			4.	HANSEN TANDRA	Science of Management, Post-Graduate School, IPB University
5.	ICBMT-8	Evaluation of Tourism Sustainability in The Southern Beach of West Java, Indonesia	1.	AGUNG WAHYU HANDARU	Human Resource Management Postgraduate Faculty State University of Jakarta, Indonesia
			2.	RATNA TRI HARI SAFARININGSIH	Human Resource Management Postgraduate Faculty State University of Jakarta, Indonesia
			3.	Fajar Gumilang Kosasih	Human Resource Management Postgraduate Faculty State University of Jakarta, Indonesia
			4.	ANGKA UTAMA	Human Resource Management Postgraduate Faculty State University of Jakarta, Indonesia

SESSION CHAIR: DODDY SETIAWAN TIME: 14.00 s/d 15.15 pm ROOM: 7 (CLICK ZOOM ROOM)

No.	Paper ID	Paper Title		Authors	Affiliation
1.	ICBMT-84	SUPPLY CHAIN COLLABORATION AND MANAGERIAL TIES TO SME PERFORMANCE WITH MEDIATING FIRM RESOURCES	1.	ISFENTI SADALIA	Magister Management Sekolah Pascasarjana Universitas Sumatera Utara Medan, INDONESIA
			2.	YULIA HENDRI YENI	Department of Management Fakultas Ekonomi Universitas Andalas Padang, INDONESIA
			3.	DODDY SETIAWAN	Department of Accounting Fakultas Ekonomi dan Bisnis Universitas Sebelas Maret Surakarta, INDONESIA
2.	ICBMT-133	INTELLIGENCE TO SME ORGANIZATION DEVELOPMENT	1.	ISFENTI SADALIA	Magister Management Sekolah Pascasarjana Universitas Sumatera Utara, Medan, INDONESIA
			2.	NISRUL IRAWATI	Magister Management Sekolah Pascasarjana Universitas Sumatera Utara, Medan, INDONESIA
3.	ICBMT-88	COMPARATIVE ANALYSIS OF THE IDX 30 STOCK OPTIMAL PORTFOLIO WITH THE PERFORMANCE OF MUTUAL FUND PORTFOLIO IN INDONESIA FOR THE 2019-2021 PERIOD	1.	YOKO PANJAITAN	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
			2.	NISRUL IRAWATI	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
			3.	ISFENTI SADALIA	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
4.	ICBMT-101	EVENT OF FAILURE TO PAY FOR UNIT LINK INSURANCE AS A BUSINESS STRATEGY FOR THE GLOBAL ECONOMY	1.	ISDIANA SYAFITRI	Doktor Ilmu Hukum, Fakultas Hukum Universitas Sumatera Utara
			2.	SUNARMI	Doktor Ilmu Hukum, Fakultas Hukum Universitas Sumatera Utara
			3.	TAN KAMELLO	Doktor Ilmu Hukum, Fakultas Hukum Universitas Sumatera Utara

			4.	HASIM PURBA	Doktor Ilmu Hukum, Fakultas Hukum Universitas Sumatera Utara
5.	ICBMT-132	PREDICTING ONLINE ADVERTISEMENT AVOIDANCE	1.	LAILA REFIANA SAID	Program Magister Manajemen Fakultas Ekonomi dan Bisnis Universitas Lambung Mangkurat Banjarmasin, Kalsel, INDONESIA
			2.	MUHAMMAD HENDARDI ADINATA	Jurusan Manajemen Fakultas Ekonomi dan Bisnis Universitas Lambung Mangkurat Banjarmasin, Kalsel, INDONESIA

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### INCOME DIVERSIFICATION, BANK RISKS AND STABILITY: JOINT INTERACTION EFFECTS

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**Abstract:** This paper explores income diversification's ability to reduce risk and thus increase bank stability. Furthermore, this study analyses the impact of joint interaction between credit risk and liquidity concentration on the nexus of income diversification strategies to bank stability. This study used panel data from 24 banks in Indonesia during the period 2010-2019. The generalized method of moments is conducted as a statistical tool. The results show that implementing the income diversification strategy in Indonesian banks reduces bank stability. Interestingly, the joint interaction between credit risk, liquidity risk and income diversification significantly increase bank stability. This study is the premier formal assessment of the nexus between income diversification strategies and bank stability by involving the interaction between the two most substantial banking risks. Further, this study proposes a new measurement for determining the level of liquidity concentration. This study is expected to be useful for banking management to identify the effect of joint occurrence of bank risks.

Keywords: income diversification, concentrated liquidity, credit risk, bank stability

### CORPORATE SUSTAINABLE PRACTICES IN AUTOMOBILE INDUSTRY: GOVERNMENT INITIATIVES, ECONOMIC IMPROVEMENTS, AND ENVIRONMENTAL PRACTICES

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**Abstract:** Growing worldwide auto usage and production harm the environment, economy, and society. Even though vehicle manufacturers are proposing corporate sustainability policies to address this issue, there needs to be more research on these activities. This study attempts to discover valid and accurate CSP characteristics in qualitative data, investigate causal interrelationships between aspects, and offer implementation enhancement requirements. Fuzzy set theory reduces expert uncertainty. This study used a Fuzzy decision-making trial and assessment laboratory to evaluate attribute correlations (DEMATEL). Thirty-nine of the original 73 criteria are valid. Organizational structure, societal elements, technological use, government initiatives, and innovative ideas were crucial. Impact factors include security and audits, sponsorship of sporting or recreational programs and gifts, support for arts and culture, social sustainability awards, internal control mechanisms, environmental management systems, and product environmental impacts. The study's theoretical and managerial implications are discussed in the final section.

**Keywords:** Automobile; Corporate sustainability; Corporate Sustainable Practices; Government Initiatives; Fuzzy Delphi; Fuzzy DEMATEL; India

## DRIVERS TO GREEN HUMAN RESOURCES MANAGEMENT (GHRM) IMPLEMENTATION: A CONTEXT OF CEMENT INDUSTRY IN INDONESIA

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**Abstract:** Indonesia's infrastructure spending increases cement production. The industry is facing increased rivalry and demands, including environmental and social issues like emissions, waste, health, and safety. As the role of human resources grows, the cement industry is shifting from traditional human resources management (HRM) to green HRM (GHRM). This study used a resource-based view to explain how the company's existing resources affect the GHRM transformation. This study used resources-based view and stakeholder theory to show that stakeholder pressures prompt GHRM implementation. This study presents seven criteria based on a literature review. Fuzzy Delphi method (FDM) and fuzzy decision-making trial and evaluation laboratory (DEMATEL) are used to establish attribute interrelationships. This study revealed five aspects with 17 criteria. Industry association compliance, upper-management commitment, and human resources are influential aspects in adopting GHRM. This study offers a managerial perspective on GHRM for Indonesia's cement sector. To implement GHRM successfully, the industry must focus on infraction reports, leaders' change orientation, long-term environmental vision & goal, employees' environmental awareness, an adequate budget, and association encouragement.

**Keywords:** drivers, green human resource management, resource-based view, stakeholder theory, fuzzy decision-making trial, and evaluation laboratory

## ADOPTION OF E-WALLETS IN INDONESIA: INTEGRATING MINDFULNESS INTO THE TECHNOLOGY ACCEPTANCE MODEL

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**Abstract.** This study investigates the main determinants of e-wallet use intention and proposes an e-wallet adoption model that includes mindfulness as a significant factor. The respondents in this study are e-wallet users between the ages of 17 and 40 who live in Bengkulu City. To collect data samples from respondents, a convenience sampling technique was used. This study's online survey questionnaires were distributed via social media platforms such as WhatsApp and Instagram. After using the listwise deletion method on SEM-AMOS with Mahalanobis Distance, 257 usable questionnaires were available for analysis. For data analysis, Confirmatory Factor Analysis (CFA), assessment of normality, and regression weights were used in this study. According to the findings, (1) mindfulness has a positive and significant effect on perceived usefulness, (2) mindfulness has a positive and significant effect on perceived ease of use, (3) perceived usefulness has a positive and significant effect on the intention to use, (4) perceived ease of use has no significant effect on the intention to use, and (5) intention to use has a positive and significant effect on actual use. This study adds to the body of knowledge by extending the concept of TAM through the incorporation of mindfulness variables into a structural model. It is suggested that providers expand their merchant partners in order to

provide more benefits to customers, and that they improve more features and benefits for people who use their apps. Furthermore, this study discovered some limitations, which include a) limited geographical areas for data collection, giving opportunity for future research to expand more and will be much better if can compare respondent characteristics between cultures; b) four dimensions of mindfulness must be validated again when applied to other contexts; and c) future research can look at post-purchase phenomenon to catch e-wallet adoption even better.

Keywords: Mindfulness, Perceived Usefulness, Perceived Ease to use, Intention to Use, Actual Use, TAM

### INTENTION TO USE SERVICES HALODOC E-HEALTH SERVICES IN INDONESIA

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**Abstract:** The objective of this research is to analyze the effect of E-Health literation, perceived information quality, trust, perceived competence, and perceived price on purchase intention. The research method is quantitative, and primary data was collected by online questionnaire. Participants in this research consisted of 238 individuals who intended to use Halodoc E-Health services in Indonesia during the COVID-19 pandemic. The method of analysis in this study using Structural Equation Modeling (SEM). AMOS 22.0 For Windows is used to filter and analyze data. The findings reveal that the higher customers' E-Health literation, perceived information quality, trust, and perceived price, so the level of purchase intention on Halodoc will increase. Meanwhile, perceived competence has a negative effect on purchase intention. This is due to the absence of supporting information and information related to doctor qualifications, such as educational background, experience, and track record of doctors that can affect customer perceptions of doctors' competence in using the Halodoc apps. Practical advice in this research is that service providers on the Halodoc apps can develop strategies to improve the reputation of doctors on their apps so that users can recognize and have a good perception of competence towards the doctors available in their apps, which in turn can increase the purchase intention of the Halodoc apps.

**Keywords:** E-Health Literation, Perceived Information Quality, Trust, Perceived Competence, Perceived Price, COVID-19.

### THE EFFECT OF FINANCIAL LITERACY ON THE FINANCIAL WELFARE OF HOUSEHOLDS OF GENPRO SMEs IN BENGKULU CITY

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**Abstract:** The purpose of this study was to determine the effect of financial literacy on the financial well-being of household actors of GENPRO members in Bengkulu city. Study of financial literacy of household actors and analysis of the relationship between financial literacy and financial welfare of household actors as economic welfare. Supervision was carried out on 150 respondents from GENPRO members. the method used is quantitative research, with primary data conducted offline. The results showed that financial behavior and financial knowledge had no significant effect on financial well-being, while financial attitudes had a significant effect on the financial well-being of household actors. It is evident from the results of smartPLS processing and they realize that the components of financial statements follow experience, investment knowledge is still lacking. This research will have implications for the government, related agencies, and household actors by describing the importance of adequate financial education facilities for household actors to improve their welfare.

