



FACULTY OF ECONOMICS AND BUSINESS
UNIVERSITAS JAMBI

JEBAC JAMBI
ECONOMICS
BUSINESS & ACCOUNTING
CONFERENCE

Proceeding JEBAC INTERNATIONAL CONFERENCE

Jambi, Indonesia-November 25th - 26th 2022

**Creating Business Opportunities Through
Enhanced Sustainable Smart Cities**

WELCOMING SPEECH
DEAN OF FACULTY OF ECONOMICS AND BUSINESS



Assalamualaikum wr.wb

His excellency Rector of Universitas Jambi, and to our distinguished speakers and delegates who have come from all over the world. I bid you a very warm welcome to Jambi Economics Business and Accounting Conference (JEBAC), Faculty of Economics and Business Universitas Jambi, Indonesia. The theme of the conference is “Creating Business Opportunities Through Enhanced Sustainable Smart Cities”. The theme was chosen to support Universitas Jambi's vision of ‘Towards A World Class Entrepreneurship University Agroindustry and Environmental-Based’. We aim to provide a place for participants to present your research findings in the area of Economics, Business, and Accounting and discuss about your research interests. This is a place for all of us to build collaboration that will allow us to work more closely together in shaping the common agenda needed to enter the challenging 5.0 era.

As a Dean, allow me to thank all the partners, and the committee who have spent time and resources in organizing and making this conference take place. I hope all this support will not stop here, but opens up further opportunities for collaboration in the future.

May everyone has a productive and fruitful conference.

Thank you.

Wassalam

PREFACE



Jambi Economics Business Accounting Conference (JEBAC) was first held by the Faculty of Economics and Business, Universitas Jambi in 2018. This activity was originally a national activity agenda that was held every 2 years. But along with the vision of the Faculty of Economics and Business towards internationalization, However, in line with the vision of the Faculty of Economics and Business towards internationalization, at the 3rd JEBAC in 2021, this activity will become the annual agenda of the International Conference. The activity was responded to positively by academics, researchers, and practitioners. Therefore in 2022 the Faculty of Economics and Business, Universitas Jambi, will again be holding the 4th JEBAC.

At this 2022 international conference, the theme of the discussion is Creating Business Opportunities Through Enhanced Sustainable Smart Cities. A smart city is a city concept that helps the people living within it by efficiently managing existing resources and providing the right information to the community or institutions in carrying out their activities or anticipating unforeseen events. This concept provides alternative solutions to complex urban problems which in turn can encourage the creation of a conducive business environment. The smart city is an example of implementing transformation to support Sustainable Development Goals (SDGs). This theme is very relevant when the Indonesian people are starting to bounce back from the economic downturn due to the covid-19 pandemic.

This activity presented 4 speakers from Indonesia, Romania, Pakistan, and Malaysia. It was also attended by hundreds of participants from various universities in Indonesia, Pakistan, Yemen, Gambia, and Malaysia. It is hoped that this activity can become an arena for academics, researchers, and practitioners to contribute their thoughts to produce solutions for Indonesia's development in particular and the welfare of world humanity in particular.

Thank you for the support of all parties to organize this activity. To all participants, we congratulate you on joining this international conference. May Allah SWT always give His mercy and grace to all of us.

Jambi, 21st Nov 2022

Committee Chairman

Dr. Ilham Wahyudi, S.E., M.Si., CIQnR, C

TABLE OF CONTENTS

WELCOMING SPEECH DEAN OF FACULTY OF ECONOMICS AND BUSINESS	ii
PREFACE.....	iii
TABLE OF CONTENTS.....	iv
ABSTRACTS	
ANALYSIS OF DETERMINANTS OF GOODS/SERVICES SPENDING FOR INFRASTRUCTURE AND STRATEGIES FOR ITS IMPROVEMENT IN INDONESIA	1
THE ROLE OF VILLAGE-OWNED ENTERPRISES IN IMPROVING THE WELFARE OF THE COMMUNITY IN THE VILLAGE MEKAR SARI, DISTRICT PELAWAN, SAROLANGUN REGENCY	2
ANALYSIS OF THE ECONOMIC VALUE OF THE SULTAN THAHA SYAIFUDDIN FOREST PARK AREA OF BATANGHARI REGENCY WITH THE TRAVEL COST METHOD APPROACH	3
ANALYSIS OF THE EFFECT OF FOREIGN DIRECT INVESTMENT AND FOREIGN PORTFOLIO INVESTMENT ON INDONESIA'S GROSS DOMESTIC PRODUCT GROWTH WITH VECTOR AUTOREGRESSIVE (VAR) APPROACH	4
DETERMINANTS ANALYSIS OF REGIONAL DEVELOPMENT INEQUALITY BETWEEN PROVINCES IN INDONESIA	5
ANALYSIS OF THE EFFECT OF THE GROSS DOMESTIC PRODUCT, FOREIGN INVESTMENT, EXCHANGE RATE AND ACFTA ON INDONESIAN EXPORTS TO CHINA	6
ESTIMATION AND FORECASTING OF INDONESIA'S FOREIGN EXCHANGE RESERVE DURING PANDEMIC: ARIMA (Autoregressive Integrated Moving Average) MODEL APPROACH.....	7
DYNAMIC ANALYSIS OF RELATIONSHIP BETWEEN ECONOMIC GROWTH, HUMAN DEVELOPMENT, INCOME INEQUALITY, AND LABOR PRODUCTIVITY IN SUMATRA ISLAND	8
FACTORS AFFECTING THE INCOME OF RUBBER FARMERS IN SEKERNAN DISTRICT, MUARO JAMBI REGENCY	9
ANALYSIS OF DEVELOPMENT INEQUALITY BETWEEN DISTRICTS/CITIES	10
APPLICATION OF FINANCIAL ACCOUNTING STANDARDS FOR MICRO, SMALL AND MEDIUM ENTITIES IN THE BUSINESS UNITS OF	11
MODERATION OF CORPORATE GOVERNANCE IN THE HEXAGON MODEL AND FRAUDULENT FINANCIAL REPORTINGe	12

EARNINGS MANAGEMENT: AN ANALYSIS OF EXTERNAL MONITORING MECHANISM (EMPIRICAL STUDY ON PROPERTY, REAL ESTATE, & BUILDING CONSTRUCTION COMPANIES REGISTERED IN INDONESIA STOCK EXCHANGE PERIOD 2018 – 2020)	13
ANALYSIS OF FAIR PRICE ASSESSMENT WITH DISCOUNTED CASHFLOW METHOD AT PT BUKIT ASAM TBK	14
FACTORS THAT INFLUENCE VILLAGE FUND MANAGEMENT ACCOUNTABILITY	15
THE ROLE OF ORGANIZATIONAL COMMITMENT AND ORGANIZATIONAL JUSTICE IN THE RELATIONSHIP BETWEEN BUDGETARY PARTICIPATION AND MANAGERIAL PERFORMANCE AT PT. PLN (PERSERO) JAMBI.....	16
IMPROVING SMES PERFORMANCE THROUGH PARTNERSHIP PROGRAM: ACCOUNTING INFORMATION SYSTEM AS MEDIATOR.....	17
THE EFFECT OF ACCOUNTABILITY AND TRANSPARENCY ON THE MANAGEMENT OF THE DISTRIBUTION OF BANTUAN SOSIAL PANGAN NON TUNAI IN 2021 (CASE STUDY IN JAMBI LUAR KOTA DISTRICT MUARO JAMBI REGENCY).....	18
INCREASING COMMUNITY INCOME WITH	19
PREPARING TO IMPLEMENTING INTEGRATING REPORTING IN PUBLIC SECTOR : A BRIEF COMPARISON BETWEEN MALAYSIA AND INDONESIA’S PUBLIC SECTOR.....	20
FACTORS INFLUENCING USAGE OF COMPUTER-ASSISTED AUDIT TECHNIQUES BY EXTERNAL AUDITOR: A UTAUT APPROACH.....	21
EVALUATION OF INTERNAL CONTROL EVALUATED BASED ON DIGITAL AUDIT OF MONITORING AND RISK ASSESSMENT ACTIVITIES BY AUDITORS.....	22
ANALYSIS OF THE DETERMINING FACTORS OF PERFORMANCE OPTIMIZATION AND SERVICES OF PTN BLU AT JAMBI UNIVERSITY	23
ANALYSIS OF THE RELATIONSHIP OF REGIONAL TAX REVENUE TO REGIONAL ORIGINAL INCOME IN SAROLANGUN DISTRICT	24
THE INFLUENCE OF TRANSPARENCY, ACCOUNTABILITY, AND COMMUNITY PARTICIPATION ON VILLAGE FINANCIAL MANAGEMENT	25
THE EFFECT OF ACCOUNTING KNOWLEDGE, BUSINESS SCALE, AND BUSINESS OWNER’S EXPERIENCE ON THE QUALITY OF FINANCIAL REPORTS IN MSMEs	26
THE EFFECT OF SUSTAINABILITY REPORT DISCLOSURE ON VALUE AND PROFITABILITY OF MANUFACTURING COMPANIES.....	27
FACTORS INFLUENCE THE RECEIPT OF ZAKAT FUNDS IN BAZNAS JAMBI CITY.	28

THE EFFECT OF FINANCIAL PERFORMANCE ON TAX AVOIDANCE WITH FIRM SIZE AS MODERATING VARIABLE.....	29
DOES FINANCIAL PERFORMANCE MATTER?: THE IMPACT OF ENVIRONMENTAL ACCOUNTING AND ENVIRONMENTAL PERFORMANCE ON FIRM VALUE	30
COMPARATIVE ANALYSIS OF COMPANY’S FINANCIAL PERFORMANCE BEFORE AND AFTER THE COVID-19 PANDEMIC IN INDONESIA	31
DO RGEK METHOD OF BANK SOUNDNESS AFFECT FINANCIAL DISTRESS?.....	32
EFFECT OF DISCLOSURE <i>CORPORATE SOCIAL RESPONSIBILITY</i> (CSR) AND THE SIZE OF THE COMPANY TO THE VALUE OF THE COMPANY	33
THE INFLUENCE OF E-COMMERCE ACCESS, BUSINESS CAPITAL AND LABOR ON THE INCOME OF CULINARY UMKM IN JAMBI CITY DURING THE COVID-19 PANDEMIC IN 2022	34
THE EFFECT OF FINANCIAL PERFORMANCE ON FIRM VALUE	35
THE INFLUENCE OF GIVING PEOPLE BUSINESS CREDIT (KUR) ON INCREASING UMKM PROFIT (CASE STUDY ON BRI BANK CUSTOMERS SANGETI UNIT, MUARO JAMBI DISTRICT).....	36
THE INFLUENCE OF DEMOGRAPHIC FACTORS (GENDER, TYPE OF EMPLOYMENT AND INCOME LEVEL) ON THE LEVEL OF PRIVATE TAXPAYER COMPLIANCE IN SEKAYU DISTRICT AT THE PRATAMA SEKAYU TAX SERVICE OFFICE	37
THE EFFECT OF MANAGEMENT CHANGE, AUDIT OPINION, FINANCIAL DISTRESS, AND PUBLIC ACCOUNTING FIRM SIZE ON AUDITOR SWITCHING.....	38
FINANCIAL RATIOS ANALYSIS IN ALTMAN Z-SCORE MODEL PREDICTING FINANCIAL DISTRESS IN COMPANIES BASIC AND CHEMICAL INDUSTRY SECTORS REGISTERED IN IDX 2011-2020	39
THE EFFECT OF TAX KNOWLEDGE, TAX COMPLIANCE COSTS, TAXPAYER AWARENESS, AND E-FILING APPLICATION ON TAXPAYER COMPLIANCE (CASE STUDY OF TAXPAYERS REGISTERED AT THE JAMBI TELANAIPURA PRATAMA TAX SERVICE OFFICE)	40
THE TRANSFORMATION OF INDONESIA’S DIGITAL BANKING SERVICES TO REALIZE THE ERA OF CASHLESS AND CARDLESS SOCIETY.....	41
INFLUENCE OF THE KUALA LUMPUR COMPOSITE INDEX, STRAITS TIMES INDEX, NIKKEI 225 INDEX AND HANG SENG INDEX ON THE INDONESIA COMPOSITE INDEX FOR THE 2019 – 2021 PERIOD	42
IMPLEMENTATION OF THE “CANVAS MODEL” TO ACCOUNTING INFORMATION SYSTEMS AND BUSINESS DIVERSIFICATION	43
AUDIT QUALITY AS MEDIATION BETWEEN AUDIT TENURE AND FIRM SIZE ON AUDIT DELAY	44

THE ROLE OF SMART CITY IN CREATING BUSINESS OPPORTUNITIES FOR ENTREPRENEURS IN PALEMBANG CITY.....	45
AUDIT COMMITTEE, AUDIT QUALITY AND LEVERAGE.....	46
MSMEs STRATEGY TO SURVIVE AND UPGRADE THROUGH ACCOUNTING	47
DOES STRATEGIC ALIGNMENT AFFECT FIRM PERFORMANCE? THE ROLE OF TECHNOLOGY INTENSITY AND INNOVATION UNDER ENVIRONMENTAL UNCERTAINTY	48
BUSINESS MODEL INNOVATION TOWARDS CORPORATE ENTREPRENEURSHIP AT REGIONAL DRINKING WATER COMPANY TIRTA MAYANG JAMBI CITY	49
THE EFFECT OF PRODUCT QUALITY AND BRAND IMAGE ON CUSTOMER LOYALTY IN THE ONLINE BUSINESS OF ERIGO FASHION PRODUCTS WITH CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE (CASE STUDY IN JAMBI CITY COMMUNITIES).....	50
IMPROVEMENT STRATEGIES FOR STRENGTHENING MSME COMPETITIVENESS TOURISM AREA IN JAMBI CITY AFTER COVID-19.....	51
THE EFFECT OF MSME NON-PERFORMING LOANS ON THE FINANCIAL PERFORMANCE OF BANK JAMBI.....	52
THE EFFECT OF ENTREPRENEUR LEADERSHIP ON THE PERFORMANCE OF THE REGIONAL REPRESENTATIVE SECRETARY (DPRD) OF JAMBI PROVINCE.....	53
THE EFFECT OF CAPITAL MARKET SOCIALIZATION AND TRAINING ON INVESTMENT INTEREST IN THE CAPITAL MARKET THROUGH CAPITAL MARKET LITERACY	54
INTRAPRENEURSHIP LEADERSHIP ON SATISFACTION STAKEHOLDERS IN SECURITY SERVICES FOR STRATEGIC PROJECT DEVELOPMENT IN JURISDICTIONS JAMBI HIGH PROSECUTORS IN 2021	55
ADAPTIVE INNOVATION DEVELOPMENT STRATEGY FOR TOURISM MANAGEMENT IN THE NEW NORMAL PERIOD OF THE COVID 19 PANDEMIC IN JAMBI PROVINCE	56
THE INFLUENCE OF ONLINE COSTUMER REVIEW, ONLINE CUSTOMER RATING AND CONSUMER CHARACTERISTICS ON THE PURCHASE DECISION OF ELECTRONIC PRODUCTS AT TOKOPEDIA	57
THE INFLUENCE OF PRODUCT QUALITY AND CUSTOMER SATISFACTION TOWARDS BUYING DECISIONS ON THRIFT CLOTHES IN THRIFBYTIARA.....	58
THE INFLUENCE OF BRAND IMAGE AND PROMOTION TOWARDS BUYING DECISIONS ON GO-JEK (GO RIDE) IN JAMBI CITY.....	59
THE EFFECT OF FINANCIAL MANAGEMENT EDUCATION ON SAVING BEHAVIOR THROUGH FINANCIAL LITERATURE.....	60

THE EFFECT OF FINANCIAL LITERATURE ON THE PERFORMANCE OF MICRO ENTERPRISES IN MODERATED BY THE USE OF INFORMATION TECHNOLOGY (STUDY ON FOOD BOOTH BUSINESS IN MENDALO INDAH VILLAGE)	61
THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY ON FINANCIAL INCLUSION (CASE STUDY ON STUDENT OF FACULTY OF ECONOMIC AND BUSINESS, JAMBI UNIVERSITY)	62
THE EFFECT OF FINANCIAL KNOWLEDGE AND FINANCIAL TECHNOLOGY ON FINANCIAL SATISFACTION	63
THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY ON FINANCIAL INCLUSION	64
THE EFFECT OF CAPITAL MARKET SOCIALIZATION AND TRAINING ON INVESTMENT INTEREST IN THE CAPITAL MARKET THROUGH CAPITAL MARKET LITERACY	65
EFFECT OF WORK STRESS ON EMPLOYEE PERFORMANCE WITH ORGANIZATIONAL COMMITMENT AS <i>INTERVENING VARIABLE</i> AT PT. PEGADAIAN AREA JAMBI.....	66
MARKETING PERFORMANCE BASED ON CUSTOMER BENEFIT, CONSUMER EDUCATION, AND CONSUMER TRUST THROUGH THE USE OF BRANCHLESS BANKING SERVICES AGENTS FOR INCLUSIVE FINANCE	67
THE IMPACT OF NON-PERFORMING LOANS MICRO, SMALL AND MEDIUM ENTERPRISES ON THE FINANCIAL PERFORMANCE BANK JAMBI	68
THE INFLUENCE OF THE LEARNING ENVIRONMENT ON STUDENT SELF-ACTUALIZATION WITH ACADEMIC CULTURE AS <i>INTERVENING VARIABLE</i> IN STUDENTS PROGRAM STUDY OF MANAGEMENT FACULTY OF ECONOMIC AND BUSINESS UNIVERSITAS JAMBI	69
INTEREST IN ENTREPRENEURSHIP IN START-UP BUSINESS BASED ON DIGITAL LITERACY AND ENTREPRENEURSHIP LITERACY	70
THE EFFECT OF COMPETENCE ON STUDENT READINESS IN THE WORLD OF WORK WITH CONFIDENCE AS THE <i>INTERVENING VARIABLE</i>	71
RELATIONSHIP BETWEEN HANDICRAFT MSME BUSINESS ACTOR AND HANDICRAFT CENTER	72
ARECA NUT FARMERS' BEHAVIOR AND BUSINESS PERFORMANCE.....	73
THE INFLUENCE OF FINANCIAL LITERACY AND SOCIODEMOGRAPHY ON INDIVIDUAL INVESTMENT DECISIONS WITH BEHAVIORAL BIAS AS <i>INTERVENING VARIABLES</i>	74
THE EFFECT OF ACHIEVEMENT MOTIVES, AFFILIATION MOTIVES, AND POWER MOTIVES ON THE PERFORMANCE OF POLRI MEMBERS WITH CAREER COMMITMENT AS MODERATORS (STUDY ON THE JAMBI REGIONAL POLICE)	75

