



Kampus
Merdeka
INDONESIA JAYA

JABALAS EKONOMI DAN BISNIS
UNIVERSITAS JAMBI
JEBAC
JAMBI
ECONOMICS
BUSINESS & ACCOUNTING
CONFERENCE 2024



Proceeding

JEBAC

INTERNATIONAL CONFERENCE

Jambi, Indonesia

September 24th- 25th 2024

**“ Towards an Inclusive and Sustainable Economy
Based on Principles of Entrepreneurship and
Financial Digitalization ”**



PROSIDING BOOK OF PROCEEDING JEBAC INTERNATIONAL CONFERENCE

Jambi Economics Business & Accounting Conference (JEBAC) 2024

Swiss-Bel Hotel, Jambi, Indonesia.
September 24th - 25th, 2024

“Towards an Inclusive and Sustainable Economy Based on Principles of
Entrepreneurship and Financial Digitalization”

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Keynote Speaker :

Abdul Ghofar, SE.,MSi, MAcc.,DBA.,Ak., CA (UB - Indonesia)
David Kaczan (WORLD BANK)
Dr. M. Ridwansyah, S.E., M.Sc (UNJA - Indonesia)
Dr.Shahri Bin Abu Seman (UPTM - Malaysia)
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WELCOMING SPEECH

Assalamualaikum Warrahmatullahi Wabarokatuh,

Dear the governor's expert staff in the field of economics and development, Mr. Mukhtar Hamdi, S.E, MM. Dear Chancellor of Jambi University, represented by the Deputy Chancellor for Cooperation Planning and Information Systems, Mrs. Prof. Dr. Revis Asra, S.Si., M.Si. The honorable chairman of the Jambi University senate, Prof. Dr. H. Syamsurijal Tan, S.E., MA. I respect the professors, department heads, study program heads, fellow lecturers, and also the keynote speakers, the presenters, the participants, and the students and all the attendees who were willing to attend this morning.



Distinguished Ladies and Gentlemen, by carrying the theme "Towards An Inclusive And Sustainable Economy Based On The Principle Of Entrepreneurship On Financial Digitalization", we hope that through this conference we can provide enlightenment and new ideas both conceptually and from the research results that will be presented by the participants, academics, researchers and practitioners. So that it can become input for local governments, and the economics and business faculty at Jambi University will increasingly contribute actively in creating a global economic transformation based on the pillars of inclusive and sustainable innovation.

Innovation means we can realize creative ideas both in process methods and output and outcomes, while inclusive means we can ensure that everyone has the same opportunity to participate in economic activities both as consumers and business actors. While sustainability means, we are able to maintain long-term business sustainability without destroying nature or causing social inequality, by being guided by entrepreneurial principles in accordance with the principles of Jambi University, namely making Jambi University a world class entrepreneurship university in the fields of agro-industry and the environment.

This conference is an annual agenda for FEB Unja as a learning process for lecturers and students to present the results of their research findings and to build a collaborative network between various institutions. This conference was attended by 104 presenters and 73 people registered as participants so that a total of 177 participants ranging from Jambi University to 7 people from Malaysian Polytech Universities. so that the requirements to be called an international conference are fulfilled. This conference was also supported by our co-host from Batanghari University which was attended by the second vice chancellor, namely Mrs. Hj. Fathiyah, S.E, M.Si. And also the main sponsor from BRI (Bank Rakyat Indonesia).

For holding this conference, I would like to thank and highly appreciate the committee. commanded by Dr. Sigit Indrawijaya and his team consisting of lecturers, students and education staff. I would also like to express my thanks to the keynote speakers, the guests of honor, the FEB Unja academic community. participants and all parties who have helped organize this activity. and apologize if there are still shortcomings in our service, because in essence we humans are not capable of achieving perfection. As the saying goes, there is no ivory that is not cracked. Hopefully this activity will be a blessing and benefit us all.

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 2024 the Faculty of Economics and Business, Universitas Jambi, will again be holding the 6th JEBAC. At this 2024 international conference, the theme of the discussion is “Towards An Inclusive And Sustainable Economy Based On The Principle Of Entrepreneurship On Financial Digitalization” concept emphasizes the need to address two crucial objectives simultaneously: economic inclusivity and sustainability. In today's world, Despite the rapid advancements in financial technology, many individuals and communities, particularly in developing regions such as Indonesia, are still excluded from the benefits of financial inclusion. This exclusion perpetuates economic inequality, hinders sustainable development, and limits opportunities for entrepreneurship. The conference theme directly addresses these challenges by focusing on entrepreneurship, financial digitalization, and inclusion. By exploring ways to promote entrepreneurship, leverage digital technologies for financial inclusion, and create a sustainable economic environment, the conference aims to contribute to a more equitable and prosperous future for all.



This activity presented 4 Keynote 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, September 24th-25th 2024

Committee Chairman



Dr. Sigit Indrawijaya, S. E., M. Si.

RUNDOWN

JAMBI ECONOMICS, BUSINESS, AND ACCOUNTING CONFERENCE (JEBAC) 2024

FACULTY OF ECONOMICS AND BUSINESS UNIVERSITAS JAMBI

Venue: Ball Room, Swiss Belhotel, Jambi

TIME	SCHEDULE	PERSON IN CHARGE
Tuesday, September 24th, 2024		
OPENING CEREMONY		
07.00-08.00	REGISTRATION	Event Committee
08.00-08.05	Opening by MC	Ms. Miki
08.05-08.15	Recitation Of The holy Qur'an	Tilawah :Mr. Randy Nurrahman Sari Tilawah : Ms.Dita Amelia
08.15-08.20	Profile Video Of Universitas Jambi	Event Committee
08.20-08.30	Dance Welcome Performance	Team Dancer
08.30-08.35	The National Anthem of Indonesia is "Indonesia Raya"	Miss.Suci
08.35-08.40	Hymne of Universitas Jambi	Miss Suci
08.40-08.45	Opening Prayer	Mr.Azzam
08.45-08.55	Welcoming Remarks Prof. Dr. Shofia Amin, SE, M.Si (Dean of FEB Unja)	
08.55-09.10	Opening Speech Prof. Dr. Helmi, S.H.,M.H. (Rector of Universitas Jambi) Dr.H.Al Haris, S.Sos.,M.H. (Governor of Jambi Province)	Gong
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	Team Dancer
09.30-09.40	Group Photo (coffee break)	Documentation/MC
GUEST SPEAKER SESSION 1		
09.40-10.00	Dr.M.Ridwansyah, S.E.,M.Si (Universitas Jambi), indonesia Title: "Nanostructured Materials for Therapeutic Applications: The circular economy approach can lead to cost savings, resource efficiency, and job creation, contributing to the development of a sustainable and resilient economy".	Raissa Mataniari, S.Pd.,M.Ed.
10.00-10.20	Abdul Ghofar, S.E.,M.Si.,MAcc.,DBA.,Ak.,CA. (Brawijaya University), Indonesia Title :	Raissa Mataniari, S.Pd.,M.Ed.
10.20-10.40 (around 7.30 am)	Prof. Dr. Mirela Panait (Petroleum Gas University Of Ploiesti),Romania) Title: Oil and Gas Companies-Palyers for sustainable development.	Raissa Mataniari, S.Pd.,M.Ed.
10.40- 11.15	Question and Answer Session	
11.15 -11.30	Break	Event Committee
GUEST SPEAKER SESSION 2		
11.30-11.50 (around 6.30 Am)	David Kaczan (World Bank) Title: "Climate Action as a Catalyst for Development: Opportunities for Indonesia"	Raissa Mataniari, S.Pd.,M.Ed.



11.50-12.10	Dr. Shahri Bin Abu Seman (University Poli Tech), Malaysia Title: “Economic Liberalization and Entrepreneurship: Current Scenario and Future Directions of Indonesia.”	Raissa Mataniari, S.Pd.,M.Ed.
12.10-12.40	Question and Answer Session	Raissa Mataniari, S.Pd.,M.Ed.
12.40-13.30	Break and Lunch	Event Committee
13.30-15.30	Paralel Session	Event Committee
15.30-15.45	Break (coffe break)	Event Committee
15.45-17.00	Paralel Session	Event Committee

TIME	SCHEDULE	PERSON IN CHARGE
Wednesday, September 25th, 2024		
08.00-10.00	Paralel Session	Event Committee
10.00-11.00	Closing	Event Committee
	Announcement for Best Presenter and Best Paper	



PRESENTATION SCHEDULE

Parallel Sessions I : 13.30 – 15.30, Tuesday, September 24th, 2024

Sessions I

Room : 1

Scientific Field : Economic Development

NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
1	Fathiyah	The Effect of Fiscal Autonomy, Investment and Zakah Towards Economic Growth	Fathiyah, Amri Amir, Zamzami, Siti Hodijah	Universitas Jambi	Moderator : Dwi Hastuti, SE., M.Si. Reviwer : Dr. Nurida Isnaeni, S.E., M.Si. Operator : Abdurahman Sidiq
2	Prof. Dr. H. M. Rachmad R, SE, MS	Policy Instruments For Recovery To Address The Losses Of Regional Public Drinking Water Companies In Jambi Province	Muhammad Rachmad, Zulfanetty, Moh Ihsan	Universitas Jambi	
3	Prof. Dr. H. M. Rachmad R, SE, MS	Leading Agro-Industry Based On A People-Centered Economy And Its Development Strategy For Sustainability In Jambi Province	Muhammad Rachmad, Erni Achmad, Zamzami	Universitas Jambi	
4	Prof. Dr. Yulmardi, SE, MS	Fertility And Working Women's Contribution To The Household Economy In Alam Barajo District, Jambi City	Yulmardi ¹ , Erfit ² , Zulfanetti ³	Universitas Jambi	
5	Nur Fitria Syawaliyah Hasfiani	Sustainable Economic Transformation In Indonesia Through The Implementation Of Doughnut Economic	Nur Fitria Syawaliyah Hasfiani; Amri Amir; Aditya Pratama	Universitas Jambi	
6	Dr. Andang Fazri, ST, MM	When Mess Is More Interesting: Selling Techniques At A Clothing Bazaar	Andang Fazri, Suswita Roza, Idham Khalik	Universitas Jambi	



NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
7	Candra Mustika	Model of Determinants of Inflation in Jambi Province During the Covid19 Pandemic	Candra Mustika,Rahma Nurjanah, Emilia	Universitas Jambi	Moderator : Dwi Hastuti, SE., M.Si. Reviwer : Dr. Nurida Isnaeni, S.E., M.Si. Operator : Abdurahman Sidiq
8	Rahma Nurjanah	Analysis of factors that influence students' decisions in choosing the type of digital wallet as a payment transaction tool (study of FEB Unja students)	Rahma Nurjanah Jaya Kesuma Edy Emilia	Universitas Jambi	
9	Siti Hodijah	Indonesian Palm Oil Export Model for Three Main Destination Countries (India, China and Pakistan)	Siti Hodijah Erni Achmad Emilia	Universitas Jambi	
10	Syapparuddin	Causal relationship between inflation and unemployment in Jambi province (Comparative study of Jambi City and Bungo Regency)	Syapparuddin Candra Mustika Emilia	Universitas Jambi	
11	Mutiara Kinanti	The Influence Of Accountability And Transparency On Trust In Amil Zakat And Its Implications For Interest In Paying Zakat In Baznas Jambi City	Mutiara Kinanti ^{1), 2)} , Wirmie Eka Putra ²⁾ , Fitri Mansur ³⁾	Universitas Jambi	
12	Paulina Lubis	Bridging Islamic And ContemporaryFiscal Systems: A Framework For Integration	Paulina Lubis , Aditya Pratama, Yusuf Zaini Aprizal , Heni Pratiwi	Universitas Jambi	

PRESENTATION SCHEDULE

Parallel Sessions II: 15.45 – 17.00, Tuesday, September 24th, 2024

Sessions II

Room : 1

Scientific Field : Economic Development

NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
13	Ary Dean Amri	Towards A New Era Of Halal Consumption: The Impact Of Halal Certification On Consumer Behavior And Msme Development	Ary Dean Amri, Adi Ihsan Sykri Amri, Widya Sari Wendry	Universitas Jambi	
14	Prof. Dr. Amri Amir, S.E.,M.S	The Effect of Poverty and Unemployment Zakat Receipts with Income Per capita as an intervening variable in Indonesia and Malaysia	Amri Amir, Siti Hodijah, Nurida Isnaeni	Universitas Jambi	Moderator : Dwi Hastuti, SE., M.Si.
15	Sithu Moe	Global Citizens And Digital Economy: A Study Of Fintech Adoption Among Non-Domestic Students InIndonesia	Sithu Moe , Fatin Aliya Mohd Ali , Azzam Alshehari	Universitas Jambi	Reviwer : Dr. Nurida Isnaeni, S.E., M.Si.
16	Zamzami	Governance Of Business Performance Improvement In The Face Of Small And Medium Industrial Business Determinants In Jambi City	Zamzami ¹⁾ , Dahmiri ²⁾ , Suswita Roza ³⁾	Universitas Jambi	Operator : Abdurahman Sidiq
17	Muhammad Najmud DhafiqAk	Analysis of the Role of Village Fund Allocations onVillage Financial Performance Through the SISKEUDES Application		Universitas Jambi	
18	Theresia Cinta Bella KristinaPurba	The Influence of Human Resource Competency and Application Regional Financial Accounting System on Quality Regional Government Financial Reports to theAgency Regional Financial and Asset Management Jambi City		Universitas Jambi	
19	Heriberta	Gender and Digital Entrepreneurship (A Case Study of Students from the Faculty of Economics and Business, Universitas Jambi)	Heriberta, Ade Octavia dan Dwi Hastuti	Universitas Jambi	
20	Heriberta	Implementation of a Gender-Responsive Entrepreneurship and Financial Technology-Based Performance Improvement Model for MSMEs, Mediated by the Triple Bottom Line	Heriberta, Rike Setiawati dan Yayuk Sriayudha	Universitas Jambi	



PRESENTATION SCHEDULE

Parallel Sessions I : 13.30 – 15.30, Tuesday, September 24th, 2024

Sessions I

Room : 2

Scientific Field : Accountancy

NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
1	Muhammad Gowon	Socialization On Permendagri Number 3/2024 In Mendalo Indah District Office Jaluko Muara Jambi	Muhammad Gowon, Ahmat Hizazi, Ratih Kusumastuti, Yuliusman	Economic Faculty of Jambi University	Moderator : Riski Hernando, SE., M.Sc. Reviwer : Dr. Yuliusman, S.E., M.Si., A.k Operator : Zikri Alnazri
2	Dr. Netty Herawaty, SE, MSi, Ak, CA	Financial Management Mediates the Influence of Financial Literacy and Use of Accounting Information Systems on the Performance of MSMEs in Jambi City	Netty Herawaty Muhammad Ridwan Widya Sari Wendry	Universitas Jambi	
3	Retha Tesalonika	The Influence of Herding Behavior and Anticipated Regret on Financial Literacy and Its Implications for Investment Decisions	Retha Tesalonika S , Wirmie Eka Putra , Salman Jumaili	Universitas Jambi	
4	Maria Cristina Raja gukguk	The Influence Of Intellectual Capital On Financial Performance And Its Implications For Company Value		Universitas Jambi	
5	Shinta Syafitri	The Effect of Good Corporate Governance and Capital Structure on Firm Value with Financial Performance as an Intervening Variabel		Universitas Jambi	
6	Tri Lestari	Implementation Technology Acceptance Model (TAM) in Accounting Research: A Literature Review from 2015 to 2021	Lestari, T., Rahayu, S., Hizazi, A., Eka Putra, W.	Universitas Jambi	



NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
7	Moh.Rizal Syafiie	The Influence of Financial Technology on Financial Performance Moderated by Internet Financial Reporting in Indonesia	Moh.Rizal Syafiie	Universitas jambi	
8	Rive Tria Septiala	Moderation Of Independent Commissioners On The Determinant Factors Of Tax Avoidance (Study Of Mining Sector Companies Listed On TheIdx In 2018-2022)	Rive Tria Septiala , Dr. Enggar Diah Puspa Arum, S.E., M.Si., A.k , Dr. Wiralestari, S.E., M.Si	Universitas jambi	Moderator : Riski Hernando, SE., M.Sc. Reviwer : Dr. Yuliusman, S.E., M.Si., A.k
9	Dea Putri Anggraini	The Effect Of Environmental Performance On FinancialPerformance With Enviromental Costs As A Mediating Variabel In Mining Companies Listed On The IDX In2018-2023.	Dea Putri Anggraini Fitri Mansur Riski Hernando	Universitas Negeri Jambi	
10	Misni Erwati, Lutfi, Rahayu, Ratih Kusumastuti	Global Business Trust: The Impact Of Cybersecurity On Ethical Standards And Internal Controls In Foreign Exchange Transactions In Indonesia	Misni Erwati , Lutfi , Rahayu Ratih Kusumastuti	Universitas Jambi	Operator : Zikri Alnazri
11	Iskandar Sam, Elly Indra Swari, Ratih Kusumastuti	Linking Environmental Sustainability and Economic Growth: The Crucial Role of Eco-Enzymes	Iskandar Sam , Ratih Kusumastuti , Elly Indra Swari	FEB Universitas Jambi	



PRESENTATION SCHEDULE

Parallel Sessions II: 15.45 – 17.00, Tuesday, September 24th, 2024

Sessions II

Room : 2

Scientific Field : Accountancy

NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
12	Dr. Wiwik Tiswiyanti S.E.,M.M.,AK.	The In Fluence Of Tax Sanctions As AModerating Variable In The Determinants Model Of Taxpayer Compliance N Micro, Small, And MediumEnterprises In Jambi	Wiwik Tiswiyanti. Nela Safelia, Dica Lady S, Wydia Sari W	Universitas Jambi	Moderator : Riski Hernando, SE., M.Sc. Reviwer : Dr. Erni Achmad., M.Si., A.k Operator : Zikri Alnazri
13	Fredy Olimsar	Analysis Of Firm Value Affected By Environmental, Social, And Governance(Esg) With Financial Performance As An Intervening Variable	Fredy Olimsar , Wirmie Eka Putra , Feny Tialonawarmi	Universitas Jambi	
14	Wirmie Eka Putra	Determinants Affecting Firm Value (Eco-Efficiency Perspective)	Wirmie Eka Putra, Ida Masriani, Suswita Roza, Tona Aurora Lubis , Maryati Ningsih	Jambi University	
15	Yuliusman	Analysis Of Business Success InfluencedBy Entrepreneurial Competence With Innovation As A Mediating Variable As Mediating Variable	Yuliusman, Andang Fazri, Suswita Roza	Universitas Jambi	
16	Dios Nugraha Putra	Guidance Of Culinary Umkm In Facing The Digital Era Using Digital PaymentMethods And Digital Financial Recording	Fredy Olimsar , Afrizal, Yulmardi Nela Safelia, Dios Nugraha Putra	Universitas Jambi	
17	Dr. Nela Safelia., SE., M.Si	Taxpayer Compliance: Aspects of Fiscus Services, Taxpayer Awareness and Tax Sanctions	Nela Safelia, Wiwik Tiswiyanti, Fredy Olimsar, Nur Hasanah	Universitas Jambi	