Keywords: Financial Literacy, financial well-being, household actors, Genpro, Bengkulu City

## THE EFFECT OF ORGANIZATIONAL CLIMATE AND PERSON-ORGANIZATION FIT ON ORGANIZATIONAL COMMITMENT AT PERUMDA TIRTA HIDAYAH, BENGKULU CITY WITH JOB SATISFACTION AS A MEDIATOR

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**Abstract.:** This study examines and analyzes the significant positive effect of person-organization fit and organizational climate on organizational commitment mediated by job satisfaction. The number of respondents was 226 employees of Perumda Tirta Hidayah as Regional-owned enterprise in Bengkulu City. The study was analyzed using the Structural Equation Modeling (SEM) method with PLS 3 analysis tool. Based on the research conducted, we found that Organizational climate and Person-Organization Fit had a significant positive effect job satisfaction on and organizational commitment directly. Furthermore, job satisfaction also mediates organizational climate and person-organization fit in order to increase the level of employee performance. This study provides implications to look for employee job satisfaction on a regular basis in terms of create customer satisfaction. This work goal will also be able to help workers work more enthusiastically and develop more skills that will instill commitment in each employee.

Keywords: Organizational Climate, Person-Organization Fit, Organizational Commitment, and Job Satisfaction

## GAMING MICROTRANSACTION IN MOBILE DEVICE: AN APPLICATION OF UTAUT

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**Abstract:** This study aims explored UTAUT (Unified Theory of Acceptance and Use Technology) in the context of gaming microtransaction. An extended UTAUT model framework that include influence marketing to this research. The data analysed correspond to a sample of online player through mobile device in Indonesia. PLS-SEM is used to evaluate the data and test the hypotheses. The study reveals that influence marketing and social influence are the main factors influencing adoption and use of digital transaction in online game. UTAUT framework was confirmed in the context of the research. Gaming microtransaction is important by developer gaming industry. Thus, it is imperative to understanding the customer adoption behavior. The outcome will aid developer gaming company develop strategies that will sustain the interest of consumer to embrace diamond in online game.

Keywords: Gaming Microtransaction; online Games; Technology Acceptance; UTAUT

### IS THERE HERDING BEHAVIOR IN THE INDONESIA STOCK MARKET DURING THE COVID-19 PANDEMIC?

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**Abstract:** The purpose of this study was to look for signs of herding behavior during the pandemic Covid-19 in the Indonesian Stock Exchange. Previous studies show that there is no herding found in Indonesian stock markets during the Covid -19 pandemic, but we believe that those studies have limited methodology to capture the herding behavior. We believe that herding appears in a short time during the pandemic period, so we have to reexamine the existence of herding behavior using sectoral stock indexes rather than the stock marketwide index (IHSG) and using the rolling regression technique to capture the possibilities of herding that might be existing during short window period in Covid-19 pandemic time. This study uses a model suggested by Chang et al., (2000). Variables such as return dispersion (CSAD), absolute market return, and market squared return are employed in the analysis. We use the closing price of 715 stocks, the closing price of 9 sectoral stock indexes in IDX, and the closing price of IHSG for the period of 2 January 2020 until 30 April 2021. The results show that even though herding cannot be found in the full sample of the market-wide stock index (IHSG) and sectoral indexes, the rolling regression indicates that there was herding found on several days during the period of January 2020 - December 2021.

**Keywords:** Herding Behavior; Cross-Sectional Absolute Deviation (CSAD); Rolling Regression; Covid-19; Sectoral stock Indexes, Indonesia

## DIGITIZATION AND CHANGES IN INDIVIDUAL BEHAVIOR AND COMMUNICATION BEHAVIOR IN GENERATION Z IN PRINGSEWU DISTRICT

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**Abstract:** Generation Z is the main focus and target generation in the era of digitalization. Changes in communication behavior and individual behavior in generation Z are very visible in today's daily life. Digital technology has made all types of media integrated into all human life. Generation Z, has a pattern of passive and even very passive communication behavior, this is indicated by their disinterest in direct communication both with peers, especially with older ones. In addition to communication behavior, generation Z shows individual behavior patterns that tend to be selfish, preoccupied with their own world and have a low social sense, which is indicated by their indifference to their surroundings. Does digitalization contribute to changes in individual behavior and communication behavior in Generation Z? This study aims to analyze and examine the effect of digitalization on behavioral and communication changes in Generation Z in Pringsewu Regency. This research was conducted using a survey method through a Participatory Action Research approach involving 359 respondents. collecting data with closed interviews through google form media and recording what happened. From the results of the study, it was found that overall the respondents showed standard behavior changes in cognitive, affective, psychomotor and conative aspects. This study concludes that digitalization makes a positive contribution to the behavior change of Generation Z in Pringsewu district.

**Keywords:** digitization, generation Z, individual behavior, communication behavior.

## GOLD INVESTMENT DECISIONS DURING THE COVID-19 PANDEMIC FROM SOCIODEMOGRAPHIC SIDE AND RISK TOLERANCE IN BENGKULU CITY

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**Abstract:** The Covid-19 pandemic in today's society has resulted in a decline in the Indonesian economy, because almost all sectors have experienced a decline. One of the efforts that can be tried to increase or maintain the welfare level of a person is implementing investment. One of good investment instruments choice is gold, since gold has historical stable and increasing in value. The purpose of this study was to examine the effect of sociodemographic variables, such as gender, age, education, occupation, income and risk tolerance variables on gold investment decisions during the Covid-19 pandemic. Using 190 respondents in Bengkulu City and multiple regression thecnique, we found that gender, age, income, and risk tolerance have an influence on gold investment decisions during the Covid-19 pandemic, in contrast to education and income variables do not affect gold investment decisions during the Covid-19 pandemic in Bengkulu City.

**Keywords:** investment decision; gold; sociodemographic; risk tolerance; covid-19 pandemic

# THE EFFECT OF THE QUALITY OF HUMAN RESOURCES, THE QUALITY OF SERVICES AND THE PROVISION OF FACILITIES ON JOB SATISFACTION EMPLOYEES IN THE PANDEMIC ERA AT PT KERETA API INDONESIA (PERSERO) DIVRE I NORTH SUMATRA

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**Abstract:** This study aims to test the influence of the quality of human resources, the quality of services and the provision of facilities on employee job satisfaction in the pandemic era at PT. Indonesian Railways (Persero) Divre I North Sumatra. The population in this study were employees of PT. Indonesian Railways (Persero) Divre I North Sumatra. The sample of this study was 127 people. The sampling technique used is saturated sampling. The data analysis techniques used in this study are multiple linear regression and classical assumption tests. The data analysis technique in this study used a statistical test tool, namely SPSS version 25. The data collected by distributing questionnaires to PT. Indonesian Railways (Persero) Divre I North Sumatra. Based on the tests that will have been carried out that from this study it is parisally known that the quality of human resources has a positive and significant influence on employee job satisfaction in the pandemic era at PT. Pt. Kereta Api Indonesia (Persero) Divre I. It is partially known that the quality of service has a positive and significant influence on employee job satisfaction in the pandemic era at PT. PT. Kereta Api Indonesia (Persero) Divre I. It is partially known that the provision of facilities has a positive and significant influence on employee job satisfaction in the pandemic era at PT. PT. Kereta Api Indonesia (Persero) Divre I. Simultaneously known that the quality of human resources, the quality of service and the provision of facilities have a positive and significant influence on employee job satisfaction in the pandemic era at PT. Indonesian Railways (Persero) Divre I.

**Keywords:** Quality of Human Resources, Quality of Service, Provision of Facilities, Employee Job Satisfaction.

## IF I DON'T SHARE MY UNFORGETTABLE JOURNEY, I'LL LOSE IT! YOUNG TRAVELLERS' PROCLIVITY TO SHARE E-WOM ON SOCIAL MEDIA

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**Abstract:** This article tries to figure out what makes young people want to share photos, videos, and live streams of their travels on social media sites like Instagram, Facebook, and TikTok. In this study, the propensity of young travellers to share their travel experiences on social media is influenced by four factors: a need for uniqueness; self-actualization; travel experience; and a reflected appraisal of self. These four factors are thought to be significant predictors of the proclivity to share on social media. This research employs a quantitative design and a cross-sectional data collection method. Data is gathered through questionnaires as part of online surveys conducted using Google Forms. The research population consists of young travellers between the ages of 16 and 25 who enjoy posting about their travels on social media sites. The study included 150 people, 146 of whom qualified for further examination. The data was analysed using multiple regression analysis tools. According to the findings, the need for uniqueness, self-actualization, travel experience, and reflected appraisal of self all have a positive and significant impact on the proclivity to share travel experiences on social media. The implications of this study include both practical and empirical contributions. In practice, a good understanding of the behaviour of young tourists will enable destination managers to increase their involvement in electronic word-of-mouth (e-WOM). This study adds to what we know about what makes young consumers share their e-WOM experiences in a way that can be measured.

**Keywords:** Need for Uniqueness, Self-Actualization, Travel Experience, Reflected Appraisal of Self, Electronic Word of Mouth

# THE EFFECT OF DIVIDEND, LIQUIDITY, PROFITABILITY, AND COMPANY SIZE POLICY ON DEBT POLICY WITH FINANCIAL PERFORMANCE AS INTERVENING VARIABLES (ON PALM OIL PLANTATION COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE)

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**Abstract:** Companies need funds so that the company can grow continuously and maintain the continuity of the company. The company's free cash flow is reduced due to the distribution of dividends, so management seeks external funding (debt) to refinance the company. Investors want a return on their investment in the form of a dividend policy. The application of debt policy as a company management decision regarding the size of funding through debt as a source of financing for a company's operations. This study aims to determine the effect of dividend policy, liquidity, profitability, and firm size on debt policy and to determine the role of financial performance in strengthening or weakening the effect of dividend policy, liquidity, profitability, and firm size on debt policy in oil palm plantation companies listed on the Stock Exchange. Indonesian Effect. The population in this study is Oil Palm Plantation Companies in 2017-2021. The sample in this study was taken using a non-probability sampling technique, totaling 15 companies. The data analysis method used is descriptive statistical analysis, panel data analysis, panel data regression estimation model analysis, hypothesis testing. and path analysis. The results of this study are expected to show that dividend policy, liquidity, profitability, and firm size have a significant effect on debt policy. And can show that dividend policy, liquidity, profitability, and company size have a significant effect on debt policy with financial performance weakening or strengthening as an intervening variable.

