



FACULTY OF ECONOMICS
AND BUSINESS
UNIVERSITAS JAMBI

JEBAC JAMBI
ECONOMICS
BUSINESS & ACCOUNTING
CONFERENCE 2023

International Conference JEBAC

Jambi, Indonesia 2nd -3rd November 2023

*Economics Resilience and Sustainability:
Twin Goals in a Age Global Uncertainties*

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**PROSIDING BOOK OF PROCEEDING INTERNATIONAL
CONFERENCE
Jambi Economics Business & Accounting Conference (JEBAC) 2023**

“Economic Resilience and Sustainability: Twin Goals in a Age Global Uncertainties”

Swiss Bell Hotel, Jambi, November 2th-3th 2023

ISBN:

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3. Prof. Dr. Junaidi, S.E., M.Si.
4. Prof. Dr. H. Haryadi, S.E., M.M.S.
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INTERNATIONAL CONFERENCE JEBAC 2023

“ECONOMIC RESILIENCE AND SUSTAINABILITY: TWIN GOALS IN A AGE GLOBAL UNCERTAINTIES”

Swiss Bell Hotel, Jambi, 2-3 November 2023

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WELCOMING SPEECH DEAN OF FACULTY OF ECONOMICS AND BUSINESS

Assalamu'alaikum 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 **“Economic Resilience and Sustainability: Twin Goals in a Age Global Uncertainties”**. 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.



May this International Conference on "Economic Resilience and Sustainability: Twin Goals in an Age of Global Uncertainties" foster strong networks, broaden perspectives, and generate innovative ideas that can help us overcome current global economic challenges. Let us collaborate, share knowledge, and work together towards our shared goals.

In the midst of rapid changes and global uncertainties, we are tasked with the urgent responsibility of building resilient and sustainable economies. It is crucial that economic growth not only focuses on short-term gains but also considers long-term impacts on the environment and society.

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. This conference will serve as an ideal platform for academics, researchers, practitioners, and students to engage in discussions, exchange ideas, and explore innovative solutions towards achieving these dual objectives. Through deep and collaborative deliberations, it is hoped that we can gain new insights on how to create economic sustainability that aligns with the needs of the future.

May everyone has a productive and fruitful conference.

Thank you.

Wassalamualaikum wr wb

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 3 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 2023 the Faculty of Economics and Business, Universitas Jambi, will again be holding the 5th JEBAC.



At this 2023 international conference, the theme of the discussion is **Economic Resilience and Sustainability: Twin Goals in a Age Global Uncertainties** concept emphasizes the need to address two crucial objectives simultaneously: economic resilience and sustainability. In today's world, marked by rapid changes, interconnectedness, and global uncertainties, it is imperative to develop economies that can withstand shocks and challenges while also ensuring long-term sustainability. The age of global uncertainties underscores the complex challenges and uncertainties that economies face in today's interconnected world. Globalization, technological advancements, climate change, and geopolitical shifts introduce various risks and uncertainties that require proactive and innovative approaches. The conference aims to explore strategies, policies, and practices that promote economic resilience and sustainability in the face of these uncertainties.

Through discussions, presentations, and collaborative exchanges, the conference seeks to foster a deeper understanding of the twin goals of economic resilience and sustainability. It provides a platform for researchers, practitioners, policymakers, and stakeholders to share insights, best practices, and innovative solutions. By bringing together diverse perspectives and expertise, the conference aims to contribute to the development of strategies and frameworks that can guide economies towards a more resilient and sustainable future. Overall, the concept of "Economic Resilience and Sustainability: Twin Goals in an Age of Global Uncertainties" serves as a guiding principle for the conference, emphasizing the importance of balancing short-term economic objectives with long-term sustainability considerations.

This activity presented 4 speakers from Thailand, United States, Malaysia, and Indonesia. Also attended by several participants from various countries such as 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, 2-3st November 2023
Committee Chairman

Prof. Dr. Drs. Syahmardi Yacob, M.B.A.



RUNDOWN
JAMBI ECONOMICS, BUSINESS, AND ACCOUNTING CONFERENCE (JEBAC) 2023
FACULTY OF ECONOMICS AND BUSINESS UNIVERSITAS JAMBI
Venue: Ball Room, Swiss Belhotel, Jambi

TIME	SCHEDULE	PERSON IN CHARGE
Thursday, November 2nd, 2023		
OPENING CEREMONY		
07.00-08.00	REGISTRATION	Event Committee
08.00-08.05	Opening by MC	Ms. Mike
08.05-08.15	Recitation Of The holy Qur'an	Tilawah :Mr. RandyNurrahman Sari Tilawah : Ms.Hidayatul
08.15-08.20	Profile Video Of Universitas Jambi	Event Committee
08.20-08.30	Dance Welcome Performance	Event Committee
08.30-08.35	The National Anthem of Indonesia is "Indonesia Raya"	Event Committee
08.35-08.40	Hymne of Universitas Jambi	Event Committee
08.40-08.45	Opening Prayer	Mr.Azzam
08.45-08.55	Welcoming Remarks Prof. Dr. H. Junaidi, SE, M.Si (Dean of FEB Unja)	
08.55-09.10	Opening Speech Prof. Drs. H. Sutrisno, M.Sc, Ph.D (Rector of Universitas Jambi)	
09.10-09.20	Handling Over Souvenir to Speakers	Rector/vice rector/Dean /Chairman of The Committee
09.20-09.30	Dance Performance : Tari Zapin Melayu	Event Committee
09.30-09.40	Group Photo	Documentation
GUEST SPEAKER SESSION 1		
09.40-10.05	Asst. Prof. Mazhar Islam, Ph.D (Loyola University, New Orleans) Amerika Serikat Title: "Nature's Dividends: Economic Resilience through Conservation"	Raisa Mataniari, S.Pd, M.Pd
10.05-10.20	Asst. Prof. Chidchanok Anantamongkulkul, Ph.D (Phuket Rajabhat University), Thailand Title: "Sustainable development strategy: ways to go for tourismoperator post-crisis: An Experience from Thailand"	Raisa Mataniari, S.Pd, M.Pd
10.20-10.50	Question and Answer Session	Raisa Mataniari, S.Pd, M.Pd
10.50-11.00	Break	Event Committee
GUEST SPEAKER SESSION 2		
11.00-11.15	Prof. Diana Sari, SE, M.Mgt, Ph.D (Universitas Padjadjaran),Indonesia Title: "The Future of Sustainable Marketing: IndonesianCustomer Response"	Raisa Mataniari, S.Pd, M.Pd
11.15-11.30	Assoc. Prof. Dr. Jati Kasuma (Universiti Teknologi Mara Serawak), Malaysia. Title: "Building Sustainable and Resilient Community BasedTourism through Cooperatives"	Raisa Mataniari, S.Pd, M.Pd
11.30-12.00	Question and Answer Session	Raisa Mataniari, S.Pd, M.Pd
12.00-13.00	Break and Lunch	Event Committee
13.00-14.30	Paralel Session I	Event Committee
14.30-16.00	Paralel Session I	Event Committee
16.00-16.30	Break	Event Committee
16.30-17.30	Closing	Event Committee
	Announcement for Best Presenter and Best Paper	

PRESENTATION SCHEDULE

OFFLINE

Parallel Sessions I : 13.00-14.30, Thursday, November 2nd, 2023
International Conference JEBAC

Sessions I

Room: Segerincing

Scientific Field : Management

NUMBER	RESEARCH TITLE	RESEARCH TEAM	PRESENTER	AFILIASI	MODERATOR
1	THE EFFECT OF FIRM CHARACTERISTICS ON TAX AVOIDANCE WITH INTELLECTUAL CAPITAL AS AN INTERVENING VARIABLE IN LQ-45 INDEX COMPANIES LISTED ON IDX 2017-2019	Zhafirah Azzah Hasanah; Wirmie Eka Putra; Fredy Olimsar	Zhafirah Azzah Hasanah	Universitas Jambi, Indonesia	Prof. Dr. Johannes, S.E., M.S.
2	DETERMINAN TINGKAT PARTISIPASI ANGKATAN KERJA DI KABUPATEN/KOTA PROVINSI JAMBI	Renti Efriani	Renti Efriani	Universitas Jambi, Indonesia	Prof. Dr. Johannes, S.E., M.S.
3	MODERATION OF MICROFINANCE ON IMPROVING THE PERFORMANCE OF SMALL MICROENTERPRISES BASED ON ENTREPRENEURIAL LITERACY, FINANCIAL LITERACY AND DIGITAL LITERACY	Besse Wediawati ¹ , Rike Setiawati ² , Zulfina Adriani ³ , Dea Rusita ⁴	Dea Rusita	Universitas Jambi, Jambi, Indonesia	Prof. Dr. Johannes, S.E., M.S.
4	MODERATING EFFECT OF DIGITAL FINANCIAL LITERACY ON THE INFLUENCE OF ACCESS TO FINANCE AND ENTREPRENEURIAL COMPETENCY ON MOMPREENEUR BUSINESS PERFORMANCE IN JAMBI CITY	Erwita Dewi ¹ , Erida ² , Agus Syarif ³ , Feny Tialonawarmi ⁴)	Erwita Dewi	Faculty of Economics and Business, University of Jambi	Prof. Dr. Johannes, S.E., M.S.
5.	DETERMINANTS OF PERTAMINI CUSTOMER LOYALTY IN JAMBI CITY	Raja Penungkunen Surbakti	Raja Penungkunen Surbakti	Faculty Of Economics And Business, Jambi University	Prof. Dr. Johannes, S.E., M.S.
6.	THE EFFECT OF FINANCIAL LITERACY ON BUSINESS SUSTAINABILITY THROUGH BUSINESS PERFORMANCE (STUDY ON SMALL BUSINESS GROCERY STORES)	Tio Tamba ¹ , Rike Setiawati ² , Besse Wediawati ³ , Christien F Simanullang ⁴	Christien F Simanullang	Management Departement , Universitas Jambi, Jambi, Indonesia	Prof. Dr. Johannes, S.E., M.S.
7.	ANALYSIS OF THE ACCOUNTING INFORMATION SYSTEM FOR CASH RECEIPTS AND DISBURSEMENTS IN SCHOOL OPERATIONAL ASSISTANCE FUNDS (BOS) AS A TOOL FOR SCHOOL INTERNAL CONTROL (CASE STUDY AT SMA NEGERI 8 MUARO JAMBI)	Nurul Amalia Ramadhani ¹ , Yudi ² , Fitriani Mansur ³	Nurul Amalia Ramadhani	Faculty of Economics and Business, Universitas Jambi	Prof. Dr. Johannes, S.E., M.S.
8.	TRANSFORMATIONAL LEADERSHIP IN PUBLIC SECTOR INNOVATION; TOWARD ANELDERLY-FRIENDLY CITY	Silva ramadany	Silva ramadany	Universitas Jambi, Indonesia	Prof. Dr. Johannes, S.E., M.S.
9.	DETERMINANTS OF CRYPTOCURENCY INVESTMENT DECISION MAKING BASED ON FINANCIAL BEHAVIOR BIAS AMONG STUDENTS AT JAMBI UNIVERSITY	Haris Mursid ¹ , Besse wediawati ² , RTS. Ratnawati ³	Haris Mursid	Universitas Jambi, Indonesia	Prof. Dr. Johannes, S.E., M.S.

PRESENTATION SCHEDULE

OFFLINE

Parallel Sessions II : 14.30-15.30, Thursday, November 2nd, 2023
International Conference JEBAC

Sessions II

Room: Segerincing

Scientific Field : General

NUMBER	RESEARCH TITLE	RESEARCH TEAM	PRESENTER	AFILIASI	MODERATOR
10.	SYSTEMATIC LITERATURE REVIEW OF THE RELATIONSHIP OF E-WORD OF MOUTH (E-WOM) WITH PURCHASE DECISION	Johni Paul Karolus Pasaribu ¹ , Akhmad Irwansyah Siregar ² , Zeni ³	Johni Paul Karolus Pasaribu ¹ , Akhmad Irwansyah Siregar ² , Zeni ³	Doctoral Program in Economics Student, Jambi University, Indonesia	Novita Ekasari, S.E., M.M.
11.	PHENOMENOLOGICAL STUDY OF JAMU GENDONG SELLER'S ENTREPRENEURIAL COMPETENCE IN TAMBAK SARI VILLAGE SOUTH JAMBI SUB-DISTRICT JAMBI CITY	Erwita Dewi ¹ , Rike Setiawati ² , Feny Tialonawarmi ³	Feny Tialonawarmi	Faculty of Economic and Business, Jambi, Indonesia	Novita Ekasari, S.E., M.M.
12.	ASEAN-5 COMMON CURRENCY: OCA CRITERIA ANALYSIS OF MONETARY INTEGRATION RESILIENCE	Kayla Ulfa Ramadhani, Hafidah Faizah	Kayla Ulfa Ramadhani Hafidah Faizah	Faculty of Economics and Business, Universitas Jambi	Novita Ekasari, S.E., M.M.
13.	SMART CITY AND APPLICATIONS: A REVIEW OF THE GOVERNMENT'S PERSPECTIVE IN INTELLIGENT CITIES	Reyhan Pratama ¹ , Andreski ² , Healdy Angelita Hutasoit ³ , Fauzia Rahma ⁴ , Zaadah ⁵	Reyhan Pratama	Faculty of Economics and Business, Universitas Jambi	Novita Ekasari, S.E., M.M.
14.	FACTORS INFLUENCING CORRUPTION IN JAMBI PROVINCE	Rahayu; Sri Rahayu; Enggar DP Arum; Ilham Wahyudi	Rahayu; Sri Rahayu; Enggar DP Arum; Ilham Wahyudi	Faculty of Economics and Business, Universitas Jambi	Novita Ekasari, S.E., M.M.
15.	DETECTION OF FRAUDULENT FINANCIAL STATEMENTS: CORPORATE GOVERNANCE MODERATION	Enggar Diah Puspa Arum ¹ , Rico Wijaya ² , Ilham Wahyudi ³	Enggar Diah Puspa Arum	Faculty of Economics and Business, Universitas Jambi	Novita Ekasari, S.E., M.M.
16.	TAX AGGRESSIVENESS WITHIN THE ENERGY INDUSTRY IN INDONESIA AND MALAYSIA	Enggar Diah Puspa Arum ¹ , Rico Wijaya ² , Ilham Wahyudi ³	Enggar Diah Puspa Arum	Faculty of Economics and Business, Universitas Jambi	Novita Ekasari, S.E., M.M.
17.	MITIGATION OF CORPORATE GOVERNANCE AGAINST FRAUDULENT FINANCIAL STATEMENTS	Enggar Diah Puspa Arum ¹ , Widya Sari Wendry ²	Enggar Diah Puspa Arum ¹	Faculty of Economics and Business, Universitas Jambi	Novita Ekasari, S.E., M.M.
18.	ANALYSIS OF DETERMINANTS OF LABOR ABSORPTION IN THE PROCESSING INDUSTRY SECTOR IN JAMBI PROVINCE	Melenia Sonata	Melenia Sonata	Universitas Jambi, Indonesia	Novita Ekasari, S.E., M.M.
19.	LEAN MANAGEMENT PRACTICES TOWARDS PRODUCTIVITY AND SERVICE DELIVERY, ORGANIZATIONAL CULTURE AS MODERATION IN LOCAL GOVERNMENT IN MALAYSIA	Rudziah Binti Mohd Darus	Rudziah Binti Mohd Darus	Universitas Jambi, Indonesia	Novita Ekasari, S.E., M.M.