PRESENTATION SCHEDULE

Parallel Sessions I : 13.30 – 15.30, Tuesday, September 24th, 2024

Sessions I

Room : 3

Scientific Field : Management

NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
1	DENI FEBRIAN, S.IP., M.SI	The Role Of Social Media In Enhancing Export Product In Jambi Province: A Case Study Of PT Blantika Indo Global	Deni Febrian, Yenny Yuniarti, Cemara Gita, Ardiansyah	Universitas Jambi	Moderator : M. Haris Saputra, SE., M.Sc Reviwer : Dr. Andang Fazri, S.T., M.M Operator : Muhammad Wahyu Zahran
2	Felicia Agatha Manihuruk	The Influence Of Financial Knowledge, Love Of Money And Financial Attitude On Financial Management Behavior In Generation Z In Jambi City	Sri Ajeng Sukmala Rizki , Rike Setiawati , Ahmad Nur Budi Utama , Felicia Agatha Manihuruk	University of Jambi	
3	Cemara Gita, S.Pd	The Potential Of Exporting Sustainable Products From Jambi Province	Cemara Gita, Musnaini, Deni Febrian, M. Fathan Khoirul Amin	Blantica Academy	
4	Ardiansyah	Transformation Of Human Resource Competencies To Become Export Entrepreneurs In The Era Of Globalization: Blantica Academy Case Study	Ardiansyah, Shopia Amin, Deni Febrian, Cemara Gita	IJINKAN.ID	
5	Dr. Besse Wediawati, S.E., M.Si	The Moderating Role of Religiosity on Bias-Based Cryptocurrency Investment Decision Making Financial Behavior (Study on Generation Z in Indonesia)	Besee Wediawati, Rike Setiawati, Zulfina Adriani Rts. Ratnawati	Universitas Jambi	
6	Dessy Elliyana	The Influence of Tourism Happiness on Revisit Intention (Culinary Tourism Study in Jambi City)	Erida, Yenny Yuniarti, Dessy Elliyana	University of Jambi	



JAMBI ECONOMICS BUSINESS & ACCOUNTING CONFERENCE

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NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
7	Husni Hasbullah,SE.M.Sc.	Batik Jambi Preservation Education For The Young Generation In Collaboration With Batik Jambi CraftsmenIn Pelayangan District	Husni Hasbullah Shofia Amin, Sry Rosita , Musnaini , Suswita Roza	UniversitasJambi	Moderator : M. Haris Saputra, SE., M.Sc Reviwer : Dr. Andang Fazri, S.T., M.M Operator : Muhammad Wahyu Zahran
8	Riski Hernando	Innovation in Public Sector Accounting Course Learning Using the Case Method	Riski Hernando, Dica Lady Silvera, Heriyani	Universitas Jambi	
9	Tona Aurora Lubis	The Influence Of Green Finance And Environmental Performance On Firm Value	Tona Aurora Lubis, Yuliusman, Andang Fazri, Maryati Ningsih	Jambi University	
10	Firmansyah	Exploration Of Arts And Crafts In Tourism Villages	Firmansyah , Ida Masriani , Novita Sari , Tona Aurora Lubis , Maryati Ningsih	Jambi University	
11	Ahmad Nur Budi Utama	Blue Economy Management Strategy from Mangrove Forests in Tourism Development in Tanjung Jabung Barat Regency, Jambi Province	Ahmad Nur Budi Utama , Idham Khalik , Wirmie Eka Putra	Universitas Jambi	
12	Ahmad Nur Budi Utama	Potential for the Establishment of a Student Professional Certification Institute as an Alternative Income for the Universitas Jambi	Ahmad Nur Budi Utama , Agus Syarif , Bunga Ayu Wulandari	Universitas Jambi	
13	Dr.Nasta Trilakshmi ST,MM	The Effect of Digital marketing on SMEs (UMKM) in Jambi City	Nasta Trilakshmi	Batanghari University	



JAMBI ECONOMICS BUSINESS & ACCOUNTING CONFERENCE

Alamat : Kampus Pinang Masak Gedung Fakultas Ekonomi dan Bisnis Universitas Jambi
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PRESENTATION SCHEDULE

Parallel Sessions II: 15.45 – 17.00, Tuesday, September 24th, 2024

Sessions II

Room : 3

Scientific Field : Management

NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
14	Rike Setiawati	Business Sustainability based on Entrepreneurship Capabilities and Fintech mediated by Financial Literacy among MSMEs in Jambi City	Rike Setiawati, Erwita Dewi, Feny Tialonawarmi	Universitas Jambi	Moderator : M. Haris Saputra, SE., M.Sc Reviwer : Dr. Andang Fazri, S.T., M.M Operator : Muhammad Wahyu Zahran
15	Nurida Isnaeni	Optimization of the Potential for Sustainable tourism Development at Tirta Batu Putih: Integration of Community Development (SWOT-Hedonic Pricing Method)	Sigit Indrawijaya, Nurida Isnaeni, Zainul Bahri	Universitas Jambi	
16	Afni Riris Octalia Silalahi	The Influence Of Investment Knowledge, And <i>Herding Behavior</i> On <i>Cryptocurrency</i> Investment Decisions	Muhammad Azmi Riyandi ¹⁾ , Besse Wediawati ²⁾ , Ahmad Nur Budi Utama, ³⁾ , Andang Fazri ⁴⁾ , Afni Riris Octalia Silalahi ⁵⁾		
17	Ghufron	The Strategic Influence Of Price And Service Quality On Internet Customer Loyalty At Pt Glamnet Solusi	Ghufron ¹ Johannes ² Andang Fazri ³		
18	Sigit Indrawijaya	The Impact of ESG on Firm Value (Study on Companies Listed in IDX ESG Leaders Index)	Sigit Indrawijaya, Nurida Isnaeni, Ary Dean Amri		



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18	Vivi Paramita Suardi	Towards A New Era Of Halal Consumption: The Impact Of Halal Certification On Consumer Behavior And Msme Development	Vivi Paramita Suardi		Moderator : M. Haris Saputra, SE., M.Sc
19	Dian Mala Fithriani Aira	Enhancing e-Government Services through Strategic Preceptorship and Mentorship: The Moderating Role of Perceived Value	Sry Rosita; Dian Mala Fithriani Aira; Wahyu Juari Setiawan		Reviwer : Dr. Andang Fazri, S.T., M.M
20	Deritani Zebua	Business Develop Ment Strategy For Procure Ment Of Goods And Services Based On Bmc At Cv Samudera Abadi	Deritani Zebua, Musnaini	Universitas Jambi	Operator : Muhammad Wahyu Zahran
21	Liza Mulyanti	Turnover Intention And The Factors That Influence's With The Intervening Role Of Employee Engangement	Liza Mulyanti		
22	Dahmiri	Umkm Development Strategy, In Supporting Smart City Using Ge- McMatrix Method. Insey	Dahmiri, Rista Aldila Syafri, Al Parok	Universitas Jambi	
23	Dahmiri	Problem-Based Learning (Pbl) LearningModel To Improve Student Activeness And Learning Outcomes In Marketing Management Courses	Dahmiri , Idham Khalik , Husni Hasbullah	Universitas Jambi	



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Room : Ballroom I

Magister Management

NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
1	Fatkul Korip	The Effect of Transformational Leadership Style on Performance Mediated by Work Discipline Among Employees at the Bram Itam District Office	Fatkul Korip, Zulfina Adriani, Idham Khalik	MM Universitas Jambi	Moderator : Dr. Rosmeli, SE., ME. Reviwer : Dr. Tona Aurora Lubis, S.E., M.M. Operator : Dita Amelia Juliayanti
2	Rizky Eka Putra	The Effect Of Compensation Through JobSatisfaction As An Intervening VariableOn Employee Performance At The Jambi City Regional Secretariat	Rizky Eka Putra, Zulfina Adriani, Ade Octavia	Universitas Jambi	
3	Adinda Irma Syahputri	The Impact Of Safety Training On Employee Performance With Safety Culture As A Moderating Variable AtPhe Jambi Merang	Adinda Irma Syahputri, Zulfina Adriani, Tona Aurora Lubis	Universitas Jambi	
4	Muji Harto	The Influence Of Profitability, Liquidity, And SolvencyOn Stock Prices With Dividend Policy As A Mediating Variable In Companies Listed On The Indonesia Stock Exchange	Muji Harto	Universitas Jambi	
5	Dira Meilina	The Effect Of Remuneration And Transformational Leadership On Organizational Citizenship Behavior (Ocb) Through Job Satisfaction As An Intervening Variable In Asn EducationPersonnel At Jambi University	Dira Meilina, Zulfina Adriani, Moh. Ihsan	Universitas Jambi	
6	Defryanto	Development, approach methods and challenges of human resource management		Universitas Jambi	



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7	Kartika Apriliana	The Role Of Organizational Citizenship Behavior In Mediating The Influence Of Competence And Employee Engagement On The Performance Of Functional Officials In The Government Of Tanjung Jabung Barat District	Kartika Apriliana	Magister Manajemen FEB Universitas Jambi	Moderator : Dr. Rosmeli, SE., ME. Reviwer : Dr. Tona Aurora Lubis, S.E., M.M. Operator : Dita Amelia Juliayanti
8	Bella Oktavia Rahmawati	The Effect Of Perceived Organizational Support On JobInsecurity With Job Involvement As A Mediating Variable	BELLA OKTAVIA RAHMAWATI	FEB, Jambi University	
9	Muhammad Putra Rasmi	Competence, Entrepreneurial Leadership, Commitment And Impact On Performance Through Village Governance In Kerinci Regency	Muhammad Putra Rasmi, Moh. Ihsan, Tona Aurora Lubis	Jambi University	
10	Iswento Rizki Manarissar Rajagukguk	The Role Of The Work Environment And Training AndDevelopment On Organizational Performance In The Jambi Provincial Government With Employee Performance As A Mediating Variable	Iswento Rizki Manarissar Rajagukguk	Universitas Jambi	
11	Salsandra Jihan	Market Reaction To The 2024 Presidential Election: Impact On Abnormal Returns And Trading Volume Activity In Indonesian Media Companies	Salsandra Jihan, Fitriaty, Tona Aurora Lubis	Universitas Jambi	
12	Shinta Octora	Determinants Of Customer SatisfactionIn Culinary Businesses In Kota Jambi	Shinta Octora, Tona Aurora Lubis	Universitas Jambi	