**Keywords:** Dividend Policy, Liquidity, Profitability, Firm Size, Financial Performance, Debt Policy

### INEQUALITY DISTRIBUTION OF HEALTH PERSONNEL IN BENGKULU PROVINCE

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Abstract: Health workers are the main priority in the success of health development. Indonesia has a challenge that the uneven distribution of health workers causes the accumulation of health workers in certain areas. Bengkulu Province is a province that is experiencing problems with the uneven distribution of health workers, so that the health services provided to the community are not optimal. This study aims to observe the distribution of health workers in health centers to the inequality of health services in Bengkulu Province, so that the government can deal seriously and decisively with the distribution of health workers, especially in areas that are difficult to reach. This research is quantitative research with a cross sectional design. Using secondary data from the Bengkulu Provincial Health Office Annual Report. The results of this study indicate that there is an imbalance in the distribution of health workers between Puskesmas located in areas with high household economic levels and low geographical locations based on urban/rural and remoteness and even provinces. Of the 179 health centers in Bengkulu Province, most of them experience a shortage of personnel, especially 9 types of personnel that must be present in the accreditation assessment of health centers, including the low number of health promotion personnel, proving that primary health services oriented to promotive, and preventive are neglected. Optimizing the role of the government as a regulator and facilitator that focuses more on and assists areas that lack health personnel, especially Bengkulu province, which is still experiencing a shortage of health promotion personnel and there are even public health centers that are empty of such personnel.

**Keywords:** Distribution, health promotion personnel; Public health center

## THE INFLUENCE OF ESERVQUAL AND EWOM REFERENCE MODEL TO THE PRIVATE HIGHER EDUCATION CHOICE INTENTION BEHAVIOR IN INDONESIA

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**Abstract:** The objective of this research is to empirically test the influences of electronic service quality (eSERVQUAL) and electronic word-of-mouth (eWOM) reference in the theory of planned behavior construct to the higher education choice intention behavior of higher education students in Indonesia. 267 respondent samples of higher education students in Indonesia are taken by using purposive sampling. The result shows that four dimensions of eSERVQUAL in the higher education websites; the design quality, reliability, security/privacy, and service build students' behaviors in choosing higher education. This result implies the higher education website providers to maintain their website service quality and eWOM to improve higher education choice intention behavior by their student candidates. The originality and update values of this research lie on the use of the theory of planned behavior that focuses on the influences of eSERVQUAL and eWOM reference to the decision in choosing private higher educations.

**Keywords:** planned behavior theory, eSERVQUAL, eWOM reference, higher education choice intention.

### HALAL TOURISM DESTINATION: THE GENDER PERSPECTIVE

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**Abstract:** This study intends to analyse Islamic characteristics and halal service quality standards in halal tourism destination., based on the Gender Perspective. With 500 participants, this study employs a purposive sampling technique and by using Structural Equation Modelling Analysis trough LISREL 8.8 statistical application. In terms of Gender Perspective, the man samples dominated the data used to analyse halal tourism destination measured by Islamic Attributes and halal service quality. The findings of this study demonstrate that Islamic characteristics are a key element in raising the quality of halal tourism services destination. However, other halal tourism destination in other provinces do not directly apply the Islamic characteristic, so customers who emphasize Islam regulations will take this into consideration. The study's weakness is that religion was not included in the research model that would have linked the Islamic characteristic to Muslim tourists' loyalty. The Men Muslims Tourists' Loyalty are likely to visit Halal Tourism Destination more than women.

Keywords: Islamic Attributes, Halal Service Quality, Muslim Tourists' Loyalty, Gender Perspective

## ANALYSIS OF CAPITAL STRUCTURE, ECONOMIC VALUE ADDED, FIRM VALUE AND ENVIRONMENTAL PERFORMANCE AFTER IMPLEMENTATION OF THE INDONESIA ACT NO 39 OF 2014 ABOUT PLANTATION

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**Abstract:** The aim of this research is to provide empirical evidence regarding the improvement of capital structure, economic value added, firm value and environmental performance of plantation companies listed in Indonesia Stock Exchange after the implementation of the Indonesia Act No. 39 of 2014 about plantation can. 10 plantation companies listed in Indonesia Stock Exchange in 2010-2019 is used as sample and independent sample t-test is used as analysis method in this research. The results showed that there is improvement after implementation of the Indonesia Act No. 39 of 2014 about plantation. The results of the research are expected to be useful to provide information and contribution for prospective investors of plantation companies when they will invest and for the government to form the laws.

**Keywords:** plantation companies, capital structure, economic value added, firm value, environmental performance

## EMOTIONAL AND COGNITIVE TRUST FACTORS IN ONLINE CONSUMER REVIEW ASSESSMENT

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**Abstract:** Information can be obtained from various sources, and although access to information is easy, not all of this information can be used; often, high-quality information coexists with misinformation. This study conceptualizes that individuals adopting the information are influenced by the relationship between information quality, source credibility, the quantity of information on emotional trust and cognitive trust of e-commerce visitors. The sample in this research is e-commerce visitors. Data collection is done by distributing it through online questionnaires or face-to-face meetings. The number of samples used was as many as 500 people. The sampling technique used is purposive sampling. The data analysis technique used is the Partial Least Square-Structural Equation Modeling (PLS-SEM) technique with the help of the SmartPLS 3 application.

**Keywords:** Information, Emotional Trust, Cognitive Trust, Adoption Information

## THE INFLUENCE OF LEADERSHIP STYLE AND KNOWLEDGE SHARING ON EMPLOYEE PERFORMANCE OF THE MINISTRY OF TRANSPORTATION IN NORTH SUMATERA

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**Abstract:** This study aims to influence how the consequence of management communication and consciousness distribution on worker accomplishment at the sacred calling of Transportation in the northwards Sumatra Province. The consequences of this studyHypothesis investigation the chain reaction of management communication Variables (X1) on worker accomplishment Variables (Y). it is terminated that the fundamental possibility is accepted, it meansLeadership communication changeable (X1) has a substantial chain reaction on worker accomplishment changeable (Y). possibility investigation chain reaction of consciousness distribution changeable (X2) on worker accomplishment changeable (Y) on the worker accomplishment changeable (Y). The indispensable to the achiever of an administration in achieving the desirable billy-goats is if the administration is accomplished to superintend its anthropoid processes appropriately. This consideration is enthusiastically desirable by the sacred calling of Transportation for the responsibility of northwards Sumatra as a administration establishmentarianism that look after the needs of the agreement.

**Keywords:** Leadership Style, Knowledge Sharing and Employee Performance

## COST ANALYSIS OF GREEN GRDP EXTERNALITIES AND THEIR IMPACT ON HOTEL SECTOR INVESTMENT IN MEDAN CITY

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**Abstract.** Green GRDP is defined as GRDP which is calculated by entering the value of natural resource depletion and environmental degradation or the value of conventional GRDP minus the value of natural resource depletion and the value of environmental degradation. The impact of increasing the cost of externalities will backfire on green GRDP. The interest of investors in the hotel sector will also be affected by the increase in externality costs. This study will analyze how the costs of externalities affect green GRDP and Hotel Sector Investment in Medan City. With this research, it is hoped that several suggestions or recommendations will emerge that can help the Medan City government design policies to increase green GRDP and Hotel Sector Investment in Medan City. This study uses a path analysis model (Path Analysis) where there is one equation to analyze the relationship between externality costs and green GRDP and Hotel Sector Investment in Medan City using the Ordinary Least Squares (OLS) method. It is hoped that using this model and method can provide conclusions that can solve the problems in this study.

Keywords: Externality Costs, Green GRDP, Hotel Sector Investment

## DIGITAL CONTENT MARKETING INFLUENCE PEOPLE TO VISIT TOURISM DESTINATION

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Abstract: The tourism sector currently uses the concept of digital marketing and produces digital content marketing (DCM) to communicate tourism services that aim to increase tourist visits to various tourist destinations in Indonesia. A survey methodology with a quantitative research approach is used in this study. The sample uses a non-probability sampling technique with 200 respondents. The structural equation modeling (SEM) approach and analyzed using partial least squares (PLS) software resulted in the main findings that digital content marketing which contains clear information about a tourist destination, and an invitation to visit a tourist destination attracts the attention of consumers so that consumers feel the need to to find information as clearly as possible through websites and social media. DCM that prioritizes content that is tailored to the intended consumer's personal self-concept is not effective in helping consumers decide whether they want to seek further information about a tourist destination. Visits to tourist destinations will be followed by sharing behavior on the internet and social media when consumers feel satisfaction and new pleasant experiences at tourist attractions, and the invitation to visit a tourist destination is very attractive to consumers so that consumers feel the need to seek information as clearly as possible through websites and social media. DCM that prioritizes content that is tailored to the intended consumer's personal self-concept is not effective in helping consumers decide whether they want to seek further information about a tourist destination. Visits to tourist destinations will be followed by sharing behavior on the internet and social media when consumers feel satisfaction and new pleasant experiences at tourist attractions and the invitation to visit a tourist destination is very attractive to consumers so that consumers feel the need to seek information as clearly as possible through websites and social media.

**Keywords:** digital content marketing, AISAS model, own brand connection, theory of usability and gratification.

## THE INFLUENCE OF DIRECT INVESTMENT, VELOCITY OF MONEY AND INFLATION ON COMMUNITY ECONOMIC GROWTH IN ECONOMIC ZONE SPECIAL AREAS IN INDONESIA

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**Abstract:** This study aims to determine how the Effect of Direct Investment, Velocity of money and Inflation on the Economic Growth of Communities in Special Economic Zones in Indonesia. Effect Hypothesis Test Direct Investment Variable (X1) Against Economic Growth Variable (Y), it is concluded that the first hypothesis is accepted, meaning Direct Investment variable (X1) has an effect on Economic Growth variable (Y). Effect Hypothesis Test Variable Velocity of Money (X2) Against Economic Growth Variable (Y), it is concluded that the second hypothesis is accepted, meaning Work Commitment variable (X2) has an effect on the Economic Growth variable (Y). Effect Hypothesis Test Inflation Variable (X3) Against Economic Growth Variable (Y), it is concluded that the third hypothesis is rejected, meaning Talent Management variable (X3) has no effect on Economic Growth variable (Y). Simultaneous Hypothesis Test concluded that the fourth hypothesis is accepted, meaning Direct Investment (X1), Velocity of Money (X2), and Inflation (X3) variables have a significant effect on the Economic Growth Variable (Y).

Keywords: Direct Investment, Velocity of Money, Inflation and Community Economic Growth

### CORPORATE SUSTAINABLE PRACTICES IN AUTOMOBILE INDUSTRY: GOVERNMENT INITIATIVES, ECONOMIC IMPROVEMENTS, AND ENVIRONMENTAL PRACTICES

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**Abstract:** Growing worldwide auto usage and production harm the environment, economy, and society. Even though vehicle manufacturers are proposing corporate sustainability policies to address this issue, there is a lack of research on these activities. This study attempts to discover valid and accurate CSP characteristics in qualitative data, investigate causal interrelationships between aspects, and offer implementation enhancement requirements. Fuzzy set theory reduces expert uncertainty. This study used a Fuzzy decision-making trial and assessment laboratory to evaluate attribute correlations (DEMATEL). 39 of the original 73 criteria are valid. Organizational structure, societal elements, technological use, government initiatives, and innovative ideas were crucial. Impact factors include security and audits, sponsorship of sporting or recreational programs and gifts, support for arts and culture, social sustainability awards, internal control mechanisms, environmental management systems, and product environmental impacts. The study's theoretical and managerial implications are discussed in the final section.