PRESENTATION SCHEDULE

OFFLINE

Parallel Sessions I : 13.00-14.30, Thursday, November 2nd, 2023
International Conference JEBAC

Sessions I

Scientific Field : General

Room: Rantau Pandan

NUMBER	RESEARCH TITLE	RESEARCH TEAM	PRESENTER	AFILIASI	MODERATOR
1	MODEL OF COMPANY SIZE, PROFITABILITY, LEVERAGE, AND BOARD OF COMMISSIONERS SIZE IN RELATIONSHIP WITH ISLAMIC SOCIAL RESPONSIBILITY	Fredy Olimsar ¹ ; Wirmie Eka Putra ² , Feny Tialonawarmi ³	Fredy Olimsar	Universitas Jambi, Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
2	INCREASING THE COMPETITIVENESS OF MSMES BASED ON REGIONAL ADVANTAGES	Firmansyah ¹ , Mukhzarudfa ² , Ahmad Nur Budi Utama ³ , Novita Sari ⁴ , Tona Aurora Lubis ⁵ , Maryati Ningsih ⁶	Tona Aurora Lubis	Universitas Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
3	CLUSTER-BASED MSME GOVERNANCE USING LOCAL WISDOM PHILOSOPHY	Asep Machpudin ¹ , Tona Aurora Lubis ² , Wirmie Eka Putra ³ , Maryati Ningsih ⁴	Tona Aurora Lubis	Faculty of Economic and Business, Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
4	TOURISM-VILLAGE GOVERNANCE BASED ON LOCAL WISDOM	Tona Aurora Lubis ¹ , Erwita Dewi ² , Fitri Chairunnisa ³ , Maryati Ningsih ⁴	Tona Aurora Lubis ¹	Faculty of Economic and Business, Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
5.	STRENGTHING RURAL TOURIST DESTINATION IN THE ENDEMIC ERA: A COMMUNITY-CENTRIC POST-COVID 19	Johannes, Syahmardi Yacob	Johannes	Faculty of Economic and Business, Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
6.	THE STAKEHOLDER INVOLVEMENT IN ESTABLISHING A RURAL DESTINATION IN THE KERINCI FESTIVAL TO HOST MICE	Johannes ¹ ,Syahmardi Yacob ²	Johannes	Faculty of Economic and Business, Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
7.	THE EFFECT OF FINANCIAL LITERACY ON MICRO BUSINESS PERFORMANCE MODERATED BY THE USE OF INFORMATION TECHNOLOGY	Elsa Yolanda ¹ , Besse wediawati ² , Rike Setiawati ³ , Sariah ⁴	Sariah	Universitas Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
8.	THE INFLUENCE OF FINANCIAL LITERACY, SELF-CONTROL, AND LIFESTYLE ON THE CONSUMPTIVE BEHAVIOR OF WORKING HOUSEWIVES IN KOTA BARU DISTRICT, JAMBI CITY	M. Mario Efrianto ¹ , Rike Setiawati ² , Erwita Dewi ³ , Dzaky Achmad R. ⁴	Dzaky Achmad R	Universitas Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
9.	THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY ON THE BUSINESSES PERFORMANCE THROUGH FINANCIAL INCLUSION MEDIATION (CASE STUDY OF MICRO BUSINESS IN MUARA BULIAN DISTRICT)	Hesti Nila Kusumardiyanı 1) , Rike Setiawati 2) , Besse Wediawati 3) , Uswatun Hasanah 4)	Uswatun Hasanah	Universitas Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
10.	THE INFLUENCE OF RELIGIOSITY, LIFESTYLE, LOCUS OF CONTROL AND FINANCIAL SELF-EFFICACY ON FINANCIAL BEHAVIOR OF UNDERGRADUATE STUDENTS, FACULTY OF ECONOMICS AND BUSINESS, JAMBI UNIVERSITY	Thesya Salsabilah ¹ , Rike Setiawati ² , Widia Anggun Putri ³	Widia Anggun Putri	Universitas Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.
11,	THE INFLUENCE OF FINANCIAL LITERACY AND SELF-CONTROL ON GENERATION Z'S CONSUMPTIVE BEHAVIOR IN JAMBI CITY	Puti Adilla ¹ , Rike Setiawati ² , Fitriaty ³ , Ananda Febry, Akbarian ⁴	Ananda Febry Akbarian	Universitas Jambi, Indonesia	Aulia Beatrice Brilliant, S.E., M.Ak.

PRESENTATION SCHEDULE

OFFLINE

Parallel Sessions II : 14.30-15.30, Thursday, November 2nd, 2023
International Conference JEBAC

Sessions II

Scientific Field : General

Room: Rantau Pandan

NUMBER	RESEARCH TITLE	RESEARCH TEAM	PRESENTER	AFILIASI	MODERATOR
12.	THE EFFECTOF FINANCIAL LITERACY AND THE USE OF FINANCIAL TECHNOLOGY (FINTECH) PAYMENTS ONTHE PERFORMANCE OF MEDIUM -SIZED BUSINESSES IN THE SUNGAI PENUH CITY	Dina Agustin Putri ¹ , Rike Setiawati ² , Besse Wediawati ³ , Afifa Laura ⁴	Afifa Laura	Management Departement, Universitas Jambi, Jambi, Indonesia.	Dr. Dica Lady Silvera, S.E., M.S.Ak.
13.	IMPLEMENTATION OF CHALLENGE-BASED LEARNING (CBL) METHOD IN LEARNING INDUSTRIAL ECONOMICS: DEVELOPING STUDENTS' ABILITY TO DEAL WITH INDUSTRIAL CHANGE AND INNOVATION	Rahma Nurjanah ¹ , Etik Umiyati ² , Parmadi ³	Rahma Nurjanah	Faculty of Economics and Business, Universitas Jambi	Dr. Dica Lady Silvera, S.E., M.S.Ak.
14.	THE EFFECTIVENESS OF CHALLENGE-BASED LEARNING IN DEVELOPMENT ECONOMICS LEARNING INNOVATION	Etik Umiyati ¹ , Parmadi ²	Etik Umiyati	Faculty of Economics and Business, Universitas Jambi	Dr. Dica Lady Silvera, S.E., M.S.Ak.
15.	MAPPING PRIORITY AREAS OF EXTREME POVERTY IN JAMBI PROVINCE	Zulgani ¹ , Fadwa Rhogib Asfahani ² , Faradina Zevaya ³	Zulgani ¹ , Fadwa Rhogib Asfahani ² , Faradina Zevaya ³	Faculty of Economics and Business, Universitas Jambi	Dr. Dica Lady Silvera, S.E., M.S.Ak.
16	CUSTOMER BASED VALUE AND BRAND EQUITY AND ITS EFFECT ON LOYALTY THROUGH CUSTOMER TRUST: EMPIRICAL STUDY INTERNET NETWORK USERS INDIHOME IN JAMBI PROVINCE	Irfan Widyanto ¹ , Haryadi ² , Syahmardi Yacob ³ , Junaidi ⁴	Irfan Widyanto	Universitas Jambi	Dr. Dica Lady Silvera, S.E., M.S.Ak.
17.	SUSTAINABLE TOURISM DEVELOPMENT IN JAMBI PROVINCE:A HOLISTIC MODEL INTEGRATING CULTURAL PRESERVATION, ENVIRONMENTAL CONSERVATION, AND COMMUNITY WELFARE	Fitriaty; Muhammad Haris Saputra	Fitriaty	Universitas Jambi	Dr. Dica Lady Silvera, S.E., M.S.Ak.
18.	THE INFLUENCE OF FINANCIAL LITERACY AND LIFESTYLE ON THE FINANCIAL BEHAVIOR OF GENERATION Z IN JAMBI PROVINCE.	Ulan Sri Wahyuni, Besse Wediawati, Rika Nurjihhan	Rika Nurjihhan	Universitas Jambi, Indonesia	Dr. Dica Lady Silvera, S.E., M.S.Ak.
19.	THE INFLUENCE OF FINANCIAL LITERACY AND LIFESTYLE ON CONSUMPTIVE BEHAVIOR IN E-WALLET USERS (STUDY ON UNDERGRADUATE STUDENTS OF E-WALLET USERS OF HIGHER EDUCATION IN JAMBI CITY)	Weny Margareta Panjaitan ¹ , Rike setiawati ² , Besse Wediawati ³ , Hasan Gusman Bimantoro ⁴	Hasan Gusman Bimantoro	Universitas Jambi, Indonesia	Dr. Dica Lady Silvera, S.E., M.S.Ak.
20..	ANALYSIS OF GRDP DETERMINANTS OF THE CONSTRUCTION SECTOR IN JAMBI PROVINCE	Suherman 1 , Haryadi 2 , Zulfanetti 3 , Syaparuddin 4	Suherman	Universitas Jambi	Dr. Dica Lady Silvera, S.E., M.S.Ak.

PRESENTATION SCHEDULE

OFFLINE

Parallel Sessions II : 14.30-15.30, Thursday, November 2nd, 2023
International Conference JEBAC

Sessions II

Room: Pancar Rayo

Scientific Field

: General

NUMBER	RESEARCH TITLE	RESEARCH TEAM	PRESENTER	AFILIASI	MODERATOR
11.	ANALYSIS OF DISPARITIES IN ECONOMIC DEVELOPMENT BETWEEN REGIONS (CASE STUDIES IN WESTERN AND EASTERN INDONESIA)	Meisy Rosari Sipayung ¹⁾ , Zulgani ²⁾ , Zainul Bahri ³⁾	Meisy Rosari Sipayung	Universitas Jambi, Indonesia	Faradina Zevaya, M.E
12.	THE INNOVATIVE BEHAVIOR MODEL IN THE REGIONAL GENERAL HOSPITAL (RSUD) SITI FATIMAH AZ-ZAHRA IN SOUTH SUMATRA PROVINCE	Melisa Ariani Putri ¹⁾ , Johannes ²⁾ , Edward ³⁾ , Zulfina Adriani ⁴⁾	Melisa Ariani Putri	Jambi University, Jambi, Indonesia	Faradina Zevaya, M.E
13.	THE ROLE OF DIGITAL LEADERSHIP CAPABILITY AND INTERCULTURAL COMPETENCES AS MEDIATION OF DIGITAL TRANSFORMATION ON MSME BUSINESS PERFORMANCE	Fitri Chairunnisa ¹⁾ , Dian Mala Fithriani Aira ²⁾	Dian Mala Fithriani Aira	Faculty of Economics and Business, Universitas Jambi	Faradina Zevaya, M.E
14.	THE EFFECT OF MARKET ORIENTATION AND PRODUCT INNOVATION ON COMPETITIVE ADVANTAGE (A CASE STUDY OF DODOL KENTANG SMI IN KERINCI REGENCY)	Almuluk Fajar Zuhri ¹ ; Ridho Akhbar HZ ² ; Zaidi Salsabila ³	Almuluk Fajar Zuhri ¹ ; Ridho Akhbar HZ ² ; Zaidi Salsabila ³	Master of Management Program in Management, Universitas Jambi, Indonesia	Faradina Zevaya, M.E
15.	THE INFLUENCE OF LEADERSHIP BEHAVIOR ON ORGANIZATIONAL PERFORMANCE THROUGH RELIGIOUS VALUES AND ORGANIZATIONAL COMMITMENT IN JAMBI PROVINCIAL GOVERNMENT	Musthafa Luthfi, Syamsurijal Tan, Zulfina Adriani, Edward	Musthafa Luthfi,	Universitas Jambi, Indonesia	Faradina Zevaya, M.E
16.	MODEL OF INFLUENCE OF HUMAN RESOURCES COMPETENCY AND THE CHARACTERISTICS OF ENTREPRENEURSHIP TOWARDS THE PERFORMANCE OF MIDDLE SMALL INDUSTRIES WITH COMPETITIVE ADVANTAGES AS INTERVENING VARIABLES	Fitri Widiastuti	Fitri Widiastuti	Universitas Jambi, Indonesia	Faradina Zevaya, M.E
17.	EFFECT OF E-PROMOTION -SOCIAL MEDIA AND E-WOM TOWARD INTENTION OF USING E-MONEY JAMBI CITY	Ade Erma Suryani ¹ , Musnaimi ² , Tona Aurora Lubis ³ , M.Reza Pahlepi ⁴ , Garry Yuesa Rosyid ⁵ , Doctor	Ade Erma Suryani M.Reza Pahlep	Universitas Jambi, Jambi, Indonesia	Faradina Zevaya, M.E
18.	ANALYSIS OF LOCAL E-CATALOG IMPLEMENTATION ON THE DEVELOPMENT OF MICRO, SMALL AND MEDIUM ENTERPRISES IN JAMBI PROVINCE IN SUPPORTING COMMUNITY ECONOMIC PROGRESS	Garry Yuesa Rosyid	Garry Yuesa Rosyid	Universitas Jambi, Jambi, Indonesia	Faradina Zevaya, M.E
19.	THE IMPLEMENTATION OF SMART GOVERNANCE IN IMPROVING THE QUALITY OF PUBLIC SERVICES IN THE CITY OF JAMBI	Steven Pradana1, Anggun Suri2, Lely Dwi Oktarina3, Zahara Dwiva Layali4, Mawarnis Hapsari Utomo5	Steven Pradana	Universitas Jambi, Indonesia	Faradina Zevaya, M.E
20.	THE ROLE OF PONPES PRENEURS IN ECONOMIC DEVELOPMENT SHARIA IS BASED ON LOCAL POLICY	Rafiqi ¹ ; Paulina Lubis ²	RafiqI	Universitas Jambi, Indonesia	Faradina Zevaya, M.E

PRESENTATION SCHEDULE

ONLINE

Parallel Sessions I : 13.00-14.30, Thursday, November 2nd, 2023
International Conference JEBAC

Session 1. (Ball Room)