THE EFFECT OF WORK-LIFE BALANCE ON EMPLOYEE’S JOB SATISFACTION AND WORK MOTIVATION AS INTERVENING VARIABLE ON HEAD OFFICE PT PERKEBUNAN NUSANTARA VI...	76
EFFECT OF WORK LIFE BALANCE ON EMPLOYEE PERFORMANCE THROUGH JOB SATISFACTION AS INTERVENING VARIABLE AT PT. TASPEN (PERSERO) JAMBI CITY	77
THE EFFECT OF TRAINING AND WORK MOTIVATION ON THE PERFORMANCE OF PROVINCIAL JOB TRAINING CENTER EMPLOYEES JAMBI WITH WORK ABILITY AS INTERVENING VARIABLE	78
THE EFFECT OF MENU VARIETY, TASTE, AND SERVICE QUALITY ON BUSINESS SUCCESS OF BUSINESS CAFE ‘RUMAH 21 COFFEE’ JAMBI CITY	79
FINANCIAL GOVERNANCE OF KINANAH’S BUSINESS UNIT (STUDY AT THE AL-KINANAH JAMBI ISLAMIC BOARDING SCHOOL FOUNDATION BUSINESS UNIT)	80
UTILIZATION OF SOCIAL MEDIA IN ATTRACTING INTEREST IN VISITING PINEAPPLE AGRO-TOURISM IN TANGKIT BARU VILLAGE, SUNGAI GELAM SUB-DISTRICT WITH CREATIVE PINEAPPLE PROCESSED PRODUCTS AS A MODERATING VARIABLE	81
DEVELOPMENT OF MARKETING MIX IN TOURISM WITH TECHNOLOGY ACCEPTANCE MODEL (TAM) IN THE TOURIST AREA OF KERINCI REGENCY	82
SPIN OFF SHARIA BUSINESS UNITS IN INDONESIA	83

ANALYSIS OF DETERMINANTS OF GOODS/SERVICES SPENDING FOR INFRASTRUCTURE AND STRATEGIES FOR ITS IMPROVEMENT IN INDONESIA

Slamet Sudaryo¹⁾, M.Rachmad R²⁾, Zamzami³⁾, M.Safri⁴⁾

^{1), 2), 3), 4)}Economics Doctoral Program Jambi University, Indonesia

Corresponding author: almitra_sudaryo@yahoo.com

Abstract

Expenditure on goods/services for infrastructure is expenditure using APBN funds allocated for road construction, irrigation, drinking water and sanitation, marine and fishery and other physical works in accordance with national development priorities. This study identifies and analyzes the factors that influence infrastructure spending and strategies to increase it in Indonesia. This research is based on cross-sectional data from 32 provinces in Indonesia with a periodic series for the years 2008-2020 using multiple regression analysis models from panel data and Dapel In -depth. The results of the study indicate that the Provincial Minimum Wage, the Growth of Construction Supporting Manpower, Regional Original Income and Total Provincial Government Expenditures are factors that have a significant effect on the allocation of expenditure on goods/services for infrastructure. Meanwhile, the construction sector labor growth factor and Gross Regional Domestic Product did not affect the allocation of goods/services expenditures for infrastructure. While the formulation of the strategy to increase the expenditure allocation, the in-depth panel data analysis model (dapel in-depth) is used by selecting priority I, namely the UMRP ($P = 0.000$), by increasing the minimum wage for workers above inflation and economic growth which is carried out periodically as well as improving the welfare of workers. with better social security. Priority II is PTPK ($P = 0.0001$), increasing the number of competent and professional construction support workers. Priority III is PAD ($P = 0.0223$), increasing PAD through receipts of regional taxes and levies, BUMD profits and productive asset management.

Keywords: Strategy, Infrastructure Spending

**THE ROLE OF VILLAGE-OWNED ENTERPRISES IN IMPROVING THE
WELFARE OF THE COMMUNITY IN THE VILLAGE MEKAR
SARI, DISTRICT PELAWAN, SAROLANGUN REGENCY**

Reysa Natalia Panggabean¹⁾

¹⁾Program Studi DIV Keuangan Daerah, Fakultas Ekonomi dan Bisnis Universitas Jambi

Corresponding author: resvapanggabean15@gmail.com

Abstract

The purpose of this study is to determine, describe, and analyze the role of BUMDes Mekar Mandiri in order to improve welfare, as well as to find out, describe, and analyze supporting and inhibiting factors for BUMDes Mekar Mandiri in order to improve welfare Mekar Sari Village community. This study uses descriptive research with a qualitative approach approach and is limited by two research focuses, namely (1) The role of BUMDes Mekar Mandiri in improve the Welfare of the Tibebeneng Village Community (2) Support andInhibiting Factors BUMDes Mekar Mandiri In Improving WelfareMekar Sari Village community. The results showed that the role of BUMDes Mekar Mandiriin improving the welfare of the community through business units managed under BUMDes andcreate jobs for the community. BUMDes supporting factors forimproving the welfare of the community is a potential development of Mekar Sari Village ineconomic sector because it is located in an agricultural area that has good agricultural developmentpotential and supporting human resources as well as inhibiting factors such as BUMDeshas not been maximal inproviding socialization of the BUMDes program. in society, not maximizedIn business and economic development, people still think within the scopebanjar so that it is not optimal in supporting the BUMDesprogram, it requires support fromall elements of society, both customary and official, the potential of human resources owned by the village prefer to work in other agencies.

Keywords: Village-Owned Enterprises, Qualitative Approach, Sarolangun

ANALYSIS OF THE ECONOMIC VALUE OF THE SULTAN THAHA SYAIFUDDIN FOREST PARK AREA OF BATANGHARI REGENCY WITH THE TRAVEL COST METHOD APPROACH

Muhammad Safri¹⁾, Nurhayani²⁾

^{1,2}Faculty of Economics and Business, Universitas Jambi

Corresponding author: m syafri@unja.ac.id and Nurhayani@unja.ac.id

Abstract

This research is based on curiosity about what factors are thought to influence the influence of tourist visits to Tahura STS Muara Bulian, Batanghari Regency. The existence of Bulian wood in Tahura is a typical and specific plant in the area. Bulian wood is also known as iron wood whose existence is increasingly rare. There is a motivation that the existence of Tahura with its unique flora can be maintained. So that this research specifically aims to: identify and analyze the costs and benefits (B/C ratio) as well as the economic valuation of the Tahura. The approach to calculating the economic valuation is based on the concept of Travel Cost (Travel Cost Approach). The data collection in this study was carried out by means of a direct survey to respondents through a questionnaire guide to the village of Jangga Baru as the closest village to the Tahura area in Batin XXIV District. From the results of data processing, it is known that the value of consumer surplus per individual per visit obtained is Rp. 109,998.59 and the total economic value obtained is Rp. 123,438,215. While the factors that affect the number of visits as a significant variable influence the number of tourist visits (y) who come to Tahura STS Bulian, are: travel costs (x1), income (x2), distance (x3), time at the location (x4) and visitor perceptions of service (x7). Other independent variables such as visitor perceptions of quality (x5), visitor perceptions of facilities and infrastructure (x6) have no significant effect on the number of visits (y). Thus, the overall value of consumer surplus and the total economic value of the Tahura Area needs to be increased through strategic policies so that the existence and sustainability of the area can be developed into a natural and environmental tourism object that can be combined with other types of tourism.

Keywords: Number of Tourist Visits, Consumer Surplus Value and Total Economic Value

ANALYSIS OF THE EFFECT OF FOREIGN DIRECT INVESTMENT AND FOREIGN PORTFOLIO INVESTMENT ON INDONESIA'S GROSS DOMESTIC PRODUCT GROWTH WITH VECTOR AUTOREGRESSIVE (VAR) APPROACH

Billy Jonathan Stephanus Picauly¹⁾, Syaparuddin²⁾, Yohanes Vyn Amzar³⁾

¹⁾Jambi University, Jambi, Indonesia

²⁾Jambi University, Jambi, Indonesia

³⁾Jambi University, Jambi, Indonesia

Corresponding author: billypicauly110@gmail.com

Abstract

This study aims to find out and analyze the development of Gross Domestic Product (GDP) growth in Indonesia. In addition, it is also to analyze the influence of Foreign Direct Investment (FDI) and Foreign Portofolio Investment (FPI) on Indonesia's GDP growth and find out which variables have an impact on Indonesia's GDP growth. Secondary data containing Indonesia's GDP, FDI, and FPI in the last 16 years (2005Q1-2021Q4) was used in this study, the data was sourced from the Central Statistics Agency, Bank of Indonesia, the Investment Coordinating Board, CEIC Data, journals, websites, and other sources. The Vector Autoregressive (VAR) method was used in this study. The stationarity test in this study used the Augmented Dicky Fuller (ADF) method. The determination of the optimal lag length is obtained from the minimum value of the Akaike Information Criterion (AIC). The causality test was carried out with the Granger Causality test to see the mutual influence between the variables tested in this study. Variance Decomposition also used in this study. The results in this study shows FPI variable does not statistically affect the FDI variable and the FDI variable also statistically does not affect the FPI variable. Meaning there is no causality between FPI and FDI. Meanwhile, The GDP variable statistically affects the FDI variable, but in the other end, the FDI variable statistically does not affect the GDP. This shows there is only one-side causality between FDI and GDP. The results also shows the GDP variable statistically does not affect the FPI variable, but the FPI variable statistically affects the GDP variable. One-side causality also exist between FPI and GDP.

Keywords : Foreign Direct Investment, Foreign Portofolio Investment, Gross Domestic Product, Vector Autoregressive (VAR), Granger Causality Test.

DETERMINANTS ANALYSIS OF REGIONAL DEVELOPMENT INEQUALITY BETWEEN PROVINCES IN INDONESIA

Elizabeth¹⁾, M. Rachmad R²⁾, Etik Umiyati³⁾, Zulgani⁴⁾, Erni Achmad⁵⁾, Rahma Nurjanah⁶⁾

¹⁾ Universitas Jambi, Muaro Jambi, Indonesia

²⁾ Universitas Jambi, Muaro Jambi, Indonesia

³⁾ Universitas Jambi, Muaro Jambi, Indonesia

⁴⁾ Universitas Jambi, Muaro Jambi, Indonesia

⁵⁾ Universitas Jambi, Muaro Jambi, Indonesia

⁶⁾ Universitas Jambi, Muaro Jambi, Indonesia

Corresponding author: elzbth0108@gmail.com

Abstract

The purpose of this study is to analyze: 1) How big is the level of regional development inequality between provinces in Indonesia from 2016-2021; 2) What are the factors that influence regional development inequality between provinces in Indonesia from 2016-2021; 3) The pattern and structure as well as the classification of provincial economic growth in Indonesia from 2016-2021. The method used is the Williamson Index, Multiple Panel Data Regression with the Fixed Effect Model (FEM) model that uses the independent variables of GRDP, Unemployment, Labor and Regional Investment in 34 Provinces in Indonesia 2016-2021 and the Klassen Typology method. The results of the study found that 1) There were 8 provinces with low inequality, 13 provinces with moderate inequality, 11 provinces with high inequality and 2 provinces with very high inequality; 2) GRDP, Unemployment and Manpower have a significant relationship to regional development inequality, while investment does not have a significant relationship to regional development inequality between provinces in Indonesia; 3) There are 2 Provinces in Quadrant I, 4 Provinces in Quadrant II, 13 Provinces in Quadrant III and 15 Provinces in Quadrant IV. Based on the indicators of the Human Development Index and economic growth, there are 5 provinces in Quadrant I, 14 provinces in Quadrant II, 8 provinces in Quadrant III and 7 provinces in Quadrant IV. Based on regional investment and labor indicators, there are 7 provinces in Quadrant I, 3 provinces in Quadrant II, 3 provinces in Quadrant III and 21 provinces in Quadrant IV.

Keywords: Regional Disparity, GRDP, Unemployment, Labor And Regional Investment

ANALYSIS OF THE EFFECT OF THE GROSS DOMESTIC PRODUCT, FOREIGN INVESTMENT, EXCHANGE RATE AND ACFTA ON INDONESIAN EXPORTS TO CHINA

Aulia Dina¹⁾, Rahma Nurjanah²⁾, Candra Mustika³⁾

¹⁾Universitas Jambi, Muaro Jambi, Indonesia

²⁾ Universitas Jambi, Muaro Jambi, Indonesia

³⁾ Universitas Jambi, Muaro Jambi, Indonesia

Corresponding author: auliadinaa0@gmail.com

Abstract

In recent decades, the debate about the economic impact of globalization through free trade has become a concern. This study aims to analyze the growth of Indonesia's exports to China, Gross Domestic Product, foreign investment and exchange rates and analyze the effect of gross domestic product, foreign investment, exchange rate and ACFTA on Indonesian exports to China. This study uses time series data from 2000 to 2020. The data in this study were obtained from the Central Statistics Agency and the World Bank. This research uses quantitative descriptive analysis method. This study uses Multiple Linear Regression analysis tool with ACFTA as a dummy variable. Where the results of the study show that Indonesia's exports to China, Gross Domestic Product, Foreign Investment and exchange rates experience fluctuating developments from year to year. Indonesian exports to China experienced an average growth of 14.83%, Gross Domestic Product experienced an average growth of 13.56%, Foreign Investment experienced an average development of -10.37% and the exchange rate experienced an average development an average of 2.38%. Based on the results of data processing, it shows that gross domestic product has a positive and significant effect, foreign investment has a positive and significant effect, the exchange rate has a positive but not significant effect and ACFTA has a positive but not significant effect on Indonesian exports to China.

Keywords: Indonesian exports to China, Gross Domestic Product, Foreign Investment, Exchange Rate, ACFTA.

ESTIMATION AND FORECASTING OF INDONESIA'S FOREIGN EXCHANGE RESERVE DURING PANDEMIC: ARIMA (Autoregressive Integrated Moving Average) MODEL APPROACH

Melsi Devianti¹⁾, Etik Umiyati²⁾, Yohanes Vyn Amzar³⁾

¹⁾Universitas Jambi, Muaro Jambi, Indonesia

²⁾ Universitas Jambi, Muaro Jambi, Indonesia

³⁾ Universitas Jambi, Muaro Jambi, Indonesia

Corresponding author: melsidevianti29@gmail.com

Abstract

This study aims to 1) estimate Indonesia's foreign exchange reserves during the pandemic; 2) Forecasting Indonesia's foreign exchange reserves during the pandemic. The data used in this study is data on Indonesia's foreign exchange reserves in US\$ units obtained from the Foreign Exchange Reserve Position report published by Bank Indonesia in the form of a time series of 28 observations starting from January 2020 to April 2022. The analytical method used is the method quantitative descriptive analysis with an analysis tool from the econometric model, namely a simple linear analysis with an ARIMA (Autoregressive Integrated Moving Average) model approach, this research is assisted by using E-Views 10 software. has been relatively stable over time. The estimation results of data processing also show that Indonesia's foreign exchange reserves in the previous period have a positive and significant impact on foreign exchange reserves for the next period where the ARIMA (1,1,0) model is the best model in this study. The choice is based on significant value parameters and has the smallest AIC and SIC values. From the results of the forecast using the ARIMA model (1,1,0) obtained a MAPE value of 2.83%, which means that the level of forecasting accuracy is quite high because the MAPE is less than 50%. This means that this model is quite feasible to use for forecasting Indonesia's foreign exchange reserves for the period from May 2022 to December 2022. Forecasting results Finding that Indonesia's foreign exchange reserves will remain relatively stable in the coming period.

Keywords: Foreign Exchange Reserves, Covid-19, ARIMA, Forecasting.

DYNAMIC ANALYSIS OF RELATIONSHIP BETWEEN ECONOMIC GROWTH, HUMAN DEVELOPMENT, INCOME INEQUALITY, AND LABOR PRODUCTIVITY IN SUMATRA ISLAND

Muhamad Reski Ramadan¹⁾, Junaidi²⁾, Yohanes vyn Amzar³⁾

¹⁾Universitas Jambi, Muaro Jambi, Indonesia

²⁾ Universitas Jambi, Muaro Jambi, Indonesia

³⁾ Universitas Jambi, Muaro Jambi, Indonesia

Corresponding author: pmak.muhamadreskiramadan@gmail.com

Abstract

This study tries to analyze the dynamic relationship that occurs between the variables of economic growth, human development, income inequality, and labor productivity on the island of Sumatra in the period 2011 to 2019. This study uses the Panel Vector Error Correction Model (PVECM) by using the stationarity test approach, Fisher Johansen cointegration test, Granger causality, stability test, the Impulse Response Function (IRF) and Variance Decomposition (VD). The results of the study found that in the short term, human development has a negative and significant effect on income inequality in the previous first to second time period and economic growth also has a negative and significant effect on income inequality but in the previous second period. Human development in the short term is significantly positively affected by income inequality in the previous first time period. Furthermore, economic growth is positively and significantly in the short term influenced by income inequality in the previous first to second time period. Finally, labor productivity is positively and significantly in the short term influenced by economic growth in the previous first time period. Furthermore, in the long-term income inequality has a negative and significant effect on labor productivity on the island of Sumatra, then economic growth and human development in the long term is negatively and significantly affected by income inequality and labor productivity on the island of Sumatra. In addition, the results of the Granger causality test found that there was a bidirectional relationship between economic growth and income inequality, as well as a unidirectional relationship between human development and income inequality and economic growth on human development on the island of Sumatra.