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13	Yosse Martasudira	The Influence Of Entrepreneurial Spirit On Employee Engagement With The Moderating Role Of Career Development	Yosse Martasudira, Tona Aurora Lubis	Universitas Jambi	Moderator : Dr. Rosmeli, SE., ME. Reviwer : Dr. Tona Aurora Lubis, S.E., M.M. Operator : Dita Amelia Juliyanti
14	Zulkifli	Entrepreneurship As A Moderator Of The Influence Of Organizational Culture On Employee Performance	Zulkifli, M, Tona Aurora Lubis	Universitas Jambi	
15	Pebriana Ingepuri	Factors Affecting Employee Performance At The One-Stop Investment And Integrated Services Office In Muaro Jambi Regency	Pebriana Ingepuri, Tona Aurora Lubis, Agus Solikhin	Universitas Jambi	



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NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
1	Julia Aura Savina	Influence of Entrepreneurial Mindset on Women's Interest in Entrepreneurship (MSMEs) to Overcome Family Economy	Julia Aura Savina, Sigit Indrawijaya , Andang Fazri	Universitas Jambi	Moderator : Dr. Nur Budi Utama, SE., MM. Reviwer : Dr. Musnaini, S.E., M.M. Operator : Widia Anggun Putri
2	Tesa Rahayu Milianda	Entrepreneurial Spirit And Digitalization Ability As Success Factors For Smes: Government SupportAs A Moderating Variable	Tesa Rahayu Milianda, Sigit Indrawijaya, Idham Khalik	Universitas Jambi	
3	Budi Susanto	The Role Of Word Of Mouth As A Moderating Variable On Influence Content Marketing And Influencer Marketing Towards Subsidized HomePurchase Decision (Case Study At Harjita Village 4 MuaroJambi Housing)	Budi Susanto, Syahmardi Yacob,Tona Aurora Lubis	Universitas Jambi	
4	Eko Hadi Irawan	The Influence Of Leadership Style On EmployeePerformance At PT. Mandiri Putra Perkasa	Eko Hadi Irawan, Shofia Amin, Fitriaty	Magister Manajemen	
5	Hilyati Ananda Putri	The Impact Of Digital Technology Implementation On The OperationalEfficiency Of Small And Medium Enterprises In The Retail Sector	Hilyati Ananda Putri	Universitas Jambi	



NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
6	Aulia Cindy Dwi Putri	The Influence Of Creativity And Innovation On Business Success In Small Industries In Jambi City Through Business Motivation As A Mediating Variable	Aulia Cindy Dwi Putri	Universitas Jambi	Moderator : Dr. Nur Budi Utama, SE., MM. Reviwer : Dr. Musnaini, S.E., M.M. Operator : Widia Anggun Putri
7	Muhammad Ikhsanul Amal	Implementation Of The Business Capital Assistance Program (Dumisake Program) In The Business Achievement Among Micro, Small, And Medium Enterprises (Msmes) In Tanjung Jabung Barat Regency	Muhammad Ikhsanul Amal	Universitas Jambi	
8	Dinda Fransisca	The Influence Of Digital Marketing And E-Commerce On Marketing Performance Through Business Sustainability As An Intervening Variable In Business By Typical Bangko	Dinda Fransisca	Universitas Jambi	
9	Mardiansyah	The Effect Of Business Capital Assistance (Dumisake Program) And Mentoring On The Performance Of Business Actors In Jambi Province	Mardiansyah, Musnaini, Ida Masriani	Magister Manajemen Universitas Jambi	
10	Ichsan Rosadi	Determinants of Regional Taxes and Potential Optimization Strategies for Increasing Fiscal Capacity in Jambi Province	Ichsan Rosadi, Syahmardi Yacob, Tona Aurora Lubis	Universitas Jambi	
11	Darmendra	The Influence of Spiritual Leadership and Agility Leadership on Performance Employees of Bank Syariah Indonesia, Jambi City Branch	Darmendra, Sry Rosita, Idham Khalik	Magister Manajemen Universitas Jambi	



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12	Wan Muhammad Sharif Rizka Utama			UniversitasJambi	Moderator : Dr. Nur Budi Utama, SE., MM.
13	Rizki Surya Pratana	The Influence of Business Capital, Family, Self Efficacy and Creativity on Entrepreneurial Interest in Muaro Jambi Regency.	Rizki Surya Pratama; Dahmiri; Ahmad Nur Budi Utama.	UniversitasJambi	Reviwer : Dr. Musnaini, S.E., M.M.
14	Sri Rezeki Rahayu	Analysis of Management Skills Needed to Enhance the Competitiveness of Jambi City's Small and Medium-sized Enterprises in the Digital Era	Sri Rezeki Rahayu	Universitas Jambi	Operator : Widia Anggun Putri
15	Dea rusita	Training On The Use Of Payment Gateway Applications In Optimizing Digital Financial Transactions For Pineapple Processed Micro Businesses In Tangkit Baru Village, Sungai Gelam Subdistrict	Besee Wediawati1), Rike Setiawati, Zulfina Adriani, Rts. Ratnawati, Iskandar Sam, DeaRusita	Universitas Jambi	



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NUMBER	PRESENTER	RESEARCH TITLE	RESEARCH TEAM	AFILIATION	PIC
1	Rika Neldawaty	The Influence Of Competence, Independence, Organizational Commitment On Auditor Performance Mediated By Role Clarity	Rika Neldawaty; Haryadi; Afrizal; Sri Rahayu	Universitas of Jambi, Indonesia	Moderator : Faradina Zevaya, SE., M.Si. Operator : A'isyah Amini
2	Zainal Arifin	Exploring The Impact Of Access To Financing And Environmentally Friendly Products On Msme Performance Through Entrepreneurial Competence In Riau	ZAINAL ARIFIN	Universitas Jambi	
3	Naulia Pitaloka Candra Devi	The Impact Of Entrepreneurial Leadership On Strategic Decision-Making In The Development Of Youth-ManagedEnterprises With Government Assistance As A ModeratingVariable	Naulia Pitaloka Candra Devi, Dahmiri, Muhammad Ihsan	Universitas Jambi	
4	Efvy Zamidra Zam	Does Digital Leadership Affect Employee Performance Through Organizational Commitment Of CivilServant: A Literature Review	Efvy Zamidra Zam	Universitas Jambi	
5	Prof. Dr. Azahari Jamaludin	The Effect Of Compensation And Benefits And Work Environment On Employee Loyalty In Government-LinkProperty Companies	Azahari Jamaludin Siti Zuraidah Zainal Zubaidatulliah Abu Bakar	Universiti Poly-Tech Malaysia	
6	Prof Dr Farha Abdol Gharpar	The Factors Influencing CustomerLoyalty Toward Online Shopping	Mariyah Manaf	Universiti Poly-Tech Malaysia	



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7	Dr Zila Zainal Abidin	The Impact Of Digital Payments At Physical Store And The Customer Satisfaction In Kuala Lumpur, Malaysia	Nor Fatin Nabila Binti Mohd Johari,Zila-Zainal Abidin, Mas Anom binti Abdul Rashid	Universiti Poly-Tech Malaysia	Moderator : Faradina Zevaya, SE., M.Si. Operator : A'isyah Amini
8	Zaidatulnisha Ab Jalil	An Initiative to Measure the Impact of Digital Business Transformation on the Bumiputera B40 Entrepreneurs' Economy	Zaidatulnisha Ab Jalil	Universiti Poly-Tech Malaysia	
9	Dr Noraslinda Fauzi	Generations Y And X Perception Towards Bitcoin In Klang Valley	Dr Noraslinda Fauzi	Universiti Poly-Tech Malaysia	
10	Siti Zuraidah Zainal	Empowering Enterprises; From NPLs to No Problem: How Investment Literacy Saves the Day!	Siti Zuraidah Zainal, Mohd Rahimie Abdul Karim, Zeti Suzila Mat Jusoh, Noor Azura,Ahmad Shauri, Nor Aziah Sulaiman	UPTM	
11	Dr. Azwanis binti Azemi	The Impact of Implementation of E-Invoice Towards Businesses in Malaysia: An Overview	Dr. Azwanis binti Azemi	Universiti Poly-Tech Malaysia	
12	Dr. Azwanis Azemi	Tax Morale and Tax Knowledge Towards Tax Compliance: An Overview	Muhamad HaikalAdha Mohammad&Amp; Azwanis Azemi	Universiti Poly-Tech Malaysia	
13	Siti Aisyah MunirahBinti Muhammad	Ergonomic Kap And MusculoskeletalDiscomfort Among Industrial Court Kuala Lumpur Employees: A Cross- Sectional Study	SITI AISYAH MUNIRAH BINTI MUHAMMAD	Universiti Utara Malaysia	



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14	Achmad Ginanta	The Influence Of Financial Literacy And Perception Of Ease Of Use On Financial Technology	Fatih Luthfi Anan , Rike Setiawati , Tona Aurora Lubis , Achmad Ginanta	University of Jambi	Moderator : Faradina Zevaya, SE., M.Si. Operator : A'isyah Amini
15	Muhammad Fawwaz Amru	The Influence Of Financial Literacy, Financial Solvency, And Risk Tolerance On Financial Satisfaction Of Generation Z, Jambi City	Djodi Aryajati , Rike Setiawati , Agus Solikhin , Muhammad Fawwaz Amru	University Of Jambi	
16	Ridho Jonur Ilahi	The Influence Of Financial Technology, Financial Literacy And Financial Self-Efficacy On The Financial Management Of Culinary UMK In Jambi City	Lintang lestari , Rike setiawati , ridho jonur ilahi	University of Jambi	
17	Hirnissa Mat Tahir	Harnessing Strengths And Overcoming Challenges: Growth Intentions Among Malaysian Smes	*Shahri Abu Seman , Muhammad Omar ,Nathasya Mohd Kamal , Nur Diyana Mustapha , Hirnissa Mohd Tahir , Muhammad Shazwan Ramli , Jumain Aborashang	University Poly- Tech Malaysia	
18	Noorraha Abdul Razak	The Challenges Landscape Of Young Social Entrepreneurship In Malaysia: A Conceptual Paper	Noorraha Abdul Razak , Nurshuhaida Abdul Razak , Siti Arnizan Mat Rifim	Universiti Poly- Tech Malaysia	
19	Zaliza Azan	The Essential Of Quality Education For Business Sustainability Among Social Enterprises: The Involvement Of Islamic Perspective	Zaliza Azan ¹⁾ , Suriza NoorFahmi Hashim ²⁾	Universiti Poly- Tech Malaysia, Cheras, Kuala Lumpur, Malaysia	