LINK ZOOM : <https://zoom.us/j/95476405726?pwd=ZEIwcFl4ekFLckhzNXB2L09NYXVTQT09>

Zoom Meeting

MEETING ID : 954 7640 5726 PASSCODE: JEBAC

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1.	THE IMPACT OF THE QUALITY OF LOCAL GOVERNMENT FINANCIAL REPORTS ON THE RE-ELECTION OF INCUMBENTS WITH FINANCIAL EXPERTISE AS A MODERATING VARIABLE	Yenni Afriani ¹⁾ , Dyah Setyaningrum ²⁾	Yenni Afriani	Faculty of Economics and Business, University of Indonesia, Depok, Indonesia	Dwi Hastuti, S.E., M.Sc
2.	THE ROLE OF ARTIFICIAL INTELLIGENCE IN IMPROVING THE IDENTIFICATION OF KEY AUDIT MATTERS AND ENHANCING AUDIT QUALITY IN INDONESIAN AUDIT FIRMS: A QUALITATIVE STUDY	Iwan Suhardjo ^{1),2)} , Antony ²⁾	Antony	¹⁾ University of Canterbury, Christchurch, New Zealand ²⁾ Universitas Internasional Batam, Batam, Indonesia	Dwi Hastuti, S.E., M.Sc
3.	PERCEPTIONS OF EMPLOYERS AND ACCOUNTING PROFESSIONALS ON THE TECHNOLOGY READINESS AND RESILIENCE TO EMBRACING DIGITALIZATION IN INDONESIA: A QUALITATIVE STUDY	Iwan Suhardjo ¹⁾ , Nany Tan ²⁾	Iwan Suhardjo	¹⁾ UC Business School, University of Canterbury, Christchurch, New Zealand, ²⁾ Faculty of Business, Accounting Department, Universitas Internasional Batam, Batam, Indonesia	Dwi Hastuti, S.E., M.Sc
4.	ECONOMIC RESILIENCE AND SUSTAINABILITY IN THE MIDST OF GLOBAL TURMOIL: SHAPING A SUSTAINABLE FUTURE	Dwi Joko Siswanto ¹⁾ , Tegor ²⁾	Tegor	¹⁾ Akademi Militer, Magelang, Indonesia ²⁾ Universitas Karimun, Kepulauan Riau, Indonesia	Dwi Hastuti, S.E., M.Sc
5.	EXPLORING SUSTAINABILITY REPORTING PRACTICES OF SMES AND STARTUPS IN INDONESIA: PROPOSED FRAMEWORK USING UN SDGS AND GRI	Meiliana Suparman ¹⁾ Padli Rahman ²⁾	Padli Rahman	Universitas Internasional Batam, Faculty of Business and Management, Accounting Study Program, Batam, Indonesia	Dwi Hastuti, S.E., M.Sc
6.	SUSTAINABILITY BUSINESS TRANSFORMATION OF MINE COAL INDUSTRY IN SOUTH OF KALIMANTAN THROUGH ENVIRONMENT, SOCIAL & GOVERNANCE (ESG) AND USING SWOT ANALYSIS	Nor Qomariyah	Nor Qomariyah	CSR Specialist, PT. Banjar Bumi Persada (BBP), MMSGI, South of Kalimantan, Indonesia	Dwi Hastuti, S.E., M.Sc
7.	CREATING VALUE ADDED IN THE COFFEE INDUSTRY IN KERINCI: GOVERNMENT POLICY, CAPITAL STRUCTURE, SOCIAL CAPITAL, ENTREPRENEURIAL ECOSYSTEM AND GLOBAL MARKET COMPETITION	Heppi Syofya	Heppi Syofya	Sekolah Tinggi Ilmu Ekonomi Sakti Alam Kerinci	Dwi Hastuti, S.E., M.Sc
8.	CEO CHARACTERISTICS AND BANK PERFORMANCE IN INDONESIA, WHAT HAPPENED?	Desi Fitri Yani ¹⁾ , Y Anni Aryani ²⁾ ,	Desi Fitri Yani	Faculty of Economics and Business, Universitas Sebelas Maret, Surakarta, Indonesia	Dwi Hastuti, S.E., M.Sc
9.	GOVERNMENT INTERNAL AUDITOR PERFORMANCE MODEL (EMPIRICAL STUDY OF INSPECTORATES IN RIAU PROVINCE)	Badewin, ¹⁾ Amir ²⁾ Sri Rahayu ³⁾ Rike Setiawati ⁴⁾	Badewin	¹⁾ Lecturer in Economics and Business, Islamic University of Indragiri; ^{2,3,4)} Professor in Economics and Business Universitas Jambi	Dwi Hastuti, S.E., M.Sc
10.	FACTORS AFFECTING BANK FINANCIAL PERFORMANCE AND ITS IMPACT ON SHAREHOLDERS DIVIDEND (STUDY ON REGIONAL DEVELOPMENT BANK IN SUMATRA)	Susfa Yetti; Nela Safelia; Primadi Prasetio	Primadi Prasetio	Faculty of Economics and Business, Universitas Jambi	Dwi Hastuti, S.E., M.Sc



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EFFECT OF E-PROMOTION -SOCIAL MEDIA AND E-WOM TOWARD INTENTION OF USING E-MONEY JAMBI CITY

Ade Erma Suryani, Musnaini, Tona Aurora Lubis, M.Reza Pahlepi, Garry Yuesa Rosyid

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Abstract

The purpose of this study is to explain the direct and indirect relationship of the influence of *e-Promotion* Social Media and *e-WoM* mediated by *e-Service Quality* on interest in using *e-Money* in Jambi City. The research methodology uses a confirmatory approach and inferential quantitative analysis techniques. The sample used is 100 as respondents who fill out the questionnaire. The results of the study prove that directly *e-Promotion* using social media and *e-WoM* has a significant positive effect on interest in using *e-Money*. But indirectly *e-Service Quality* mediated only *e-Promotion* using social media, the hypothesis is proven and accepted. The conclusion of this study is that e service quality has a partial meditation role.

Keywords: *e-Promotion*, Media Social, e-WoM, e-Service Quality, e- Money



MODEL OF COMPANY SIZE, PROFITABILITY, LEVERAGE, AND BOARD OF COMMISSIONERS SIZE IN RELATIONSHIP WITH ISLAMIC SOCIAL RESPONSIBILITY

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Abstract

This research aims to determine the influence of company size, profitability, leverage, and board size on Islamic social responsibility. The population in this research are companies listed on the Indonesian Stock Exchange in 2020–2022. In this research, we will see the simultaneous and partial influence as well as the dominant variables using data analysis tools in the form of multiple linear regression, coefficient of determination, hypothesis testing using the F test and t test, and the classical assumption test. Based on the research results, it can be concluded as follows: Simultaneously, company size, profitability, leverage, and board size influence Islamic social responsibility. Partially, it can be seen that not all variables have a significant effect on Islamic social responsibility. Company size and leverage influence Islamic social responsibility, while profitability and board size have no influence.

Keywords: Company Size, Profitability, Leverage, Board Size, Islamic Social Responsibility



THE ROLE OF ARTIFICIAL INTELLIGENCE IN IMPROVING THE IDENTIFICATION OF KEY AUDIT MATTERS AND ENHANCING AUDIT QUALITY IN INDONESIAN AUDIT FIRMS: A QUALITATIVE STUDY

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Abstract

This study aims to explore the role of Artificial Intelligence (AI) in improving the identification of key audit matters (KAMs) and enhancing audit quality in Indonesia. A qualitative research design will be used, involving an open-ended questionnaire with 50 auditors from Indonesian audit firms. Thematic analysis will be used to analyze the questionnaire data. The research questions of this study are how Artificial Intelligence (AI) can be used to improve the identification of key audit matters, how AI affects audit quality, and what are the challenges and opportunities in AI adoption for audit quality improvement. The study will draw on the Social Construction of Technology (SCOT) theory to understand how the use of AI in auditing is shaped by social factors, such as the values and beliefs of auditors, audit firms, and regulators. The study is expected to make a few contributions to knowledge, including: (1) providing insights into the specific ways in which Indonesian audit firms are using AI to improve the identification of KAMs and enhance audit quality, (2) identifying the challenges and opportunities associated with implementing AI systems in audit firms, particularly in the context of Indonesia, (3) developing recommendations for how audit firms and professional organizations like “The Institute of Indonesia Chartered Accountants” can support the adoption and use of AI for improving the identification of KAMs and enhancing audit quality.

Keywords: Artificial Intelligence, Audit Quality, Key Audit Matters, Indonesia, Social Construction of Technology



MODERATION OF MICROFINANCE ON IMPROVING THE PERFORMANCE OF SMALL MICROENTERPRISES BASED ON ENTREPRENEURIAL LITERACY, FINANCIAL LITERACY AND DIGITAL LITERACY

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Abstract

This research is the first empirical research that initiates a model for improving the performance of small microenterprises(SME's) that integrates internal factors in the form of literacy and external factors in the form of microfinance. The observation unit of this research is small microenterprises that are sharia microfinance clients in Jambi Province, totaling 132 business units. This research has used a mixed method approach. Data collection was conducted through questionnaires and FGDs. Assurance of data validity and reliability is done by triangulating sources and techniques. Data analysis has used Partial Least Square (PLS) statistics. The results showed that the entrepreneurial literacy of micro entrepreneurs was in the good category, digital literacy in the poor category, financial literacy in the good enough category, microfinance in the low category and micro business performance in the good category. In hypothesis testing, it is proven that partially entrepreneurial literacy, digital literacy and financial literacy have a significant positive effect on micro business performance. Furthermore, testing the moderating effect, microfinance can significantly moderate the three literacies on micro business performance. This implies that by having good entrepreneurial literacy, digital literacy and financial literacy, microentrepreneurs will be able to carry out business activities so as to improve their business performance in an increasingly digitized business era. Furthermore, with the support of microfinance from Islamic microfinance, the performance of these small micro businesses can be further improved. This research produces a novelty in the form of an integrative SME's performance improvement model, based on literacy, namely entrepreneurial literacy, financial literacy and digital literacy moderated by microfinance. The results of this research have implications for the importance of significant support from the government as a regulator, academics as educators, the private sector as a catalyst and the SME's community as a driver for the development of entrepreneurial, digital and financial literacy and can support empowering microfinance schemes for SME's.

Keywords: SME's Performance improvement model, Entrepreneurial literacy, Financial Literacy, Digital Literacy



SYSTEMATIC LITERATURE REVIEW: FACTOR ANALYSIS ON EMPLOYEE RETENTION

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Abstract

Employee retention is a process where employees are encouraged to remain with the organization. Employee retention is an important component for organizations, where poor employee retention will increase employee turnover. This research uses a Systematic Literature Review (SLR), a synthesis of systemic, clear, comprehensive, literature studies, by identifying, analyzing, and evaluating through explicit/search methods. Data used by several national and international journals/obtained from/screening from several international and national journals. There is an influence between employee retention and the desire to move within the company, opportunities for achievement as well as salary and incentives received and the factors that influence job retention are work environment, job security, compensation, leadership, job satisfaction, and OCB. Researchers advise organizations/ companies to strengthen relationships between employees by holding regular meetings and reviewing the existing reward system, where the reward system must implement a justice system based on workload, education, work experience, and employee achievements.

Keywords: Retention, Human Resources, Compensation, Motivation.



MODERATING EFFECT OF DIGITAL FINANCIAL LITERACY ON THE INFLUENCE OF ACCESS TO FINANCE AND ENTREPRENEURIAL COMPETENCY ON MOMPREENEUR BUSINESS PERFORMANCE IN JAMBI CITY

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Abstract

Women entrepreneurship has become a rapidly growing phenomenon in the past decade. In Jambi province, the development of the MSME sector also continues to increase, as well as in Jambi city. Women MSME actors are dominated by housewives and those who already have children are also known as "Mompreneurs". This research is intended to conduct empirical research by examining the moderating effect of Digital Financial Literacy on Mompreneur business performance by paying attention to financial access factors and entrepreneurial competence. Therefore, this study is entitled: Moderating Effect Of Digital Financial Literacy On The Influence Of Access To Finance And Entrepreneurial Competency On Mompreneur Business Performance In Jambi City.. The objectives of this study are: 1). Analyze Access To Finance Mompreneur in Jambi City, 2). Analyze entrepreneurial competency mompreneur in Jambi City. 3). Analyze the business performance of mompreneurs in Jambi City. 4). Formulate a model of the moderating effect of Digital Financial Literacy on Mompreneur's business performance by taking into account financial access factors and entrepreneurial competence. The method used is a quantitative method using the Smart PLS 3 statistical tool and the results obtained from data analysis found that the moderating effect occurred on the influence of the Access To Finance on the Business Performance .As for the influence of the Entrepreneurial Competency on the Business Performance, there was no moderating effect from the Digital Financial Literacy.

Keywords : Digital Financial Literacy, Access To Finance, Entrepreneurial Competency, Business Performance, Mompreneur



THE IMPACT OF THE QUALITY OF LOCAL GOVERNMENT FINANCIAL REPORTS ON THE RE-ELECTION OF INCUMBENTS WITH FINANCIAL EXPERTISE AS A MODERATING VARIABLE

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Abstract

Regional Government Financial Report (LKPD) is an important media for communicating regional government performance during a certain period. Incumbent regional heads often use the information contained in the LKPD to provide a positive image of their success in managing regional finance to the community. This action is mainly used by Regional Heads who wish to nominate again in the next Regional Head Election (PILKADA). This research aims to prove whether the quality of the LKPD influences the re-election of incumbent Regional Heads (incumbents). This research also tests the role of the financial expertise variable as a moderation that can strengthen the financial quality of the LKPD on the incumbent's re-election. In Addition, this research uses the financial expertise variable as a moderator which can strengthen the relationship between LKPD quality and the incumbent's re-election. This research uses election results data from 170 provinces and districts/cities in the 2020 period. The LKPD quality variable is a quality index resulting from data transformation using the Principal Component Analysis (PCA) technique. The indicators used to form the LKPD quality index are audit opinion, presentation time, and accrual disclosure. We use Ordinary Least Square (OLS) regression to estimate the influence effect between variables. Finally, this research found evidence that this study did not influence variables. First, there is no effect quality of the LKPD on the incumbent's re-election. Second, the financial expertise variable is not proven to strengthen the influence of LKPD quality on the incumbent's re-election. Meanwhile, financial expertise is not proven to directly influence the incumbent's re-election. This finding has practical implications, where society needs to be more careful in assessing the success of incumbents. The public needs to add other indicators besides the quality of the LKPD to decide whether to vote for the incumbent or his competitor in the Pilkada, such as notice of the non-financial performance of local government which can be seen from the increase in human development index and the reduction of poverty level.

Keywords: Local Government Financial Statements, Re-election, Incumbent, Financial Expertise



EXPLORING SUSTAINABILITY REPORTING PRACTICES OF SMES IN INDONESIA

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Abstract

This research investigates sustainability reporting practices of SMEs in Indonesia. A qualitative study will involve a diverse sample of Indonesian SMEs from various sectors and regions. The research question is: What are the current sustainability reporting practices of SME in Indonesia associated with their challenges and opportunities? To answer research questions and conduct document reviews, thematic and narrative analyses were used. This research enhances an understanding of sustainability reporting practices among SMEs in Indonesia. The results suggest that sustainability reporting is gaining attention within SMEs in Indonesia. However, challenges such as the cost, scarce resources, and the complexity of harmonizing sustainability practices with current regulations and standards counteract this positive trend. This study delivers practical implications for Indonesian SMEs should promote transparency and accountability through sustainability practices. In addition, it has a social impact to encourage the government to issue policies to support sustainability initiatives for Indonesian SMEs. The limitations of this study, namely generalization of the results due to the limited number of reviewed documents. Future research could focus on Indonesian startups by evaluating their sustainability practices and developing a sustainability report framework.

Keywords: Sustainability reporting, SMEs, Challenges, Indonesia, Qualitative study.