Keywords: Panel Vector Error Correction Model (PVECM), Economic Growth, Human Development, Income Inequality, Labor Productivity.

FACTORS AFFECTING THE INCOME OF RUBBER FARMERS IN SEKERNAN DISTRICT, MUARO JAMBI REGENCY

Rina Fitri¹⁾, Zulfanetti²⁾, Candra Mustika³⁾

¹⁾Universitas Jambi, Muaro Jambi, Indonesia

²⁾ Universitas Jambi, Muaro Jambi, Indonesia

³⁾ Universitas Jambi, Muaro Jambi, Indonesia

Corresponding author: rinafitri7896@gmail.com

Abstract

This study aims to analyse: 1) Socio-economic conditions of rubber farmers in Sekernan District, Muaro Jambi Regency; 2) What factors affect the income of rubber farmers in Sekernan District, Muaro Jambi Regency. Data collection in this study used descriptive and quantitative methods. The data obtained from the results of questionnaires or direct interviews with rubber farmers in Sekernan District. sample using simple random sampling method with 100 samples. Data analysis used multiple linear regression. The results of this study are the average farming experience of rubber farmers is 21.7 years and the average land area is 1.84 hectares, and the average age of rubber tapped by farmers is 21.4 years and the average working hours is 6 hours. using 96% selling rubber to middlemen rather than to factories. The results of the F-count test are 18.30683 and Ftable are 2 .311. This shows significantly the income of rubber farmers in other words the independent variables together have a significant effect on the dependent variable. Received. The results of the t-test for the variables of farming experience, land area, working hours and marketing partially have a positive and significant effect on the income of rubber farmers in Sekernan District, Muaro Jambi Regency. While the variable age of the plant partially has a positive and insignificant effect on the Income of Rubber Farmers in Sekernan District, Muaro Jambi Regency.

Keywords: Income, Farming Experience, Land Area, Age Crops, Hours of Work, and Marketing.

ANALYSIS OF DEVELOPMENT INEQUALITY BETWEEN DISTRICTS/CITIES IN JAMBI PROVINCE

Risti Putri^{1), 2)}, Amri Amir²⁾, Junaidi³⁾, Zulgani⁴⁾, Faradina Zevaya⁵⁾

¹⁾Universitas Jambi, Jambi, Indonesia

²⁾Universitas Jambi, Jambi, Indonesia

³⁾Universitas Jambi, Jambi, Indonesia

⁴⁾Universitas Jambi, Jambi, Indonesia

⁵⁾Universitas Jambi, Jambi, Indonesia

Corresponding author:ristiutie@gmail.com

Abstract

The purpose of this study is to analyze development inequality between districts/cities in Jambi Province during the 2015-2019 period. This research uses quantitative research. The data used is secondary data from 11 Regencies/Cities in Jambi Province for the 2015-2019 period. The data is processed using panel data analysis with Fixed Effect Model. The results of the study show that the investment variable, DAU variable, DAK variable and DBH variable have a significant effect on Development Inequality between Districts/Cities in Jambi Province but for HDI Variables, The number of Unemployment, The Number of Labor Force, and PAD have no effect on Development Inequality between Districts. /City in Jambi Province

Keywords: Regional Inequality, Fixed Effect Model, Humant Development Index, Investment.

**APPLICATION OF FINANCIAL ACCOUNTING STANDARDS FOR MICRO, SMALL
AND MEDIUM ENTITIES IN THE BUSINESS UNITS OF
BADAN USAHA MILIK DESA (BUM DESA)
(CASE STUDY OF DANAU KEDAP VILLAGE, MARO SEBO DISTRICT)**

Jamilah¹⁾, Fitriani Mansur²⁾, Riski Hernando³⁾

¹⁾ Accounting Student, Faculty of Economics and Business, Jambi University in 2022, Jambi-Indonesia

^{2), 3)} Lecturer in Accounting, Faculty of Economics and Business, Jambi University, Jambi-Indonesia

Corresponding author: Jamilahhati567@gmail.com

Abstract

This study aims to analyze how the implementation of financial reports that occur in the Village BUM Business Unit and wants to know how to implement the Micro, Small, and Medium Financial Accounting Standards in the Village Owned Enterprise Business Unit. The type of research used is descriptive qualitative. The data used in the form of primary data and secondary data. The data collection technique used is triangulation. The data analysis technique used is to collect the necessary data, compiled, then analyzed descriptively qualitatively.

The results showed that the BUM Desa of Sumber Rezeki, Danau Kedap Village, had not made a report unit. BUM Desa makes BUM Desa financial reports but not based on reports from each unit. After the researcher applies the Financial Accounting Standards for Micro, Small, and Medium Entities in the financial statements of the unit, it can be seen the amount of BUM Desa assets, and it is also known that the business units studied have not been able to cover the company's operating expenses.

Keywords: BUM Desa Business Unit, Financial Statements, SAK EMKM

MODERATION OF CORPORATE GOVERNANCE IN THE HEXAGON MODEL AND FRAUDULENT FINANCIAL REPORTINGe

Enggar Diah Puspa Arum¹⁾, Ilham Wahyudi²⁾

¹⁾Universitas Jambi, Jambi, Indonesia

²⁾Universitas Jambi, Jambi, Indonesia

Corresponding author: enggar_diah@unja.ac.id

Abstract

The purpose of this study was to analyze the moderating effect of corporate governance on the relationship between the hexagon model and fraudulent financial reporting. The hexagon model consists of pressure, capability, opportunity, rationalization, arrogance, and collusion. Moderation regression analysis was carried out on 235 observational data obtained from the financial statements of public companies in the property and real estate sector on the Indonesia Stock Exchange in 2016-2020. The results show that only financial targets and external pressure affect fraudulent financial reporting. Furthermore, the results of the study also prove that there is a moderating effect of corporate governance on the relationship between financial targets, financial stability, external pressure, opportunity, rationalization, and arrogance with fraudulent financial reporting.

Keywords: corporate governance, hexagon model, fraudulent financial reporting.

**EARNINGS MANAGEMENT: AN ANALYSIS OF EXTERNAL MONITORING
MECHANISM (EMPIRICAL STUDY ON PROPERTY, REAL ESTATE, & BUILDING
CONSTRUCTION COMPANIES REGISTERED IN INDONESIA STOCK EXCHANGE
PERIOD 2018 – 2020)**

Indah Permatasari Putri¹⁾, Afrizal²⁾, Wiralestari³⁾

¹⁾Alumni Magister Ilmu Akuntansi Pascasarjana Universitas Jambi Tahun 2022,

^{2 & 3)}Dosen Magister Akuntansi Fakultas Ekonomi dan Bisnis, Universitas Jambi, Jambi-Indonesia

Corresponding author: ¹⁾ indahputri238@gmail.com ²⁾ afrizal@unja.ac.id ³⁾ wiralestari@unja.ac.id

Abstract

This study aims to examine the effect of external monitoring mechanisms on earnings management. This study uses a sample of property, real estate, & building construction sector companies listed on the Indonesia Stock Exchange for the 2018 – 2020 period. The sampling technique used is purposive sampling. The sample used in this study amounted to 26 companies. The data analysis technique in this research is descriptive statistical test and PLS-SEM test which includes outer model test and inner model test. The software used to support data processing in this research is SmartPLS 3.3.9. The results of hypothesis testing indicate that external monitoring mechanism have no effect on earnings management.

Keywords: monitoring mechanism and earnings management.

ANALYSIS OF FAIR PRICE ASSESSMENT WITH DISCOUNTED CASHFLOW METHOD AT PT BUKIT ASAM TBK

Rizki Pratama¹⁾

¹⁾Universitas Jambi, Jambi, Indonesia

Corresponding author: rizkiprtaama.jc@gmail.com

Abstract

This study aims to determine the fairness of the stock price at PT Bukit Asam Tbk so that investment decisions can be determined whether the stock price is in a fair, overvalued, or undervalued condition. This study uses the discounted cashflow analysis method with a free cashflow to the firm approach. This type of research is descriptive with a quantitative approach. The data sources used are secondary data, namely using the company's 2021 annual report, data on the company's share price for the 2019-2021 period, as well as data on macroeconomic variables, as well as other information and data. The results of the analysis in this study are the valuation of PT Bukit Asam Tbk's shares in an undervalued condition where the market price of the shares is cheaper than the fair value of the company's shares which have been calculated using a discounted cashflow valuation.

Keywords: Stock Price, Discounted Cashflow, Quantitative Analysis, PT. Bukit Asam.

**FACTORS THAT INFLUENCE VILLAGE FUND MANAGEMENT
ACCOUNTABILITY
WITH THE VILLAGE FINANCIAL SYSTEM (SISKEUDES)
AS THE INTERVENING VARIABLE**

Nela Safelia¹⁾, Aulia Beatrice Brilliant²⁾, Nur Afni Alvionita³⁾

^{1), 2), 3)}Universitas Jambi, Jambi, Indonesia

Corresponding author: nelasafelia@unja.ac.id

Abstract

This study aims to analyze the effect of village apparatus competence, organizational commitment on village fund management accountability. In addition, researchers also examine the application of the village financial system (SISKAUDES) as an intervening variable. The population in this study were village officials in Kumpeh Ulu and Muaro Jambi sub-districts. Determination of the research sample using purposive sampling method, the number of samples is 145 data observations. The analysis technique used is the Structural Equation Model with the Partial Least Square (PLS) approach. The result of the research is that the competence of the village apparatus has no effect on the accountability of village fund management. Organizational commitment and the implementation of SISKEUDES have a significant positive effect on the accountability of village fund management. The implementation of SISKEUDES is able to mediate the relationship between the competence of village officials and organizational commitment to the accountability of village fund management.

Keywords: Village Apparatus Competence, Organizational Commitment, SISKEUDES
Application Village Fund Management Accountability.

THE ROLE OF ORGANIZATIONAL COMMITMENT AND ORGANIZATIONAL JUSTICE IN THE RELATIONSHIP BETWEEN BUDGETARY PARTICIPATION AND MANAGERIAL PERFORMANCE AT PT. PLN (PERSERO) JAMBI

Muhammad Ridwan^{1*}, Dios Nugraha Putra², Ratih Kusumastuti³

^{1), 2), 3)}Jurusan Akuntansi, Fakultas Ekonomi dan Bisnis Universitas Jambi

Corresponding author: m_ridwan@unja.ac.id, diosnugrahaputra91@gmail.com, ratihkusumastuti@unja.ac.id

Abstract

This study examines organizational commitment as an intervening variable, and organizational justice as a moderating variable. This research is deemed necessary because budgetary participation is still interesting to be studied more deeply to see whether by providing opportunities for budget participation can improve managerial performance. Previous research has only examined certain companies and no one has examined the relationship between budgetary participation in the parent company and the relationship between budgetary participation in subsidiaries. The population used in this study were employees of PT PLN (Persero) and its subsidiaries. The reason for choosing the research location is the interest in researching the level of organizational commitment and organizational justice in a state-owned company. The sampling method used in this study is a non-probability sampling method, namely by purposive sampling with the criteria of permanent employees of PT PLN (Persero), having worked in the company for 1 year and involved in the budgeting process. Basically the type of research in this research is survey research in the form of explanatory research, where the researcher tries to find an explanation about the effect of the independent variable on the dependent variable. The data used in this study is primary data. Primary data was obtained by using a structured list of questions (questionnaires). The questionnaire that was sent was accompanied by a cover letter and an explanation of the purpose of the research carried out. Instructions for filling out the questionnaire were made as simple and clear as possible to make it easier to complete the actual answers completely. Questionnaires were distributed directly to respondents. The data that has been collected was analyzed using correlation and regression analysis tools assisted by the SPSS program. The results of the analysis are: descriptive statistics, data quality test, classical assumption test, regression analysis and hypothesis testing. The research data were analyzed using statistical tools consisting of descriptive statistics, data quality tests, classical assumption tests, hypothesis testing: The results of the study proved that all the variables studied had an effect on managerial performance.

Keywords: Budget participation, organizational commitment, organizational justice, Managerial performance, PT. PLN

IMPROVING SMES PERFORMANCE THROUGH PARTNERSHIP PROGRAM: ACCOUNTING INFORMATION SYSTEM AS MEDIATOR

Ruhul Fitrius¹⁾, Supriono²⁾, Ulfa Afifah³⁾, Mayla Khoiriyah⁴⁾

^{1), 2), 3), 4)}Universitas Riau

Corresponding author: ruhul.fitrius@lecturer.unri.ac.id

Abstract

The purpose of this study is to contribute to solving problems related to the poor performance of SME organizations, including due to the weak implementation of accounting information systems for SMEs in the Riau Province area, especially in terms of aspects of government partnership programs. This research is intended to test and analyze the implementation of the Accounting Information System (SIA) as a dependent variable and mediator of the partnership program towards the performance of SME organizations. The study population is Small and Medium Enterprises (SMEs) specifically for Small Business Scale, which are spread across Regencies/Cities in Riau Province. The population amounted to 157,985 units of SMEs with a total research sample of 598 units of SMEs. The processed data came from 308 respondents who returned the answers to the questionnaire. The statistical analysis tool used is Smart PLS version 3. The results of the study prove that the partnership program affects the implementation of SIA, and the partnership program directly affects the performance of the organization. Then the implementation of SIA affects the performance of the organization. Thus, the partnership program affects the performance of the organization through the implementation of SIA. Finally, the problem of poor organizational performance can be minimized through the improvement and development of partnership programs directly or indirectly through the implementation of SIA.

Keywords: Partnership Programs, Implementation of Accounting Information Systems, Organizational Performance, Small and Medium Enterprises.

**THE EFFECT OF ACCOUNTABILITY AND TRANSPARENCY ON THE
MANAGEMENT OF THE DISTRIBUTION OF BANTUAN SOSIAL PANGAN NON
TUNAI IN 2021 (CASE STUDY IN JAMBI LUAR KOTA DISTRICT MUARO JAMBI
REGENCY)**

Dewi Anggraini¹⁾, Rico Wijaya Z²⁾, Riski Hernando³⁾

¹⁾Fakultas Ekonomi dan Bisnis Universitas Jambi, Jambi, Indonesia

²⁾Fakultas Ekonomi dan Bisnis Universitas Jambi, Jambi, Indonesia

³⁾Fakultas Ekonomi dan Bisnis Universitas Jambi, Jambi, Indonesia

Corresponding author: dewiangrainidera@gmail.com

Abstract

This study aims to determine whether Accountability and Transparency affect the Management of Bantuan Pangan Non Tunai Distribution in Jambi Luar Kota District. This research is a research with a quantitative approach. This research uses SPSS 25.0 for Windows analysis tool through data analysis using validity test, reliability test, classical assumption test and hypothesis testing. The population in this study were all rural communities in the Jambi Luar Kota District. The sampling in this study used a purposive sampling technique with specified criteria. The results of this study indicate that Accountability and Transparency have a positive effect on the Management of Bantuan Pangan Non Tunai Distribution in Jambi Luar Kota District. And Accountability and Transparency Together have a positive relationship to the Management of Bantuan Pangan Non Tunai Distribution in Jambi Luar Kota District.

Keywords: Distribution Management, Accountability, Transparency.

INCREASING COMMUNITY INCOME WITH TOURISM DEVELOPMENT STRATEGIES

Muhammad Yusra¹⁾, Dy Ilham Satria²⁾, Ridha Firdaus³⁾, Maudhatul Jannah⁴⁾

^{1), 2), 3), 4)}Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Malikussaleh

Corresponding author: dyilham@unimal.ac.id

Abstract

The tourism sector in Sabang City has good potential and there are many reliable tourist objects, such as the Rubiah Island marine park, Iboih Beach, Gapang Beach, Anai Itam Beach, and others. For this reason, the local government of the City of Sabang with such rich tourism object potential is required to develop the tourism sector through careful and thorough planning. With professional planning, it is hoped that the impact will be very significant in order to increase revenue. The aim is to analyze the implementation of the strategy for developing tourism objects in Sabang City to increase revenue. Knowing the factors that become obstacles in the implementation of tourism object development strategies in the city of Sabang. Efforts that can be made in overcoming obstacles in the implementation of tourism object development strategies in Sabang City. Data collection was carried out through direct observation in the field, interviews, FGDs, documentation and literature studies. With research stages which include; data observation, determining the main problem, activity objectives, literature study, data collection, data processing, analysis of results and evaluation, application of research results. The research results obtained: (1) The implementation of the tourism development strategy in Sabang City has experienced significant developments to increase people's income, but is not yet optimal, (2) The main inhibiting factor in the tourism development strategy is the limited budget for tourism, and promotions that have not been maximized, (3) Efforts that have been made are making events related to tourism promotion in Sabang City, forming tourism-aware community groups, and Tourism Villages.

Keywords: Revenue, Development Strategy, Obstacles.