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SOCIALIZATION ON PERMENDAGRI NUMBER 3/2024 IN MENDALO INDAH DISTRICT OFFICE JALUKO MUARA JAMBI

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Abstract

Asset management is one of the important activities in order to achieve organizational goals. Increasing assets is one of the organizational goals which is also an indicator of organizational success. The more assets managed means the organization grows and increases in organizational operational capacity. Minister of Home Affairs Regulation no. 3/2024 is the latest regulation that improves Permendagri no. 1/2016 concerning Village Asset Management. Asset optimization can be achieved if the organization understands and management applies assets well. Internal risks can come from the agency's own personnel, while external risks usually come in the form of crimes of theft or unauthorized use, as well as natural disasters. The urgency of this service is important to carry out because it concerns the continuity of the service that has been carried out, because what was initiated in the previous period, will be lost in vain if its existence is not maintained. The aim of the activity, which is no less important, is to realize efforts to safeguard village assets whose existence still needs to be maintained. Geographically, Jambi University is completely located in Mendalo Indah village, so it is very realistic if this service activity is carried out in the location where the author serves as a lecturer..

Keywords: management, asset, organization, PERMENDAGRI

THE EFFECT OF FISCAL DECENTRALIZATION, INVESTMENT AND ZAKAT ON ECONOMIC GROWTH IN ELEVEN REGENCY/CITY OF JAMBI PROVINCE

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Abstract

Economic growth is a measure of welfare achievement for both the region and the centre. Balanced economic growth between the centre and the regions will improve the welfare of the community evenly and fairly. Some factors that affect economic growth include fiscal decentralization, investment and zakat. Specific and comprehensive studies related to these factors have not much been found, the results of previous studies are still partial and have not examined thoroughly the three factors. This study aims to analyze the effect of fiscal decentralization, investment and zakat on economic growth in 11 districts / cities in Jambi Province. The type of data used is secondary data in the form of panel data. In this study, the time series data used is annual data for 5 years in the 2018-2022 period and cross section data is the object of research as many as 11 regencies / cities in Jambi Province. The data collection required in this study was carried out using the document method. The data analysis method used in this research is descriptive analysis and panel data regression analysis with an econometric model approach using the Eviews programme. The results showed that fiscal decentralization had no effect on economic growth, this condition occurred because local resources were very limited and unable to finance infrastructure that could support investment on a large scale, dependence on transfer funds from the centre which tended to vary and be unstable over time, political factors and inadequate regional administrative capacity in managing revenue and expenditure efficiently caused economic growth in Jambi Province to be slow and ineffective. Other results show that investment has a positive and significant effect on economic growth, this condition illustrates that investment in Jambi Province consists of domestic and foreign investment, where domestic investment can develop local industries (MSMEs) by strengthening local economic capacity and investment from abroad by bringing technology transfer and global access is able to become a driving force in moving the wheels of the economy and has a high potential to improve the performance of MSMEs in Jambi Province. Zakat has a positive and significant effect on economic growth. Zakat helps increase purchasing power, which in turn can boost consumer demand in the economy. This can trigger the growth of certain economic sectors, especially the retail and service sectors, which depend on domestic consumption. The results of this study have implications for government policy.

Keywords : *Investment, fiscal independence, economic growth, Jambi Province, zakat*

POLICY INSTRUMENTS FOR RECOVERY TO ADDRESS THE LOSSES OF REGIONAL PUBLIC DRINKING WATER COMPANIES IN JAMBI PROVINCE

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Abstract

Public drinking water companies (Perundam) are regional government-owned enterprises (BUMD) tasked with providing clean water to the public, both for household consumption and industrial use, while also seeking business profits. In reality, this dual responsibility presents a dilemma, as they must serve both the public and industries by providing consumable drinking water, prioritizing excellent service, and ensuring financial management does not result in losses. The purpose of this study is to examine the factors contributing to the losses of regional drinking water companies (Perumdam) and to formulate policies to restore the financial health of these companies in Jambi Province. The study's findings indicate that the variables of Production Cost, Production Efficiency, Customer Growth, and Percentage of Tariff Fulfillment significantly impact the losses of Perumdam and should be prioritized in policy formulation to restore the financial health of these companies. In contrast, the variables of Water Loss Rate and Meter Replacement are not significant factors affecting the losses of Perumdam in the districts/cities of Jambi Province. Therefore, formulating policy instruments for recovery to address Perumdam losses can be achieved by focusing on the three priority variables: Production Cost, Production Efficiency, and Customer Growth, to ensure that Perumdam can achieve profitability or at least avoid further losses.

LEADING AGRO-INDUSTRY BASED ON A PEOPLE-CENTERED ECONOMY AND ITS DEVELOPMENT STRATEGY FOR SUSTAINABILITY IN JAMBI PROVINCE

Muhammad Rachmad, Erni Achmad, Zamzami

Universitas Jambi

Abstract

The agro-industry is a processing industry that makes a significant contribution to the economy of Jambi Province. Plantations in Jambi Province produce agro commodities that serve as raw materials for the agro-industry. This study aims to identify the leading agro-industry based on a people-centered economy and to formulate appropriate strategies for the sustainable economic development of Jambi Province. To achieve these research objectives, the TOPSIS analysis model is used to determine the leading agro-industry, and the TOPSIS-SWOT analysis model is used to formulate its development strategy. The results of the study indicate that the palm oil industry was selected as the leading agro-industry. The development strategy for the palm oil industry includes increasing the support capacity of palm oil plantations and CPO (Crude Palm Oil) factories, establishing a polytechnic for CPO processing industries, using low-cholesterol technology for CPO derivative products, facilitating investment in environmentally friendly CPO factories, and increasing export quotas while controlling domestic consumption.

Keywords: Leading, Agro, Strategy

FERTILITY AND WORKING WOMEN'S CONTRIBUTION TO THE HOUSEHOLD ECONOMY IN ALAM BARAJO DISTRICT, JAMBI CITY

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Abstract

This research aims to: 1). Analyze the socio-economic and demographic characteristics of women working in the research location. 2). Analyze the fertility of working women and their contribution to the household economy in the research location.

This research uses primary data. The research locations were determined purposively in 2 (two) of the 5 sub-districts in Alam Barajo District. Considerations for determining the sample. This sub-district has a large number of working women, and access to reach this sub-district is easier. The research instrument used a list of questions to interview 40 respondents in each subdistrict consisting of working women and their fertility, for a total of 80 PUS. Snowball sampling method is intended to obtain a more accurate number of respondents. The analytical method used is descriptive qualitative and descriptive quantitative.

Research results The average age of working women is 39.9 years. Education of working women graduated from high school and above. First Marriage Age 22.7 years. Number of Children Born Alive (JALH) 1.98 people. The largest field of work is civil servants/ASN 42.50%. The average income of working women is IDR 3,510,000. The average age of working women's husbands is 42.2 years. The husband's average education was completed by high school/equivalent. The average number of household members (JART) is 4.15 people. The average family income of working women is IDR 6,978,750. The income contribution made by working women to household income is 41.05 percent.

Keywords: Fertility (birth), working women, household income.

THE INFLUENCE OF COMPETENCE, INDEPENDENCE, ORGANIZATIONAL COMMITMENT ON AUDITOR PERFORMANCE MEDIATED BY ROLE CLARITY

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Abstract

This research aims to examine the influence of competence, independence, organizational commitment on auditor performance directly and indirectly, mediated by role clarity. The research uses a quantitative approach, where this research uses a certain population and sample with random sampling techniques using research instruments or questionnaires. The population in this study were district and city inspectorate auditors in Jambi Province. The sample for this study used a purposive sampling technique with 152 sample auditor inspectorate in jambi province. Data obtained through questionnaires will be regressed using structural equation modeling - partial least squares (SEM-PLS) with WarpPLS 8.0 software. The research results showed that independence, organizational commitment, was able to directly influence auditor performance, but competency could not directly influence auditor performance, but indirectly role clarity able to mediate the relationship between competency and auditor performance and the form of mediation is full mediation. Role clarity is able to mediate the relationship between independence and auditor performance and the form of mediation is partial mediation. Role clarity is able to mediate the relationship between organizational commitment and auditor performance and the form of mediation is partial mediation. The R-square value for direct influence is 0.72, which means that 72% of auditor performance is obtained from the variables of competency, independence and organizational commitment while 28% is explained. by other variables outside the model studied. The R-square value for the indirect effect is 0.58, which means that role clarity is able to mediate the variables of competence, independence and organizational commitment on auditor performance while the remaining 42% is explained by other variables outside the model studied.

Keywords: Auditor performance; competence; independence; organizational commitment; role clarity

MARKET REACTION TO THE 2024 PRESIDENTIAL ELECTION: IMPACT ON ABNORMAL RETURNS AND TRADING VOLUME ACTIVITY IN INDONESIAN MEDIA COMPANIES

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Abstract

This research aims to analyze the impact of the 2024 Presidential Election of the Republic of Indonesia on abnormal returns and Trading Volume Activity (TVA) in 14 media companies listed on the IDX. Utilizing event study methodology, this research compares data on abnormal returns and TVA for these media companies in the 5-day period before and 5-day period after the election. The results reveal that although there are changes in abnormal returns and TVA, these differences are not statistically significant. Abnormal returns for the media companies experienced minor fluctuations, while TVA exhibited a decline, but the magnitude of these changes was not substantial enough to be considered statistically significant. These findings suggest that the 2024 Presidential Election did not have a substantial impact on the financial performance and trading activities of the media companies studied. This research offers valuable insights for investors and policymakers regarding the effects of major political events on media companies.