SUSTAINABILITY BUSINESS TRANSFORMATION OF MINE COAL INDUSTRY IN SOUTH OF KALIMANTAN THROUGH ENVIRONMENT, SOCIAL & GOVERNANCE (ESG) AND USING SWOT ANALYSIS

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Abstract

Renewable energy is a strategic issue in mine industry, especially in mining coal. Renewable energy is encouraged to become a 'transformation of business sustainability' through environmentally friendly green energy, which is synergized with the achievements of the National Determine Contribution (NDC) to be achieved in 2030. Environment, Social and Governance (ESG) is also the big issue in the transformation needed. ESG framing too has become a specific standard for competitive business success in the investors and shareholders in business perspectives. In line with ESG, Ministerial Decree 25 of 2018 also regulates PPM with 8 main aspects: education, health, real income & work, economic sustainability, social & culture, environment, community institutions and infrastructure, leading to ESG standardization which has become an international disclosure. Until now, coal is currently still the main source of electrical energy supply in the domestic market, where South of Kalimantan is the 3rd national reserve, with total amount of 3.67 billion tons. In relation into NDC targets and achievements, PT Banjar Bumi Persada (BBP) located in Banjar District, South Kalimantan Province, is doing four main things as achievements in the 'Coal to Clean Power' synergy; 1) Carbon Capture Storage (CCS) with green financing compensation through community empowerment based on work in accordance with the social and environmental context in the operational area, 2) Development of food agriculture as a form of contribution to climate change mitigation-adaptation as an effort to reduce carbon emissions towards green energy-green economy, 3) Branding strategy in market share through 'mine care life' and 'mine for life' as philosophical values, where mines care for life and mines for life in the form of 'green coal' in market penetration, market development and product development, 4) Framing ESG through 3 main principles; 1) Environment: Role models in environmental management around PT BBP through agriculture & conservation, 2) Social: Developing & empowering for community in synergizing capacity, Small Enterprises products, markets, consumers and reducing risk-competitive advantage in economics and Governance: Added value for stakeholders around PT BBP through permit & social license. This research is based on field observations and SWOT analysis in the 2021-2022 period.

Keywords: *Renewable energy, mine coal, green energy-economy, ESG, community development, strategy sustainability*



CREATING VALUE ADDED IN THE COFFEE INDUSTRY IN KERINCI: GOVERNMENT POLICY, CAPITAL STRUCTURE, SOCIAL CAPITAL, ENTREPRENEURIAL ECOSYSTEM AND GLOBAL MARKET COMPETITION

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Abstract

This study examines value-added development in the coffee company in Kerinci, with a focus on the relationships between capital structure, social capital, the entrepreneurial ecosystem, and the competitive worldwide market. This work employed a quantitative approach with a survey of 185 samples serving as the main data collection instrument, and SEM-PLS 4 was used for data analysis. The results validated the hypothesis that policy measures, optimal capital structure, and robust social capital underpin the expansion of the entrepreneurial ecosystem. Furthermore, it has been demonstrated that a robust entrepreneurial ecosystem plays a critical role in enabling coffee entrepreneurs to compete globally and create value. By illuminating the complex dynamics of the coffee industry in Kerinci and providing helpful advice for industry participants, including policymakers, this study advances the body of knowledge.

Keywords : Value Added, Government Policy, Capital Structure, Social Capital, Entrepreneurial Ecosystem, Global Market Competition



CLUSTER-BASED MSME GOVERNANCE USING LOCAL WISDOM PHILOSOPHY

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Abstract

Clustering is believed to be a good approach in the MSME business because the business network formed through clusters has proven to be effective in increasing the competitiveness of MSME businesses. This research aims to analyze cluster-based MSME governance which is realized through local wisdom. This research uses a qualitative approach. The results of this research provide the conclusion that forms of local wisdom can be categorized into two aspects, namely tangible and intangible local wisdom. Tangible forms of local wisdom in the form of textual, architectural forms, and works of art or crafts can be derived into regional MSME products. Therefore, the idea of one local wisdom one product emerged, which means MSMEs are produced as a result of local wisdom.

Keywords: Clustering, MSMEs, Local Wisdom, Governance



INCREASING THE COMPETITIVENESS OF MSMES BASED ON REGIONAL ADVANTAGES

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Abstract

Increasing competitiveness is an effort to explore various ways to make businesses more competitive, including MSME businesses. This research aims to analyze increasing the competitiveness of MSMEs based on regional advantages. This research uses qualitative research. The research results show that in Jambi Province there are still relatively few MSMEs that have national and international competitive advantages. Competitiveness development can be carried out based on a systems approach, development of technology and innovation strategies, as well as development based on prospective business fields in the future.

Keywords: Competitiveness, MSMEs, Regional Advantage



FACTORS THAT INFLUENCE JOB SATISFACTION OF SMALL BUSINESS EMPLOYEES IN JAMBI CITY

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abstract

This research aims to determine and analyze the factors that influence the job satisfaction of small business employees in Jambi City. The sample for this research consisted of 192 employees of small businesses in Jambi City. The analysis used is SMART PLS. This research concludes that employee competency, leadership style and work environment influence the job satisfaction of small business employees. Interestingly, these results show that leadership style in small businesses has a dominant influence on job satisfaction of small business employees in Jambi City.

Keywords: Employee Competency, Leadership Style, Work Environment, Job Satisfaction, Small Business



FINANCIAL MANAGEMENT BEHAVIOR

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Abstract

Financial management behavior has become a very important issue today. Because, the emergence of financial management behavior is the impact of a person's desire to fulfill their needs in accordance with the level of income earned. This study aims to produce an empirical test regarding the Effect of Socio-Economic Status and Financial Intelligence on Financial Management Behavior. The study was conducted on housewives in Jambi City. This research is a research with survey method. The sample in this study consisted of 384 housewives in Jambi City. Which one was selected by the Proportional Stratified Random Sampling technique. The technique of collecting data in this research is using a questionnaire. Data analysis using SmartPLS 3. The results showed that socioeconomic status and financial intelligence had a significant positive effect on financial management behavior.

Keywords: Financial Management Behavior, Socio-Economic Status, Financial Quotient



DETERMINANTS OF PERTAMINI CUSTOMER LOYALTY IN JAMBI CITY

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Abstract

This research aims to determine and analyze the determinants of Pertamina customer loyalty in Jambi City. The sample for this research consisted of 10 Pertamina customers from 11 sub-districts in Jambi City with a total sample of 110 respondents. The analysis used is SMART PLS. This research provides the following conclusions: purchase decisions, customer satisfaction, and customer trust as determinants of customer loyalty. Specifically, the results of this research conclude that customer trust is the biggest determinant of customer loyalty.

Keywords: Purchase Decision, Customer Satisfaction, Customer Trust, Customer Loyalty



TOURISM-VILLAGE GOVERNANCE BASED ON LOCAL WISDOM

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Abstract

The existence of tourism villages can have a positive impact on the economic development of village communities. This research aims to explore local wisdom factors that can support the development of tourism village governance. This research uses qualitative research. The findings show that local wisdom is formed by a tradition consisting of ritual traditions, traditional traditions, musical traditions, and craft traditions. Governance development is influenced by leadership, innovation, and collaboration.

Keywords: Tourism Village, Local Wisdom, Governance



DETERMINANTS OF ELECTRICITY DEMAND IN THE INDUSTRIAL AND COMMERCIAL SECTOR IN INDONESIA

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Abstract

This research is aimed at analyzing developments in electricity demand in the two main sectors served by PT PLN (Persero), namely the industrial and commercial sectors. Next, an analysis was carried out of the factors that were thought to influence electricity demand in the industrial and commercial sectors respectively, namely the variables Average Electricity for the Industrial Sector Tariff, GRDP Per Capita, Number of Customers in the Industrial Sector and Domestic Investment on Electricity Demand in the Industrial Sector and the influence of the variables. Average Electricity for the Commercial Sector Tariff, GRDP Per capita, Number of Commercial Sector Customers and Domestic Investment on Commercial Sector Electricity Demand. The analytical method used is descriptive and quantitative analysis with panel data regression analysis tools using 34 provinces during 2017-2021. The results of the analysis show that there has been development in a positive direction for electricity demand in the industrial and commercial sectors, however developments in 2020 saw negative growth which resulted in electricity oversupply. Then the results of panel data regression analysis in the industrial sector show that there is a positive and significant influence of the variables Average Price Electricity for the Industrial Sector and Number of Customers in the Industrial Sector, while in the commercial sector only the variable Number of Customers in the Commercial Sector have an influence on electricity demand in the commercial sector. Meanwhile, the variables Average Price Electricity, GRDP Per Capita and Domestic Investment do not have a significant effect but have a positive impact.

Keywords: average price electricity, GRDP per capita, number of customers, industrial sector, commercial sector



SYSTEMATIC LITERATURE REVIEW OF THE RELATIONSHIP OF E-WORD OF MOUTH (E-WOM) WITH PURCHASE DECISION

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Abstract

The use of technology makes it easier to search for and obtain information by digitizing word of mouth (WOM) literacy and improving purchasing decisions. The aim of this research is to answer the research question, namely to find out what methods are used to analyze the role of e-WOM in decision making. This research method uses a Systematic Literature Review, by searching for journal articles and proceedings published from 2018 - 2023. The mapping results show that the data analysis methods that are widely used are SEM and multiple linear regression. Findings from various journal articles show that e-WOM variables influence purchasing decisions.

Keywords: E-WOM, Purchase Decision, Literacy



CUSTOMER BASED VALUE AND BRAND EQUITY AND ITS EFFECT ON LOYALTY THROUGH CUSTOMER TRUST: EMPIRICAL STUDY INTERNET NETWORK USERS INDIHOME IN JAMBI PROVINCE

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Abstract

This study aims to obtain empirical evidence of the effect of value and customer-based brand equity on loyalty through customer trust: an empirical study of Indihome Internet network users in Jambi province. The population in this study are Indihome customers throughout Jambi Province as of November 2021, totaling 74,771 people. The sample selection model is by *random sampling*, so that the total sample filling out the research questionnaire is 301 respondents. The data analysis method uses the *Partial Least Squares method* with the *Structural Equation Model approach* to test the effect of Customer-Based Brand Value and Equity on Customer Loyalty through Customer Trust. The results of this study indicate that the customer value variable has a positive and significant impact on customer trust; Customer-based brand equity has a positive and significant effect on customer trust; Customer value has a positive and significant effect on customer loyalty; Customer-based brand equity has a positive and significant effect on customer loyalty; Customer trust has a positive and significant effect on customer loyalty; Customer trust mediates partially (*partial mediation*) the effect of customer value on customer loyalty and customer trust mediates partially (*partial mediation*) the effect of customer-based brand equity on customer loyalty.

Keywords: Customer Value, Customer Based Brand Equity, Customer Loyalty and Customer Trust



ANALYSIS OF DISPARITIES IN ECONOMIC DEVELOPMENT BETWEEN REGIONS (CASE STUDIES IN WESTERN AND EASTERN INDONESIA)

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Abstract

This research aims to determine the development inequality between the western region of Indonesia and the eastern region of Indonesia, regional classification and verification of the kuznets hypothesis in 2017-2022. The analytical methods used are klassen typology, williamson index and theil index. The research results show that during the 2017-2022 observation period, development inequality in the Western Region was the highest compared to the eastern region. Provinces in Indonesia are dominated by provinces that fall into quadrant III and quadrant IV, namely rapidly developing provinces and relatively underdeveloped provinces. By looking at the two kuznets curves, the curve of the relationship between the Williamson index and economic growth and the curve of the relationship between the theil index and economic growth both show an inverted U shape. This means that the kuznets hypothesis can be said to apply in the western region and eastern region of Indonesia.

Keywords: west region, east region, williamson index, theil index and klassen typology.



THE INNOVATIVE BEHAVIOR MODEL IN THE REGIONAL GENERAL HOSPITAL (RSUD) SITI FATIMAH AZ-ZAHRA IN SOUTH SUMATRA PROVINCE

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Abstract

This study aims to test and analyze the influence of job design, intrinsic motivation, and innovative behavior both directly and indirectly through intervening variables on the employees of the Regional General Hospital (RSUD) Siti Fatimah Az-Zahra in South Sumatra Province. This is a quantitative research using a questionnaire as the data collection technique. The population in this study consists of 268 individuals. The sample was taken using simple random sampling, with a total of 102 individuals. Data analysis was conducted using SEM PLS to examine the complexity of the relationships between variables statistically. The results of the study indicate that job design and intrinsic motivation have a positive influence on the innovative behavior of the employees of RSUD Siti Fatimah Az-Zahra in South Sumatra Province, and intrinsic motivation is able to mediate the relationship between job design and innovative behavior.

Keywords: Innovative Behavior Model, Job Design, Intrinsic Motivation



PERCEPTIONS OF EMPLOYERS AND ACCOUNTING PROFESSIONALS ON THE TECHNOLOGY READINESS AND RESILIENCE TO EMBRACING DIGITALIZATION IN INDONESIA: A QUALITATIVE STUDY

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Abstract

This study aims to explore the perceptions of employers and accounting professionals on the technology readiness and resilience to embracing digitalization in Indonesia. A qualitative research design will be used, involving an open-ended questionnaire with 25 employers and 50 accounting professionals in Indonesia. Thematic analysis will be used to analyze the questionnaire data. The research questions of this study are how employers perceive the technology readiness of accounting professionals in the digitalization era, how resilient accounting professionals are to embrace and address the inherent challenges of digitalization, and what the desired levels of information technology (IT) knowledge and skill requirements are. The study will draw on the Technology Readiness Theory (TR) framework to understand the factors that influence the technology readiness of accounting professionals. This study contributes to the existing body of knowledge in several ways. First, it provides valuable insights into the technology readiness and resilience of accounting professionals in Indonesia, shedding light on their preparedness for the challenges posed by digitalization. Second, it identifies and explores the key factors influencing the technology readiness of accounting professionals, drawing upon the established Technology Readiness (TR) framework for deeper understanding. Lastly, the study contributes to practical knowledge by offering recommendations for both employers and higher education institutions on how to foster the development of technology readiness and resilience among accounting professionals, thereby enhancing their capacity to thrive in the dynamic digital era.