PREPARING TO IMPLEMENTING INTEGRATING REPORTING IN PUBLIC SECTOR : A BRIEF COMPARISON BETWEEN MALAYSIA AND INDONESIA'S PUBLIC SECTOR

Nengzih¹⁾

¹⁾Department of Accounting, Faculty of Economic and Business, Universitas Mercu Buana, Jakarta

Corresponding author: nengzih@mercubuana.ac.id

Abstract

This study tends to obtain information regarding the readiness of the public sector in Indonesia and Malaysia to implementing integrated reporting (IR) . Research related implementing integrated reporting in Asean Country is very limited especially to compare the readiness of public sector in Indonesia and Malaysia is still lacking. The Integrated Report <IR> is a concise communication about how the organization's strategy, governance, performance and prospects, in the context of its external environment, lead to the creation of value in the short, medium and long term (IIRC, 2013). The adoption of Integrated Reporting is predicted to improve the quality of information presented to providers of capital and introduce a harmonious and efficient approach to corporate reporting through the relationship between parts of financial statements and sustainability that were previously disconnected (Burke and Clark, 2016). This study also wants to follow up the previous researcher that public sector will get more benefits by implementing IR (Adams and Simnett ,2011 ; Nengzih, 2019) This study examined the readiness of two countries Indonesia and Malaysia to implementing IR in public sector. Data collect due two the country that will related to the Audit Board of the Republic of Indonesia. and Data collecting facilitated by giving a series of questions in the form of a questionnaire with integrated reporting indicators (IIRC,2013) Based on the results from data processing, it can be seen that the value of R² is 1,000, which indicates that integrated reporting components have been applied to the Audit Agency Supreme (BPK) and the Ministry of Finance of the Republic of Indonesia (KEMENKEU) and Malaysian. Most of the respondents almost all of them showing the public sector is ready to report integrated reporting (IR). From the results of the independent sample t-test above, it can be seen that the Sig. (2-tailed) of the two samples used has a value > 0.05, so it can be concluded that there is no significant difference between the results of the questionnaire from Indonesia and Malaysia which are almost the same between IR respondents in Malaysia and Indonesia.

Keywords : integrated reporting, public sector, audit board, sustainability report.

FACTORS INFLUENCING USAGE OF COMPUTER-ASSISTED AUDIT TECHNIQUES BY EXTERNAL AUDITOR: A UTAUT APPROACH

Al Iqrom Septari¹⁾

¹⁾Fakultas Ekonomi dan Bisnis Universitas Jambi, Jambi, Indonesia

Corresponding author: iqromseptari@gmail.com

Abstract

This study is initiated by the interest in understanding Computer-Assisted Auditing Techniques (CAATs) adoption by external auditors. The adoption of CAATs in Indonesia (especially in the southern part of Sumatra) is still relatively low, despite the efforts of auditing professional bodies to encourage the application of modern audit technologies among audit firms to deal with the rapid growth in information technology usage among business organizations. This study uses the Unified Theory of Acceptance and Use of Technology (UTAUT) to explore of CAATs' usage and try to find answers to what factors may affect their adoption and acceptance. Using 86 valid responses from external auditors, the paper found that CAATs adoption is influenced by performance expectancy, effort expectancy, facilitating conditions, and self-efficacy. The findings suggest that policymakers should encourage external auditors to use CAATs by educating them about the advantages of doing so, improving their skills through increased CAATs training programs, creating incentive systems that encourage auditors to use CAATs, increasing investments in the management and technical infrastructure that supports CAATs, and using both intrinsic and extrinsic motivation.

Keywords: UTAUT, CAATs Adoption, External Auditor.

EVALUATION OF INTERNAL CONTROL EVALUATED BASED ON DIGITAL AUDIT OF MONITORING AND RISK ASSESSMENT ACTIVITIES BY AUDITORS

Michael Anthony ¹⁾, Elizabeth T. Manurung ²⁾

¹⁾ Accounting Department, Faculty of Economics, Parahyangan Catholic University, Bandung, Indonesia

¹⁾ michael.anthony0906@gmail.com, ²⁾ eliz@unpar.ac.id

Abstract

The current growing industrial era 4.0, where companies are required to have a big data system, because the volume of data they have is already very large, so accountants who will audit, must be equipped with sufficient knowledge to audit big data, also connected with technological developments, allowing auditors who audit big data using digital audits. Therefore, this research really needs to be carried out with the aim of knowing whether internal control evaluated based on digital audits has a significant effect on monitoring and risk assessment activities by auditors. The research method was carried out using hypotectico deductive with research conclusions that showed that the evaluation of internal control based on digital audits had a significant effect on the persistence of monitoring and risk assessment by auditors in the KAP with a P-value of 0.00000022323; 0.000001298. The recommendation from the research results is that in the industrial era 4.0 to meet the competencies needed today auditors must understand digital audits.

Keywords: Digital audit, Auditor, Internal Control, Evaluation of Internal Control

ANALYSIS OF THE DETERMINING FACTORS OF PERFORMANCE OPTIMIZATION AND SERVICES OF PTN BLU AT JAMBI UNIVERSITY

Rico Wijaya¹⁾

Faculty of Economic and Business, Jambi University, Jambi, Indonesia¹⁾

Corresponding author: ricowijaya1981@yahoo.com

Abstract

This study aims to look at the application of the determinants of optimizing PTN BLU performance and services at the University of Jambi using the Balanced Scorecard (BSC) with four perspectives, namely the perspective of finance, customers, internal business and learning & growth. It is hoped that this research design will contribute to the future development of Jambi University.

Keywords: Balanced Scorecard (BSC)

ANALYSIS OF THE RELATIONSHIP OF REGIONAL TAX REVENUE TO REGIONAL ORIGINAL INCOME IN SAROLANGUN DISTRICT

Sumar Ningsih¹⁾, Parmadi²⁾, Dra.Rahma Nurjanah³⁾

¹⁾Universitas Jambi, Muaro Jambi, Indonesia

²⁾ Universitas Jambi, Muaro Jambi, Indonesia

³⁾ Universitas Jambi, Muaro Jambi, Indonesia

Corresponding author: sumarningsih1999@gmail.com

Abstract

This research is entitled Analysis of the Relationship between Regional Tax Revenue and Regional Original Income in Sarolangun Regency. The objectives of this research are : 1) To determine the effect of local tax revenues, regional levies, on local revenue in Sarolangun Regency during the period 2007-2021. 2) To determine the effect of local tax revenue and regional levies on Regional Original Income in Sarolangun Regency during the period 2007-2021. While the research method used by the researcher is a quantitative approach , with secondary data . The results of this study indicate that: 1) Sarolangun Regency Regional Tax for 2007 - 2021 comes from 10 types of taxes, namely Hotel Tax, Restaurant Tax, Entertainment Tax, Advertising Tax, Street Lighting Tax, Excavation Tax Gol C, Parking Tax, Ground Water Tax, Land and Building Tax Rural and Urban Areas and Fees for the Acquisition of Land and Building Rights. The average tax in Sarolangun Regency is 12.9 M with a minimum value of 1.4 M and a maximum value of 36.8 M. 2) Based on the results of the correlation and strength of the relationship between local taxes and PAD in Sarolangun Regency, it can be concluded that the significant value is 0.000, more smaller than the probability value of 0.05 sig ($0.000 < 0.05$). This means that H_0 is rejected and H_1 is accepted so it is significant. This means that there is a relationship between local taxes and PAD in Sarolangun Regency. Based on these results, it can also be concluded that the PAD Correlation coefficient of 0.897 is included in the category of very strong relationship .

Keywords : Regional Tax, PAD, Sarolangun Regency

THE INFLUENCE OF TRANSPARENCY, ACCOUNTABILITY, AND COMMUNITY PARTICIPATION ON VILLAGE FINANCIAL MANAGEMENT (CASE STUDY IN VILLAGES IN TANAH KAMPUNG SUBDISTRICT, KOTA SUNGAI PENUH)

Elisa Rama Yanti¹⁾, Wiralestari²⁾, Wiwik Tiswiyanti³⁾

¹⁾Mahasiswa Fakultas Ekonomi dan Bisnis, Universitas Jambi, Jambi-Indonesia

^{2),3)}Dosen Akuntansi Fakultas Ekonomi dan Bisnis, Universitas Jambi, Jambi-Indonesia

Corresponding author: elisaramayanti33@gmail.com¹⁾, wiralestari11@unja.ac.id²⁾, Wiek-muis@unja.ac.id³⁾

Abstract

This study aims to determine: (1) The effect of Transparency, Accountability and Community Participation simultaneously on Village Financial Management in Tanah Kampung District. (2) The Effect of Transparency on Village Financial Management in Tanah Kampung Subdistrict (3) The Effect of Accountability on Village Financial Management in Tanah Kampung Subdistrict (4) The Effect of Community Participation on Village Financial Management in Tanah Kampung Subdistrict. The type of data used is primary data. The sample in this study amounted to 91 people who are village and community officials. This study uses multiple linear regression analysis model (multiple linear regression) with SPSS 23 program. The results show that simultaneously Transparency, Accountability and Community Participation have a significant effect on Village Financial Management. Partially, Transparency has no significant effect on Village Financial Management, while Accountability and Community Participation have a significant effect on Village Financial Management in Villages in Tanah Kampung District, Sungai Penuh City.

Keywords: Transparency, Accountability, Community Participation, Village Financial Management

THE EFFECT OF ACCOUNTING KNOWLEDGE, BUSINESS SCALE, AND BUSINESS OWNER'S EXPERIENCE ON THE QUALITY OF FINANCIAL REPORTS IN MSMEs (STUDY ON MSMES IN TANJUNG JABUNG BARAT DISTRICT, TUNGKAL ILIR DISTRICT)

Maisuna Zulfa¹, Wiralestari², Muhammad Ridwan³

^{1,2,3}Prodi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Jambi

Email: 1maisunaz13@gmail.com, 2wiralestari11@unja.ac.id, 3m.ridwan@unja.ac.id

Abstract

This study aims to examine and provide empirical evidence about: The effect of accounting knowledge, business scale, and experience of business owners on the quality of financial reports for MSME actors in Tungkal Ilir District. This study uses a survey research method with a quantitative approach. The sample was taken using the 10% slovin formula, the results obtained were 108 SMEs in Tungkal Ilir District. Samples were taken using probability sampling method with random sampling technique. The data source used is primary data. Data analysis used multiple linear regression method, with the quality of financial statements as the dependent variable and accounting knowledge, business scale, and experience of business owners as independent variables. The findings obtained by the researchers refer to the results of the analysis which states that accounting knowledge, business scale, and business experience have an influence on the quality of MSME financial reports in Tungkal Ilir District. The variables studied gave a positive contribution to the quality of financial reports produced by MSMEs. For this reason, continuous guidance is needed for MSME business owners in maintaining the quality of the financial reports they produce.

Keywords: Accounting Knowledge, Business Scale, Experience of Business Owners, Quality of Financial Reports

THE EFFECT OF SUSTAINABILITY REPORT DISCLOSURE ON VALUE AND PROFITABILITY OF MANUFACTURING COMPANIES

Meleni Theresia^{1), 2)}, Nela Safelia²⁾, Riski Hernando³⁾

¹⁾Jambi University, Jambi, Indonesia

²⁾Jambi University, Jambi, Indonesia

³⁾Jambi University, Jambi, Indonesia

Corresponding author: melenitheresia@gmail.com

Abstract

This study is a quantitative study that aims to determine the effect of disclosure of the sustainability report on economic, environmental and social performance on the value and profitability of the company. Sustainability Disclosure Report is calculated using the GRI Standards. The population in this study is a manufacturing company listed on the Indonesia Stock Exchange period 2019 - 2020. The sampling technique used is purposive sampling. The sample in this study amounted to 50 samples consisting of 25 companies multiplied by 2 years of study period. The data used in the form of data secondary by accessing the company's sustainability reports and company financial reports through the company's official website and the Indonesia Stock Exchange (IDX). The data analysis technique used in this study is multiple linear regression analysis with the help of the program SPSS version 25. The results of this study indicate that the disclosure of the sustainability report on economic performance has no effect on firm value, but has a significant negative effect on firm profitability. Disclosure of environmental performance sustainability report has a significant negative effect to the value and profitability of the company. Disclosure of sustainability report on social performance has a significant positive effect on the value and profitability of the company.

Keywords: Sustainability Report, Firm Value, Profitability

FACTORS INFLUENCE THE RECEIPT OF ZAKAT FUNDS IN BAZNAS JAMBI CITY.

Wirmie Eka Putra^{1*}, Fitriani Mansur², Devi Asiska³

Department of Accounting, Faculty of Economics and Business, Jambi University, Indonesia

Corresponding Authors: devi.asiskaa@gmail.com

Abstract

This study aims to determine the effect of the quality of accounting information, accountability, transparency of financial reporting, and quality of institutional services on the level of acceptance of zakat funds at BAZNAS Jambi City. This study uses primary data obtained through a questionnaire. The sample selection method in this study used the slovin formula, the sample in this study was 99 respondents. The data analysis method used in this study is multiple linear regression analysis using the SPSS version 26 program. The results show that simultaneously the quality of accounting information, accountability, transparency, and service quality affect zakat receipts. The results of the study partially show that the quality of accounting information and accountability has no effect on zakat receipts. Meanwhile, the transparency and service quality of institutions affect the acceptance of zakat.

Keywords: Quality of Accounting Information, Accountability, Transparency, Quality of Institutional Services, Zakat Receipt.

**THE EFFECT OF FINANCIAL PERFORMANCE ON TAX AVOIDANCE WITH FIRM
SIZE AS MODERATING VARIABLE
(EMPIRICAL STUDY ON ENERGY SECTOR COMPANIES LISTED ON THE
INDONESIA STOCK EXCHANGE IDX PERIOD 2018-2020)**

Rani Angelia¹⁾, Rico Wijaya²⁾, Fitrini Mansur³⁾

¹⁾Student of the Faculty of Economics and Business, Jambi University, Jambi-Indonesia

²⁾Lecturer at the Faculty of Economics and Business, Jambi University, Jambi-Indonesia

³⁾Lecturer at the Faculty of Economics and Business, Jambi University, Jambi-Indonesia

Corresponding author: raniangelia7@gmail.com¹, ricowijaya@unja.ac.id², fitrinimansur@yahoo.co.id³

Abstract

This study aims to determine the effect of financial performance on tax avoidance with firm size as a moderating variable in energy sector companies on the Indonesia Stock Exchange in 2018-2020. The population of this research is 74 companies in the energy sector. The sampling technique used purposive sampling as many as 27 companies in the energy sector. The analytical tool software used for data processing is WarpPLS version 7. The results of this study are 1) Profitability has an effect on tax avoidance. 2) Liquidity has no effect on tax avoidance. 3) Solvency/Leverage has an effect on tax avoidance. 4) Firm size is not able to moderate the effect of Profitability, Liquidity, and Solvency on tax avoidance.

Keywords: Profitability, Liquidity, Solvency, Tax Avoidance and Firm Size

DOES FINANCIAL PERFORMANCE MATTER?: THE IMPACT OF ENVIRONMENTAL ACCOUNTING AND ENVIRONMENTAL PERFORMANCE ON FIRM VALUE

Putri Dwisya Fajarwati¹⁾, Ferry Diyanti²⁾

¹⁾Mulawarman University, Samarinda, Indonesia

²⁾Mulawarman University, Samarinda, Indonesia

Corresponding author: putridwisya1@gmail.com

Abstract

Many cases of environmental damage consequences by mining sector companies in Indonesia show that companies need to implement a system to minimize environmental damage, one of which is the company's accounting and financial system. The research aimed to examine the effect of environmental accounting and environmental performance on a firm value moderated by financial performance based on signal and legitimacy theory. The sample was selected using purposive sampling. This research uses a quantitative approach through moderated regression analysis (MRA) testing. The results show that only environmental accounting affected the firm value, and financial performance can only moderate the relationship between environmental performance to firm value.

Keywords: Environmental Accounting, Environmental Performance, Firm Value, Financial Performance

**COMPARATIVE ANALYSIS OF COMPANY'S FINANCIAL PERFORMANCE
BEFORE AND AFTER THE COVID-19 PANDEMIC IN INDONESIA
(STUDY ON BUILDING CONSTRUCTION SUB-SECTOR COMPANIES LISTED ON
THE IDX)**

Yulia Cahya Salsabila¹⁾, Wiralestari²⁾, and Lutfi³⁾

^{1),2),#)}Universitas Jambi, Jambi, Indonesia

Corresponding author: byuliacahya.salsabila@gmail.com

Abstract

This study was conducted to analyze the significant differences in the financial performance of the building construction sub-sector companies seen from their financial ratios between before and after the Covid-19 pandemic in Indonesia. This type of research is a quantitative method with a comparative descriptive approach. The sampling technique used purposive sampling method. The sample used in this study were 15 companies in the building construction sector which were listed on the IDX. The research method used is to compare financial data before and after the Covid-19 pandemic in Indonesia by using the Wilcoxon Sign Test. The results of the study using the Wilcoxon Sign Test showed that from the financial ratios tested, only the activity ratio (Total Asset Turnover) experienced a significant difference, while the liquidity ratio (Current Ratio), profitability ratio (Return on Assets), solvency ratio (Debt to Equity Ratio), and the market ratio (Price Earning Ratio) did not experience a significant difference between before and after the Covid-19 pandemic in Indonesia.

Keywords: The Covid-19 Pandemic, Current Ratio, Return on Assets, Debt to Equity Ratio, Total Asset Turnover, Price Earning Ratio.

DO RGEC METHOD OF BANK SOUNDNESS AFFECT FINANCIAL DISTRESS?