Keywords: Event study; Investment Decision; Signaling theory; Media Companies; Presidential Election

SUSTAINABLE ECONOMIC TRANSFORMATION IN INDONESIA THROUGH THE IMPLEMENTATION OF DOUGHNUT ECONOMIC

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Abstract

Sustainable economic development in Indonesia faces a major challenge in maintaining a balance between economic growth, social justice and environmental sustainability. The Doughnut Economics theory proposed by Kate Raworth offers an innovative framework to achieve this balance by setting ecological and social boundaries that must be respected in the development process. This research aims to analyze the implementation of Doughnut Economics in Indonesia as a transformation strategy towards a more sustainable economy. Through a qualitative approach with literature review and policy analysis, this research finds that despite the government's efforts to integrate sustainability aspects, the implementation of Doughnut Economics principles still needs strengthening, especially in terms of natural resource management, urban planning, and welfare distribution. The findings indicate the need for more holistic and participatory policy reforms to ensure that economic development in Indonesia not only pursues growth, but also preserves the environment and people's welfare.

Keywords: Doughnut Economics, sustainable development, Indonesia, economic policy, economic transformation.

THE EFFECT OF DIGITAL MARKETING ON SMES IN JAMBI CITY : A REVIEW

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Abstract

This paper review the effect of digital marketing on the performance of small and medium sized enterprises SMEs (UMKM) in Jambi City.Digital Marketing has emerged as a powerful tool for business to reach their target audience,enhance brand awareness and increase sales revenue.Digital marketing is the marketing of products or services using digital technologies ,mainly on the internet, but also including mobile phone,display advertising and any other digital medium. This paper focuses on conceptual understanding of digital marketing and how digital marketing helps today's business of SMEs in Jambi City.

DETERMINANTS OF CUSTOMER SATISFACTION IN CULINARY BUSINESSES IN KOTA JAMBI

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Abstract

This study aims to analyze the impact of Buying Decision and Service Quality on Customer Satisfaction in micro culinary businesses in Kota Jambi. The population in this study comprises consumers of micro culinary businesses in Kota Jambi. The study employs a quantitative approach, with data collected through questionnaires distributed to these consumers. The obtained data were analyzed using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS).

The results of hypothesis testing indicate that Buying Decision, as projected by Product, Price, and Location, does not have a significant impact on Customer Satisfaction. In contrast, Service Quality, as projected by Tangibility, Responsibility, Realibility, Communication, and Confidence, has a positive and significant impact on Customer Satisfaction.

Keywords: Buying Decision, Service Quality, Customer Satisfaction, Micro Culinary Businesses

THE INFLUENCE OF ENTREPRENEURIAL SPIRIT ON EMPLOYEE ENGAGEMENT WITH THE MODERATING ROLE OF CAREER DEVELOPMENT

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Abstract

This study aims to analyze the influence of entrepreneurial spirit and career development on employee engagement, with career development serving as a moderating variable at the Regional Civil Service Agency (BKD) of Jambi Province. The population of this study comprises employees of the BKD in Jambi Province. The research employs a quantitative approach, collecting data through questionnaires distributed to these employees. The data obtained were analyzed using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS). The hypothesis testing results indicate that the entrepreneurial spirit, projected through confidence, full initiative, result orientation, leadership qualities, and risk-taking, does not significantly influence employee engagement. In contrast, career development, projected through organizational policies, job performance, background, training, and work experience, has a positive and significant influence on employee engagement. The moderating role of career development on the influence of entrepreneurial spirit on employee engagement also does not have a significant effect.

Keywords: Entrepreneurial Spirit, Career Development, Employee Engagement, Regional Civil Service Agency (BKD) of Jambi Province

UMKM DEVELOPMENT STRATEGY, IN SUPPORTING SMART CITY USING GE- MC MATRIX METHOD. KINSEY

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Abstract

MSMEs in Jambi City face difficulties in business development, both in the food, beverage, craft, and fashion sectors. This problem is not only related to capital, but also institutional management, inputs, processes, and low output quality. This research aims to find a strategy for MSME development using the GE-McKinsey Matrix method to support Smart City. The focus of the study includes financial management, human resources, operations, and marketing. Research data were obtained from questionnaires, interviews, and FGDs with a sample of 397 MSME actors using the Slovin formula. A mixed method was used, combining qualitative and quantitative approaches, with data analysis through the GE-McKinsey Matrix. The results concluded that MSMEs in Jambi City have advantages in quality products, effective online promotion, and friendly and professional human resources. However, they face weaknesses in payment systems and service processes. The MSME market in Jambi is competitive with fierce price competition, although there are opportunities from economic stability and online information access. MSMEs are strategically positioned in the GE-McKinsey matrix, showing growth potential with intensive marketing strategies. It is recommended to conduct market penetration and market development through competitive pricing, intensive promotion, product development, geographical expansion, and service and distribution innovation.

Keywords: Strategy, Development, MSMEs, Smart City, GE-Mc. Kinsey

ANALYSIS OF BUSINESS SUCCESS INFLUENCED BY ENTREPRENEURIAL COMPETENCE WITH INNOVATION AS A MEDIATING VARIABLE AS MEDIATING VARIABLE

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Abstract

Micro, Small and Medium Enterprises (MSMEs) play an important role in the Indonesian economy as a large labour absorber, Gross Domestic Product (GDP) enhancer, and inflation rate reducer. The growth in the number of MSMEs shows the increasing public interest in the business world. Despite the economic crises in 1998 and 2008 that weakened the economy, MSMEs survived with significant contributions to the Gross Domestic Product (GDP). However, challenges such as declining business commitment and changing business focus point to the need for a deeper understanding of the factors that influence MSME success. This study is important to understand the relationship between entrepreneurial competence, innovation, and small business success in Jambi City, with innovation as a mediating variable. Using data from 362 small business owners in Jambi City, an analysis using Partial Least Square (PLS) was conducted to explain the relationship between these variables. The results of the study are expected to provide an overview of the condition of entrepreneurial competence, innovation, and small business success in Jambi City. In addition, the analysis will also reveal the relationship between these variables. The findings of this study are expected to be the basis for government policy in supporting the development of the MSME sector and maintaining its existence as a pillar of the national economy.

Keywords: Small business, entrepreneurial competence, innovation, business success

TRAINING ON PREPARATION OF FINANCIAL REPORTS BASED ON ACCURATE
APPLICATION AND TAX CALCULATION FOR UMKM IN MENDALO DARAT VILLAGE,
JAMBI LUAR KOTA DISTRICT, MUARO JAMBI REGENCY

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Abstract

This training and preparation of financial reports is designed as a form of community service with the aim of increasing knowledge and skills in preparing accurate application-based financial reports and tax calculations for MSME entrepreneurs in Mendalo Darat Village, Muaro Jambi Regency. Through this training, participants are expected to be able to understand the importance of preparing good and correct financial reports in accordance with accounting standards, as well as increasing awareness of the tax obligations that must be fulfilled by business actors.

The results of this activity showed a significant increase in participants' understanding of basic accounting concepts, using the Accurate application, and calculating taxes. Participants were able to apply this new knowledge, from entering transaction data to producing complete financial reports. Apart from that, they also show increased awareness of tax obligations and how to calculate taxes correctly according to applicable regulations. This training has a positive impact on the financial management of MSMEs, which is expected to help improve operational efficiency and business sustainability

Keywords: Financial Reports, Accurate Applications, Tax Calculations

ENTREPRENEURSHIP AS A MODERATOR OF THE INFLUENCE OF ORGANIZATIONAL CULTURE ON EMPLOYEE PERFORMANCE

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Abstract

This study aims to analyze the influence of organizational culture and entrepreneurship on employee performance, with entrepreneurship as a moderating variable at the Youth and Sports Office of Jambi Province. The population in this study consists of employees of the office. The research uses a quantitative method by collecting data through questionnaires distributed to employees. The obtained data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS). The results of hypothesis testing show that organizational culture, projected by individual initiative, tolerance, direction, integration, and management support, has a positive and significant impact on employee performance. Similarly, entrepreneurship, projected by confidence, task and result orientation, and future orientation, also has a positive and significant impact on employee performance. However, entrepreneurship as a moderating variable does not significantly influence the relationship between organizational culture and employee performance.

Keywords: Organizational Culture, Entrepreneurship, Employee Performance,

THE ROLE OF SOCIAL MEDIA IN ENHANCING EXPORT PRODUCT IN JAMBI PROVINCE: A CASE STUDY OF PT BLANTIKA INDO GLOBAL

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Abstract

This paper explores the role of social media in enhancing the export products of PT Blantika Indo Global, a company based in Jambi Province, Indonesia. With the increasing prominence of social media platforms, businesses are leveraging these tools to expand their market reach and improve their export activities. This study examines how PT Blantika Indo Global utilizes social media to boost its international presence, enhance product visibility, and engage with global customers. Through a qualitative analyses, the research highlights the benefits and challenges associated with social media use in the export sector.

Keywords: Social Media, Export, Jambi Province, PT Blantika Indo Global

The Potential Of Exporting Sustainable Products From Jambi Province

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Abstract

This paper investigates the potential of exporting sustainable products from Jambi Province, Indonesia. With increasing global demand for environmentally friendly and ethically sourced products, Jambi Province, known for its rich natural resources, has significant opportunities to capitalize on this trend. The study addresses two primary research questions: 1) What are the sustainable products from Jambi Province? and 2) How is the potential of exporting sustainable products from Jambi Province? Through an analysis of regional resources, market trends, and export capabilities, this paper aims to provide a comprehensive overview of the opportunities and challenges associated with exporting sustainable products from this Indonesian province.