Keywords: Digitalization, Employer, Accounting Professionals, Indonesia, Technology Readiness Theory



THE ROLE OF DIGITAL LEADERSHIP CAPABILITY AND INTERCULTURAL COMPETENCES AS MEDIATION OF DIGITAL TRANSFORMATION ON MSME BUSINESS PERFORMANCE

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Abstract

Digital transformation is one of the business strategies for improving business performance and increasing competitiveness. Leaders in organizations who have digital capabilities can become innovation leaders in their organizations. Digital transformation is very much influenced by users, so the close relationship with human aspects and intercultural relations play a big role in this change. Strengthening the digital capabilities of leaders of MSME business organizations and equipping them with intercultural competence should improve business performance. The objectives of this research are (1) to analyze the influence of digital transformation on MSME business performance; (2) analyzing the influence of digital transformation on digital leadership capability; (3) analyzing the influence of digital transformation on intercultural competences; (4) analyzing the influence of digital leadership capability on MSME business performance; (5) analyzing the influence of intercultural competences on MSME business performance; (6) analyzing the role of digital leadership capability in mediating the influence of digital transformation on MSME business performance; (7) analyze the role of intercultural competences in mediating the influence of digital transformation on MSME business performance. The data analysis method used is Structural Equation Modeling (SEM) measurements using SmartPLS software. The research results can be concluded as follows: (1) digital transformation shows a significant positive influence on MSME business performance; digital transformation shows a significant positive influence on digital leadership capability; digital transformation shows a significant positive influence on intercultural competences; (4) digital leadership capability shows a significant positive influence on MSME business performance; (5) intercultural competences show a significant positive influence on MSME business performance; (5) digital leadership capability as a mediating influence of digital transformation shows a significant positive influence on MSME business performance; (6) intercultural competences as a mediating influence of digital transformation show a significant positive influence on MSME business performance

Keywords: Digital Leadership Capability, Intercultural Competences



DETERMINANTS OF CRYPTOCURRENCY INVESTMENT DECISION MAKING BASED ON FINANCIAL BEHAVIORAL BIAS IN STUDENTS AT THE UNIVERSITY OF JAMBI

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Abstract

This research is the first research to initiate a crypto investment decision-making model based on 12 financial behavioral biases in students and contributes to increasing student financial literacy which is still relatively low. Furthermore, specifically the purpose of this research is to fill the research gap of the lack of research examining financial behavioral biases that lead Jambi University students to make cryptocurrency investment decisions. The observation unit of this research is Jambi University students who have invested in crypto 30 people. The sampling technique uses snowball sampling. This research uses mixed research (mix method). Quantitative data collection using questionnaires and structured interviews. Quantitative Data Analysis uses Factor Analysis to find the financial behavioral biases that most influence Jambi University students in making investment decisions. From the results of factor analysis, it was found that of the 12 financial behavioral biases, there are 10 behavioral biases that influence student decision making to invest in cryptocurrencies, namely Hindsight Bias, Gamblers Fallacy, Overconfidence, Overreaction, Loss Aversion, Self Control Bias, Anchoring Bias, Mental Accounting, Herd Behavior, Regret Aversion Bias. Novelty resulting from this research is the development of a cryptocurrency investment decision-making model based on 12 financial behavioral biases. The implication of the results of this research is that relevant parties (Financial Services Authority and campus parties) can anticipate students' financial behavior bias in investing in cryptocurrencies so that they are at a rational/moderate level by increasing crypto investment literacy through socialization of financial literacy, especially cryptocurrencies.

Keywords: financial behavioral bias, investment decision, cryptocurrency, financial literacy



THE EFFECT OF FINANCIAL LITERACY AND THE USE OF FINANCIAL TECHNOLOGY (FINTECH) PAYMENTS ON THE PERFORMANCE OF MEDIUM-SIZED BUSINESSES IN THE SUNGAI PENUH CITY

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Abstract

This study aims to analyze the effect of financial literacy and the use of financial technology (fintech) payments on the performance of medium-sized businesses in Sungai Penuh City. This study used a quantitative approach. The sampling method used non-probability sampling by using the incidental sampling method. The number of samples in this study were 125 respondents. The data used are primary data obtained through a questionnaire with a Likert scale. The data analysis method in this study uses PLS (Partial Least Square) using Smart PLS 3.0 software. The results of this study indicate that financial literacy has a positive and significant effect on the performance of medium-sized businesses in Sungai Penuh city and financial technology (fintech) payments have a positive and significant impact on the performance of medium-sized businesses in Sungai Penuh city.

Keywords: Financial Literacy, fintech payment, medium business performance



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

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Abstract

This study aims to obtain an empirical study of the Effect of Financial Literacy on Micro Business Performance Moderated by the Use of Information Technology. The study was conducted on food booth business actors in Mendalo Indah Village. This research is a survey research. The population in this study were all food booth businesses in Mendalo Indah Village with a total of 37 respondents. The research data collection technique was carried out through a questionnaire. The results showed that financial literacy had a significant positive effect on the performance of micro food booth businesses in Mendalo Indah Village, the use of information technology was able to moderate the relationship between financial literacy and the performance of micro food booth businesses in Mendalo Indah Village.

Keywords: Financial literacy, Information Technology, Business Performance, Microenterprise



THE EFFECT OF FINANCIAL LITERACY ON BUSINESS SUSTAINABILITY THROUGH BUSINESS PERFORMANCE (STUDY ON SMALL BUSINESS GROCERY STORES)

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Abstract

The purpose of this study was to generate empirical evidence of the effect of business performance as an intervening variable capable of mediating the relationship between financial literacy and business sustainability. The population in this study were small grocery stores in Telanaipura sub-district totaling 361 stores. The sample obtained was 78 stores using purposive sampling method. The research method used is quantitative research method. The analysis tool used is SmartPLS. The results of this study reveal: 1) Financial literacy variables have a significant effect on business continuity; 2) Financial literacy variables have a significant effect on business performance; 3) Business performance variables have a significant effect on business continuity; 4) Business performance variables are able to mediate financial literacy variables on the sustainability of small business grocery stores in Telanaipura District.

Keywords: Financial Literacy, Bussines Perfomance, Bussines Sustainability, Grocery Stores.



CEO CHARACTERISTICS AND BANK PERFORMANCE IN INDONESIA, WHAT HAPPENED?

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Abstract

The purpose of this study is to evaluate the impact of CEO characteristics on bank performance in Indonesia. Specifically, it examines the influence of CEO female, CEO age, CEO financial background and CEO nationality on bank performance with percentage of CEO meetings as a moderating variable. This study uses bank size and bank capital as control variables. Variables representing the performance of bank are return on assets (ROA) and return on equity (ROE). We look at a sample of 41 listed banks on the Indonesian Stock Exchange (IDX) from 2019 to 2022. Data on financial and variables are obtained from the annual reports of the selected companies. We follow the existing empirical literature and use a moderated regression analysis (MRA), the study results show that CEO female has a negative impact on ROA and ROE, while the percentage of CEO meetings significantly moderates of relationship between both variables. In contrast, CEO age and CEO financial background positively impact on bank performance. In addition, the study did not find evidence of the impact of the CEO nationality on bank performance. This study will contribute to the current discussion about the relationship between CEO characteristics and bank performance. As a result, this study adds to previous literature by giving empirical evidence about the relationship between CEO characteristics and bank performance in Indonesia. Investors should be aware of the CEO characteristics of the companies in which they invest their money since the CEO characteristics may be used as references to predict performance and CEO policy decision-making.

Keywords: Bank Performance, CEO Characteristics, Corporate Governance

IMPLEMENTATION OF CHALLENGE-BASED LEARNING (CBL) METHOD IN LEARNING INDUSTRIAL ECONOMICS: DEVELOPING STUDENTS' ABILITY TO DEAL WITH INDUSTRIAL CHANGE AND INNOVATION

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Abstract

Conventional learning approaches, such as lectures, are used in educational approaches that are usually used in Industrial Economics courses. Students receive information from the lecturer, who may or may not insert a few questions here and there to facilitate learning. While students are only required to listen and occasionally respond to questions from speakers, lecturers are responsible for preparing the entire lecture material so that it can be presented to them during the lecture. In this scenario, the lecturer is the active party, while the students act as passive observers. Traditional instructional approaches do not instill in students a strong desire to put additional effort into their studies. Therefore, it is very important to modify the learning model for students to better suit the current time period. Currently, students who use technology in the form of smartphones and other forms of advanced technology say that it is easier for them to get information and study materials. The Project-Based Learning (PjBL) and Challenge-Based Learning (CBL) methods are two learning approaches that are similar in terms of their emphasis on practical experience and real application, but they have differences in their approach and focus. The Project-Based Learning (PjBL) method is a learning approach where students are involved in projects that involve investigation, research, and problem solving. Meanwhile, the Challenge-Based Learning (CBL) method also emphasizes practical experience and real application, but with a focus on the challenges or problems faced by students. The implementation of Challenge-Based Learning (CBL) and Project-Based Learning (PjBL) methods in Industrial Economics learning has a significant practical contribution in developing students' abilities to face industrial change and innovation. This research aims to develop innovative teaching methods for Industrial Economics, formulate assessment methods for innovative teaching of Industrial Economics, determine course learning outcomes in the Semester Learning Plan (RPS) for innovative teaching of Industrial Economics, and find out whether there are improvements in student learning abilities in Economics courses. Industry through the PjBL teaching model. The research collected data by observing student behavior in class and using descriptive analysis to describe the research objectives. The results of the research show that the application of the CBL and PjBL models with CBL principles in the Industrial Economics course during 16 lecture meetings involved 14 detailed learning activities with 6 sessions utilizing lecture-based teaching, 8 student group presentation sessions using the case study completion model for topics related to Industrial Economics and 2 evaluations through written exams. Assessment of student learning is carried out through evaluation of project results, presentations and active discussions as well as student portfolios. The application of the Project Based Learning (PjBL) Learning Model and the Challenge Based Learning (CBL) Learning Model in the learning context has its own obstacles and advantages. Obstacles such as Student Ability, Material Development, Teamwork, Student Participation and Activeness, and Application of Lecture Material to Case Study Analysis. Meanwhile, significant advantages for students are Deep Learning Experience, Development of Critical Thinking Skills, Collaboration Ability and Relevance to the Real World.

Keywords : PjBL, CBL, Industrial Economics, Learning Innovation, PjBL



THE EFFECTIVENESS OF CHALLENGE-BASED LEARNING IN DEVELOPMENT ECONOMICS LEARNING INNOVATION

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Abstract

The learning model commonly used in the Development Economics course employs a conventional teaching approach, primarily consisting of lectures. In this conventional model, the instructor takes an active role while students tend to be passive. Therefore, there is a need for an innovative teaching approach through Project-Based Learning (PjBL) with the principles of Challenge-Based Learning (CBL), which involves students actively in problem-solving and interaction during lectures. This research aims to develop innovative teaching methods for Development Economics, formulate assessment methods for innovative teaching in Development Economics, establish Learning Outcomes for the course within the Semester Learning Plan (RPS) for innovative teaching in Development Economics, and determine if there is an improvement in learning abilities for students in the Development Economics course through the PjBL teaching model. The research collects data by observing student behavior in class and utilizes descriptive analysis to depict the research objectives. The results of the research indicate that the implementation of the CBL model and PjBL with CBL principles in the Development Economics course involves 14 Detailed Learning Activities, with 5 sessions utilizing lecture-based teaching and 9 sessions employing case study-solving models for topics related to development economics. Assessment of student learning is conducted through project evaluation, presentations and discussions, as well as student portfolios. In the process of innovative teaching, several challenges were encountered, including applying theory in case study analysis, applying theory in policy/strategy formulation, technical constraints during presentation sessions, and a lack of active student participation in discussions. However, this teaching model demonstrates advantages in promoting critical and creative thinking among students, enhancing collaboration among them, and providing practical experiences.

Keywords : CBL, Development Economics, Learning Innovation, PjBL



MAPPING PRIORITY AREAS OF EXTREME POVERTY IN JAMBI PROVINCE

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Abstract

The issue of extreme poverty has become a priority within the framework of the Sustainable Development Goals (SDGs), where "No Poverty" is Goal 1 out of 17 goals advocated by the United Nations (UN). Following the UN's call, Indonesia has set forth a target for eradicating extreme poverty, aiming for 0-1% by 2024. This deadline necessitates each region to accelerate efforts in combating extreme poverty, including Jambi Province. Moreover, the average rate of extreme poverty in Jambi Province in 2021 was 1.36%, which is still far from the national target. Therefore, this study aims to analyze priority areas of extreme poverty in Jambi Province and develop strategies for eradicating extreme poverty in these prioritized areas. The research methodology employed in this study utilizes the extreme poverty coefficient according to BPS. Our findings indicate that the priority areas for 2023 are West Tanjung Jabung Regency, Sarolangun Regency, and Batanghari Regency. The policy strategies implemented consist of three main approaches: (1) Reducing the burden of household expenses, (2) Increasing community income, and (3) Decreasing the number of poverty pockets.

Keywords: Extreme Poverty, No Poverty, SDGs, Priority Areas



SYSTEMATIC LITERATURE REVIEW OF THE RELATIONSHIP OF E-WORD OF MOUTH (E-WOM) WITH PURCHASE DECISION

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Abstract

The use of technology makes it easier to search for and obtain information by digitizing word of mouth (WOM) literacy and improving purchasing decisions. The aim of this research is to answer the research question, namely to find out what methods are used to analyze the role of e-WOM in decision making. This research method uses a Systematic Literature Review, by searching for journal articles and proceedings published from 2018 - 2023. The mapping results show that the data analysis methods that are widely used are SEM and multiple linear regression. Findings from various journal articles show that e-WOM variables influence purchasing decisions.

Keywords: E-WOM, Purchase Decision, Literacy



PHENOMENOLOGICAL STUDY OF JAMU GENDONG SELLER'S ENTREPRENEURIAL COMPETENCE IN TAMBAK SARI VILLAGE SOUTH JAMBI SUB-DISTRICT JAMBI CITY

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Abstract

The herbal medicine business is one of the sectors that can help support the family economy even for farmers who produce herbal raw materials. The jamu gendong business in various researches is known as a business that carries local wisdom. The ability to survive for herbal medicine entrepreneurs in the midst of modern business development is currently an interesting thing to research, what is the reason for them to continue to persist in marketing their herbal products by being carried. Based on preliminary studies, it was revealed that the phenomenon of the reason for herbal medicine sellers in running and maintaining their business. As explained in the research findings, because jamu gendong is a hereditary tradition, it makes jamu gendong sellers continue to survive and it is interesting to dig deeper whether there are special competencies related to entrepreneurship that they have so that they are still able to maintain their jamu gendong business. This study uses a qualitative research approach with phenomenological design that involves rigorous and thorough testing on awareness of human experience. Identification of essential qualities of awareness experience was carried out deeply and meticulously regarding the entrepreneurial competence of herbal medicine sellers in Tambak Sari sub-district, Jambi City. The results of the study found that the entrepreneurial competence of herbal medicine sellers includes seven aspects, namely strategic, conceptual, opportunity, organizational and leadership, technical, relationship and personal aspects. The results of the study also found that things that are very concerned by jamu gendong sellers in Kel. Tambak Sari are maintaining good relationships with customers, innovating sales strategies and products and utilizing the power of synergy of jamu gendong seller groups to develop their business.

Keywords: Jamu Gendong Seller, Entrepreneurial Competence, Phenomenology



THE ROLE OF MONEY SUPPLY IN SHAPING ECONOMIC STABILITY AND ECONOMIC PROSPECTS OF THE REGION: A COMPARATIVE ANALYSIS BETWEEN JAMBI AND PADANG CITIES, INDONESIA.

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Abstract

This research compares Jambi and Padang, Indonesia, in terms of their economic characteristics, growth, and inflation impact. Jambi maintains stable economic growth with trade as a key driver. Padang experienced an economic slowdown in 2020 due to the pandemic, but its SME sector and digital transactions supported economic resilience. In 2022, Jambi faced significant inflation, while Padang saw an increase in inflation after several years of low rates. Both cities aim for economic recovery in 2023. Policy recommendations include economic diversification in Jambi and a focus on SMEs and innovation in Padang. Collaborative efforts between the public and private sectors are vital to achieving development and growth goals. This study offers insights into the economic characteristics of these cities and relevant policy implications.

Keywords: Jambi City, Padang City, economic growth, inflation, economic policies.