Nurshawati¹⁾, Wiralestari²⁾, Misni Erwati³⁾

¹⁾ Universitas Jambi, Jambi, Indonesia

²⁾ Universitas Jambi, Jambi, Indonesia

³⁾ Universitas Jambi, Jambi, Indonesia

Corresponding author: nurshawati.26@gmail.com

Abstract

This study aims to examine the effect of bank soundness with the RGEC method which is proxied by the ratio of Non-Performing Loan, Loan to Deposit Ratio, commissioner board meeting, audit committee meeting, Return on Assets, and Capital Adequacy Ratio simultaneously and partially to financial distress. This research is a quantitative research. The population in this study were all regional banking companies in Indonesia in 2016-2020. The sampling technique used is purposive sampling. The sample obtained was 20 companies for 5 years with a total of 100 observational data. This study uses descriptive statistics and multiple linear regression analysis to test the research hypothesis. The results of this study indicate that Non-Performing Loan, Loan to Deposit Ratio, commissioner board meetings, audit committee meetings, Return on Assets, and Capital Adequacy Ratio simultaneously affect on financial distress. Return on Asset and Capital Adequacy Ratio partially affect on financial distress. Non-Performing Loan, Loan to Deposit Ratio, commissioner board meetings, and audit committee meetings partially have no effect on financial distress.

Keywords: Non-Performing Loan, Loan to Depocit Ratio, board of commisioner meetings, board of audit committee meetings; Return on Asset.

EFFECT OF DISCLOSURE *CORPORATE SOCIAL RESPONSIBILITY*(CSR) AND THE SIZE OF THE COMPANY TO THE VALUE OF THE COMPANY

Muhammad Yasin Nur Wibowo¹⁾, Ilham Wahyudi²⁾, Rico Wijaya Z³⁾

^{1), 2), 3)} University of Jambi, Jambi, Indonesia

Corresponding author: m.yasin.nurw@gmail.com; ilham_wahyudi@unja.ac.id; ricowijaya1981@yahoo.com

Abstract

CSR and the size of the company are some of the variables that can affect the value of the company. This study aimed to prove such influence. The approach used was quantitative approach. Researchers used purposive sampling with criteria as follow: mining companies in the energy sector that are listing on the Indonesia Stock Exchange, have not been suspended or delisted, and have annual reports and sustainability reports that can be accessed in 2019-2021. The data collection method used was documentation. The data analysis used was multiple linear regression analysis. The result of this study is the absence of influence between CSR and the size of the company to the value of the company, evidenced by the results of partial analysis on CSR which has a significance value of 0.942 and company size of 0.974. In simultaneous, CSR and company size also does not affect the value of the company with a significance value of 0.997.

Keywords: Corporate Social Responsibility (CSR), Firm Size, Firm Value

THE INFLUENCE OF E-COMMERCE ACCESS, BUSINESS CAPITAL AND LABOR ON THE INCOME OF CULINARY UMKM IN JAMBI CITY DURING THE COVID-19 PANDEMIC IN 2022

Mey Sundari¹⁾, Rita Friyani²⁾, Wiralestari³⁾

¹⁾Jurusan Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Jambi

Corresponding author: mevsundari55@gmail.com; ritafrivani@yahoo.co.id; wiralestari11@unja.ac.id

Abstract

This study aims to determine whether access to e-commerce, business capital, and labor affect the income of culinary MSMEs in Jambi City during the Covid-19 pandemic. The analysis method used in this study is descriptive analysis by utilizing analytical tools, namely multiple linear regression. The total population in this study amounted to 18,587 MSMEs in the culinary sector. The sampling technique using proportionate simple random sampling obtained, resulting in a sample of 45. The types of data in this study are primary data and secondary data. The data collection technique was carried out by circulating a questionnaire to all respondents. Thus, from the research that has been carried out, results have been obtained that the e-commerce access variable has a positive and significant effect on income, the business capital variable has a positive and significant effect on income, the labor variable has a positive and significant effect on income.

Keywords: E-commerce, Business Capital, Labor, Income

**THE EFFECT OF FINANCIAL PERFORMANCE ON FIRM VALUE
IN DEBT TO EQUITY RATIO MEDIATION
IN IDX BUMN20 COMPANY**

Syafiie Moh.Rizal¹⁾, Ramadhany Yopie²⁾, Nasution Haryati³⁾, Haryadi,Rahayu Sri⁴⁾

^{1), 2), 3), 4)}Students Magister Of Accounting Program Faculty Of Economy And Business Jambi University Indonesia

Corresponding author: the.pippo19r@gmail.com

Abstract

This research was conducted because the phenomenon related to IDX BUMN20 in the banking sector is the stock that supports the index and is the top gainer. The purpose of this study is to examine the influence of financial performance with the ROA (Return on Asset) indicator on the value of the banking sector company with the PER (Price to Earnings Ratio) indicator and mediated by DER (Debt to Equity Ratio) on the IDX BUMN20 index. The object of this research is the banking sector companies listed on the Indonesia Stock Exchange IDX BUMN20 there are 5 sample companies that will be analyzed during 2016-2018 and 2020-2021. This type of research uses a quantitative approach with a sampling method that uses a purposive sampling technique which is processed with WarpPLS 7.0. The aiming of this study is to adds a mediating variable, namely the debt equity ratio that can affect the value of the company is the debt policy The results showed that financial performance had an effect on firm value and DER (Debt to Equity Ratio). While the Debt to Equity Ratio has no effect on firm value..

Keywords: Financial Performance, Firm Value, (DER) Debt to Equity Ratio.

**THE INFLUENCE OF GIVING PEOPLE BUSINESS CREDIT (KUR) ON INCREASING
UMKM PROFIT
(CASE STUDY ON BRI BANK CUSTOMERS SANGETI UNIT, MUARO JAMBI
DISTRICT)**

Femi Nurul Atipah¹⁾, Azizah Kholiq²⁾, Halilintar³⁾, Haryadi⁴⁾, Sri Rahayu⁵⁾

^{1), 2), 3), 4), 5)} University of Jambi, Jambi, Indonesia

Corresponding author: feminurulatifah123@gmail.com

Abstract

The purpose of this study was to analyze the effect of KUR on increasing micro business profits on KUR customers at Bank BRI Sangeti Unit and to analyze how much influence KUR provides on increasing micro business profits on KUR customers at Bank BRI Sangeti Unit, the method used in this study is quantitative with the research object KUR Bank BRI customers, Sangeti Unit, Muara Jambi Regency, 2022 research year.

The population in this study were 644 customers and the sample used in this study was 10% of the population, namely 64 customers. the results of the study that there is an influence between the provision of people's business loans on increasing profits of UMKM customers of Sengeti bank units, this is proven by a significance value of $0.000 < 0.05$ and a large effect of 18.5%.

The People's Business Credit Program (KUR) as a whole has been well implemented, therefore it should be maintained so that this program can continue to benefit micro and small businesses in meeting their capital needs and business development, and being able to increase the profits or profits they get from business results. which is executed.

Keywords: giving credit, people's business credit, increasing profit.

THE INFLUENCE OF DEMOGRAPHIC FACTORS (GENDER, TYPE OF EMPLOYMENT AND INCOME LEVEL) ON THE LEVEL OF PRIVATE TAXPAYER COMPLIANCE IN SEKAYU DISTRICT AT THE PRATAMA SEKAYU TAX SERVICE OFFICE

Rhedy Ardiyanto¹, Harni Septianda Saputri², Yosi Eka Saputri³, Haryadi⁴, Sri Rahayu⁵

¹Student of Master of Accounting, Faculty of Economics and Business, Universitas Jambi

²Student of Master of Accounting, Faculty of Economics and Business, Universitas Jambi

³Student of Master of Accounting, Faculty of Economics and Business, Universitas Jambi

⁴Lecturer In The Faculty of Economics And Business, Universitas Jambi

⁵Lecturer In The Faculty of Economics And Business, Universitas Jambi

Corresponding author: harniseptianda@gmail.com

Abstract

Taxpayers are individuals or entities that have fulfilled their assessment obligations and objectives. Attitudes and behavior of taxpayers are influenced by many factors, one of the influencing factors is demographic factors. This study aims to determine the effect of Demographic Factors (gender, type of work and income level) on the level of individual taxpayer compliance in Sekayu District at KPP Pratama Sekayu in 2020. The variables studied are gender, type of work and income level. This study uses a multiple regression analysis model with data processing using SPSS. We collected data using a questionnaire, the research sample was determined by accidental sampling technique, obtained 99 respondents. The analysis used is multiple linear regression analysis. The results of the study prove that simultaneously the variables of gender (X1), type of work (X2) and income level (X3) affect the level of individual taxpayer compliance. Partially, gender (X1), type of work (X2) and income level (X3) also affect the level of individual taxpayer compliance.

Keywords: Gender, Typen of work, Income level, Taxpayer Compliance

THE EFFECT OF MANAGEMENT CHANGE, AUDIT OPINION, FINANCIAL DISTRESS, AND PUBLIC ACCOUNTING FIRM SIZE ON AUDITOR SWITCHING

Wasiatur Rizqiyah¹⁾, Acong Setia Budi²⁾, Haryadi³⁾, Sri Rahayu⁴⁾

^{1), 2), 3), 4)} Faculty of Economics and Business, Universitas Jambi, Indonesia

Corresponding author: wasiaturrzqyh@gmail.com

Abstract

This study aims to examine the effect of management change, audit opinion, financial distress, and KAP size on auditor switching. This study uses secondary data in the form of annual reports from real estate & property companies in 2016 – 2020 listed in Indonesia Stock Exchange. Based on the purposive sampling method in the data collection process, 20 companies were sampled. This study uses logistic regression analysis as a data analysis technique. The results of this study indicate an effect of management change, audit opinion, and KAP size on auditor switching, while the financial distress variable does not affect auditor switching.

Keywords: Management change, audit opinion, financial distress, KAP size, Auditor Switching

**FINANCIAL RATIOS ANALYSIS IN ALTMAN Z-SCORE MODEL PREDICTING
FINANCIAL DISTRESS IN COMPANIES BASIC AND CHEMICAL INDUSTRY
SECTORS REGISTERED IN IDX 2011-2020**

Fatmawati¹⁾, Salman Ego²⁾, Jaukharo Alifah³⁾, Rahayu Sri⁴⁾, Haryadi⁵⁾

^{1), 2), 3), 4), 5)}Master Of Accounting Study Program Faculty Of Economy And Business Jambi University Indonesia

Corresponding author: fatmawati5796@gmail.com

Abstract

The purpose of the study was to predict financial distress in basic industrial and chemical sector companies using the Altman Z-Score method. Companies need bankruptcy predictions to know about their company's survival. Altman Z Score is one method of predicting bankruptcy. This study uses secondary data obtained from the financial statements of three basic and chemical industry companies that have met the criteria to be used as research samples listed on the Indonesia Stock Exchange (IDX) for the period 2011-2020. The result of using the Altman Z-Score formula to get a Z or to find out the condition of the company. The Z value will indicate the company with category 1. Z-Score > 2.99 not bankrupt, 2. 1.81 < Z-Score < 2.99 grey area means the company's condition is experiencing financial difficulties but can still be saved, 3. Z-Score < 1.81 bankruptcy.

Keywords: Altman Z-Score, Financial Distres, Bankruptcy, Financial Statements

THE EFFECT OF TAX KNOWLEDGE, TAX COMPLIANCE COSTS, TAXPAYER AWARENESS, AND E-FILING APPLICATION ON TAXPAYER COMPLIANCE (CASE STUDY OF TAXPAYERS REGISTERED AT THE JAMBI TELANAIPURA PRATAMA TAX SERVICE OFFICE)

Muhammad Andrian Septiawan¹⁾

¹⁾Universitas Jambi, Jambi City, Indonesia

Corresponding author: andrianseptiawan001@gmail.com

Abstract

This study aims to determine the influence of Tax Knowledge, Tax Compliance Costs, Taxpayer Awareness, and the Application of E-Filing on Taxpayer Compliance (Case Study of Taxpayers Recorded at the Jambi Telanaipura Primary Tax Service Office). The sampling technique used is simple random sampling by sampling using the slovin formula. The respondents in this study were 117 taxpayers. The data type used is primary data. The data analysis method used in this study is multiple regression analysis using SPSS version 25. The results of this study show partially that Tax Knowledge, Taxpayer Awareness, Application of E-Filing affect Taxpayer Compliance. Meanwhile, Tax Compliance Costs have no effect on Taxpayer Compliance.

Keywords: Tax Knowledge, Tax Compliance Fees, Taxpayer Awareness, E-Filing Implementation, Taxpayer Compliance

THE TRANSFORMATION OF INDONESIA'S DIGITAL BANKING SERVICES TO REALIZE THE ERA OF CASHLESS AND CARDLESS SOCIETY

M Nurdian Karyadi¹⁾, Sahat Parulian Siagian²⁾, Wifiani Suka Dewi³⁾

¹⁾Jambi University, Jambi

²⁾Jambi University, Jambi

³⁾Jambi University, Jambi

Corresponding author: mnkaryadi@gmail.com halosahat@yahoo.com wifianisukadewi@gmail.com

Abstract

The development of technology is growing rapidly. The effect is a lot of convenience that is widely used with technology. Imagine just from a smartphone, you can do many things such as paying for motorcycle taxis online, online shopping, QR codes, Cashback promos everywhere to send money without the hassle of going to the bank. This means that there is a change in people's habits in the transaction process from cash to non-cash or in digital form. Well, this phenomenon indicates that society has entered the era of cardless, surpassing cashless society or in Indonesian means cashless society as a new business behavior of Industry 4.0 supported by cashless society.

Cashless talk about transacting without having to use cash, but using electronic money and various cards, while cardless is a transaction without the use of a card at all. Simply capitalize smartphone equipped with digital payment applications that have been downloaded first.

Digital payment or commonly known as e-payment is an electronic payment system through an online platform that is done in real time. With this digital payment method, you don't need to worry anymore if one day you miss your wallet, it will be more practical to run daily transactions.

Digital payment mobility is also faster to transact, because it is made easier by multichannel technology between users and merchants. This technology will continue to evolve so that it is easier for us. It is possible that in the future, cardless payments will be combined with Internet of Things devices with Artificial Intelligence features. As a result, the use of cardless payment is becoming increasingly popular.

Keywords: Financial Services Authority Regulation, Digital Banking, Cardless, Cashless, Society, Industry 4.0

INFLUENCE OF THE KUALA LUMPUR COMPOSITE INDEX, STRAITS TIMES INDEX, NIKKEI 225 INDEX AND HANG SENG INDEX ON THE INDONESIA COMPOSITE INDEX FOR THE 2019 – 2021 PERIOD

Syael Mirsandi¹⁾, Singki Oktaviani²⁾, Levi Selvia³⁾

¹⁾Universitas Jambi, Jambi

²⁾ Universitas Jambi, Jambi

³⁾ Universitas Jambi, Jambi

Corresponding author: sm.syael@gmail.com singkioccta@yahoo.com leviselvia2@gmail.com

Abstract

The world economy has entered the era of globalization where economic relations between countries have a very high dependence. The Indonesian capital market through the Indonesia Stock Exchange is an integral part of global stock exchange activities. In addition, it is common for adjacent stock exchanges to have the same investors. This study aims to analyze and determine the effect of the Kuala Lumpur Composite Stock Price Index, Straits Times Index, Nikkei 225 Index and Hang Seng Index simultaneously and partially on the Indonesian Composite Stock Price Index for the period 2019 – 2021. The research method used is a quantitative method and tools the analysis used is multiple linear regression analysis. The results of this study are: (1) The Kuala Lumpur Composite Stock Price Index has a significant effect on the Indonesian Composite Stock Price Index. (2) The Straits Times Index has a significant effect on the Indonesian Composite Stock Price Index. (3) The Nikkei 225 Index has a significant effect on the Indonesian Composite Stock Price Index. (4) the Hang Seng Index has a significant effect on the Indonesian Composite Stock Price Index. (5) Kuala Lumpur Composite Stock Price Index, Straits Times Index, Nikkei 225 Index and Hang Seng Index have a significant effect on the Indonesian Composite Stock Price Index.

Keywords: Kuala Lumpur Composite Index, Straits Times Index, Nikkei 225 Index, Hang Seng Index, Indonesia Composite Index.

**IMPLEMENTATION OF THE “CANVAS MODEL” TO ACCOUNTING
INFORMATION SYSTEMS AND BUSINESS DIVERSIFICATION
(STUDY ON VILLAGE-OWNED PUBLIC AGENCY IN JAMBI PROVINCE)**

Yudi¹⁾, Sri Rahayu²⁾, Rahayu³⁾

^{1), 2) 3)} Universitas Jambi, Jambi

Corresponding author: yudi_fe@unja.ac.id

Abstract

Implementation of Government Regulation number 11 of 2021 provides legal certainty for villages and/or with villages to manage businesses, utilize assets, develop investment and productivity, provide services, and/or provide other types of businesses for the greatest welfare of the people. However, because PP No. 11 Year 2021 has just started, which is a challenge for researchers to see how prepared BUMDes in Jambi Province are in dealing with it. The research results of the 2021 researchers illustrate that the implementation of the PP has an impact on changes in implementing regulations and the accounting system, and must be supported by increased capacity and capability of human resources. This study aims to classify BUMDES accounting information systems and BUMDES business diversification to fulfill the going concern principle based on local wisdom/local content. The research data is data obtained through secondary data and then analyzed using the CANVAS model.

Keywords: Canvas Model, Accounting, Business, Village-Owned Public Agency, Jambi Province

AUDIT QUALITY AS MEDIATION BETWEEN AUDIT TENURE AND FIRM SIZE ON AUDIT DELAY

Okie Sania Riski¹⁾, Rika Lidyah²⁾, Titin Hartini³⁾, Meilinda Anggreni⁴⁾

^{1), 2), 3), 4)} Faculty of Economics and Islamic Business, UIN Raden Fatah, Palembang, Indonesia

Abstract

This study aims to determine the effect of audit tenure and firm size on audit delay through audit quality in Islamic banking. This study uses a quantitative research method. As for the sampling technique, we used purposive sampling. The type of data is secondary data. The samples used in this study were thirteen banks registered with the Financial Services Authority from 2017 to 2021. Data analysis in this study used path analysis with the application of the Structural Equation Model - Partial Least Square (SEM-PLS). The results of this study indicate that audit tenure and audit quality directly affect audit delay and firm size does not affect audit delay. Audit tenure and company size affect audit quality. Audit quality in this study can partially mediate the relationship between audit tenure and audit delay and full mediation of firm size with audit delay.