Keywords: Potential, Export, Sustainable Product, Jambi Province

TRANSFORMATION OF HUMAN RESOURCE COMPETENCIES TO BECOME EXPORT ENTREPRENEURS IN THE ERA OF GLOBALIZATION: BLANTICA ACADEMY CASE STUDY

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Abstract

Globalization has affected the dynamics of international trade, encouraging countries to improve competitiveness through the development of competent human resources (HR). In Indonesia, exports increased by 16.22% in 2023, reaching USD 268 billion. However, a significant challenge faced is the lack of local entrepreneurs who have the competence to compete in the global market. This research aims to explore the transformation process of HR competencies at Blantica Academy, an entrepreneurship education institution that focuses on developing export entrepreneurship. Through a qualitative approach and exploratory case study method, data was collected through in-depth interviews, participatory observation, and document analysis. The results showed that the training at Blantica Academy significantly improved participants' technical and entrepreneurial competencies, with a focus on understanding the stages of exporting, adaptation and export terms. Participants not only acquired technical knowledge and skills, but also developed the entrepreneurial attitude necessary to compete in the global market. The adult learning approach used provides high relevance for participants, allowing them to apply the learning directly in their export businesses. In addition, ongoing support in the form of lifelong mentoring after the training assists participants in dealing with regulatory and international market challenges. The findings provide practical contributions to entrepreneurship education institutions and strengthen Indonesia's position in the global economy through increasing the number of competent export entrepreneurs.

Keywords: HR Transformation, Competencies, Export Entrepreneurs, Blantica Academy, Globalization

DOES DIGITAL LEADERSHIP AFFECT EMPLOYEE PERFORMANCE THROUGH ORGANIZATIONAL COMMITMENT OF CIVIL SERVANT: A LITERATURE REVIEW

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Abstract

This research examines the role of digital leadership in improving civil servant performance. This research is a literature review that will examine digital leadership, civil servant performance, and organizational commitment as mediating variables. The results of this study will build a model that can be used as further research on how digital leadership and organizational commitment variables affect civil servant performance, as well as the indirect influence of digital leadership on civil servant performance through the mediation of organizational commitment. The implications of this study are useful for researchers to conduct further analysis using empirical data.

Keywords: Civil servant, Digital leadership, Employee performance, Literature review, Organizational commitment

THE EFFECT OF TRANSFORMATIONAL LEADERSHIP STYLE ON PERFORMANCE MEDIATED BY WORK DISCIPLINE AMONG EMPLOYEES AT THE BRAM ITAM DISTRICT OFFICE

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Abstract

The purpose of this study was to determine how the effect of transformational leadership style on performance is mediated by employee discipline at the Bram Itam sub-district office. This research uses quantitative methods and data collection is done by distributing questionnaires filled out by 37 respondents as a total population. Data analysis tools using SmartPLS.

Keywords: Transformational Leadership Style, Performance, Employee Discipline

FACTORS AFFECTING EMPLOYEE PERFORMANCE AT THE ONE-STOP INVESTMENT AND INTEGRATED SERVICES OFFICE IN MUARO JAMBI REGENCY

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Abstract

This study aims to analyze the factors that influence employee performance at the Office of Investment and One -Stop. Integrated Services in Muaro Jambi Regency. The population in this study were all employees who served in the Office of Investment and One Stop Integrated Services in Muaro Jambi Regency. The number of samples in the study is the same as the total population. Thus it is called a survey. The number of samples in this study were 45 employees. This study was analyzed using SMART PLS. The results of this study concluded that job satisfaction projected by salary, promotion, supervision, rewards, co-workers and the work itself has a positive and significant effect on employee performance as reflected by work quality, quantity, punctuality, and independence. OCB which is projected by altruism, conscientiousness and sportsmanship has a positive and significant effect on employee performance which is reflected by the quality of work, quantity, punctuality, and independence. Job stress as described by task demands, role demands, interpersonal demands, organizational structure, organizational leadership has no significant effect on employee performance as reflected by work quality, quantity, punctuality, and independence.

Keywords: employee performance, employee satisfaction, OCB, work stress

TRAINING ON THE USE OF PAYMENT GATEWAY APPLICATIONS IN OPTIMIZING DIGITAL FINANCIAL TRANSACTIONS FOR PINEAPPLE PROCESSED MICRO BUSINESSES IN TANGKIT BARU VILLAGE, SUNGAI GELAM SUBDISTRICT

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Abstract

Tangkit Baru Village is a pineapple processing center in Jambi Province. Its processed pineapple products are quite popular in Jambi and surrounding areas. In this village, micro and small enterprises (SMEs) are organized into business groups. One of the existing business groups is the Abadi Group, which consists of 12 SMEs with the production of various pineapple processed foods. The main problem faced by group members in developing their business is the low level of digital financial literacy (financial technology literacy), where the level of adaptation to digital payment transactions using payment gateways is still very minimal. This problem will be facilitated to be overcome through training activities on the use of Payment Gateway applications in optimizing micro business sales transactions. This training aims to improve the digital financial literacy of partner groups at the level of knowledge and skills. The location of this activity is at the Abadi Group secretariat in Parit IV Tangkit Baru Village, Sungai Gelam District. Muaro Jambi Regency. The participants of this activity are the Abadi group of 12 micro and small businesses, all of which are pineapple product processing businesses. The method of implementing activities using participatory training (participant learning center) includes direct instruction, simulation and direct practice. This training activity is designed in 3 stages of activity, namely preparation, training implementation and evaluation of success. Activity partners, in this case the abadi group business group of 12 micro businesses, contribute to providing: 1) time, place and willingness to cooperate to accept students for MBKM internships in their businesses. The outputs of this activity are certificates as presenters of national seminars, videos of activities, articles in national journals and partnership cooperation with relevant stakeholders.

Keywords: Payment gateway application; Digital finance; Micro-enterprise; Pineapple processing; Tangkit Baru Village

THE MODERATING ROLE OF RELIGIOSITY ON BIAS-BASED CRYPTOCURRENCY INVESTMENT DECISION MAKING FINANCIAL BEHAVIOR (STUDY ON GENERATION Z IN INDONESIA)

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Abstract

Cryptocurrencies have been gaining global attention since Bitcoin was launched in 2009, powered by blockchain technology that enables global transactions with low fees. In Indonesia, despite the growing trend of investment and usage, cryptocurrencies are not yet recognized as legal tender and are forbidden by the Indonesian Ulema Council. A number of studies have shown that behavioral finance biases influence cryptocurrency investment decisions. However, these studies only consider the psychological and emotional aspects of investors and ignore other important factors that can neutralize behavioral finance bias such as religiosity. So far, no research has been found that examines cryptocurrency investment decisions based on financial behavioral bias moderated by religiosity. Therefore, this research fills the research gap by proposing a cryptocurrency investment decision-making model that considers financial behavioral bias as an independent variable and religiosity as a moderating variable, where in previous research these two variables have never been studied simultaneously. This research uses a quantitative approach with a survey method. The population of this research is generation Z in Indonesia who have invested or are investing in cryptocurrencies where the number is unknown (infinite) because there is no official report regarding this data. The sampling technique used purposive sampling and was determined to be 300 people. Sampling using a five-point Likert scale questionnaire with the help of T-survey. Data analysis techniques use descriptive analysis and verification analysis using SEM-PLS. The results of this study indicate that religiosity can moderate cryptocurrency investment decision making based on financial behavior bias.

Keywords: Religiosity; Cryptocurrency investment; Financial behavioral bias; Generation Z

INFLUENCE OF ENTREPRENEURIAL MINDSET ON WOMEN'S INTEREST IN ENTREPRENEURSHIP (MSMES) TO OVERCOME FAMILY ECONOMY

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Abstract

This research aims to analyze the impact of entrepreneurial mindset on women's interest in entrepreneurship, particularly in the context of Micro, Small, and Medium Enterprises (MSMEs), as a strategy to enhance family economy. The study reveals that entrepreneurial mindset not only directly influences entrepreneurial decisions but also affects women's interest and motivation in developing their businesses to improve family economy. Using a quantitative approach, this research involves a survey with questionnaires distributed to respondents who are women entrepreneurs in various regions. The analyzed variables include entrepreneurial attitudes, motivation, skills, and perceptions of business opportunities. The population in this study consists of married women in Jambi City, while the sample includes women registered in entrepreneurship groups.

Keyword: Influence, Entrepreneurial Mindset, Women's Interest, Entrepreneurship, MSMEs (Micro, Small, and Medium Enterprises), Family Economy

ENTREPRENEURIAL SPIRIT AND DIGITALIZATION ABILITY AS SUCCESS FACTORS FOR SMEs: GOVERNMENT SUPPORT AS A MODERATING VARIABLE

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Abstract

This study aims to analyze the influence of entrepreneurial spirit and digitalization capability as success factors for SMEs, with government support as a moderating variable. This study uses a quantitative method with the SmartPLS analysis tool to test the research model through the outer model and inner model approaches. The population of this study was all SME actors in Alam Barajo District, with samples selected using certain sampling techniques based on the criteria of SMEs that have implemented digital technology in their business operations. The samples to be taken include various culinary industry sectors in Alam Barajo District totaling 96 respondents. This study is expected to provide recommendations to the government in formulating policies that support the development of SMEs, as well as provide insight for SME actors to improve entrepreneurial competence and digitalization capabilities in order to achieve business success in an increasingly digital era.