**Keywords:** Automobile; Corporate sustainability; Corporate Sustainable Practices; Government Initiatives; Fuzzy Delphi; Fuzzy DEMATEL; India

# THE EFFECT OF TOTAL ASSET TURNOVER, RETURN ONINVESTMENT, EARNING PER SHARE, CURRENT RATIO, AND STOCK RISK ON CAPITAL STRUCTURE WITH STOCK RETURN AS INTERVENING VARIABLES IN THE COMPANY BASIC INDUSTRY AND CHEMICALS ON THE STOCK EXCHANGE INDONESIA PERIOD 2016-2021

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**Abstract:** This study aims to test whether Total Asset Turnover (TATO), Return On Investment (ROI), Earning Per-share (EPS), Current Ratio (CR), and Stock Risk have an influence on Capital Structure and Stock Return as intervening variables in the company Basic Industry and Chemicals on the Stock exchange Indonesia Period 2016-2021. This research is quantitative; the approach used is causality and inferential approach. The population used in this study were 88 Basic Industry and Chemical companies listed on the Indonesia Stock Exchange. At the same time, the samples taken were 17 companies using purposive sampling. The technique used is a documentation technique in the form of the 2016-2021 Basic Industry and Chemical Company's annual financial report published through the official website of the Indonesia Stock Exchange, namely www.idx.co.id or through www.idnfinancial.com. This study uses inferential statistical data analysis measured using the SmartPLS (Partial Least Square) software method.

**Keyword:** Total Asset Turnover, Return on Investment, Earning Per share, Current ratio, Stock Risk, Capital Structure, Stock Return.

### THE EFFECT OF WORK-LIFE BALANCE ON JOB SATISFACTION THROUGH BURNOUT AS A MEDIATING VARIABLE

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**Abstract:** The purpose of this study was to determine whether there is an effect of work life balance on job satisfaction with burnout as a mediating variable. This type of research is a research using a quantitative design approach using an explanatory research method with survey techniques. The population in this study were employees of Bank 'X' in the business unit, namely a number of 576 employees spread through out the provinces of West Kalimantan and Jakarta. Taking technique probability sampling technique uses the slovin formula with a margin of error of 5% for 100 samples. Structural Equation Modeling (SEM) for data analysis and use SmartPLS software. The results showed that work-life balance effect on employee burnout, burnout affects on employee job satisfaction, work-life balance affect on employee job satisfaction, burnout does not able to mediate the effect of work-life balance on employee job satisfaction of business unit employees at Bank 'X'.

**Keywords:** work life balance, burnout, job satisfaction

## DIGITAL ENTREPRENEURSHIP EFFECT ON PRODUCT INOVATION DEVELOPMENT IN INDONESIA CREATIVE INDUSTRY, CULINARY SUB SECTOR

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Abstract: Inovation is a crucial business innovation strategy to anticipate the global high competitive business, especially facing Industrial Revolution 4.0 or Smart Society era 5.0 needing the Innovation based on technology development. Unfortunately, the Small Medium Enterprises (SMEs) will be difficult to compete with the Big scale business, mainly in the sector of Indonesia Creative Industry. Meanwhile, due to the changes of the dynamic environment and technology development, Indonesia creative industry must adopt digital technology in its business activity to compete with the global business competition. Therefore, this research objective is to analyse the effect of Digital Entrepreneurship on Product Innovation, and its impact toward sustainable competitive advantage in Creative Industry, Culinary sub sector. Quantitative research design is used by using survey design, facilitated through the questionnaire based on the measurement from previous researches. By using 360 sample data, purposive sampling technique, and SEM-based Covariance Analysis through LISREL statistical application, the research results show that Digital Entrepreneurship has a positive significant on Product Innovation, then, Product Innovation can positively significant affect Sustainable Competitive Advantage. The main contribution for the management of Culinary Business is to implement Digital Technology in term of Information Technology as the strategic tool to grab high-significant number of consumers through implementing Strategic Digital Marketing by using Website/Internet Communication, Social Media, and E-commerce. The more Strategic Digital Marketing implementation, the more consumers will be achieved, through creating, and offering the uniqueness of the Culinary product innovation. The research finding also contributes to the development of Dynamic Capability Theory, and Resources Advantage Theory.

**Keywords:** Digital Entrepreneurship, Product Innovation, Sustainable Competitive Advantage, Indonesia Culinary

## THE EFFECT OF UTILITARIAN AND HEDONIC VALUES ON GENERATION Z CONSUMPTION BEHAVIOR IN ONLINE PURCHASE OF FASHION SNEAKERS

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**Abstract**: The purpose of this study is to investigate the impact of utilitarian and hedonic values on Generation Z's purchase of designer shoes. This is a quantitative study that use the causality technique. The participants in this investigation wore sneakers. The study's sample size was 200 people. This study was carried out utilizing SmartPLS and a measurement model technique (outer model). The findings revealed that utilitarian and hedonic values had a beneficial impact on Generation Z's online purchasing of fashion shoe goods. This demonstrates that the presence of utilitarian and hedonic values causes a person to behave consumptively while online purchasing for generation Z, beginning with viewing artists or acquaintances, affiliations and associations, and so on.

**Keywords:** Utilitarian Value, Hedonic Value, Consumptive Behavior, Online Shopping

## INDONESIA'S ECONOMIC GROWTH: THE EFFECT OF SOURCES ENERGY AND CO2 EMISSION IN DIFFERENT REGIME

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**Abstract:** One of the country's economic development indicators is reflected in the country's economic growth. Objective: This study was conducted to examine the effect of the use of energy sources and CO2 emissions on economic growth in different eras in Indonesia. Data and Method: The data used are annual time series data published by World Development Indicators (WDI) database during the year 2004-2019. The data analysis method used is the ARDL regression approach model. Result: The results of the study found that CO2 gas emissions in the short and long term do not affect economic growth. The use of imported energy and

energy use has a negative effect on economic growth in the short term. Meanwhile, in the long term, it has a positive effect on economic growth. Furthermore, this study found that renewable electricity output has a positive effect on economic growth in both the short and long term and renewable energy cons has no effect on economic growth in the short and long term. Finally, this study found that the difference between the eras of the SBY and JKW periods had an effect on economic growth.

Keywords: economic growth; Energy; CO2, Indonesia

# THE EFFECT OF MACROECONOMIC SPECIAL VARIABLES AND SPECIFIC INTERNAL COMPANY VARIABLES ON CAPITAL STRUCTURE OF FOOD AND BEVERAGE SUB-SECTOR MANUFACTURING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE

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Abstract: External and internal factors can affect the capital structure of a company. The macroeconomic component of external factors cannot be limited by managers, while internal factors and their effects can be monitored by a company. This study aims to determine the effect of specific macroeconomic variables, namely, Interest Rates, Inflation Rates, GDP, and company-specific internal variables, namely, Return on Assets (ROA), Tangibel Assets (TAN), and Firm Size (SIZE) on Capital Structure (DER) in food and beverage sub-sector manufacturing companies on the Indonesia Stock Exchange. This research is associative research, and the type of data used is quantitative data. The data used is obtained from the company's financial statements that have been audited on the Indonesia Stock Exchange during the study period. The analytical method used is descriptive analysis and panel data regression. The population of this study is the food and beverage subsector manufacturing companies for the period 2017-2021, totaling 62 companies. The sample in this study amounted to 27 companies. The results of this study indicate that simultaneously, Interest Rates, Inflation Rates, GDP, ROA, TAN, and SIZE, have a significant effect on DER in food and beverage sub-sector manufacturing companies on the Indonesia Stock Exchange in the 2017-2021 period. Partially, the Interest Rate and TAN variables have a positive and insignificant effect on DER. The inflation rate variable has a positive and significant effect on DER at = 0.1. The SIZE variable has a positive and significant effect on DER. The GDP variable has a negative and insignificant effect on DER, while the ROA variable has a positive and significant effect on DER at = 0.1, in food and beverage sub-sector manufacturing companies on the Indonesia Stock Exchange.

**Keywords:** Interest Rate, Inflation Rate, GDP, Return on Assets, Tangible Assets, Firm Size, and Capital Structure.

#### ONLINE PURCHASE INTENTION ON HALAL COSMETIC PRODUCTS IN INDONESIA

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**Abstract:** The objective of this research is for finding the influence of online customer review and rating toward online purchase intention on halal cosmetic in Indonesia. This research also for finding the mediating role of trust on online customer review and rating toward online purchase intention. This research is descriptive research which is used quantitative approach. This study uses questionnaire to collect data. The number of respondents in this study was 200 consumers of halal cosmetic in Indonesia taken by accidental sampling method. The data analysis used partial least square (PLS) analysis. The findings of this study are: (1) Online customer reviews have a positive and significant effect on trust; (2) Customer rating has a positive and significant effect on purchase intention; (4) Trust has a mediating role on the influence of online customer reviews on purchase intention of halal cosmetic products; and (5) Trust mediates between customer rating on purchase intention of halal cosmetic product. The mediating effect of trust is partially mediated. This means that online customer review and customer rating has a positive and significant direct influence on online purchase intention without being mediated by trust.

**Keywords:** Online Customer Review; Customer Rating; Trust; Purchase Intention

#### THE EFFECT OF PRODUCT PLACEMENT ON TELEVISION EVENTS ON BRAND AWARENESS AND THE IMPACT ON PRODUCT PURCHASE INTENTION

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**Abstract:** The research aims to know the effect of product placement on brand awareness and its implication on repurchase intention. The data used in this research is the primary data obtained from dissemination questionnaire to respondents using electronic media (online survey). The samples used in the analysis were 220 people taken with the purposive sampling technique. The data analysis methods were partial least square. The results show that product placement has a significant effect on brand awareness; the product placement has a significant impact on the repurchase intention; the brand awareness has a significant impact on the repurchase intention; the brand awareness has a mediating variable on the effect of product `placement toward the repurchase intention.

**Keywords:** product placement; brand awareness; repurchase intention

#### THE EFFECT OF HEDONIC VALUE AND UTILITARIAN VALUE ON ONLINE IMPULSE BUYING MEDIATED BY BROWSING

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**Abstract:** This study aims to analyze the effect of hedonic value and utilitarian value towards online impulse buying in Bengkulu Province. This study used quantitative method and primary data collected by online questionnaires. Participant of this study consisted of 201 individuals and dominated by middle-income people who used e-commerce platform like shopee and tokopedia. Data was analyzed by using SEM-AMOS to explore the relationship between variables. This study confirms that hedonic value has significantly positive effect on impulse buying meanwhile utilitarian value has significantly negative effect on impulse buying. Additionally, hedonic value has significantly positive effect on browsing and utilitarian value has no effect on browsing. Moreover, Browsing has significantly positive effect on impulse buying. After testing the mediates effect, this study finds that hedonic value has positively partial effect on impulse buying through browsing meanwhile utilitarian value has no effect on impulse buying through browsing.