STRENGTHING RURAL TOURIST DESTINATION IN THE ENDEMIC ERA: A COMMUNITY-CENTRIC POST-COVID 19

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Abstract

This study explores a model for the development of rural tourist destinations in the post-COVID-19 endemic era. Emphasizing the pivotal role of local communities as the key service providers within these destinations, our research focuses on two regions, Kerinci and Merangin Regencies. Employing a survey methodology with structured questionnaires, we collected data from individuals actively engaged in various tourism communities. Additionally, we conducted in-depth interviews with organizers facing challenges in the recovery phase. Our analysis delves into several essential community functions, including leadership, attitudes toward critical issues, power distribution, strategic understanding, choice maturity, experience management, cultural commonalities, and organizational roles. The research findings unequivocally underscore the positive impact of community engagement at the village level on destination marketing performance in the endemic era. In light of these results, it is imperative that destination development policies prioritize the involvement of communities across different sectors and levels. Fostering effective communication, partnerships, and collaborations among these diverse community stakeholders is essential for advancing the destination's growth. Furthermore, special attention must be given to strengthening Village-Owned Enterprises (Village BUMs), ensuring their resilience even in the face of challenges such as changes in village leadership. The Regency Government plays a crucial role in providing the necessary support and certainty to Village BUMs, allowing them to continue operating seamlessly, regardless of potential organizational disruptions at the village government level.

Keywords: village owned firms, village head, conflict, cooperation.



THE STAKEHOLDER INVOLVEMENT IN ESTABLISHING A RURAL DESTINATION IN THE KERINCI FESTIVAL TO HOST MICE

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Abstract

This study explores the involvement of rural tourism destination managers in the annual Kerinci Festival Tourism event. Our research aims to demonstrate how the active participation of destination managers contributes to the realization of MICE (Meetings, Incentives, Conference, and Exhibitions) as a foundation for tourism development in Kerinci. To achieve this goal, we conducted an exploratory qualitative study that describes the roles of various stakeholders in facilitating the realization of MICE as a crucial component of a robust tourism development value chain. Key informants include the Jambi Provincial Tourism Office, the head of Bappeda, and hotel owners. We believe that insights from these informants will uncover the potential for enhancing MICE activities. MICE activities are integral to the tourism sector and vary across institutions while mutually supporting one another. These four components, namely Meetings, Incentives, Conferences, and Exhibitions, hold significance due to their capacity to attract tourists with substantial purchasing power and their subsequent positive economic impact on the region. Effective coordination, communication, and collaboration among hotel managers, tourism offices, regional planning agencies, and interest groups are essential to leverage the full potential of MICE activities. Simultaneously, the regional government should prioritize strengthening the objectives and strategies for developing Kerinci Regency as a premier tourist destination.

Keywords: regional government, stakeholder



ASEAN-5 COMMON CURRENCY: OCA CRITERIA ANALYSIS OF MONETARY INTEGRATION RESILIENCE

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Abstract

The Association of Southeast Asian Nations (ASEAN) has witnessed unprecedented economic integration and growth over the past few decades. One area of potential further integration is the adoption of a common currency among the ASEAN-5 countries, namely Indonesia, Malaysia, the Philippines, Singapore, and Thailand. This abstract provides an overview of the key factors and challenges involved in implementing a common currency within the ASEAN-5 region. The level of political integration and coordination required to form a common currency within ASEAN-5 is a considerable challenge. Member countries would need to address issues related to sovereignty, national economic priorities, and fiscal decision-making processes. Building consensus among member states regarding the benefits and costs of adopting a common currency would be imperative to ensure successful implementation.

Keywords: ASEAN-5, Currency. Monetary, Economic Growth



GOVERNMENT INTERNAL AUDITOR PERFORMANCE MODEL (EMPIRICAL STUDY OF INSPECTORATES IN RIAU PROVINCE)

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Abstract

Human intelligence competency to solve problems requires the intellectual intelligent, emotional intelligence, role stress, and auditor performance with spiritual intelligence and religiosity. It is an empirical study of the district or city government of Riau Province. It aims to determine the influence of the intellectual, emotional intelligences and the role stress on auditor performance, with spiritual intelligence and religiosity as moderating variables. It was conducted at the inspectorate as a representation of the Republic of Indonesia Minister of Home Affairs Regulation Number 48 of 2021 concerning planning for the development and supervision of regional government administration in 2022. The government internal supervisory apparatus (APIP), the source of data collection for this research sample, consisted of 123 respondents from district/city government inspectorate employees in Riau province, Indonesia. The data were analyzed by using SEMWarpPLS 7.0 software. The research results show that the intellectual intelligence, the emotional intelligence, and the role stress positively affect the auditor performance. Meanwhile, the spiritual intelligence variable is a moderating variable that cannot strengthen intellectual and emotional intelligence on auditor performance, and spiritual intelligence is a moderating variable that can weaken the role of stress on auditor performance. Then religiosity is a moderating variable on the influence of emotional intelligence, and stress can weaken the auditor's performance. In contrast, religiosity as moderation cannot strengthen the influence of intellectual intelligence on performance.

Keywords: Intellectual Intelligence, Emotional Intelligence, Role stress, Spiritual Intelligence, Religiosity, and Auditor Performance.



SMART CITY AND APPLICATIONS: A REVIEW OF THE GOVERNMENT'S PERSPECTIVE IN INTELLIGENT CITIES

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Abstract

The aim of this research is to explain smart governance science for urban policies, one of which is a way to improve the decision-making process in policies, as well as improve the quality of public services. Smart city and technology are an inseparable package. City development with smart cities is carried out of course with the adoption of Information Technology (IT), it is not surprising that IT development companies are at the forefront in facilitating and promoting this concept. The world's giant IT companies compete with each other to become the main players in smart cities, considering the large market potential for innovative products and services needed to support the achievement of smart city goals. In the end, the main focus in developing smart cities in Indonesia is more about emphasizing the use of applications as a form of digitizing public services and achieving smart governance. Various application development models to realize smart cities have been developed and adopted by local governments. A study conducted by Restu, et al shows that five cities with smart city programs have various applications to create a smart city in that city.

Keywords: Smart City, application, Government Perspective



THE EFFECT OF MARKET ORIENTATION AND PRODUCT INNOVATION ON COMPETITIVE ADVANTAGE (A CASE STUDY OF DODOL KENTANG SMI IN KERINCI REGENCY)

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Abstract

This study aimed to find out: 1) the effect of market orientation on product competitive advantage; 2) the effect of product innovation on product competitive advantage; and 3) the effect of market orientation and product innovation, simultaneously, on product. The respondents in this study were dodol kentang industry and the like, totaling 48 locations of dodol kentang industry in Kerinci regency. This study found that the variable of market orientation had a significant influence on competitive advantage in the dodol kentang small and medium industry (SMI) in Kerinci regency. This study revealed that market orientation had the significance that was eligible to be a supporting variable for competitive advantage. The correlation was positive, indicating that when market orientation carried out by the business actors was great, the competitive advantage was also high. The variable of product innovation did not significantly influence competitive advantage in dodol kentang SMI in Kerinci regency. This could be caused by the errors in filling out the questionnaires as well as the respondents misunderstanding when filling out the questionnaires distributed by the authors.

Keywords: Market orientation, product innovation, competitive advantage



FACTORS AFFECTING BANK FINANCIAL PERFORMANCE AND ITS IMPACT ON SHAREHOLDERS DIVIDEND (STUDY ON REGIONAL DEVELOPMENT BANK IN SUMATRA)

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Abstract

This research aims to test and analyze factors that influence bank financial performance and their impact on shareholder dividends. The variables used are E-Banking, credit provided as an independent variable, and ROE as a dependent variable. This research also looks at the influence of ROE on shareholder dividends proxied by the DPR. This research was conducted in all BPDs in Sumatra, there are 8 BPDs registered with the OJK during the 2019–2022 period. The research method used was descriptive research with a quantitative research approach. Data processing analysis uses multiple and simple regression analyses. The research results show that E-Banking and the credit provided have a significant influence on ROE, both jointly and individually. Meanwhile, financial performance (ROE) also influences shareholder dividends (DPR).

Keywords: Bank Financial Performance, Dividend, Shareholders



THE INFLUENCE OF LEADERSHIP BEHAVIOR ON ORGANIZATIONAL PERFORMANCE THROUGH RELIGIOUS VALUES AND ORGANIZATIONAL COMMITMENT IN JAMBI PROVINCIAL GOVERNMENT

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Abstract

This research generally aims to determine the influence of leadership behavior on organizational performance through the values of religiosity and organizational commitment in the Jambi provincial government. Based on an understanding of these objectives, the researcher used the main theoretical basis (Grand Theory), namely human resource management (Human Resource Management) which is related to the theory between (Middle Range Theory), namely organizational behavior (Organization Behavior) which is the scientific parent of the research and the application theory (Applied Theory) used in this research is the Leadership Style Theory: Leadership Behavior Approach, Religiosity, commitment and performance, each of which can be specifically reduced into variables as well as the relationship between the grand theory with middle range theory, the respondents in this study were all civil servants in the Jambi Provincial Government. The total sample of respondents was 387 people. To find out whether the model created based on observational data matches the theoretical model or not, a model match index is needed. The results of this research found that leadership behavior through religiosity values and organizational commitment has an influence on organizational performance in the Jambi provincial government.

Keywords: leadership behavior, religiosity values, organizational commitment, organizational performance, public sector.



MODEL OF INFLUENCE OF HUMAN RESOURCES COMPETENCY AND THE CHARACTERISTICS OF ENTREPRENEURSHIP TOWARDS THE PERFORMANCE OF MIDDLE SMALL INDUSTRIES WITH COMPETITIVE ADVANTAGES AS INTERVENING VARIABLES

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Abstract

The purpose of this study was to describe and analyze the influence of HR competencies and entrepreneurial characteristics on the performance of the small medium-sized food industry with the intervening variable competitive advantage. This research is verification in nature, basically wants to test the truth of a hypothesis which is carried out through data collection in the field. The unit of analysis in this research is the food SMIs actors in Jambi Province. The data were obtained through distributing questionnaires to 378 SMIs food entrepreneurs. The data were obtained through distributing questionnaires to 378 SMIs food entrepreneurs. To test the hypothesis, Structural Equation Modeling (SEM) is used with the AMOS application. The results of the analysis concluded that the respondents' responses to the variables of HR competence, entrepreneurial characteristics, competitive advantage and SMIs performance obtained the average number included in the good scale range. HR competency variables, entrepreneurial characteristics, competitive advantage significantly influence the performance of food SMIs in Jambi Province either partially or simultaneously. HR competency variables and entrepreneurial characteristics have a significant indirect effect on SMIs performance through the variable intervening competitive advantage. The entrepreneurial characteristic variable is the dominant variable affecting the SMIs performance. The research model by adding the competitive advantage variable as an intervening variable resulted in the finding of a better effect on the SMIs performance.

Keywords: competency, entrepreneurial characteristics, competitive advantage, performance



FACTORS INFLUENCING CORRUPTION IN JAMBI PROVINCE

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Abstract

Corruption in Indonesia continues to increase every year. This can be seen from the many corruption cases that occur in regions in Indonesia. Based on an assessment of the vulnerability to corruption in Indonesia, Transparency International has conducted an assessment of all countries regarding their perception of corruption. The indicator used is the Corruption Behavior Index (IPK). In 2022, Indonesia's CPI value will be higher compared to 2021, thus illustrating that the tendency for corruption in Indonesia is increasing. Acts of corruption in the government sector can be prevented through good governance and financial management, as well as optimal supervision from APIP. This research examines several variables that can influence acts of corruption, namely Good Corporate Governance (X1), Regional Financial Management (X2), and Internal Auditors (X3). The F test results show significant results. The t test results show that Good Corporate Governance (X1) and Regional Financial Management (X2) have no effect on Corruption Prevention Measures, while Internal Auditors (X3) have an effect on Corruption Prevention Measures.

Keywords: corruption, good corporate governance, regional financial management, internal auditor



ANALYSIS OF THE ACCOUNTING INFORMATION SYSTEM FOR CASH RECEIPTS AND DISBURSEMENTS IN SCHOOL OPERATIONAL ASSISTANCE FUNDS (BOS) AS A TOOL FOR SCHOOL INTERNAL CONTROL (CASE STUDY AT SMA NEGERI 8 MUARO JAMBI)

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Abstract

This study aims to analyze the accounting information system for cash receipts and disbursements in the School Operational Assistance Fund (BOS) as an internal control tool at SMA Negeri 8 Muaro Jambi. The formulation of the research problem is how accounting information system for receiving and disbursing cash on BOS funds has been implemented at SMA Negeri 8 Muaro Jambi, how is the internal control of the accounting information system for receiving and disbursing cash on BOS funds at SMA negeri 8 Muaro Jambi. This research method uses qualitative research methods. Methods of data collection by interviews, observation, documentation and literature study. The results of this research are that SMA Negeri 8 Muaro Jambi has a computer-based accounting information system, the information system for receiving and disbursing cash in BOS funds is in accordance with the principles that apply in the BOS fund guidebook, so that accurate and adequate information is available as a means of control.

Keywords: accounting information system, cash receipts and disbursements, School Operational Assistance Fund (BOS)



HOW FAR HAS THE TALENT MANAGEMENT HELPED? A CENTRAL JAVA GOVERNMENT EXPERIENCE

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Abstract

This study provides a deep analysis of the contextual variables that affect the Central Java Provincial Government's best utilization of talent pools are looked at. Talent pools are collections of high-performing workers who have been selected for taking on more responsibility and occupying key roles within the company. Since public sector organizations are constantly expected to provide effective and efficient public services while operating in a financially constrained environment and facing a persistent talent shortage as well as rising competition for talent, effective talent pool utilization is especially important in an emerging economy. The study investigates the contextual elements within a local government that could potentially limit the best implementation of a talent management strategy. It does this by drawing on talent management theory and basing its findings on a case study with interviews conducted with thirteen key individuals within the Central Java Provincial Government. The results of this study show that the Central Java Provincial Government's use of talent pools in the public sector is not optimal due to a number of factors, such as the creation of talent pools that do not meet needs, the absence of participant roles, and the absence of an understanding of the appraisal process. The absence of explanation for maintaining abilities is a further element identified. These results are known to be impacted by a lack of resources, a lack of opportunities for talent development, a lack of support from and engagement from leaders, and an incomplete deployment of talent management systems.

Keywords: talent pool, talent scouting, talent management



SUSTAINABLE TOURISM DEVELOPMENT IN JAMBI PROVINCE: HOLISTIC MODEL THAT INTEGRATES CULTURAL PRESERVATION, ENVIRONMENTAL CONSERVATION AND COMMUNITY WELFARE

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Abstract

This research focuses on developing Sustainable Tourism in the Cultural Heritage Site area of Jambi Province with the main aim of improving community welfare. Sustainable Tourism is a tourism approach that seeks to maintain economic, social and environmental sustainability. This research uses a mixed method that combines qualitative analysis with QDA Miner software and quantitative analysis with SmartPLS. The research results found that urban landscape management and socio-cultural aspects have a significant impact on Sustainable Tourism. The results of this research found that a holistic approach integrates the values of cultural, natural and tourism ecosystems in achieving sustainable goals. Sustainable Tourism acts as a mediator that connects urban landscape improvement and cultural preservation with community welfare. In other words, preserving culture and a good environment can increase tourist attraction, so that it can generate additional income, improve living standards, and reduce poverty levels in local communities. This research provides an important contribution in formulating sustainable tourism models and strategies that can be implemented in Jambi Province, with a focus on efforts to preserve culture and the environment and improve community welfare through sustainable tourism.