Keywords: *Audit Tenure, Firm Size, Audit Quality, Audit Delays*

THE ROLE OF SMART CITY IN CREATING BUSINESS OPPORTUNITIES FOR ENTREPRENEURS IN PALEMBANG CITY

Safitri Asrol¹, Rika Lidyah², Nur Hesthria³

^{1), 2), 3)}Faculty of Islamic Economics and Business UIN Raden Fatah Palembang, Indonesia

Corresponding autor: rikalidyah_uin@radenfatah.ac.id

Abstract

In the current era of globalization and digital, the Smart City concept was indispensable because it applied the smart city concept by utilizing technology and communication to create better public services. There were four pillars of smart city development. The commitment of the Palembang City Government in realizing Smart City, launched the "Hallo Palembang" application, namely focusing on the third pillar, namely infrastructure, to integrate services and information to drive all online access, automation media such as network infrastructure and so on. With the application, people could more easily and quickly find information and services in Palembang. Hallo Palembang application, there were 21 menus available. One of them was facilitating entrepreneurs to gain access to capital through interest-free revolving loan loans. and also available business licensing services. Based on this background, it was necessary to conduct research with the formulation of the problem What was the Role of Smart City in Creating Business Opportunities for entrepreneurs in Palembang City. This study used descriptive qualitative research methods and field research methods and was based on both primary and secondary data. The data collection technique used was observation, interviews by distributing 30 questionnaires to entrepreneurs in the city of Palembang. With the application, it was hoped that entrepreneurs could be assisted in creating business opportunities through interest-free revolving fund loans. and digital business licensing services were also available. The results of this study were expected to provide input for the Palembang City Government to further improve the quality of the Hallo Palembang Application Service in realizing Palembang City as a Smart City.

Keywords: Smart City, Palembang City, Entrepreneurs, Application

**AUDIT COMMITTEE, AUDIT QUALITY AND LEVERAGE
ON THE INTEGRITY OF FINANCIAL REPORTS IN BANKING COMPANY
WHICH ARE LISTED ON THE INDONESIAN STOCK EXCHANGE**

Mismiwati¹⁾, Riduwansah²⁾, Siti Juairiah³⁾

^{1), 2), 3)}Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Raden Fatah Raden Fatah Palembang

Corresponding author: mismiwati_uin@radenfatah.ac.id riduwansah_uin@radenfatah.ac.id tyasjuju21@gmail.com

Abstract

Audit committee, audit quality and leverage on the integrity of financial reports in banking companies listed on the IDX in 2017-2020. The independent variables in this research are audit committee (X1), audit quality (X2), leverage (X3), while the dependent variable in this study is the integrity of financial statements (Y). The population in this study are banks registered on the IDX in 2017-2020 consisting of 45 banks. The technique used in sampling is purposive sampling method which produces a sample of 11 banks with 4 years of observation which produces 44 samples. The type of data used is secondary data. Data analysis techniques in this study used IBM SPSS Statistics Version 25, which consisted of descriptive statistical analysis, classical assumption test, multiple linear regression analysis, and hypothesis testing. The results of this study indicate that the audit committee variable, audit quality, has no effect on the integrity of financial statements, while leverage has an effect on the integrity of financial statements. Meanwhile, simultaneously, audit committee, audit quality, and leverage have no effect on the integrity of financial statements.

Keywords: Audit Committee, Audit Quality, Leverage , Financial Report Integrity.

MSMEs STRATEGY TO SURVIVE AND UPGRADE THROUGH ACCOUNTING

Haviz Taufik¹⁾, Eka Julianti Efris Saputri²⁾

^{1,2,3)}Fakultas Hukum dan Ekonomi Bisnis Universitas Adiwangsa Jambi – Indonesia

Corresponding author: haviz.jbi@gmail.com¹⁾, ekajuliantiefrissaputri@gmail.com²⁾

Abstract

The purpose of this study is to find out the UMKM Strategy so that they can rise in the Covid-19 pandemic era with accounting and how UMKM can advance to class with accounting in the Covid-19 Pandemic Era. The sample in this study was 86 (eighty six) UMKM in Jambi City. The data in this study are primary and secondary data. The analytical method used is descriptive qualitative. The results of the study show that accounting can be a strategy for UMKM to rise in the era of the covid-19 pandemic through the presentation of financial statements in accordance with accounting standards in Indonesia and accounting can make UMKM advance through the presentation of financial statements in accordance with accounting standards in Indonesia.

Keywords: UMKM Strategy Rise, Covid -19, Accounting, UMKM Upgrading.

DOES STRATEGIC ALIGNMENT AFFECT FIRM PERFORMANCE? THE ROLE OF TECHNOLOGY INTENSITY AND INNOVATION UNDER ENVIRONMENTAL UNCERTAINTY

Azolla Degita Azis^{1*}, Muhammad Imam Sundarta², Hurriyaturohman³, Titing Suharti⁴, Muhamad Azis Firdaus⁵

^{1,2,3} Accounting Department, Faculty of Economics and Business, Universitas Ibn Khaldun Bogor, 16162

^{4,5} Management Department, Faculty of Economics and Business, Universitas Ibn Khaldun Bogor, 16162

*Corresponding author. Email: azolladegita@gmail.com

Abstract

The alignment between a firm's business strategy and information technology (IT) continues to be important for research and practice. Prior research investigating the performance consequences of strategic IT alignment has produced inconsistent results. Therefore, this study is expected to provide empirical evidence regarding the importance of technology intensity and innovation on firm performance. Besides, we argue that environmental uncertainty consists of (1) business complexity, and (2) dynamic environment moderates the effect of technology intensity and firm performance. Specifically, the results suggest that in dynamic and complex environments, technology intensity does reflect a capability that enhances the positive effect on firm performance. The research model is tested through panel-data analysis from 2018-2020, including 747 firm-year observations. The implication of this research is expected to become a consideration for regulators and entities to disclose non-financial information such as business strategy and IT on the firm's annual report, because it can affect firm performance amidst the uncertain business environment.

Keywords: Business Strategy, Technology Intensity, Uncertainty, Firm Performance

BUSINESS MODEL INNOVATION TOWARDS CORPORATE ENTREPRENEURSHIP AT REGIONAL DRINKING WATER COMPANY TIRTA MAYANG JAMBI CITY

Rendi Aditya Alfanza¹⁾

¹⁾Jambi University

Corresponding author : bangrendeh@gmail.com

Abstract

This study aims to find out how the Innovation Business Model with 3 (three) elements of Value Proposition, Value Creation, and Value Capture Innovation, is able to foster entrepreneurial activity in the Regional Water Company Tirta Mayang as a clean water monopoly company in Jambi City. Entrepreneurial activity is the hallmark of Corporate Entrepreneurship that affects the company's performance. The Innovation Business Model uses 3 (three) dimensions, namely diversification, technology, and good corporate governance. This research was conducted using quantitative methods with primary and secondary data sources using questionnaire research instruments and data analysis techniques Partial Least Square (PLS) with a population of 253 respondents. The results show the Business Innovation Model has a positive and significant impact on Corporate Entrepreneurship which has an impact on company performance. The results of this study provide knowledge on how the relevant Innovation Business Model can maintain the sustainability of regional companies that are transformed into Corporate Entrepreneurship in an effort to increase profitability and quality of clean water services as a form of global commitment from the Sustainable Development Goals (SDGs).

Keywords: Business Model Innovation, Value Proposition, Value Creation, Value Capture Innovation, Corporate Entrepreneurship.

THE EFFECT OF PRODUCT QUALITY AND BRAND IMAGE ON CUSTOMER LOYALTY IN THE ONLINE BUSINESS OF ERIGO FASHION PRODUCTS WITH CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE (CASE STUDY IN JAMBI CITY COMMUNITIES).

Silvia Dwi Rahmasari¹⁾

¹⁾Jambi University

Corresponding Authors : Silviadwirahmasari370@gmail.com

Abstract

Along with the development of the Indonesian economy which has increased very rapidly, the demands and needs of consumers have increased and varied, especially in the field of clothing (fashion). The number of competitors in the fashion business industry on both online and offline platforms can make consumers easily switch to other places, thus making the competition even tougher. Consumers will also be increasingly critical of the quality of products and brands that have convinced them. If the product does not meet consumer expectations, it will make consumers move to a better place. One of the local companies that have contributed to and been successful in the fashion business is erigo. This Erigo company has experienced a very rapid increase in purchases, its brand is widely known by the public, especially the younger generation, cooperating with influencers who are already well-known in foreign countries. The purpose of this research is to find out whether product quality and brand image affect customer loyalty in the online business of Erigo fashion products in the city of Jambi with customer satisfaction as the intervening variable.

Keywords: Product Quality, Brand Image, Customer Loyalty, Customer Satisfaction.

IMPROVEMENT STRATEGIES FOR STRENGTHENING MSME COMPETITIVENESS TOURISM AREA IN JAMBI CITY AFTER COVID-19

Fitriaty¹⁾, Tona Aurora Lubis²⁾, Musnaini³⁾, Dessy Elliyana⁴⁾, Muhammad Haris Saputra⁵⁾

Faculty of Economics and Business Jambi University ^{1,2,3,4,5)}

Faculty of Management and Business, Universitas Dinamika Bangsa⁵⁾

Corresponding author: fitriaty@unja.ac.id

Abstract

This study aims to analyze and formulate strategies to strengthen competitiveness after the COVID-19 pandemic. This study uses a mixed method with two approaches, namely a qualitative approach using interviews as information to make a SWOT analysis and quantitative by giving questionnaires to MSME actors around tourist areas in Jambi City obtaining 120 respondents, a quantitative approach using SEM-PLS as a data analysis tool and forming a model for developing strategies, strengthening the competitiveness of SMEs after the pandemic. The results of this study obtained several strategic recommendations to strengthen competitiveness, increasing innovation, improving product quality to gain competitive advantage, improving supply chains, having strength in the distribution section from raw materials to consumers, providing training to improve employee capabilities, taking advantage of opportunities. by becoming a business actor who is adaptive to all conditions. Based on the quantitative results, a model is formed that contributes to strengthening the competitiveness of MSMEs after the COVID-19 pandemic, namely product quality, capital, supply chain, market analysis and skills that have a very strong relationship to strengthen MSMEs' power.

Keywords : MSME, Competitiveness, Tourism, Quantitative Analysis, Jambi City.

THE EFFECT OF MSME NON-PERFORMING LOANS ON THE FINANCIAL PERFORMANCE OF BANK JAMBI

Elfin Septian¹⁾ Fitriaty²⁾, Tona Aurora Lubis³⁾

^{1,2,3)} Master In Management Faculty Of Economics And Business, Universitas Jambi

Corresponding author : septianelfin@gmail.com

Abstract

This study aims to examine the effect of MSME non-performing loans on the financial performance of the Jambi Regional Development Bank (Bank Jambi). Many MSMEs affected by Covid-19 are unable to pay credit and interest, it is interesting for the author to conduct research on the effect of MSME Non-Performing Loans on bank performance empirical work at the Jambi Regional Development Bank. This type of research is descriptive quantitative using simple regression. The data used in this research was secondary data obtained from MSME non-performing credit reports at Bank Jambi during Covid-19 and the performance of Bank Jambi in 2019 - 2021. The results of this study found that non-performing loans in MSMEs had a negative effect on the performance of Bank Jambi.

Keywords: MSME non-performing loans, financial performance, Bank Jambi Covid-19

THE EFFECT OF ENTREPRENEUR LEADERSHIP ON THE PERFORMANCE OF THE REGIONAL REPRESENTATIVE SECRETARY (DPRD) OF JAMBI PROVINCE

Hapis Hasbiallah¹⁾

¹⁾Master In Management, Faculty Of Economics And Business Jambi University

Corresponding Authors : hapis.hasbiallah73@gmail.com

Abstract

Based on the board secretariat performance report from 2019-2021 the secretariat performance fluctuated, but experienced a lot of decline. So it is interesting to conduct research related to the role of entrepreneur leadership on the performance of the Jambi Provincial DPRD secretariat. Because Entrepreneurial Leadership reflects an entrepreneurial leadership, this more innovative leadership style can make the organization survive and excel in the competition. This study aims to examine the effect of entrepreneur leadership on the performance of the regional representative secretary (DPRD) of Jambi Province. This study uses a quantitative approach by using primary data in the form of questionnaires distributed to members of the Jambi Provincial DPRD as many as 54 people. The analytical tool used in this research is SEM PLS. The results of this study found that entrepreneurial leadership with indicators of Achievement Orientated, Persistent, Risk Taking, Creativity, Innovative and visionary had an effect on the performance of the secretary of the council in the Jambi provincial DPRD. Suggestions that can be given to readers of the novelty of this research are to improve performance in order to support the performance of the Jambi Provincial DPRD secretary.

Keywords: entrepreneur leadership, performance, achievement orientated, persistent, risk taking, creativity, innovative and visionary.

THE EFFECT OF CAPITAL MARKET SOCIALIZATION AND TRAINING ON INVESTMENT INTEREST IN THE CAPITAL MARKET THROUGH CAPITAL MARKET LITERACY

Widi Anasari¹, Agus Solikhin², Mariani Ravelina Sihaloho³, Revany Fadilla Utari⁴, Besse Wediawati⁵,

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Corresponding Author : besse_wediawati@unja.ac.id

Abstract

This study aims to determine the effect of capital market socialization and training on student investment interest in capital markets through capital market literacy in the capital market study group at Jambi University for the 2020-2021 period. This research has used survey method. The population and sample of this study were all students of the Jambi University Capital Market Study Group (KSPM) for the 2020-2021 period as many as 86 people/members. Data collection techniques using a questionnaire. The data obtained were analyzed with Partial Least Square through SmartPLS 3 software. The results of this study indicate that Capital Market Socialization has no effect on Capital Market Literacy. Capital Market Training has an effect on Capital Market Literacy. Capital Market Literacy has an effect on Investment Interest in the Capital Market. Capital Market Socialization and Capital Market Training have no effect on Investment Interest in the Capital Market, respectively. Capital market literacy cannot mediate the effect of Capital Market Socialization on Investment Interest in the Capital Market. Likewise, capital market literacy cannot mediate Capital Market Training on Investment Interest of students in the Capital Market Study Group, Jambi University.

Keywords: Capital market socialization, Capital market training, Capital Market Literacy, Capital Market Study group Investment Interest.

INTRAPRENEURSHIP LEADERSHIP ON SATISFACTION STAKEHOLDERS IN SECURITY SERVICES FOR STRATEGIC PROJECT DEVELOPMENT IN JURISDICTIONS JAMBI HIGH PROSECUTORS IN 2021

Hartoyo¹⁾

¹⁾ Jambi University

Corresponding Authors: hartoyotaz@gmail.com

Abstract

This study aims to find out how the implementation of the strategic development security section activities at the Jambi High Prosecutor's Office in the context of securing the work of national strategic projects and regional strategic projects in Jambi Province and to determine the effect of intrapreneurship, leadership to satisfaction stakeholders (applicants, service providers, supervisory consultants, etc.) as well as phenomena that occur in these activities such as work not according to the time schedule, work not in accordance with the specifications contained in the contract, lack of quality of work due to pursuing progress, etc. This research was conducted for the period of 2021, using quantitative research methods based on data cross-sectional and collected through a survey questionnaire. The data analysis technique in this study uses Partial Least Square (PLS) with a population of 74 respondents consisting of activity applicants (heads, commitment makers, technical implementation officers), service providers/partners (directors, managers and field implementers) and consultants supervisors (director, team leader and field supervisor). The result of this study intrapreneurship significant and positive effect on satisfaction stakeholders, Besides that leadership also has a positive and significant impact on satisfaction stakeholders. This study provide insight how intrapreneurship and leadership in terms of raising personnel and materials as well as coordinating with related parties in securing strategic project development activities, intrapreneurship and leadership have a positive impact on the project being carried out so that it can be carried out on time, on target, on budget, and on quality so as to provide satisfaction stakeholders and increase public trust in the effort to maximize the prevention of corruption.

Keywords : Intrapreneurship, Leadership, Satisfaction Stakeholders, Strategic Development Security, Preventive.

ADAPTIVE INNOVATION DEVELOPMENT STRATEGY FOR TOURISM MANAGEMENT IN THE NEW NORMAL PERIOD OF THE COVID 19 PANDEMIC IN JAMBI PROVINCE

Erida¹⁾, Yenny Yuniarti²⁾, Dessy Elliyana³⁾

^{1), 2), 3)}Management, Faculty of Economics and Business, University of Jambi

Corresponding Authors: dessyelliyana0587@unja.ac.id

Abstract

The current COVID-19 pandemic is a threat to the world of tourism, but it is also a momentum that the tourism industry can use to change the concept of mass tourism (mass tourism) to tourism that applies the concept of environmental carrying capacity. The Covid-19 pandemic is also a new challenge that must be faced by managers to start adapting to efforts to fulfill tourist demand. The tourism potential of Jambi Province is currently in the stage of needing attention and development so that it can not only attract tourists but also how to adapt in the midst of the uncertainty of social conditions that are currently being faced. Further research is needed on how to develop adaptive innovation strategies in tourism management in the new normal period of the covid 19 pandemic. This study uses qualitative descriptive and the collected data is processed using SWOT analysis.