Keywords: Browsing; E-commerce; Hedonic Value; Impulse buying; Utilitarian Value.

## EFFECT OF PERFORMANCE MANAGEMENT AND ORGANIZATIONAL CULTURE ON EMPLOYEE PERFORMANCE THROUGH ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AS MEDIATION

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**Abstract:** Systematic theorizing about employee performance has not kept pace with interest, undermining organizations' ability to monitor and use employee performance effectively. This article examines the effect of performance management and organizational culture on employee performance through organisational citizenship behaviour (OCB) as a mediation. A total of 217 employees in Indonesia, consisting of private and government employees, became respondents in this study. The data used are primary data collected through questionnaires and analysed using Path. This study found that performance management and organisational culture positively and significantly impacted OCB, performance management and organisational culture positively and non significantly influenced employee performance. A significant result of OCB positively affected employee performance. OCB was successful in mediating performance management and organisational culture on employee performance.

**Keywords:** performance management, organizational culture, employee performance

### ANALYSIS OF INSTAGRAM MARKETING AND CUSTOMER EXPERIENCE ON CUSTOMER LOYALTY WITH CUSTOMER ENGAGEMENT AS A MEDIATION VARIABLE CASE STUDY OF CAFÉ MILI KOPI PEMATANG SIANTAR

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**Abstract.** The use of Instagram social media to market products more effectively and efficiently reach consumers. The use of social media is closely related to the phenomenon of posting. It becomes a profitable opportunity for business actors because it can indirectly attract consumers to visit. Besides social media marketing, creating a good customer experience is also very important. So that consumers can be emotionally attached to the product, which makes consumers loyal to the product, this study aims to determine and analyze the effect of Instagram Marketing and customer experience on customer loyalty, with customer engagement as the mediating variable. The analytical method used is the associative quantitative method with the help of the SPSS program. This study uses path analysis. The sample of this study was 115 respondents with the criteria that they had visited and bought Café Mili Kopi products—collecting data using a questionnaire. The results of this study found that Instagram's social media marketing activities and customer experience had a positive effect on customer loyalty. This study also found that the customer engagement variable was proven to mediate the Instagram social media marketing activity and customer experience on the customer loyalty variable.

Keywords: Instagram Marketing, Customer Experience, Customer Engagement, and Customer Loyalty

#### DETERMINANTS OF STUDENT TRUST IN BUDI UTOMO BINJAI VOCATIONAL

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**Abstract.** This research was conducted at the Budi Utomo Binjai Vocational School which is a national standard school that was established in 2005. This study aims to identify which factors have the most significant influence on service quality on trust through student satisfaction at Budi Utomo Binjai Vocational School. Where the service quality indicators are as follows: Reliability, Responsiveness, Assurance, Empathy, and Tangible. The research used is descriptive research with a survey approach, namely research that takes samples from the population and uses a questionnaire as a data collection tool, with a population of 420 students, so the sample of this study is 204 students at Budi Utomo Binjai Vocational School. This study uses SEM (Structured Equation Model) analysis and is processed through the Smart-PLS 3.0 application program. The results of this study indicate that service quality has a significant effect on trust through student satisfaction at Budi Utomo Binjai Vocational School.

**Keywords:** Service quality, satisfaction, trust.

#### REVIEWING TECHNOLOGICAL INPUT IN CULINARY MICRO SMALL AND MEDIUM ENTERPRISES (MSMES) IN RELATION TO THE COVID-19 PANDEMIC

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**Abstract.** Micro, Small and Medium Enterprises (MSMEs) have an important role in regional economic development. MSMEs are business activities that are able to expand and provide opportunities for the community for equitable distribution and increase in income, encourage economic growth, which play a role in realizing regional and national stability by empowering technology in business development so that they are able to grow during an economic crisis. The purpose of this study was to determine and analyze the existence of technology in the form of innovation and creativity of MSME actors before, during, and after the Covid-19 pandemic, with descriptive quantitative methods. Respondents in this study amounted to 100 entrepreneurs of culinary types in Pontianak City. The conclusion is that the innovations made by MSMEs actors include innovation using online sales services, making unique products, changing product packaging and holding promotions, innovation in marketing strategies, and innovation in consumer facilities. The creativity that is carried out is: adding herbal ingredients in the products being sold, making new creations on packaging, creating shops and arranging MSME products, and updating menus and product bundling.

**Keywords:** Micro small and Medium Enterprises; innovation; creativity; product; technology.

## THE INFLUENCE OF INTELLECTUAL CAPITAL, GOOD CORPORATE GOVERNANCE AND CORPORATE SOCIAL RESPONSIBILITY ON FIRM VALUE WITH PROFITABILITY AS AN INTERVENING VARIABLE

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**Abstract.** This study aims to determine the effect of Intellectual Capital, Good Corporate Governance and Corporate Social Responsibility on Firm Value with Profitability as an Intervening Variable. This research uses data secondary which is the publication of the Indonesia Stock Exchange and the Malaysia Stock Exchange, reference books, journals, research results, and data on the internet related to the research topic. The data analysis method used is a statistical method assisted by the Smart PLS program. The results showed that VAIC (X1) has a positive and significant direction on the Profitability (ROA) variable both in Indonesia and Malaysia, GCG (X2) has a positive and significant direction on the Profitability (ROA) variable in Indonesia while in Malaysia it has a positive direction but not significant to the Profitability variable, CSR (X3) has a positive but not significant effect on the Profitability (ROA) variable in Indonesia and Malaysia, VAIC (X1) has a positive but not significant effect on Firm Value.

**Keywords:** Intellectual Capital, Good Corporate Governance, Corporate Social Responsibility, Company Value, Profitability

#### CONTEXT DIMENSION: ANALYSIS TURNAROUND MODEL PREDICTION ON FINANCIAL DISTRESSED FIRMS

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**Abstract.** This article aims to synthesize and test empirically turnaround model by context dimension such as Firms Size, Specific Industry, Exchange Rate, Growth of Leverage that were an integration of organization change framework into turnaround research to measure some activities done to avoid failure in turnaround. This study on Indonesian Stock Exchange (BEI) by using Ordinary Least Square technique. The result of the analysis from context dimension show size of firms has positive relationship to turnaround. In addition, specific industry, exchange rate showed negative relationship with turnaround, while growth of leverage had no significant relationship with turnaround.

**Keywords:** Financial Distressed, Turnaround, Context Dimension, Firm Size, Specific Industry, Exchange rate, Growth of Leverage.

#### THE INFLUENCE OF COMPANY PROFIT AND LOSS AND TYPE OF INDUSTRY ON THE PROFITABILITY OF PT PERKEBUNAN NUSANTARA IV NORTH SUMATRA

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Abstract. This study aims to influence how the consequence of the company's advantage and deprivation and classification of manufacture on the profitableness of the corporation PT Perkebunan Nusantara IV northwards Sumatra. The evaluation disposition euphemistic pre-owned is decimal collections method. This evaluation is a decimal evaluation victimisationing aggregate one-dimensional retrogression equalization representation that bring out approximates and is accomplished to reply problems. It buoy be terminated that the advantage and deprivation changeable has a cocksureness and substantial chain reaction on profitableness at the woodlet corporation PT. Nusantara IV Plantation. It buoy be terminated that the changeable classification of manufacture has a substantial chain reaction on profitableness at the woodlet corporation PT. Nusantara IV Plantation. It buoy be terminated that the variables of advantage and deprivation and classification of manufacture chalk up a substantial contemporaneous chain reaction on profitableness at the woodlet corporation PT. Nusantara IV Plantation. fellowships should be accomplished to aggrandizement gross income by reduction expenditures expeditiously so that the profits gross obtained buoy aggrandizement and pecuniary accomplishment buoy be better. Perkebunan Nusantara IV has a first-class profitableness ratio, to extremely aggrandizement profits gross in the undermentioned gathering the corporation be required to be accomplished to superintend the majuscule endowed in assets property and aggrandizement earnings to accomplish a more appropriate earnings.

**Keywords:** Company Profit and Loss, Type of Industry and Profitability

#### DOES SAFETY CLIMATE MEDIATE THE EFFECT OF SAFETY LEADERSHIP ON SAFETY BEHAVIOR OF ALFATH GROUP CONSTRUCTION WORKERS?

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**Abstract.** The quality of safety leadership and safety climate affects safety behavior, significantly. Job potential will be stimulated if an employee works in a good climate organization. This important issue also happens in a construction company, namely Alfath Group, the real estate construction company which has been operating since 2016. This group project is located in Banjarmasin, Banjarbaru, and Tanah Laut Regency, South Kalimantan. This study aims to evaluate the mediating role of safety climate in the effect of safety leadership on safety behavior. This observational study used an explanatory research approach which was conducted with 100 Alfath group workers taken as the respondents. SMART-PLS program was used to analyze the collected data. As a result, it is found that safety leadership affects safety behavior significantly, safety leadership affects safety climate significantly, safety climate affects safety behavior significantly, and there is a partially mediating role of safety climates on the influence of safety leadership on safety behavior.

**Keywords:** Safety Leadership, Safety Climate, Safety Behavior

#### THE INFLUENCE OF JOB EMBEDDEDNESS, JOB SATISFACTION, AND ORGANIZATIONAL COMMITMENT ON TURNOVER INTENTION

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**Abstract.** Turnover intention is the tendency or intention of an employee to voluntarily leave work or move from one workplace to another according to his own choice. Even though it is not always realized into action, turnover intention has become a latent problem for the organization and must be minimized because employees who have the intention to stay tend to show unproductive work behavior. This is of course detrimental to the company that already employs them. Several previous studies have linked turnover intention with low employee embeddeddness, low job satisfaction and low organizational commitment. The results of these previous studies showed varied findings. This study aims to determine and analyze the effect of job embeddedness and job satisfaction on employee turnover intention at PT. Prolindo Cipta Nusantara (PT. PCN) with the role of organizational commitment as a mediating variable. This research method uses a questionnaire taking a sample of 56 employees out of 88 employees of PT. PCN. Variable measurements used the Likert Scale technique with a weight scale from 1 to 5. To determine the effect of variables job embeddedness, job satisfaction, and organizational commitment on turnover intention, this study used quantitative analysis techniques, PLS-SEM, and to test the level of significance using the SmartPLS 3.0 program. The results showed that job embeddedness had an insignificant negative effect on employee turnover intention, job satisfaction had a significant positive effect on organizational commitment, job satisfaction had insignificant negative effect on employee turnover intention and organizational commitment had insignificant negative effect on employee turnover intention.