Keywords: Sustainable Tourism, Heritage Sites, Community Welfare, Economic Sustainability



**THE INFLUENCE OF FINANCIAL LITERACY AND LIFESTYLE ON
CONSUMPTIVE BEHAVIOR IN *E-WALLET* USERS**
(Study on Undergraduate Students of *E-Wallet* Users of Higher Education in Jambi City)

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Abstract

This study aims to determine the effect of financial literacy and lifestyle on consumptive behavior. This study uses a quantitative approach with a sampling method using purposive sampling. The sample in this study amounted to 377 respondents who were college students in Jambi City and they were e-wallet users. The data used is primary data obtained from a digital questionnaire with a Likert scale. The data analysis method used in this research is PLS (Partial Least Square) using Smart PLS 4.0 software. The results of this study indicate that the financial literacy of e-wallet user students has a negative and significant effect on consumptive behavior, while lifestyle has a positive and significant effect on consumptive behavior. These results indicate that financial literacy is very important among students to reduce consumptive behavior.

Keywords: Financial Literacy, Lifestyle, Consumptive Behavior, e-wallet User.



ANALYSIS OF LOCAL E-CATALOG IMPLEMENTATION ON THE DEVELOPMENT OF MICRO, SMALL AND MEDIUM ENTERPRISES IN JAMBI PROVINCE IN SUPPORTING COMMUNITY ECONOMIC PROGRESS

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Abstract

Indonesia is classified as a developing country because of its rapid economic growth both materially and non-materially. Indonesia's growing and evolving economy requires increased oversight from the government. When this need is met through the acquisition of commodities or services. The Jambi Provincial Government is now launching the Local E-Catalog program for workers in the MSME (Micro, Small and Medium Enterprises) business. The Local E-Catalog program was established to help the economy of the people in Jambi province. Researchers refer to the Jambi Provincial Government. This research uses a type of qualitative research known as interaction analysis, which entails reporting and analyzing encounters. Interviews, observation, and documentation were used to obtain data. The research findings show that both MSME businesses participating in the Local E-Catalog of Jambi Province.

Keywords: *e-Katalog*, MSME actors, Jambi Provincial government



THE IMPLEMENTATION OF SMART GOVERNANCE IN IMPROVING THE QUALITY OF PUBLIC SERVICES IN THE CITY OF JAMBI

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Abstract

The development of technology and communication affects various aspects of global life. One of the steps of bureaucratic reform is the development of e-governance, in order to improve the quality of government globally. The concept of Smart City as a smart city order based on easy, detailed and transparent services can be accessed by the entire community anywhere and anytime. In this context, Smart Governance emerges as an approach to integrating smart technology in government decision-making and the provision of government services. This research aims to analyze Smart Governance as a strategy to improve the quality of public services in Jambi City. Smart Governance is an innovative approach that integrates information and communication technology in the decision-making process and provision of government services. This research methodology uses a qualitative study with documentation analysis and research development related to the implementation of smart technology in various public service sectors that have been carried out in Jambi City.

Keywords: Smart City, Smart Governance, Public Service



THE EFFECT OF COMPETITOR ORIENTATION ON MARKETING PERFORMANCE WITH INDIHOME PRODUCT INNOVATION IN JAMBI PROVINCE AS AN INTERVENING VARIABLE

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Abstract

The purpose of writing this thesis is to examine the influence between Competitor Orientation on Marketing Performance variables with Indihome Product Innovation in Jambi Province as an Intervening Variable. Data collection was carried out through distributing questionnaires with a Likert scale to 30 employees of PT Telkom Indonesia Witel Jambi. The data testing techniques used include validity and reliability tests, R- square tests and hypothesis testing with bootstrapping with the help of PLS 4.0. The results showed that Competitor Orientation has a positive and significant effect on Marketing Performance, Competitor Orientation has a positive and significant effect on Indihome Product Innovation in Jambi Province, Product Innovation has a weak effect on Marketing Performance, and Competitor Orientation on Marketing Performance with Indihome Product Innovation in Jambi Province as an intervening variable has a weak effect. As a suggestion, the company can continue to improve competitor orientation so that marketing performance is maintained and increasing, if you want to excel in competition the company must innovate products as a result the company will remain in the market and allow the company to develop market share.

Keywords: Competitor Orientation, Marketing Performance, Product Innovation



THE EFFECT OF FIRM CHARACTERISTICS ON TAX AVOIDANCE WITH INTELLECTUAL CAPITAL AS AN INTERVENING VARIABLE IN LQ-45 INDEX COMPANIES LISTED ON IDX 2017-2019

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Abstract

This research is a study that analyzes the relationship model of firm characteristics on tax avoidance with intellectual capital as an intervening variable in companies that have LQ-45 index listed on the Indonesian Stock Exchange. This research sample uses the purposive sampling method. The sample selection criteria consisted of companies included in LQ-45 as of July 2022, issued regular and complete annual reports from 2017-2021, and companies that never left the LQ-45 index. The sample of this research is as many as 20 companies. Data analysis performed with descriptive statistical analysis and inferential statistical analysis. Descriptive statistical analysis is in the form of average statistics. The inferential statistical analysis uses variance Structural Equation Modeling (SEM), which is known as Partial Least Square (PLS). This research uses SmartPLS 3.2.9 version software. The result showed that: (1) firm characteristics have a positive and significant effect on tax avoidance; (2) firm characteristics have a positive and significant effect on intellectual capital; (3) intellectual capital have a positive and significant effect on tax avoidance; (4) intellectual capital is able to mediate the effect of firm characteristics on tax avoidance.

Keywords: firm characteristics, tax avoidance, intellectual capital, structural equation modeling (SEM-PLS)



THE INFLUENCE OF THE COMPANY'S INTERNAL AND EXTERNAL SUPERVISION FUNCTIONS, AND FINANCIAL DISTRESS ON PROFIT MANAGEMENT

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Abstract

This research aims to examine the influence of internal and external company monitoring, and financial distress on earnings management. This research uses a sample of companies in the Properties & Real Estate listed on the Indonesia Stock Exchange for the 2017 – 2021 period. The sampling technique used is purposive sampling. The sample used in this research was 200 companies. The data analysis techniques in this research are descriptive statistical tests and PLS-SEM tests which include outer model tests and inner model tests. The software used to support data processing in this research is SmartPLS 3.3.9. The results of hypothesis testing show that the company's external supervision and financial distress have an effect on earnings management, while the company's internal control has no effect on earnings management.

Keywords: supervision, financial distress, earnings management.



THE INFLUENCE OF IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY (CSR) ON INCREASING MSME INCOME (CASE STUDY AT PT PLN (PERSERO) UP3 JAMBI)

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Abstract

This study aims to determine the effect of the implementation of corporate social responsibility (CSR) Training and Development programs, Capital Funding, and Assistance on Increasing MSME Income (a case study at PT PLN UP3(Persero) Jambi). The sampling technique used is simple random sampling technique with sampling using the slovin formula. Respondents in this study amounted to 51 fostered MSME partners. The type of data used is in the form of primary data and secondary data. The data analysis method used in this study is multiple linear regression analysis using the SPSS version 25 application. The results of this study indicate that training and coaching have an effect on increasing MSME income. Meanwhile, capital income and assistance have no effect on increasing MSME income.

Keywords: CSR implementation, MSME training and development, Capital Funding, MSME assistance, increasing MSME income



THE INFLUENCE OF THE IMPLEMENTATION OF THE GOVERNMENT'S INTERNAL CONTROL SYSTEM ON THE PREVENTION OF FRAUD IN THE MANAGEMENT OF SOCIAL ASSISTANCE FUNDS IN JAMBI CITY

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Abstract

This research aims to determine and provide empirical evidence regarding the influence of the government's internal control system on preventing fraud in the management of social assistance funds in Jambi City. This type of research is quantitative research using primary data obtained from questionnaires. The population of this study was all 56 employees at the Jambi City Inspectorate. The sampling technique used purposive sampling technique with the criteria of employees included in the organizational structure and auditors so that 34 samples were obtained. The data analysis technique used is PLS-SEM using SmartPLS software version 3.0. The research results show that only monitoring has an effect on fraud prevention, while the control environment, risk assessment, control activities, information and communication have no effect on fraud prevention.

Keywords: Internal Control, Fraud Prevention, Social Assistance



LEAN MANAGEMENT PRACTICES TOWARDS PRODUCTIVITY AND SERVICE DELIVERY, ORGANIZATIONAL CULTURE AS MODERATION IN LOCAL GOVERNMENT IN MALAYSIA

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Abstract

The main purpose of this dissertation is to determine the implementation of Lean Management Practices in Malaysian local government and how it affect its organizational performance (i.e: organizational productivity and service delivery via Organizational Culture as moderation variable at Local Authority in Malaysia (PBT). This study was the outcome of previous studies on Lean Management in multiple service sectors and manufacturing. Quality improvement journey in Malaysia had begun with the implementation of International Standard for Organization ISO 9000. In order to overcome global competition. Malaysia government then initiated Lean Management practices idea to be implemented such as 5-S, Kaizen, and Value Stream Mapping to innovate government to becoming more effective in playing its roles. Local government in Malaysia can be classified into three categories, namely city council, municipal council, and district council. Local government is the lowest tier in the government structure, after Federal and State government. Malaysia's municipal system is currently undergoing a transformation of governance toward efficient and competitive in performing its functions in order to improve the productivity and the quality of service in service delivery process. In improving quality efficiency, the Lean Management practice is an approach used as a set of improvement quality tools in boosting organizational performance and service delivery. Organization Culture also embedded in this study. This study of Lean management using 3 tools such as 5S, Kaizen and Value Streaming Mapping to ascertain the dimensions of departmental performance in productivity and service delivery. This study employs a quantitative approach with the distribution of questionnaire to the employees in Malaysian local governments located in Malaysia. Purposive sampling was used to collect the census data. The researcher will use primary data in the form of a questionnaire for assessing the extent of Lean Management. The respondents for this study consisted of 152 PBTs and the respondent are consisted of management personnel representing each PBTs. They received the questionnaires online and returned them upon completion. Descriptive statistics are short descriptive coefficients that summarize a particular data set also will be done. Smart PLS was used to analyse the data. This research instrument uses a Likert scale. The scale is used to measure organizational behavior with the variables measured are translated into research indicators. The regression estimation of panel data and quantitative descriptive analysis with differential test analysis also use as a tools. The contributions of this study can provide benefits and understanding to the top management that the implementation of lean in terms of quality and productivity and as a reference to others government sectors.

Keywords: Lean management Practice, Productivity, Service Delivery, Organizational Culture, Local Authority Agencies



DETERMINANTS OF LABOR FORCE PARTICIPATION LEVELS IN DISTRICTS/CITIES OF JAMBI PROVINCE

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Abstract

This research aims to find out: 1). How is the development of Investment, Economic Growth, Income Inequality and Labor Force Participation Rate in Regency / City of Jambi Province. 2). How do Investment, Economic Growth and Income Inequality affect the Labor Force Participation Rate in the Regency / City of Jambi Province. The research method used in this research is quantitative and descriptive in the form of secondary data sourced from the Central Statistics Agency (BPS) and DPMPTSP Jambi Province from 2016-2021 with the Panel Data Regression analysis tool with the help of using the Eviews 10 software analysis tool. The results of this study with panel data regression analysis with the selected model Fixed Effect Model (FEM) show that the variables of Investment and Economic Growth have a negative and significant effect on the Labor Force Participation Rate of Regency / City in Jambi Province, while the Income Inequality variable has a positive and significant effect on the Labor Force Participation Rate of Regency / City in Jambi Province.

Keyword: Investment, Economic growth, Income inequality



THE EFFECT OF POVERTY, UNEMPLOYMENT, HUMAN DEVELOPMENT INDEX, AND INCOME INEQUALITY ON THE HAPPINESS INDEX ON SUMATRA ISLAND

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Abstract

This research aims to analyze: 1) Development of the happiness index, poverty, unemployment, Human Development Index, and income inequality on the island of Sumatra; 2) The influence of poverty, unemployment, Human Development Index, and income inequality on the happiness index on Sumatra Island during the period 2014, 2017, and 2021. The independent variables used in this research are Poverty, Unemployment, Human Development Index, and Income Inequality, while the dependent variable is the Happiness Index. This research uses multiple linear regression analysis with panel data. From the research results, it was found that the poverty variable did not have a significant effect on the happiness index of Sumatra Island, the unemployment variable had a negative and insignificant effect on the happiness index of Sumatra Island, the Human Development Index variable had a positive and significant effect on the happiness index of Sumatra Island, and the income inequality variable had an effect negative and significant on the happiness index of Sumatra Island.

Keywords: Happiness Index, Poverty, Unemployment, HDI, Income Inequality



ANALYSIS OF DETERMINANTS OF LABOR ABSORPTION IN THE PROCESSING INDUSTRY SECTOR IN JAMBI PROVINCE

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Abstract

This research aims to: 1). Analyzing the development of labor absorption in the processing industry sector, GRDP of the processing industry, number of processing industry business units, investment and human development index in Jambi Province, 2). Analyzing the influence of the GRDP of the processing industry, the number of processing industry business units, investment and the human development index on labor absorption in the industrial sector in Jambi Province. This research uses time series data from 2008-2021. The analytical tool used in this research is multiple linear regression. The analysis results show that 1). The average labor absorption in the manufacturing industry sector is 6.39%, while the average GRDP in the processing industry sector is 12.49%, while the average development in the number of business units is 4.51%, for an average investment of 11.98%, and the average human development index is 0.056%, 2). The GDP of the agricultural sector and the human development index have a positive and significant effect on labor absorption in the processing industry sector in Jambi Province, while the number of business units and investment do not have a significant effect on labor absorption in the processing industry sector in Jambi Province.

Keywords: Labor absorption in the processing industry sector, GRDP in the agricultural sector, number of business units, investment and human development index



THE INFLUENCE OF SOCIOECONOMIC STATUS AND FINANCIAL INTELLIGENCE ON FINANCIAL MANAGEMENT BEHAVIOUR (A STUDY OF HOUSEWIVES IN JAMBI CITY)

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Abstract

Financial management behavior has become a very important issue today. Because, the emergence of financial management behavior is the impact of a person's desire to fulfil their needs in accordance with the level of income earned. This study aims to produce an empirical test regarding the Effect of Socio-Economic Status and Financial Intelligence on Financial Management Behavior. The study was conducted on housewives in Jambi City. This research is a research with survey method. The sample in this study consisted of 384 housewives in Jambi City. Which one was selected by the Proportional Stratified Random Sampling technique. The technique of collecting data in this research is using a questionnaire. Data analysis using SmartPLS 3. The results showed that socioeconomic status and financial intelligence had a significant positive effect on financial management behavior

Keywords: Financial Management Behavior, Socio-Economic Status, Financial Quotient



**THE INFLUENCE OF FINANCIAL LITERACY AND LIFESTYLE ON
CONSUMPTIVE BEHAVIOR IN *E-WALLET* USERS**
(Study on Undergraduate Students of *E-Wallet* Users of Higher Education in Jambi City)

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Abstract

This study aims to determine the effect of financial literacy and lifestyle on consumptive behavior. This study uses a quantitative approach with a sampling method using purposive sampling. The sample in this study amounted to 377 respondents who were college students in Jambi City and they were e-wallet users. The data used is primary data obtained from a digital questionnaire with a Likert scale. The data analysis method used in this research is PLS (Partial Least Square) using Smart PLS 4.0 software. The results of this study indicate that the financial literacy of e-wallet user students has a negative and significant effect on consumptive behavior, while lifestyle has a positive and significant effect on consumptive behavior. These results indicate that financial literacy is very important among students to reduce consumptive behavior.