Keywords: Covid 19 Pandemic, Tourism, Innovation, Adaptive, SWOT analysis

**THE INFLUENCE OF ONLINE COSTUMER REVIEW, ONLINE CUSTOMER RATING AND CONSUMER CHARACTERISTICS ON THE PURCHASE DECISION OF ELECTRONIC PRODUCTS AT TOKOPEDIA
(SURVEY OF ACTIVE STUDENTS AT JAMBI UNIVERSITY)**

Feyza Muhammad Ikhsan¹⁾

¹⁾Jambi University

Corresponding Authors: feyza.muhammad26@gmail.com

Abstract

This study uses a quantitative descriptive method conducted on Jambi University students who use TokoPedia. Tokopedia is an e-commerce (electronic commerce) marketplace company from Indonesia which was officially launched to the public on August 17, 2009. The purpose of this study is to find out and analyze whether customer reviews, customer ratings, and consumer characteristics influence purchasing decisions. electronic products in e-commerce Tokopedia. Samples were taken as many as 100 respondents with the probability side method. Data was collected by distributing questionnaires. The data analysis technique used is descriptive analysis and inferential analysis with the analytical tool used is PLS (Partial Least Square).

Keywords: Customer Reviews; Customer Ratings; Consumer Characteristics; Buying decision.

THE INFLUENCE OF PRODUCT QUALITY AND CUSTOMER SATISFACTION TOWARDS BUYING DECISIONS ON THRIFT CLOTHES IN THRIFBYTIARA

Regi Dhaniesa Meranti¹⁾

¹⁾Jambi University

Corresponding Authors: regimeranti21@gmail.com

Abstract

Fashion as a necessity and lifestyle, this certainly causes an increased of shopping culture, especially on goods that come from famous Brand and usually have high prices to satisfy prestige. Many people start to choose any other alternatives so that the prestige can be fulfilled by spending not too much money, by buying used clothes from well-known brands with good quality, it is still very feasible to wear or commonly called thrift. Based on the newest trend, people start to make it as a business opportunity and start to open a thriftshop business both online and offline by offering quality and various prices. Most of these thriftshops focus on clothing. Research that has been done States that product quality and customer satisfaction influence on purchasing decisions.

Keywords: product quality, customer satisfaction, purchase decision, thrift

THE INFLUENCE OF BRAND IMAGE AND PROMOTION TOWARDS BUYING DECISIONS ON GO-JEK (GO RIDE) IN JAMBI CITY.

Ajeng Aulia Salshabila¹⁾

¹⁾Jambi University

Corresponding Authors: ajengauliasalshabila@gmail.com

Abstract

The rapid development in the field of technology and information affects many aspects in all fields including transportation facilities. One of many problems that often becomes the main topic is congestion. In this case, the government carried out several solutions such as road construction and revitalization of public transportation. However, these two things have not been able to minimize the situation. Thus, several digital-based public transportation such as Go-Jek, Grab and Maxim were born. The number of choices for the community, making every brand flock to provide services to the community in order to become no. 1 among others. This study aims to determine whether Brand Image and Promotion influence Buying Decisions.

Keywords: Brand Image, Promotion, Buying Decisions

**THE EFFECT OF FINANCIAL MANAGEMENT EDUCATION ON SAVING
BEHAVIOR THROUGH FINANCIAL LITERATURE
(STUDY ON STUDENTS OF MANAGEMENT STUDY PROGRAM CONCENTRATION
IN FINANCIAL MANAGEMENT, FACULTY OF ECONOMICS AND BUSINESS,
JAMBI UNIVERSITY)**

Hesti susilowati¹, Syakirah Mentari Fadillah, Khaira Davina, Besse Wediawati², dan Moh. Ihsan³

^{1), 2), 3)}Faculty of Economic and Bussines, Jambi University

Corresponding Authors : hestisusilowati6@gmail.com

Abstract

This study aims to examine the effect of Financial Management Education on Savings Behavior through Financial Literacy in students of the Management Study Program, Concentration of Financial Management, Faculty of Economics and Business, Jambi University. The type of research used is quantitative. The data used is primary data using a survey method by distributing questionnaires through a google form with a Likert scale. The population is 102 students. The data testing technique uses Validity Test and Reliability Test, R-Square Test and Hypothesis Testing with Bootstrapping using SmartPLS 3.0 Software. The results showed that financial management education had an effect on financial literacy. Financial literacy has no effect on saving behavior. Financial management education has no effect on saving behavior. Financial literacy cannot mediate the relationship between financial management education and saving behavior.

Keywords: Financial Management Education, Saving Behavior, Financial Literacy, Partial Least Square (PLS)

THE EFFECT OF FINANCIAL LITERATURE ON THE PERFORMANCE OF MICRO ENTERPRISES IN MODERATED BY THE USE OF INFORMATION TECHNOLOGY (STUDY ON FOOD BOOTH BUSINESS IN MENDALO INDAH VILLAGE)

Elsa Yolanda¹, Rike Setiawati², Suci Wulandari³, Pradipta Putra Berlin⁴, Besse Wediawati⁵

^{1,2,3,4,5}Faculty of Economic and Bussines, Jambi University, Jambi, Indonesia.

Corresponding author: besse_wediawati@unja.ac.id

Abstract

This study aims to obtain an empirical study on the Effect of Financial Literacy on Micro Business Performance Moderated by the Use of Information Technology. The research was conducted on small food entrepreneurs in Mendalo Indah Village. This research is a survey research. The population in this study were all food stalls in Mendalo Indah Village with a total of 37 food stall business respondents. The research data collection technique was done through a questionnaire. The data obtained were analyzed using the PLS (Partial Least Square) analysis technique through the SmartPLS 3 software. The results showed that financial literacy had a significant positive effect on the performance of micro food stalls in Mendalo Indah Village. Utilization of information technology is able to moderate the relationship between financial literacy and micro business performance.

Keywords: Business Performance, Financial Literacy, Information Technology, Micro Business, Mendalo Indah Village

**THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY ON
FINANCIAL INCLUSION
(CASE STUDY ON STUDENT OF FACULTY OF ECONOMIC AND BUSINESS, JAMBI
UNIVERSITY)**

Angejina¹, Agus Syarif,² Yanuar hamdi³, Faldi Mastadinata Damanik⁴, Besse Wediawati⁵,

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia
Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia
Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia
Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia
Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Corresponding Author : besse_wediawati@unja.ac.id

Abstract

Business success is what is expected in setting up a business. A business is said to be successful if it achieves profit, efficiency, competitiveness, competence and the establishment of a good image. The purpose of this study is to find out whether the use of Instagram as an online promotion tool has an effect on the success of used clothing businesses in Indonesia, and how much influence it has. The sampling method used a saturated sample, as many as 106 samples were taken from the existing population. This study uses Partial Least Square (PLS). The results of this study indicate that the use of Instagram as an online promotion tool consisting of context, communication, collaboration and connection has a significant positive effect of 41% on the success of used clothing businesses in Indonesia. The remaining 59% of business success is influenced by other variables outside of this study.

Keywords : Instagram, business success, and secondhand clothing, Partial Least Square (PLS)

THE EFFECT OF FINANCIAL KNOWLEDGE AND FINANCIAL TECHNOLOGY ON FINANCIAL SATISFACTION (STUDY ON JOYBIZ INTERNATIONAL DISTRIBUTOR IN JAMBI PROVINCE)

Dea Rusita¹, Arimbi Harianja², Sholi Aulia³, Agus Solikhin⁴, Besse Wediawati⁵,

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Corresponding Author : besse_wediawati@unja.ac.id

Abstract

This study aims to examine the effect of financial knowledge and financial technology on the financial satisfaction of the distributors of Joybiz International in Jambi province. This research has used survey method. The population in this study were all distributors of Joybiz International in Jambi province. With purposive sampling technique, a sample of 91 respondents was obtained. The research data collection technique was done through a questionnaire. The data analysis technique used Partial Least Square with SmartPLS 3 software. The results showed that both financial knowledge and financial technology each had a positive and significant influence on financial satisfaction. The influence of these two variables on financial satisfaction is 46.8%. Thus, to increase the financial satisfaction of Joybiz International distributors, it is necessary to provide financial knowledge and also the application of payment gateway financial technology which will greatly assist and facilitate distributors in carrying out all financial transactions.

Keywords: Financial Knowledge, Financial technology, Financial satisfaction, Joybiz International, Partial Least Square (PLS).

**THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY ON
FINANCIAL INCLUSION
(CASE STUDY ON STUDENT OF FACULTY OF ECONOMIC AND BUSINESS, JAMBI
UNIVERSITY)**

Risa Liska¹, Asep Machpudin,² Muhammad Aqil Miftahul Huda Khazai³, Akbar Kurnia Aderson⁴, Besse Wediawati⁵,

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia
Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia
Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia
Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia
Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Corresponding Author : besse_wediawati@unja.ac.id

Abstract

This study aims to examine the effect of financial literacy and financial technology on financial inclusion in Jambi University students. This research has used survey method. The research population was all students of the Faculty of Economics and Business, Jambi University and by purposive sampling, 102 samples were obtained which were students of S1 Management Concentration in Financial Management for the 2018 period. Data was collected through distributing questionnaires with a 5-point Likert scale. The data testing technique uses partial least squares with SmartPLS 3.0 software. The results showed that Financial Literacy had a positive and significant effect on Financial Inclusiveness, and Financial Technology had a positive and significant effect on Financial Inclusion. Financial literacy and financial technology have an effect of 77.5% on Financial Inclusion.

Keywords: Financial Literacy, Financial Technology, Financial Inclusion.

THE EFFECT OF CAPITAL MARKET SOCIALIZATION AND TRAINING ON INVESTMENT INTEREST IN THE CAPITAL MARKET THROUGH CAPITAL MARKET LITERACY

Widi Anasari¹, Agus Solikhin², Mariani Ravelina Sihalo³, Revany Fadilla Utari⁴, Besse Wediawati⁵,

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Faculty of Economic and Business, Universitas Jambi, Jambi, Indonesia

Corresponding Author : besse_wediawati@unja.ac.id

Abstract

This study aims to determine the effect of capital market socialization and training on student investment interest in capital markets through capital market literacy in the capital market study group at Jambi University for the 2020-2021 period. This research has used survey method. The population and sample of this study were all students of the Jambi University Capital Market Study Group (KSPM) for the 2020-2021 period as many as 86 people/members. Data collection techniques using a questionnaire. The data obtained were analyzed with Partial Least Square through SmartPLS 3 software. The results of this study indicate that Capital Market Socialization has no effect on Capital Market Literacy. Capital Market Training has an effect on Capital Market Literacy. Capital Market Literacy has an effect on Investment Interest in the Capital Market. Capital Market Socialization and Capital Market Training have no effect on Investment Interest in the Capital Market, respectively. Capital market literacy cannot mediate the effect of Capital Market Socialization on Investment Interest in the Capital Market. Likewise, capital market literacy cannot mediate Capital Market Training on Investment Interest of students in the Capital Market Study Group, Jambi University.

Keywords: Capital market socialization, Capital market training, Capital Market Literacy, Capital Market Study group Investment Interest.

**EFFECT OF WORK STRESS ON EMPLOYEE PERFORMANCE WITH
ORGANIZATIONAL COMMITMENT AS *INTERVENING VARIABLE* AT PT.
PEGADAIAN AREA JAMBI**

Rita Ustati¹⁾, Sry Rosita²⁾, Hendriyadi³⁾

¹⁾Student of Mangement, Economic and Business Faculty, Universitas Jambi

^{2), 3)}Economic and Business Faculty, Universitas Jambi, Jambi, Indonesia

Corresponding Authors: rjita.ustati193@gmail.com, sry_rosita@unja.ac.id, hendriyadi@yahoo.com

Abstract

This study aims to determine the effect of work stress on employee performance through organizational commitment as an intervening variable at PT. Pegadaian Area Jambi. The target of this research is the employees of PT. Pegadaian Area Jambi. The population and sample for this study were all employees of PT. Pegadaian Jambi Area Office, totaling 21 people with saturated sampling technique. This research is a quantitative research, the data used in this study was obtained through a structured questionnaire method. The data analysis method of this research is descriptive statistical analysis with Partial Least Square (PLS) as a tool to process it using the SmartPLS (v.3.2.9) program. The results of this study prove that work stress has no negative and significant effect on employee performance, work stress has a negative and significant effect on employee organizational commitment, organizational commitment has a positive and significant effect on employee performance, work stress has a negative and significant effect on employee performance through employee organizational commitment. PT. Pegadaian Jambi Area.

Keywords: Job Stress, Employee Performance, Organizational Commitment

MARKETING PERFORMANCE BASED ON CUSTOMER BENEFIT, CONSUMER EDUCATION, AND CONSUMER TRUST THROUGH THE USE OF BRANCHLESS BANKING SERVICES AGENTS FOR INCLUSIVE FINANCE

Mukti Hadiano¹⁾, Haryadi²⁾, Syahmardi Yacob³⁾, Rike Setyawati⁴⁾

¹⁾Universitas Jambi, Jambi, Indonesia

²⁾ Universitas Jambi, Jambi, Indonesia

³⁾ Universitas Jambi, Jambi, Indonesia

Corresponding author: muktispedline@gmail.com

Abstract

This study aims to analyze the effect of consumer benefits, consumer education, and agent trust as bank partners on marketing performance on the implementation of officeless financial service agents in the context of financial inclusion which is one of the banking innovations. This study uses a survey method with primary data collection sources. The sample of this research is 110 bank agents in Jambi, Indonesia. Data analysis used descriptive statistics and regression analysis with Partial Least Square (PLS) - SEM technique. The results of this study indicate that consumer benefits, consumer education, and consumer trust have a significant positive effect on improving banking marketing performance. In other words, the higher the consumer benefits, consumer education, and consumer trust, the higher the banking marketing performance. This research contributes to the study of officeless financial service agents in the context of inclusive finance which has never discussed consumer benefits, consumer education, and consumer trust. Further studies are suggested to explore other factors besides marketing performance that can affect marketing performance. In addition, it is also recommended to analyze its effect on the performance of agents either directly or through their work involvement in the bank. For the banking world, practically the synergy between agents and banks managing financial service agents without offices in the context of financial inclusion is recommended to periodically analyze consumer benefits, consumer education..

Keywords: consumer benefits, consumer education, consumer trust, marketing performance

THE IMPACT OF NON-PERFORMING LOANS MICRO, SMALL AND MEDIUM ENTERPRISES ON THE FINANCIAL PERFORMANCE BANK JAMBI

Elfin Septian¹⁾ Fitriaty²⁾, Tona Aurora Lubis³⁾

^{1,2,3)} Master In Management Faculty Of Economics And Business, Universitas Jambi

Corresponding author : septianelfin@gmail.com

Abstract

This study aims to examined the effect of MSME non-performing loans on the financial performance of the Jambi Regional Development Bank (Bank Jambi). Many MSMEs affected by Covid-19 are unable to pay credit and interest, it is interesting for the author to conduct research on the effect of MSME Non-Performing Loans on bank performance empirical work at the Jambi Regional Development Bank. This type of research is descriptive quantitative using simple regression. The data used in this research was secondary data obtained from MSME non-performing credit reports at Bank Jambi during Covid-19 and the performance of Bank Jambi in 2019 - 2021. The results of this study found that non-performing loans in MSMEs had a negative effect on the performance of Bank Jambi.

Keywords : MSME non-performing loans, financial performance, Bank Jambi Covid-19

**THE INFLUENCE OF THE LEARNING ENVIRONMENT ON STUDENT SELF-
ACTUALIZATION WITH ACADEMIC CULTURE AS INTERVENING VARIABLE IN
STUDENTS PROGRAM STUDY OF MANAGEMENT FACULTY OF ECONOMIC
AND BUSINESS UNIVERSITAS JAMBI**

Muhammad Farhan Andean¹⁾

¹⁾Jambi University

Corresponding Authors: farhanandeanfarhan@gmail.com

Abstract

This research aims to determine the influence of the learning environment on student self-actualization with academic culture as an intervening variable in students of the Program Study of Management S1, Faculty of Economics and Business, University of Jambi. This type of research is quantitative research. The population in this study is the entirety students of the Program Study of Management S1 class of 2018 - 2020 totaled 592 person with a sample of 86 person. Data were collected using questionnaires. The data analysis method of this study is descriptive statistical analysis using the Structural Equation Model (SEM) technique, with Partial Least Square (PLS) as a tool to process it using the SmartPLS program (v.3.2.9). The results showed that the learning environment positively and significantly affects the self-actualization of students, the learning environment has a positive and significant effect on academic culture, academic culture has a positive and significant effect on student self-actualization and the learning environment has a positive and significant effect on student self-actualization through academic culture

Keywords : Learning environment, Self Actualization, and Academic Culture

INTEREST IN ENTREPRENEURSHIP IN START-UP BUSINESS BASED ON DIGITAL LITERACY AND ENTREPRENEURSHIP LITERACY

Rike Setiawati¹⁾

¹⁾Faculty of Economic and Business, Jambi University

Corresponding Authors: rike.setiawati@unja.ac.id

Abstract

This research is the first empirical research to initiate a model for growing interest in entrepreneurship among the younger generation based on the two most important literacys in the industrial era 4.0, namely digital literacy and entrepreneurial literacy. Specifically, the purpose of this research is to fill the research gap of the lack of research that examines the interest in entrepreneurship in startups based on digital literacy and entrepreneurial literacy as well as solving problems for the low interest in entrepreneurship in startup businesses among the younger generation. This research observation unit is the millennial young generation who have obtained digital literacy and entrepreneurial literacy, namely 406 students from the Faculty of Economics, Jambi University. This research uses a combination research (mix method). Quantitative data was collected using a sequential explanatory method, namely through questionnaires and qualitative data was carried out through interviews with selected informants, namely stakeholders relevant to the research topic. Quantitative Data Analysis using Structural Equation Modeling based on variance (PLS) followed by qualitative analysis The results of the study show that entrepreneurial literacy and digital literacy have a positive and significant effect on the entrepreneurial interest of students of the Faculty of Economics and Business, Jambi University. Entrepreneurial literacy and digital literacy are important foundations needed in entrepreneurship. Suggestions in this study are expected that students can improve entrepreneurial literacy and digital literacy in increasing the ability to build entrepreneurship as a foundation in entrepreneurship.