**Keywords:** Job Embeddedness, Job Satisfaction, Organizational Commitment, Turnover Intention

#### EXPLORING FACTORS INLUENCING CONSUMER BUYING DECISIONS DURING PANDEMIC DISEASE (COVID-19)

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**Abstract:** This study aimed to explore factors influencing consumer buying decisions during pandemic disease, known as Corona virus (COVID-19). The disease affected the whole World intensely. The pandemic believed to be reported first in Wuhan City, in the Republic of China in November 2019 and has quickly spread in all continents including Africa, and the country of Tanzania. The study employed a descriptive design whereas a total of 70 respondents were given questionnaires. Data were collected by using mainly questionnaires and interviews but also the method of observation and documentary reviews were used to supplement the collected data as required. The study contributed to know the ways of influencing consumer buying decisions like; the environmental cleanliness and customers washing their hands as they enter the market in order to prevent the spread of the disease and keep prices which are affordable for customers.

**Keywords**: COVID-19, Disease, Pandemic, Consumer, Buying, Economy, Consumer Behaviour, Intention, Decision, Market, Factors.

# THE THREE-WAY INTERACTION METHOD OF CRYPTOCURRENCY RISK PREDICTION MODEL AROUND THE WORLD: PRESENT VALUE REALITY ASSET BASED ON MACROECONOMIC FACTORS AND INTERNAL RISK FUNDAMENTAL AT MOMENT OF COVID-19

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Abstract. Decisions in choosing investment instruments can be made by buying shares of companies listed on the Indonesia Stock Exchange and the cryptocurrency market. Investments in digital assets or cryptocurrencies are increasingly widespread throughout the world, including in Indonesia. The expected profit (expected return) is the return expected to be obtained by investors in the future. This study uses a quantitative method, where the population of this study is 10 (ten) cryptocurrency coins with the largest market caps in the world. The type of data in this study is pooled data. (panel data) taken in 2 years from January to December 2021, coinciding with the moment of the COVID-19 pandemic by taking cryptocurrency weekly transaction report data so that a target population of 520 observations (52 weeks x 10 coins) is obtained for 2 years. Weekly transaction report data which is a sample of 520 data in this study. Quantitative data analysis in this study is to analyze what factors affect Return on Cryptocurrencies with stages, namely descriptive statistics, data stationarity test, classical assumption test, moderating hypothesis, three way interaction regression model and joint moderating effects regression analysis, research hypothesis testing. The market capitalization of several cryptocurrencies is quite large in value, illustrating that investing in cryptocurrency digital asset instruments has a large enough profit opportunity, but must be accompanied by risk control. The expected profit (expected return) is the return that is expected to be obtained by investors in the future. Cryptocurrencies Bitcoin (BTC), Ethereum (ETH), Ripple (XRP), Bitcoin Cash (BCH), Litecoin (LTC), Stellar, DASH, Dogecoin, Zcash, Monero have a higher rate of return compared to other crypto assets, this is This is due to the trading weight and interest of the five crypto assets which continue to increase in 2020 and 2021 to coincide with the COVID-19 pandemic. The resulting novelty is in the form of a new concept

in investment called velocity of cryptocurrency, this variable has never been studied in the concept of investment management and in the future it is hoped that more and more parties will develop research on the rate of turnover and movement of cryptocurrency digital assets, then valuation models and asset price predictions. digital cryptocurrency based on fundamental risk factors and fluctuations in world commodity prices called the cryptocurrency risk prediction model, and legal cryptocurrency and tax returns which are formulated by carrying out focus group discussions on tax levy policies on buying and selling transactions of cryptocurrency digital assets.

**Keywords:** cryptocurrency; world commodities price; internal risk fundamental factors, macroeconomics.

#### THE EFFECT OF TRUST, PERCEIVED RISK AND E-SERVICE QUALITY ON THE INTENTION TO PURCHASE OF E-COMMERCE CONSUMERS IN INDONESIA

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**Abstract.** The purpose of this study is to find out empirically the effect of trust, perceived risk and e-service quality on the intention to purchase of online shop's customers in Indonesia. This research is a type of descriptive research with a quantitative approach. The type of data used is primary data obtained through the distribution of questionnaires. Respondents of this study were online consumers in Indonesia which were taken by accidental sampling technique as many as 333 peoples. The data analysis method used descriptive analysis and partial least square (PLS) analysis. Based on field research, the results obtained are: (1) Trust has a positive and significant effect on intention to purchase of online shop consumer; (2) Perceived risk has a positive and significant effect on the intention to purchase of online shop consumers. The implications of the research are the importance of trust aspects, risk perception and quality of electronic services to online

transactions. It is expected that e-commerce vendors can provide a comprehensive guarantee that sellers who join their vendors can be trusted, transactions made safe and comfortable and services provided quality.

**Keywords:** Trust; Perceived risk; E-Service quality; Purchase Intention.

## COMPARATIVE ANALYSIS OF THE IDX 30 STOCK OPTIMAL PORTFOLIO WITH THE PERFORMANCE OF MUTUAL FUND PORTFOLIO IN INDONESIA FOR THE 2019-2021 PERIOD

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**Abstract.** In investing, investors have a goal to get maximum results with minimal risk. From various investment options, investors have a goal to form a portfolio of superior stocks (represented by IDX 30 stocks and Equity Mutual Funds). This study tries to compare the returns and risks generated from the IDX 30 stocks portfolio and Equity Mutual Funds formed using the Single Index Model. The data collection method used in this study is non-participant observation, where the researcher only observes data that is already available without being part of a data system. The data needed are stock price data on the Indonesia Stock Exchange, Net Asset Value data for Equity Funds and IDX 30 Stock data. The analysis was carried out using the Single Index Model, Sharpe's Index and statistical techniques of two-average difference test (Independent sample t-test) to test the established hypothesis. The results of the analysis of the two-average difference test show that there is no significant evidence of returns and risks obtained from Equity Mutual Funds with returns and risks obtained from the IDX 30 Stock Portfolio which is formed using the Single Index Model.

**Keywords:** Single Index Model, Sharpe's Index, Independent Sample t-test, IDX 30 Stock Data, Net Asset Value, Equity Mutual Funds.

## COMPETENCIES MODELS IN INSTITUTIONAL TRANSFORMATION FOR ACCOUNT REPRESENTATIVE POSITION AT NORTH SUMATERA I REGIONAL OFFICE OF DIRECTORATE GENERAL OF TAXES

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**Abstract.** The objective of the research is to determine and identify the competencies that needed by Account Representative for the planning of Directorate General of Taxes institutional transformation. Using the delayering program, the organization will reposition the employee from structural to functional position. The research will be done in several tax service offices with representation according to the typical of the tax office in North Sumatera I Regional Office. The Analytic Hierarchy Process (AHP) method is used to analyze the priority of the competencies of National Civil Service Agency from three categories: managerial, socio-cultural and technical competencies from the respondents.

**Keywords:** institutional transformation, structural and functional position, competencies, AHP Method

# THE ROLE OF INNOVATION, APPLICATION OF DIGITAL MARKETING, AND QUALITY OF HUMAN RESOURCES TO THE PERFORMANCE OF MICRO, SMALL, and MEDIUM ENTERPRISES (SMEs) PERFORMANCE IN LANGSA CITY

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**Abstract.** This study aims to examine whether the influence of the role of innovation, the application of digital marketing, and the quality of human resources affect the performance of MSMEs in the city of Langsa. This study uses a quantitative method with an approach based on the philosophy of positivism. This study uses non-probability sampling with the purposive sampling method. The sample in this study was taken from as many as 100 SMEs registered in the Department of Trade, Cooperatives, and SMEs Langsa City. Data collection techniques used survey methods and questionnaires. This study used multiple linear analyses, measured using the IBM SPSS 23 (Statistical Package for the Social Sciences) software.

**Keywords:** MSMEs, Innovation, Digital Marketing, Quality of Human Resources, and Performance

#### THE EFFECT OF TRUST, PERCEIVED RISK AND E-SERVICE QUALITY ON THE INTENTION TO PURCHASE OF E-COMMERCE CONSUMERS IN INDONESIA

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**Abstract.** The purpose of this study is to find out empirically the effect of trust, perceived risk and e-service quality on the intention to purchase of online shop's customers in Indonesia. This research is a type of descriptive research with a quantitative approach. The type of data used is primary data obtained through the distribution of questionnaires. Respondents of this study were online consumers in Indonesia which were taken by accidental sampling technique as many as 333 peoples. The data analysis method used descriptive analysis and partial least square (PLS) analysis. Based on field research, the results obtained are: (1) Trust has a positive and significant effect on intention to purchase of online shop consumer; (2) Perceived risk has a positive and significant effect on the intention to purchase of online shop consumers. The implications of the research are the importance of trust aspects, risk perception and quality of electronic services to online

transactions. It is expected that e-commerce vendors can provide a comprehensive guarantee that sellers who join their vendors can be trusted, transactions made safe and comfortable and services provided quality.

**Keywords:** Trust; Perceived risk; E-Service quality; Purchase Intention.

#### SUPPORTING FACTORS OF TRI DHARMA PERFORMANCE DURING WORK FROM HOME

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**Abstract.** The COVID-19 pandemic challenges the education system to continue executing learning activities optimally. This study aimed to analyze the effect of the physical work environment and knowledge-sharing behavior on implementing the Tri Dharma of Higher Education for lecturers working from home during the COVID-19 pandemic. To collect data, the study formulated questionnaires distributed to 100 lecturers in Higher Education across West Kalimantan Province. The data were then analyzed using PLS-SEM with the SMARTPLS program. The result showed a positive and significant effect of the physical work environment on lecturer performance in implementing the Tri Dharma of Higher Education. In addition, a positive and significant effect of knowledge-sharing behavior was also reported on lecturer performance in implementing the Tri Dharma of Higher Education.