Keywords: Financial Literacy, Lifestyle, Consumptive Behavior, e-wallet User.



THE INFLUENCE OF FINANCIAL LITERACY AND LIFESTYLE ON THE FINANCIAL BEHAVIOR OF GENERATION Z IN JAMBI PROVINCE.

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Abstract

Generation Z is the youngest generation who has just entered the workforce and is starting to let go of their financial dependence on their parents. Good financial behavior is required to enter this stage, because often individuals who earn sufficient income still experience financial problems which are influenced by irresponsible financial behavior. This research aims to prove the influence of financial literacy and lifestyle on the financial behavior of generation Z. This study uses a quantitative approach. The sampling method is purposive sampling. The number of samples in this study was 384 respondents. The data used is primary data obtained through a digital questionnaire, namely Google Form with a Likert scale. The data analysis method in this research uses PLS (Partial Least Square) using Smart PLS 3.0 software. The results of this research show that financial literacy has a significant positive effect on financial behavior and lifestyle has a significant negative effect on financial behavior.

Keywords: Financial Literacy, Lifestyle, Financial Behavior.



THE INFLUENCE OF FINANCIAL LITERACY AND SELF-CONTROL ON GENERATION Z'S CONSUMPTIVE BEHAVIOR IN JAMBI CITY

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Abstract

At the present time where technology is growing rapidly. Various kinds of products continue to emerge and develop. Generation Z was born in the midst of these developments. However, generation Z is considered to have consumptive behavior in the midst of rapidly growing technological advances. This study aims to analyze the effect of financial literacy and self-control on the consumptive behavior of Generation Z in Jambi city. This research uses a quantitative approach. The sampling method uses non-probability sampling using purposive sampling. The number of samples in this study were 278 respondents. The data used is primary data obtained through a questionnaire with a Likert scale. The data analysis method in this study uses SPSS. The results of this study indicate that financial literacy has a significant positive effect on consumptive behavior and self-control has a significant negative effect on consumptive behavior.

Keywords: Financial Literacy, Self Control, Consumptive Behavior, Generation Z



THE INFLUENCE OF RELIGIOSITY, LIFESTYLE, LOCUS OF CONTROL AND FINANCIAL SELF-EFFICACY ON FINANCIAL BEHAVIOR OF UNDERGRADUATE STUDENTS, FACULTY OF ECONOMICS AND BUSINESS, JAMBI UNIVERSITY

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Abstract

This study aims to obtain an empirical study on the Influence of Religiosity, Locus Of Control Lifestyle and Financial Self Efficacy on Financial Behavior of Students of the Faculty of Economics and Business, Jambi University. This research is a survey research. The population in this study was 3,266 students of the Faculty of Economics and Business, Jambi University with a sample of 344 respondents. Research data collection techniques were carried out through questionnaires. The data obtained were analyzed using PLS (Partial Least Square) analysis techniques through SmartPLS 4 software. The results of this study indicate that Locus Of Control and Financial Self Efficacy Have a Positive and Significant Influence on Financial Behavior. Religiosity and Lifestyle do not have a significant effect on financial behavior.

Keywords: Religiosity, Locus of Control Lifestyle, Financial Self Efficacy, Financial Behavior



THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY ON THE BUSINESSES PERFORMANCE THROUGH FINANCIAL INCLUSION MEDIATION (CASE STUDY OF MICRO BUSINESS IN MUARA BULIAN DISTRICT)

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Abstract

This study aims to the Effect of Financial Literacy and Financial Technology on the Businesses Performance through Financial Inclusion mediation in subdistrict Muara Bulian. This research is quantitative in nature and the research data used are primary and secondary data. Sample are in subdistrict Muara Bulian, totaling 93 actors. Data collection was carried out by distributing questionnaires with a Likert scale. Data testing techniques use the Validity Test and Reliability Test, R-Square test and Hypothesis Test with Bootstrapping using SmartPLS 3.0 Software. The results showed that Financial Literacy had a positive significant effect on Business Performance, Financial Technology had a positive significant effect on Business Performance, Financial Literacy had a positive significant effect on Financial Inclusion, Financial Technology had a positive significant effect on Financial Inclusion, Financial Inclusion had a positive significant effect on Bussiness Performance, Financial Literacy had a positive significant effect on Business Performance with Financial Inclusion mediation, Financial Technology had a positive significant effect on Business Performance with Financial Inclusion mediation.

Keywords: Financial Literacy, Financial Technology, Business Performance, Financial Inclusion



THE INFLUENCE OF FINANCIAL LITERACY, SELF-CONTROL, AND LIFESTYLE ON THE CONSUMPTIVE BEHAVIOR OF WORKING HOUSEWIVES IN KOTA BARU DISTRICT, JAMBI CITY

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Abstract

The purpose of this study was to analyze the effect of financial literacy, self-control and lifestyle on the consumptive behavior of working housewives in Kota Baru District, Jambi City. This type of research is quantitative with the data collected is primary data and secondary data. Methods of data collection using questionnaires and data analysis using PLS. The results showed that financial literacy and self-control had an effect on the consumptive behavior of working housewives in Kota Baru District, Jambi City with a significant value of less than 0.05, while lifestyle had no effect on the consumptive behavior of working housewives in Kota Baru District, Jambi City with a significance value greater than 0.05. The conclusion is that the consumptive behavior of working housewives in Kota Baru District.

Keywords: consumer behavior, financial literacy, self-control and lifestyle.



THE EFFECT OF FINANCIAL LITERACY AND THE USE OF FINANCIAL TECHNOLOGY (FINTECH) PAYMENTS ON THE PERFORMANCE OF MEDIUM-SIZED BUSINESSES IN THE SUNGAI PENUH CITY

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Abstract

This study aims to analyze the effect of financial literacy and the use of financial technology (fintech) payments on the performance of medium-sized businesses in Sungai Penuh City. This study used a quantitative approach. The sampling method used non-probability sampling by using the incidental sampling method. The number of samples in this study were 125 respondents. The data used are primary data obtained through a questionnaire with a Likert scale. The data analysis method in this study uses PLS (Partial Least Square) using Smart PLS 3.0 software. The results of this study indicate that financial literacy has a positive and significant effect on the performance of medium-sized businesses in Sungai Penuh city and financial technology (fintech) payments have a positive and significant impact on the performance of medium-sized businesses in Sungai Penuh city.

Keywords: Financial Literacy, fintech payment, medium business performance



TRANSFORMATIONAL LEADERSHIP IN PUBLIC SECTOR INNOVATION; TOWARD AN ELDERLY-FRIENDLY CITY

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Abstract

The article aims to examine the role of transformational leadership in public sector innovation, specifically in addressing the challenges in managing older people to build an elderly-friendly community. The object of this research focuses on the leadership of Jambi Mayor to employ innovation in realizing Jambi to be Elderly-Friendly City. This research is a descriptive qualitative study conducted to identify new information related to the transformational leadership of Jambi Mayor to innovate as an Elderly-Friendly City. Authors drew the components of transformational leadership as a major style in carrying innovation. This research found that Jambi City continues to strive to promote the importance of creating elderly-friendly cities and also communities through the leadership of its Mayor. The transformational leadership practices showed all the way in the process of Jambi City to be an Elderly-Friendly City. The mayor motivates behavior by changing Jambi civil servants' attitudes and assumptions toward health public service. It can be conclude that leadership styles influence the level of innovation adopted and the success or failure of the strategic response.

Keywords: Leadership styles, Motivating behavior, Innovation adoption



DETECTION OF FRAUDULENT FINANCIAL STATEMENTS: CORPORATE GOVERNANCE MODERATION

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Abstract

Management fraud in the context of misstatement of financial information that can harm other parties for the sake of certain personal or group interests is referred to as fraudulent financial statement (FFS). In recent years, the theory of financial statement fraud has been developed, starting from the fraud triangle, fraud diamond, fraud pentagon, and fraud hexagon. The fraud hexagon theory expanded the previous theory by including the components of stimulus, capability, collusion, opportunity, rationalization, and ego. Furthermore, the model derived from the hexagon theory is known as the SCCORE model. The purpose of this study is to examine the impact of stimulus, capability, collusion, opportunity, rationalization, and ego on financial statement fraud moderated by the effectiveness of the board of commissioners and the effectiveness of the audit committee which are elements of corporate governance. This study also intends to formulate recommendations based on analysis related to the detection of financial statement fraud and empirically prove the role of effective supervision in preventing FFS. Quantitative research was developed to test the hypothesis in this study. The data observed is secondary data derived from the annual reports of publicly listed companies in the non-financial sector industry on the Indonesia Stock Exchange which is the target population of the study. The sample was determined using the total sampling technique and based on the observed data amounted to 529. The data were analyzed using multiple linear regression methods and moderated regression analysis (MRA) methods processed with SPSS. The results showed that corporate governance was able to moderate the relationship between the SCCORE model and fraudulent financial statements.

Keywords: corporate governance, fraudulent financial statements, SCCORE model



TAX AGGRESSIVENESS WITHIN THE ENERGY INDUSTRY IN INDONESIA AND MALAYSIA

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Abstract

Tax aggressiveness is an action planned by the company to reduce the company's tax burden, both legally and illegally. The purpose of this study was to analyze the moderation of return on assets in the relationship between inventory intensity, capital intensity, sales growth, and audit committee on tax aggressiveness. The study was conducted on energy companies on the Indonesia and Malaysia stock exchanges. The data was analyzed using the moderation regression method. The results of the analysis show that ROA can moderate the relationship between inventory intensity, capital intensity, sales growth, and audit committee on tax aggressiveness.

Keywords: moderation, ROA, tax aggressiveness



ECONOMIC RESILIENCE AND SUSTAINABILITY IN THE MIDST OF GLOBAL TURMOIL: SHAPING A SUSTAINABLE FUTURE

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Abstract

This study investigates important questions about sustainability and economic resilience in a time of world unrest. Economic sustainability, which emphasizes sustainable growth without harming the environment, and economic resilience, which emphasizes the ability to overcome financial crises and unforeseen problems, were both highlighted in the background. Economic resilience and sustainability are greatly impacted by global issues like pandemics, climate change, trade disputes, and economic injustice. A review of the literature was the study's method. The complexity and interconnectivity of these issues are shown by the results and conversations. It was discovered that crucial elements in boosting economic resilience include social inclusion, solid infrastructure, economic diversification, and supporting regulation. However, addressing climate change, protecting biodiversity, and improving energy efficiency are critical first steps toward achieving economic sustainability.

Keywords: Economic, resilience, sustainability, global turmoil



MITIGATION OF *CORPORATE GOVERNANCE* AGAINST FRAUDULENT FINANCIAL STATEMENTS

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Abstract

The failure of the corporate governance structure as an effective monitoring tool has been identified as one of the causes of fraudulent financial reporting. This implies that effective corporate governance has a positive impact in reducing fraudulent financial reporting. Management's motivation for committing financial statement fraud is to gain profit from misstatements of reported financial information. Management commits fraud in the form of misstatement of financial information to give the impression that their performance is always good. The aim of this research is to analyze the influence of corporate governance on fraudulent financial reports in public companies in Indonesia. This research also aims to formulate recommendations based on analysis regarding the role of corporate governance in reducing the possibility of fraudulent financial statements in Indonesia. The research was analyzed using quantitative methods to obtain empirical evidence regarding corporate governance mitigation against fraudulent financial statements. This research uses secondary data sourced from annual reports of listed companies in the non-financial sector industry on the Indonesia Stock Exchange. Data from 733 samples were processed and analyzed using the multiple linear regression method, where fraudulent financial statements were measured by financial shenanigans ratios, while corporate governance was measured by size, independence, and the effectiveness of board meetings.

Keywords: corporate governance, monitoring, financial statement fraud



THE ROLE OF ISLAMIC BOARDING SCHOOLS PRENEURS IN DEVELOPING A SHARIA ECONOMY BASED ON LOCAL WISDOM

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Abstract

Islamic boarding schools have functions, one of which is that they are institutions that have power. In developing sharia economics, it is not just interaction between kyai and santri, even Islamic boarding schools also interact with the surrounding community. This interaction ultimately experiences a transformation of meaning and role, namely leading to change, development and the existence of students which is realized in the form of concern for the problems they face, especially economic problems. This research aims to determine the strategy of Islamic boarding school managers in empowering students to have an entrepreneurial spirit. In its development, Islamic boarding schools consistently play a social role in efforts to motivate and strengthen the community's economic empowerment which is full of local wisdom values. The research method used is a qualitative case study method. Data collection techniques through interviews and observations. The result of this research is that the development of the Islamic boarding school economy based on local wisdom in several Islamic boarding schools spread across Jambi Province has implemented an entrepreneurial curriculum. This needs to get support and attention from stakeholders to build Islamic boarding schools so that there is good synergy between internal and external Islamic boarding school stakeholders. The opportunities for economic development of Islamic boarding schools are very broad because Islamic boarding schools are a cultural power base that is integrated with society so that economic development will have economic and social impacts for Islamic boarding schools. However, Islamic boarding schools face challenges, especially if stakeholders are not ready to accept change, especially economic development that does not pay attention to the surrounding environment, which can trigger potential conflicts if not paid attention to. Therefore, Islamic boarding school management as the main engine driving the economy needs to formulate a development strategy by always paying attention to the Islamic boarding school's internal capabilities and the development of the surrounding community.

Keywords: sharia economics, local wisdom, Islamic boarding school, Islamic boarding school, empowering students



ANALYSIS OF GRDP DETERMINANTS OF THE CONSTRUCTION SECTOR IN JAMBI PROVINCE

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Abstract

Abstract. The aim of this research is to analyze and determine the factors that influence the GRDP of the construction sector in the economic development of City Districts in Jambi Province during the 2010-2022 period. Study of the influence of GRDP in the construction sector, construction sector workforce, construction service business entities, construction cost index, human development index and capital expenditure, in order to see the relationship between variables that contribute to each other and have an impact on economic development. This type of research is quantitative research. The data used is secondary data from 11 City Districts in Jambi Province during the 2010-2022 period. The data is processed using panel data regression. Based on the results of the random effect model analysis, empirical facts show that the variables construction labor (X^1), construction cost index (X^3) and capital expenditure (X^5) do not significantly influence the GDP variable in the construction sector p-value $> \alpha = 0.05$ and agency construction services business (X^2), the human development index variable (X^4) significantly influences the GRDP variable in the construction sector, p-value $< \alpha = 0.05$. The coefficient of determination R^2 shows that the influence of 72.05 percent is jointly influencing the GRDP of the construction sector of City Districts in Jambi Province and 27.95 percent is influenced by other variables outside this research.

Keywords: gross regional domestic product (GRDP) in the construction sector, construction sector workforce, construction service business entities, construction cost index, human development index and capital expenditure.