Keywords: Entrepreneurship, Start Up, Business, Digital Literacy, Quantitative Analysis, Universitas Jambi.

THE EFFECT OF COMPETENCE ON STUDENT READINESS IN THE WORLD OF WORK WITH CONFIDENCE AS THE INTERVENING VARIABLE

Rendy Saputra¹, Sry Rosita², Fitri Chairunnisa³

Management, Economics and Business, Jambi University, Jambi.

Corresponding Authors: Rendys250@gmail.com

Abstract

The study aims to determine the effect of competence on student readiness in the face of the work world or known as the work readiness with confidence as an intervening variable. The target of this research is on independent students learning campus ((abbreviation in Indonesian: MBKM) Strata 1 Management Studies Program of Faculty of Economics and Business Jambi University. Population and sample for this study were MBKM students amounting to 190 students with the number of samples 66 students. This research is a quantitative research, the data used in this study obtained through the questionnaire method is composed. Methods of data analysis This research is descriptive statistical analysis using Structural Equation (SEM) technique, with Partial Least Square (PLS) as a process of priority using the SmartPLS program (v.3.3.9). The results of this study prove that the competence has a positive and significant effect on the readiness of work, competence has a positive and significant influence on confidence, confidence has a positive and significant influence on work readiness, competence has positive and significant influence on work readiness through MBKM Strata Student State of Management Studies Faculty of Economics and Business Jambi University.

Keywords : competence, job readiness, self-confidence.

RELATIONSHIP BETWEEN HANDICRAFT MSME BUSINESS ACTOR AND HANDICRAFT CENTER

Firmansyah¹, Agus Solikhin², Fitriaty³, Ade Titi Nifita⁴, Tona Aurora Lubis⁵

^{1,2,3,4,5}Department of Management, Faculty of Economic and Business, Jambi University

Corresponding Author: tonalubis@unja.ac.id

Abstract

The increase in tourist visits is influenced by the availability of souvenirs as souvenirs for tourists. The souvenir center is a place for MSME business actors to display and sell their products. The purpose of this study was to explore the linkage of handicraft SMEs with handicraft centers. This research is qualitative research. The conclusions of this study include the following: the SMEs souvenirs in marketing their products can be divided into 2 types, these are: Handicraft SMEs actors who directly sell their own products in their own outlets and sell them through their own marketing distribution network. Then the Handicraft MSME actors who entrust or sell their products to the handicraft center, either the handicraft center managed by the government, or the handicraft center managed by the private sector.

Keywords: Handicraft, SMEs, Handicraft Center.

ARECA NUT FARMERS' BEHAVIOR AND BUSINESS PERFORMANCE

Asep Machpudin¹, safriAurora Lubis, Sigit Indrawijaya³, Ahmad Nur Budi Utama⁴, Maryati Ningsih⁵

^{1,2,3,4}Department of Management, Faculty of Economic and Business, Jambi University

⁵Graduated from Department of Management, Faculty of Economic and Business, Jambi University

Corresponding Author: tonalubis@unja.ac.id

Abstract

The Pinang commodity is one of the regional superior commodities in Jambi Province. Areca nut is widely used by the community as a source of livelihood, both in the form of buying and selling businesses and field investment. The purpose of this study is to explore the behavior and business performance of areca nut farmers in Jambi Province. This research uses qualitative research. The results of this study conclude that the behavior of areca nut farmers is influenced by the background knowledge that is passed down from generation to generation and the result of self-taught knowledge. Meanwhile, the business performance of areca nut farmers is highly dependent on the collectors and or also areca nut entrepreneurs and areca nut exporters. This is because the purchase price of areca nut from betel nut farmers is determined by areca nut collectors, entrepreneurs, and areca nut exporters.

Keywords: business behavior, business performance, areca nut farmers

**THE INFLUENCE OF FINANCIAL LITERACY AND SOCIODEMOGRAPHY ON
INDIVIDUAL INVESTMENT DECISIONS WITH BEHAVIORAL BIAS AS
INTERVENING VARIABLES
(CASE STUDY AT JAMBI HIGH PROSECUTOR'S)**

Prayogi¹⁾

¹⁾Jambi High Prosecutor's

Corresponding Authors: rumsiyogi@gmail.com

Abstract

The purpose of this study was to determine the effect of financial literacy and sociodemographic factors on investment decisions mediated by behavioral bias at the Jambi High Court. This is based on the phenomenon of consumptive behavior that occurs in Jambi High Court employees, thus influencing the decision to invest. There are several factors that influence investors in making investment decisions, including the level of financial literacy, sociodemographic factors, and the emergence of behavioral bias. This study uses quantitative and descriptive approach. It uses the population of Structural and Functional Employee at Kejaksaan Tinggi Jambi. It uses purposive sampling technique and data tabulation with Partial Least Square (PLS) analysis method. The results showed that financial literacy and sociodemographic factors partially influenced investment decisions. Financial literacy has an effect on behavioral bias, while sociodemographic factors have no effect on behavioral bias. Financial literacy has an indirect effect on stock investment decisions through behavioral bias, while sociodemographic factors have no effect on stock investment decisions mediated by behavioral bias. This study provides insight into how good financial management can influence individual decisions to invest so that they can prepare for retirement.

Keyword : Financial Literacy, Sociodemographic Factors, Behavioral Biases, Stock Investment Decision

**THE EFFECT OF ACHIEVEMENT MOTIVES, AFFILIATION MOTIVES, AND
POWER MOTIVES ON THE PERFORMANCE OF POLRI MEMBERS WITH
CAREER COMMITMENT AS MODERATORS (STUDY ON THE JAMBI REGIONAL
POLICE)**

Agus Amperial¹⁾, Johanes²⁾, Syahmardi Yacob³⁾, Shofia Amin⁴⁾

¹⁾Doctoral Program in Economics, Faculty of Economics and Business, Universitas Jambi, Indonesia,

^{2,3,4)}Faculty of Economics and Business, Universitas Jambi, Indonesia

Corresponding author: agusamperial1966@gmail.com

Abstract

This study aims to analyze the effect of achievement motive, affiliation, motive, and power motive on the performance of Polri members working outside the Polri structure with career commitment as a moderator variable, especially in the Jambi Regional Police. Respondents of this study amounted to 103 members. Data collection techniques were carried out by observing and distributing questionnaires with a Likert scale. While the technical analysis used is the Structural Equation Modeling Partial Least Square (SEM – PLS) analysis, model. The study's results through statistical tests show that achievement motive does not significantly affect performance. However, affiliation and power motives have a positive and significant effect. Meanwhile, the affiliation motive moderated by career commitment has no significant positive impact on member performance. However, affiliation and power motives moderated by career commitment positively and significantly affect member performance. Members' career commitment has a positive and significant influence on performance.

Keywords: achievement, affiliation, power, career commitment, and performance.

**THE EFFECT OF WORK-LIFE BALANCE ON EMPLOYEE'S JOB SATISFACTION
AND WORK MOTIVATION AS INTERVENING VARIABLE ON HEAD OFFICE PT
PERKEBUNAN NUSANTARA VI**

Nurjana¹, Sry Rosita², Sumarni³

¹Student of Mangement, Economic and Business Faculty, Universitas Jambi

^{2,3}Economic and Business Faculty, Universitas Jambi, Jambi, Indonesia

Corresponding Authors: ¹nurjananj69@gmail.com, ²Sry_rosita@unja.ac.id, ³mm_sumarni63@yahoo.com

Abstract

This study aims to reveal: 1) the effect of work life balance on employee's job satisfaction, 2) the effect of work life balance on work motivation, 3) the effect of work motivation on job satisfaction and 4) the effect of work life balance through work motivation on employee's job satisfaction. This research was conducted in the form of a survey with structured statements to the respondents. The results of this study indicate that work-life balance has a positive but not significant effect on employee's job satisfaction. On the other hand, work-life balance has a positive and significant effect on work motivation. Then, work motivation has a positive and significant effect on employee's job satisfaction and work motivation can be a mediating variable affecting work-life balance on job satisfaction. Therefore, it is recommended that companies can make special policies regarding special programs that can support employees' work life balance so that job satisfaction is maximized.

Keywords : Work Life Balance, Employee's Job Satisfaction, Work Motivation

**EFFECT OF WORK LIFE BALANCE ON EMPLOYEE PERFORMANCE THROUGH
JOB SATISFACTION AS INTERVENING VARIABLE AT PT. TASPEN (PERSERO)
JAMBI CITY**

Angtias Azzahra¹, Sry Rosita², Hendriyaldi³

- 1) Student of managment, Economic and Business Faculty, Universitas Jambi
2) Economics and Business Faculty, Universitas Jambi, Jambi, Indonesia

Corrsponding Authors: Angtiasazzahra809@gmail.com

Abstract

This study aims to determine the effect of work-life balance on employee performance through job satisfaction as an intervening variable. The target of this research is the employees of PT. Taspen (Persero) Jambi City. The population and sample in this study were all employees of PT. Taspen (Persero) totaling 32 people. The results of this study indicate that work-life balance has no significant positive effect on employee performance, but work-life balance has a significant positive effect on job satisfaction. Then, job satisfaction has a significant positive effect on employee performance and job satisfaction can be a mediating variable between work-life balance and employee performance with significant positive results.

Keywords: Work Life Balance, Job Satisfaction, Employee Performance

THE EFFECT OF TRAINING AND WORK MOTIVATION ON THE PERFORMANCE OF PROVINCIAL JOB TRAINING CENTER EMPLOYEES JAMBI WITH WORK ABILITY AS INTERVENING VARIABLE

Muhammad Kiky Syachnakri Buwaiti¹⁾, Sry Rosita²⁾, Fitri Chairunnisa³⁾

Student Of Management Study Program, Economics And Business Faculty, University Jambi, Jambi, Indonesia

Corresponding Authors: Muhammadkiky2000@gmail.com

Abstract

This study aims to determine the effect of training and work motivation on the performance of Jambi Province Job Training Center employees with work ability as an intervening variable. The analytical method used is descriptive quantitative analysis using PLS analysis tools. Based on the results of PLS regression that training has a positive and significant effect on employee performance, work motivation has a positive and significant effect on employee performance, work ability has no significant effect on employee performance, training has no significant effect on work ability, work motivation has a significant and positive effect on work ability, training has no significant effect on employee performance, work motivation has no significant effect on employee performance with work ability as an intervening variable at the Jambi Job Training and Productivity Center (BLKP).

Keywords: Training, Work Motivation, Work Ability, Employee Performance.

THE EFFECT OF MENU VARIETY, TASTE, AND SERVICE QUALITY ON BUSINESS SUCCESS OF BUSINESS CAFE ‘RUMAH 21 COFFEE’ JAMBI CITY

Affan Rafli¹⁾, Agus Syarif²⁾, dan Dwi Kurniawan³⁾

¹⁾Jambi University

Corresponding Authors: affanrafli99@gmail.com, agusyarif@unja.ac.id, dwikurniawan13@gmail.com

Abstract

This study aims to describe and explain the effect of menu variations, taste, and service quality on business success. The research method used in this thesis research is a quantitative method. This research was conducted at the Rumah 21 Coffee cafe business with a population of 31 consumers and a total sample of 31 consumers. The data used in this study were obtained through a structured questionnaire method which was submitted to the entire consumer population. The data analysis technique used is descriptive statistical analysis technique and inferential statistical analysis, the inferential statistical analysis used in this study is multiple linear regression analysis with analysis tools using SPSS version 26.0 computer application program package. The results of this study indicate that the variable menu variation has a positive and significant effect on business success, the taste variable has a positive and significant effect on business success, and the service quality variable has a positive and significant effect on business success. Menu variations, taste, and service quality simultaneously have an influence on business success, which means that if menu variations, taste, and service quality go well together, it will increase business success at the Rumah 21 Coffee cafe.

Keywords: menu variety, taste, service quality, business success

**FINANCIAL GOVERNANCE OF KINANAH'S BUSINESS UNIT
(STUDY AT THE AL-KINANAH JAMBI ISLAMIC BOARDING SCHOOL
FOUNDATION BUSINESS UNIT)**

Annisa Addiniya ¹ , Tona Aurora Lubis ² , Agus Syarif ³

- 1) Student of management, Economic and Business Fakultas, Universitas Jambi
2) Economic and Business Fakultas, Universitas Jambi, Jambi, Indonesia

Corresponding Authors: annisa.add2000@gmail.com

Abstract

This study aims to assess the financial management of the Modern Pondok Pesantren Foundation Al-Kinayah Jambi Business Unit that has implemented the principles of corporate governance in the Islamic Boarding School Business Unit's finances. Researchers only take the principles of transparency and accountability related to business unit finances and coupled with effectiveness and efficiency. This research uses a case study with a qualitative approach. The data collected are primary data and secondary data. Primary data is obtained directly from the respondents, while secondary data is obtained from monthly financial reports and other financial records obtained from parties related to the business unit. Data collection technique is done by using triangulation. Based on the results of governance research on the financial management of the Modern Islamic Boarding School Foundation Al-Kinayah Jambi Business Unit in the aspects of transparency, accountability, effectiveness and efficiency have been carried out by the Business Unit management.

Keywords: Financial Governance, Boarding School, Business Unit, Jambi

**UTILIZATION OF SOCIAL MEDIA IN ATTRACTING INTEREST IN VISITING
PINEAPPLE AGRO-TOURISM IN TANGKIT BARU VILLAGE, SUNGAI GELAM
SUB-DISTRICT WITH CREATIVE PINEAPPLE PROCESSED PRODUCTS AS A
MODERATING VARIABLE**

Adi Ikhsan Syukri¹⁾, Erida²⁾ & Maulidia Imastary Tan³⁾

^{1), 2), 3)}Dosen Manajemen Fakultas Ekonomi dan Bisnis Universitas Jambi

Corresponding author: adi_ikhsan@unja.ac.id, erida@unja.ac.id, maulidia_tan@unja.ac.id

Abstract

This study aims to analyze whether the variables of Social Media and Creative Products have an influence or not on the variable Interest in Visiting Tangkit Baru Pineapple Agrotourism. The object of this research is people who have visited Tangkit Baru Pineapple Agrotourism. The sample in this study amounted to 96 using the Slovin formula. Data collection methods using questionnaires distributed randomly to people who have visited Tangkit Baru Pineapple Agrotourism and analysis tools using Smart PLS (Partial Least Square). The results of this study are that the variables of Social Media and Pineapple Processed Creative Products have a significant influence on Visiting Interest, while the Social Media variable with the Pineapple Processed Creative Product variable as a moderating variable has no significant effect.

Keywords: Social Media, Pineapple Processed Creative Products, Visiting Interest

DEVELOPMENT OF MARKETING MIX IN TOURISM WITH TECHNOLOGY ACCEPTANCE MODEL (TAM) IN THE TOURIST AREA OF KERINCI REGENCY

Edia Satria¹⁾

¹⁾ STIE SAKTI ALAM KERINCI

Corresponding author: ediasatria85@gmail.com

Abstract

The current travel trends are increasingly inclined to the “back to nature” concept. In Kerinci Regency, Indonesia, tourism is expected to contribute to the area’s economic growth. The present study was conducted to analyze the factors in the marketing mix in tourism that influence the perceived ease of use of the Technology Acceptance Model (TAM) in using travel applications. The study uses primary data obtained or collected independently directly from the source through a questionnaire and interviews with 400 respondents. The TAM was tested using SEM (Structural Equation modeling) with Amos 25. The results showed that the variable price and people had a significant effect on the TAM. Additionally, the TAM influences people’s intention to use travel applications.

Keywords: marketing mix tourism, Technology Acceptance Model (TAM), intention to use travel application

SPIN OFF SHARIA BUSINESS UNITS IN INDONESIA (PRELIMINARY STUDIES)

Iqra Wiarta¹⁾, Endah Tri Kurniasih²⁾, Lizabet Sari Dewi³⁾, Aulia Yunica Harly⁴⁾, Arniwita Sy⁵⁾

1), 2), 3), 4), 5) Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Jambi, Jambi, Indonesia

Corresponding author: iqra_wiarta2006@yahoo.co.id

Abstract

The potential for the Islamic banking industry has increased every year, whether there is a pandemic or not, the industry always shows growth from year to year. The issue of an economic recession in 2023 will become even more interesting to study where sharia business units under conventional banks are required to spin off to become sharia commercial banks. The main focus of this research is to analyze the performance of the Islamic banking industry in Indonesia, both Islamic commercial banks and Islamic business units and how the potential for Islamic bank spin offs in the future. The aim of this study is to analyze the performance of the Islamic finance industry and its potential for bankruptcy. Descriptive quantitative methods are used to answer research problems with analytical tools, namely the calculation of financial ratios, then a different test is performed on the financial ratios to see differences in the performance of financial ratios. This study uses secondary data obtained from annual reports and also sources from the Financial Services Authority and Bank Indonesia.

The results of the study show that the financial performance of Islamic banks after the spin off from Islamic business units to become Islamic commercial banks has healthy financial performance. Based on the results of the bankruptcy potential test using the Altman Z-score, it is seen that all Islamic commercial banks have no potential for bankruptcy.

Keywords: Spin off, Islamic Commercial Banks, Sharia Business Units and Bankruptcy Potential