**Keywords:** Physical work environment, Knowledge-sharing, Tri Dharma of Higher Education

# THE INFLUENCE OF LIQUIDITY RATIOS, ACTIVITY RATIOS, LEVERAGE RATIOS, AND COMPANY SIZES ON FINANCIAL PERFORMANCE THROUGH DIVIDEND POLICY AS INTERVENING VARIABLES FOR FOOD AND BEVERAGE COMPANIE LISTED ON THE INDONESIA STOCK EXCHANGE FOR THE 2017-2021 PERIOD

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**Abstract.** This study aimed to determine the effect of Liquidity Ratio, Activity Ratio, Leverage Ratio, and Company Size on Financial Performance Through Dividend Policy as an Intervening Variable in Food and Leverage Companies Listed on the Indonesia Stock Exchange for the 2017-2021 Period. The samples used in this study were 12 Food and Leverage Companies Listed on the Indonesia Stock Exchange for the 2017-2021 Period. This study uses the Eviews program. The data analysis methods are the descriptive statistical test, panel data analysis, panel data regression estimation model, and hypothesis test. The results of this study indicate that the Liquidity Ratio has a significant effect on Financial Performance. Activity Ratio has no significant effect on Financial Performance. Leverage Ratio has a significant effect on Financial Performance. Liquidity Ratio has a significant effect on Dividend Policy. Activity Ratio has no significant effect on Dividend Policy. Leverage Ratio has a significant effect on Dividend Policy. And Company Size has a significant effect on Dividend Policy. Partially Dividend Policy can be intervening significantly influence the Liquidity Ratio on Financial Performance. Dividend Policy can significantly influence the Activity Ratio on Financial Performance. Dividend policy can significantly influence the Leverage Ratio on Financial Performance. Dividend Policy can Significantly influence the Leverage Ratio on Financial Performance. Dividend Policy can Significantly influence the Leverage Ratio on Financial Performance. Dividend Policy can Significantly influence the Leverage Ratio on Financial Performance. Dividend Policy can Significantly influence

**Keywords:** Liquidity Ratio, Activity Ratio, Leverage Ratio, Company Size, Financial Performance, Dividend Policy

## ANALYSIS OF FACTOR MARKETING MIX AND SERVICE QUALITY IN AFFECTING REPURCHASE INTENTION THROUGH CUSTOMER SATISFACTION AS INTERVENING IN THE COVID-19 ERA

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**Abstract.** The Covid-19 virus has disrupted economic activities such as buying and selling in Indonesia, even some branded shops, supermarkets and small shops in Indonesia had to close in the midst of the Covid-19 pandemic. However, unlike this branded restaurant, the food and beverage industry, such as Kentucky Fried Chicken (KFC), is still carrying out buying and selling activities in the midst of the Covid-19 pandemic. This study aims to analyze which factors have the most significant influence on the marketing mix and service quality on repurchase interest through customer satisfaction in the midst of the covid-19 pandemic at KFC Sei Semayang, Medan-Binjai city, using the variables of Marketing Mix, Service Quality, and Customer Satisfaction. In this study, the dominant factor from the physical appearance aspect is the health protocol carried out during the pandemic, the reliability aspect is the presentation of clean and hygienic food, the taste aspect is a varied menu variation, the attention aspect is top of mind KFC products, the price aspect is affordability of KFC products and on the responsive aspect, food is prepared quickly. The most significant factor influencing repurchase intention is the reliability factor. This study uses a quantitative method formed from the responses of respondents with a questionnaire as an analytical tool. This study uses SEM (Structured Equation Model) analysis and is processed through the Smart-PLS 4.0 program. The sample in this study were 100 respondents who had bought KFC in Sei Semayang. The results showed that the marketing mix and service quality had a positive relationship and there was a significant effect on customer satisfaction, the marketing mix and service quality had a positive relationship and there was a significant effect on repurchase interest, and satisfaction had a positive relationship and there was a significant effect on repurchase interest. From these results, it is recommended for KFC in Sei Semayang to consider certain factors that can make customer satisfaction and keep buying KFC products.

**Keywords:** Marketing Mix, Service Quality, Customer Satisfaction, Repurchase Intention, COVID

#### ONLINE BUYING BEHAVIOR INTENTION IN INDONESIA: DURING NEW NORMAL PROTOCOL

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**Abstract.** This study was conducted to propose and test a conceptual model in resolving research gaps regarding online buying behavior intention during the new normal protocol, where age and income level are moderating variables. This study adopts UTAUT2 theory as the basis for resolving research gaps by developing new normal protocol variables and internet self efficacy. Data were collected from 479 respondents in various parts of Indonesia, as samples in the study to test the proposed model, using the structural equation modeling (SEM)-PLS software. The main finding of this study is to show that although the new normal protocol creates a new cultural change in online buying behavior, online buying has become an old culture by consumers in Indonesia even before the Covid-19 pandemic, due to the influence of individual consumers not because of the new normal protocol. Other findings related to the moderation test showed that there was no moderating role of age and income level on the relationship between the new normal protocol and online buying behaviour.

**Keywords:** Consumer Behavior, Online Purchasing, New Normal Protocol, Indonesia.

#### EVALUATION OF TOURISM SUSTAINABILITY IN THE SOUTHERN BEACH OF WEST JAVA, INDONESIA

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**Abstract.** This study aims to propose a new model to examine tourism sustainability level, through the association with three aspects, namely economy, ecology, and socio-cultural perspectives. To achieve these objectives, 300 tourists were selected for participation in the on-site survey from Pangandaran beach, West Java, Indonesia. A structural equation modelling technique was also used to explain the features of the proposed model. The results showed that the economic, ecological, and socio-cultural aspects significantly influenced tourism sustainability in beach areas. This indicated the following, (1) Tourism activities developed a significant price rise in various products and services, (2) The waste management system was still the biggest issue in the tourism area, and (3) Very many tourists developed uncomfortable conditions for the beach visitors. The results also presented the sample characteristics and backgrounds of tourists, for additional and broader analysis. In addition, some obtained managerial implications were adequately evaluated.

**Keywords:** Tourism Sustainability; Socio-Cultural; Tourism Management; Environmental Quality; Destination Competitiveness.

#### SUPPLY CHAIN COLLABORATION AND MANAGERIAL TIES TO SME PERFORMANCE WITH MEDIATING FIRM RESOURCES

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**Abstract.** SMEs in Indonesia have their characteristics for encouraging economic growth. Therefore, SMEs need supply chain collaboration to improve partnerships, information sharing, resources, and decision-making in improving the performance of SMEs. In addition to supply chain collaboration, SMEs must capitalize on a critical role in accessing external resources and addressing institutional, technological, and behavioral uncertainties. This research was conducted in North Sumatra, East Java, and West Sumatra with the object of research namely Creative Industry Business Actors. The sampling technique used is random sampling, which is taking a random sample from a predetermined population. The number of samples to be studied is 200 creative industries. The test model uses the Partial Least Square (PLS) method in data analysis using WarpPLS software. This study reveals that Firm Resource mediates the relationship between Supply Chain Collaboration and SME Performance, as well as Managerial Ties and SME Performance. In addition, Supply Chain Collaboration and Managerial Ties have a significant relationship with Firm Resource, just as Firm Resource has a significant relationship with SME Performance.

Keywords: supply chain collaboration, managerial ties, firm resources, SME performance

#### STRATEGIC AND FINANCIAL INTELLIGENCE TO SME ORGANIZATION DEVELOPMENT

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**Abstract.** MSMEs play an important role in improving and growing the economy. However, MSME development has not been fully optimal. Therefore, problems or problems often arise in the development of MSMEs in Indonesia, related to finance, business development, physical facilities, and collaboration with all stakeholders. Forcing MSMEs to monitor their business environment to create opportunities and face threats to survive in the Industrial Revolution 4.0 era. In implementing Strategic intelligence (SI), MSMEs can help improve MSME readiness in facing changes in the business environment and establish new strategies and financial intelligence (FI) becomes an important role in the decision-making process. Organizational managers are responsible for making decisions to achieve goals. This research was conducted in North Sumatra with the object of research namely MSMEs. The sampling technique used is random sampling, which is taking a random sample from a predetermined population. The number of samples to be studied is 400 SMEs. Testing the model using the Partial Least Square (PLS) method in data analysis using SmartPLS software. This study reveals that Strategic intelligence has a positive and significant effect on organizational development and financial intelligence also has a significant relationship with organizational development.

**Keywords:** strategic intelligence, financial intelligence, organization development, organization performance

## COMPARATIVE ANALYSIS OF THE IDX 30 STOCK OPTIMAL PORTFOLIO WITH THE PERFORMANCE OF MUTUAL FUND PORTFOLIO IN INDONESIA FOR THE 2019-2021 PERIOD

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**Abstract.** In investing, investors have a goal to get maximum results with minimal risk. From various investment options, investors have a goal to form a portfolio of superior stocks (represented by IDX 30 stocks and Equity Mutual Funds). This study tries to compare the returns and risks generated from the IDX 30 stocks portfolio and Equity Mutual Funds formed using the Single Index Model. The data collection method used in this study is non-participant observation, where the researcher only observes data that is already available without being part of a data system. The data needed are stock price data on the Indonesia Stock Exchange, Net Asset Value data for Equity Funds and IDX 30 Stock data. The analysis was carried out using the Single Index Model, Sharpe's Index and statistical techniques of two-average difference test (Independent sample t-test) to test the established hypothesis. The results of the analysis of the two-average difference test show that there is no significant evidence of returns and risks obtained from Equity Mutual Funds with returns and risks obtained from the IDX 30 Stock Portfolio which is formed using the Single Index Model.

**Keywords:** Single Index Model, Sharpe's Index, Independent Sample t-test, IDX 30 Stock Data, Net Asset Value, Equity Mutual Funds.

#### LEGAL CERTAINTY AGAINST THE EVENT OF FAILURE TO PAY FOR UNIT LINK INSURANCE AS A BUSINESS STRATEGY FOR THE GLOBAL ECONOMY

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**Abstract.** Insurance plays a role in sustainable economic development. The economy of a country cannot be separated from the impact of globalization. In the economic system of the insurance industry, insurance was created to protect people, groups, from various risks and make payments with a number of premiums. Indonesia has Law Number 40 of 2014 concerning Insurance. For supervision, the government established an Insurance Supervisory Agency, namely OJK (Financial Services Authority) whose function is to encourage the advancement of the financial services industry and protect insurance customers. Unit link is a combination of life insurance and investment protection. The default event occurs because the insurance company cannot pay the customer's claim. There are several insurance companies that fail to pay such as Jiwasraya Insurance, Bumiputra Insurance, Bakrie Insurance. This study aims to provide legal certainty for insurance customers in tackling the risk of default faced by the community. This research is juridical normative. The data analysis method in this study is a qualitative method. This study shows how to restructure the insurance industry to provide legal certainty to default insurance customers. In conclusion, to create legal certainty in unit link insurance, OJK issued SE.OJK No. 5/SEOJK.05/2022 concerning Insurance Products Linked to Investments (PAYDI). It is recommended that with the existence of legal certainty, the trust of the insurance community will return and create a healthy, stable, and growing insurance market.

**Keywords:** Legal Certainty; Insurance Customers; Link Units; Failed to Pay

#### PREDICTING ONLINE ADVERTISEMENT AVOIDANCE

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**Abstract.** Online advertising in Indonesia is growing rapidly; still, Indonesia is the third largest country that uses ad-blockers. Previous research has discussed comparisons between ad avoidance and conventional media, such as print and television. However, advertising on print or television has decreased due to a lack of interest in these media. This current research was conducted specifically for the google ads system on website pages because Internet use has been considered common by consumers. This study aimed to analyze the influence of perceived goal impediment, advertisement clutter, and prior negative experience on online advertisement avoidance. Students were chosen as research respondents because they used the Internet most during the Covid-19 pandemic in 2021. Using the Partial Least Square – Structural Equation Modeling (PLS-SEM) method, the F-test showed that Perceived goal impediment, Advertisement clutter, and Prior negative experience simultaneously affected advertisement avoidance. The findings are expected to be a reference for marketing agents and corporations in making the right decisions to design and plan advertisements that are right on target without disturbing Internet users. The findings of this study are also expected to contribute to evaluating a comfortable and safe Internet environment for policymakers.

**Keywords:** advertisement clutter; advertisement avoidance; perceived goal impediment; prior negative experience

#### SERVICE QUALITY STRATEGY PT. INDONESIAN KERETA API (PERSERO) DIVRE I SUMATERA UTARA

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**Abstract.** This study aimed to identify the factors that shape the strengths, weaknesses, opportunities, and threats of performance at PT. Kereta Api Indonesia (Persero) Divre I North Sumatra. As well as to determine the level of service quality and strategy at PT. Kereta Api Indonesia (Persero) Divre I North Sumatra. The method used in this study is a qualitative method using descriptive techniques, such as data reduction, data presentation, and concluding SWOT analysis. The study results show that the Matrix Internal Factors (IFAS) and External Factors (EFAS) show good service quality. Still, several factors must be improved regarding reliability and communication factors, especially in terms of speed in service standards and dealing with customer complaints properly and necessary strategy where the organizational position is weak but has a perfect opportunity. The process that must carry out by PT Kereta Api Indonesia (Persero) Divre I North Sumatra in improving service quality to achieve the goals of the company requires a Weakness Opportunity (WO) strategy by improving internal weaknesses by taking advantage of external opportunities where this strategy is based on activities that will maintain and protect and reduce imperfections and stay away from other threats.

**Keywords:** Service Quality, Strategy, SWOT Analysis

#### CAN PERCEIVED COWORKER SUPPORT REDUCE THE IMPACT OF WORK-FAMILY CONFLICT AND WORKPLACE STRESS ON HOSPITAL NURSE BURNOUT?

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**Abstract.** This study aims to examine the effect of work-family conflict and workplace stress on burnout, with perceived coworker support as a moderation. The research was conducted at the largest hospital in South Kalimantan, namely Ulin General Hospital sample of 88 nurses working in 3 treatment rooms with the heaviest workload. Data analysis uses Partial Least Square with Smart PLS software. The results showed that perceived coworker support can negatively moderate the effect of work family conflict and workplace stress on burnout. A new finding in this study is using perceived coworker support as a moderator of the effect of perceived work-family conflict and workplace stress.

**Keywords:** Burnout, work-family conflict, workplace stress, perceived coworker support.

## THE ROLE OF CONSUMER DELIGHT MODERATING THE EFFECT OF CONTENT MARKETING, PRICE DISCOUNT, AND SOCIAL MEDIA MARKETING ON ONLINE SHOPPING DECISION OF TIKTOK USERS

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Abstract. The phenomenon of the covid 19 pandemics has changed consumer behavior, especially Generation Z who are proficient with social media, but there needs to be a trigger to want to shop at the marketplace, such as TikTok Shop. The Research was conducted to find out empirically the influence of Content Marketing, Price Discount, and Social Media Marketing on Online Shopping Decision in Tiktok Shop; and the influence of Consumer Delight as the moderating variable. The respondents of this study were 110 TikTok Shop users with questionnaires distributed by Google forms. The data were processed using multiple regression analysis and Moderated Regression Analysis (MRA) through the SPSS version 24 program. The results of this study found that Content Marketing and Social Media Marketing have a positive and significant effect on Online Shopping Decision, while Price Discount has no positive and significant effect on Online Shopping Decision. As well as the results of the moderating variable, Consumer Delight is not able to moderate the influence of Content Marketing, Price Discount, and Social Media Marketing on Online Shopping Decision.

Keywords: Content Marketing, Price Discount, Social Media Marketing, Online Shopping Decision, Consumer Delight.

## THE EFFECT OF HUMAN RESOURCE MANAGEMENT DEVELOPMENT ON WORK DISCIPLINE WITH EMPLOYEE SATISFACTION AS AN INTERVERNING VARIABLE AT THE NATIONAL LAND AGENCY IN SIMALUNGUN REGENCY

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**Abstract:** Discipline is the most important operative function of human resource management because the better the employee discipline, the higher the work performance that can be achieved. The development of employees' human resources management is based on their own desires and efforts to train and develop themselves in relation to their job or position. The research aims to analyze the effect of work development, work discipline, and employee job satisfaction. The research respondents were employees of the National Land Agency in Simalungun Regency, with a total of 40 respondents. The research method is path analysis and data collection through questionnaires. The results showed that the development of HUMAN RESOURCES MANAGEMENT on job satisfaction is significant, the effect of work discipline on job satisfaction is not significant. Suggestions for the Simalungun Regency National Land Agency, which is the object of this research need to supervise the performance discipline of several human resource management developments in increasing job satisfaction and employee performance.

**Keywords:** Development of human resources management, work discipline, job satisfaction.

## THE EFFECT OF CUSTOMER EXPERIENCE ON CUSTOMER SATISFACTION AND ATTITUDINAL LOYALTY OF GENERATION Z AT COFFEE SHOPS IN BENGKULU CITY

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**Abstract.** The objective of the research is to test the effect of Customer Experience on Satisfaction and Attitudinal Loyalty of Generation Z at coffee shops in Bengkulu City. The population and sample of this study were Generation Z in Bengkulu City and the number of respondents as samples in this research were 360 respondents. Methods of data collection by using a questionnaire. The sampling technique used is purposive sampling with snowball sampling method. The data analysis method used SEM-PLS. The results of the analysis in this study show Customer Experience have a positive and significant effect on Customer Satisfaction and Attitudinal Loyalty. Customer Satisfaction has a positive and significant effect on Attitudinal Loyalty.

**Keywords:** Customer Experience, Customer Satisfaction, Attitudinal Loyalty.

#### HR BUSINESS STRATEGY: MANAGING DIVERSITY AND EMPLOYEE ENGAGEMENT THROUGH CROSS-CULTURAL LEADERSHIP STYLES

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**Abstract:** The cultural diversity that exists at Sampoerna Academy Medan is both an opportunity and a challenge for this organization in achieving its business objectives, especially in creating competitive advantage. Along with the development of technology and the ability of organizations to develop using foreign workers, the organization must be able to manage cultural diversity well so that it can maintain the values and vision and mission of the organization. Tendencies of intercultural conflict and the influence of crosscultural leadership styles, make it a component that needs to be followed up so that business objectives can continue and create attachment and good relations between local staff and expatriate leaders as well as expatriate staff and local leaders. In answering the problem of cross-cultural leadership styles, the author will elaborate on the theory of cultural diversity, "TenC's of Employee Engagement" and models of cross-cultural leadership styles. The output that the author wants to achieve is that the analysis carried out through in-depth interviews, observation, and triangulation with employees at Sampoerna Academy Medan, can provide a leadership model solution that is appropriate to the environment and culture that exists at Sampoerna Academy Medan. This research will be conducted using a qualitative method and involves 6 respondents including leaders of Portuguese nationals, expatriate leaders of Kygizstan nationals, local Indonesian national leaders, British expatriate staff, Filipino expatriate staff and local Indonesian national staff.

**Keywords:** Managing Diversity, Expatriate Leadership Styles, Cross-Cultural Leadership Models.

### THE STRATEGY FOR IMPROVING THE PERFORMANCE OF UPT PPD SAMSAT MEDAN UTARA EMPLOYEES AFTER THE IMPLEMENTATION OF THE APPLICATION E-SAMSAT ONLINE TAX PAYMENT

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**Abstract:** This study determines whether internal factors weaknesses and the strength of Human Resources at UPT PPD Samsat Medan Utara. Determines external factors opportunities and threats to achieve optimal performance at UPT PPD Samsat Medan Utara. Generate alternative strategies and choose performance improvement strategies at UPT PPD Samsat Medan Utara. The results of this study will be analyzed in addition to qualitative descriptive, the author also uses SWOT analysis using External Factor Evaluation Matrix and Internal Factor Evaluation Matrix. Data analysis techniques are editing, description and categorization. The research sample was 74 employees of UPT PPD Samsat Medan Utara with primary data using a questionnaire. The results of the research on organizational performance are in quadrant I. The performance of UPT PPD Samsat Medan Utara employees can be improved by considering all the strengths/ potentials of the organization.

**Keywords:** Strategy, human resource management, employee performance.

#### THE NEGATIVE INFLATION EFFECT INTERACTION BETWEEN STOCK SELECTION SKILL AND FUND SIZE TO MUTUAL FUND PERFORMANCE

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**Abstract:** This study assessed the performance of mutual funds to identify their capacity to provide investors with high returns by examining the detrimental impact of inflationary interactions between stock selection skill and fund size on mutual fund performance in 2019–2021. The statistical descriptive and moderated regression data analysis methods employed in this study. Based on the study's findings, it was determined that inflation had a negative and significant impact on mutual fund performance when compared to stock selection ability and fund size variables. Because of this large negative outcome, the relationship between stock selection expertise and fund size and mutual fund performance will deteriorate as inflation rises. The performance of mutual funds' net asset value will decline in line with the increase in inflation which interacts with stock selection skills and fund size owned by several mutual fund companies in Indonesia.

**Keywords:** Performance Reksadana, stock selection skill, fund size dan inflation.

#### THE IMPORTANT THING OF NETWORK ADVANTAGE: MEDIATING EFFECT ON BUSINESS PERFORMANCE

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**Abstract:** The purpose of this study is to contribute to the conceptual model of network advantage to fill the gap between social capital and business performance. As well as the influence of knowledge sharing to improve network advantage and business performance. The number of research samples studied was 192 samples of the handicraft industry in East Kalimantan, Indonesia using purposive sampling technique. Testing using Structural Equation Modelling with AMOS. The results show that social capital has a significant effect on network advantage and business performance. Network advantages have a significant effect on business performance. Knowledge sharing has a significant effect on network advantage and business performance. This research provides a research solution for the gap that occurs between social capital and business performance

**Keywords:** social capital, network advantage, knowledge sharing, business performance.

#### EMPLOYEE ENGAGEMENT MEDIATES THE RELATIONSHIP BETWEEN EMPLOYEE SATISFACTION AND EMPLOYEE PERFORMANCE

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**Abstract:** Countries all over the world are encouraged to improve the performance quality of their human resources as a result of the globalization era's growing level of competitive competition. Performance and employee satisfaction are closely related, whereas high employee satisfaction typically leading to improve employee performance and a sense of engagement to the organization. This research aims to study and analyze the influence of employee satisfaction in employee engagement towards employee performance. Using certain criteria, 110 employees of PT IDS Medical Systems Indonesia were selected as the sample. The technique used to collect data from the respondents is questionnaires. Further, analysis model used is structural equation model (SEM) with the basis of theory and concept with SmartPLS software. This study found that employee satisfaction has direct significant effect on employee engagement and has a direct and significant effect on employee performance.

**Keywords:** employee satisfaction; employee engagement; employee performance