Keyword: Entrepreneurial Spirit, Digitalization Capability, SMEs Success, Government Support

THE EFFECT OF COMPENSATION THROUGH JOB SATISFACTION AS AN INTERVENING VARIABLE ON EMPLOYEE PERFORMANCE AT THE JAMBI CITY REGIONAL SECRETARIAT

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Abstract

This research is entitled The Effect of Compensation through Job Satisfaction as an Intervening Variable on Employee Performance at the Jambi City Regional Secretariat. The purpose of this study is to get an overview of compensation, job satisfaction and employee performance, to find out the effect of compensation on employee performance, to know the effect of compensation on job satisfaction, to know the effect of job satisfaction on employee performance, and to find out the effect of compensation on employee performance with job satisfaction as an intervening variable in the Jambi City Regional Secretariat. The research method used is a quantitative descriptive analysis method with the Structural Equation Modeling (SEM-PLS) model using SmartPLS.

Keywords: Compensation, Performance, Job Satisfaction, Employees

THE IMPACT OF SAFETY TRAINING ON EMPLOYEE PERFORMANCE WITH SAFETY CULTURE AS A MODERATING VARIABLE AT PHE JAMBI MERANG

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Abstract

This study examines the impact of Safety training, including Behavior-Based Safety (BBS), on employee performance, with safety culture as a moderating variable at Pertamina Hulu Energi (PHE) Jambi Merang. The objectives of the research are to determine: (1) the direct effect of Safety training on employee performance, (2) the impact of safety culture on employee performance, and (3) the moderating effect of safety culture on the relationship between Safety training and employee performance. The research object consists of employees of PHE Jambi Merang, a company in the oil and gas sector with a high risk of workplace accidents. The population includes 50 employees, all of whom were selected as research participants using a total sampling technique. The analysis tool used in this study is Structural Equation Modeling (SEM), processed through SmartPLS software, to assess the relationship between Safety training, safety culture, and employee performance. The results are expected to provide valuable insights into improving the effectiveness of safety training programs and enhancing employee performance through strengthening the safety culture.

Keywords: Training, Employee Performance, Safety Culture, Workplace Safety.

THE INFLUENCE OF PROFITABILITY, LIQUIDITY, AND SOLVENCY ON STOCK PRICES WITH DIVIDEND POLICY AS A MEDIATING VARIABLE IN COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE

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Abstract

This research aims to determine the relationship between profitability, liquidity, and solvency on stock prices with dividend policy as a mediating variable in companies listed on the Indonesia Stock Exchange (IDX). The study population includes all companies listed on the IDX, with a purposive sampling method. The results of this study are expected to provide insights into the extent to which these financial factors influence stock prices, both directly and through the intermediary of dividend policy. The analysis tools used include classical assumption tests such as normality test, autocorrelation test, multicollinearity test, and heteroscedasticity test, followed by multiple linear regression analysis. Additionally, hypothesis testing is conducted using the t-test and F-test, along with the determination of the coefficient of determination (R^2). The findings may serve as a useful reference for investors and companies in making informed decisions about dividend distribution and its impact on stock market performance.

Keywords: Profitability, Liquidity, Solvency, Stock Prices, Dividend Policy, Indonesia Stock Exchange (IDX), Purposive Sampling, Classical Assumption Test, Multiple Linear Regression.

THE EFFECT OF REMUNERATION AND TRANSFORMATIONAL LEADERSHIP ON ORGANIZATIONAL CITIZENSHIP BEHAVIOR (OCB) THROUGH JOB SATISFACTION AS AN INTERVENING VARIABLE IN ASN EDUCATION PERSONNEL AT JAMBI UNIVERSITY

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Abstract

The Research objectives as follows: 1) Produce empirical tests of the effect of remuneration on job satisfaction, 2) Produce empirical tests of the effect of leadership on job satisfaction, 3) Produce empirical tests of the effect of remuneration on OCB, 4) Produce empirical tests of the effect of leadership on OCB, 5) Produce empirical tests of the effect of job satisfaction on OCB, 6) Generating empirical tests of the direct effect between remuneration on OCB through job satisfaction, 7) Generate empirical test of the direct influence between leadership on OCB through job satisfaction. Research objects are asn education personnel of Jambi University. The population and sample totaled 186 respondents. The technique used to determine the sample in this study is nonprobability sampling and the type of nonprobability sampling technique used is purposive sampling, using SmartPLS 4.

Keywords: Remuneration, Transformational Leadership, Organizational Citizenship Behavior (OCB), Job Satisfaction

THE ROLE OF WORD OF MOUTH AS A MODERATING VARIABLE ON INFLUENCE CONTENT MARKETING AND INFLUENCER MARKETING TOWARDS SUBSIDIZED HOME PURCHASE DECISION (CASE STUDY AT HARJITA VILLAGE 4 MUARO JAMBI HOUSING)

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Abstract

This research aims to analyze and determine the role of word of mouth as a moderating variable on the influence of content marketing and influencer marketing on decisions to purchase subsidized housing. This research is quantitative research with a sample of 95 respondents. The data collection method was carried out by distributing questionnaires using Google Form and measured using a Likert scale. The data testing techniques used include validity and reliability tests, R-square tests and hypothesis testing with bootstrapping with the help of SmartPLS 3.0.

The hypothesis shows that Content Marketing and Influencer Marketing have a positive and significant influence on the decision to purchase subsidized housing, and Word of Mouth strengthens the influence of Content Marketing and Influencer Marketing on the decision to purchase subsidized housing.

Keywords: Content Marketing, Influencer Marketing, Word of Mouth, Purchase Decision

THE IMPACT OF ENTREPRENEURIAL LEADERSHIP ON STRATEGIC DECISION-MAKING IN THE DEVELOPMENT OF YOUTH-MANAGED ENTERPRISES WITH GOVERNMENT ASSISTANCE AS A MODERATING VARIABLE

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Abstract

This study aims to analyze the impact of entrepreneurial leadership on strategic decision-making in the development of businesses managed by young people, with government assistance as a moderating variable. The population for this study consists of Micro, Small, and Medium Enterprises (MSMEs) managed by young people in Jambi City, with a sample size of 96 respondents. The analysis tool used is Smart PLS, which tests both the structural model and the measurement model. This research is expected to provide a deeper understanding of the role of entrepreneurial leadership and government assistance in strategic decision-making for the development of MSMEs managed by young people

Keywords: Entrepreneurial Leadership; Strategic Decision-Making; Business Development; Youth-Managed Enterprises; Government Assistance

THE INFLUENCE OF LEADERSHIP STYLE ON EMPLOYEE PERFORMANCE AT PT. MANDIRI PUTRA PERKASA

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Abstract

The purpose of this study was to analyze the effect of leadership style on employee performance at PT Mega Putra Perkasa. This research uses quantitative methods with a population of 50 people, and the sampling technique uses the census method, where the entire population is used as the research sample. Data collection was carried out using a questionnaire distributed to respondents at PT Mega Putra Perkasa. Data analysis test tool using SmartPLS.

Keywords: Leadership Style, Employee Performance

THE INFLUENCE OF BUSINESS CAPITAL, FAMILY, SELF EFFICACY AND CREATIVITY ON ENTREPRENEURIAL INTEREST IN MUARO JAMBI REGENCY.

Rizki Surya Pratama; Dahmiri; Ahmad Nur Budi Utama.

Abstract

Indonesia is still considered a developing country. This is due to various problems in Indonesia. For example, low income, high unemployment, and economic and social conditions lagging behind developed countries. For several reasons, Entrepreneurship is considered one factor that can help improve the Indonesian economy. Therefore, this study aims to determine the influence of business capital, family, self-efficacy, and creativity on entrepreneurial interest in Muaro Jambi Regency. This study uses a quantitative approach. Data collection was carried out by distributing questionnaires to the people of Muaro Jambi Regency. The research sample consisted of 150 respondents using the purposive sampling technique. The data analysis method uses the Eviews12 Application for data processing. The results of the study showed that the variables of business capital, family, and self-efficacy have a positive and significant influence on the entrepreneurial interest of the people of Muaro Jambi Regency. At the same time, the creativity variable has a negative and insignificant effect on entrepreneurial interest. However, simultaneously, business capital, family environment, creativity, and self-efficacy positively impact entrepreneurial interest in the Muaro Jambi community. Applying business capital, family environment, creativity, and self-efficacy to entrepreneurial interest in the Muaro Jambi district community has been realized well.

Keyword: Business Capital, Family Environment, Creativity, Self-Efficacy, Entrepreneurial Interest

THE INFLUENCE OF TAX SANCTIONS AS A MODERATING VARIABLE IN THE DETERMINANTS MODEL OF TAXPAYER COMPLIANCE IN MICRO, SMALL, AND MEDIUM ENTERPRISES IN JAMBI

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Abstract

The study aims to analyze the effect of tax knowledge, tax socialization, and tax sanctions on taxpayer compliance of Batik Micro Small and Medium Enterprises in Jambi City and to analyze how much tax sanctions moderate the relationship between tax knowledge and taxpayer compliance and how much tax sanctions moderate the relationship between tax socialization and taxpayer compliance of Batik Micro Small and Medium Enterprises in Jambi City. The research population is all Micro, Small and Medium Enterprises in Jambi City totaling 289 MSMEs. Determination of the sample using proportional sampling with criteria and obtained 104. The data analysis method uses SEM Warp PLS. The research results from the direct effect show that tax knowledge, tax socialization, and tax sanctions affect the compliance of Jambi City MSME taxpayers. Indirect effect research results found results, tax sanctions moderate the relationship between tax knowledge and taxpayer compliance and tax sanctions moderate the relationship between tax socialization and compliance of Jambi City MSME taxpayers. The study found that moderation that occurs is categorized as quasi moderation where tax sanctions directly affect taxpayer compliance and indirectly tax sanctions are able to moderate the relationship between tax knowledge and taxpayer compliance, and are able to moderate the relationship between socialization and taxpayer compliance.

Keywords: Tax Knowledge, Tax Socialization, Tax Sanctions, Taxpayer Compliance

FINANCIAL MANAGEMENT MEDIATES THE INFLUENCE OF FINANCIAL LITERACY AND USE OF ACCOUNTING INFORMATION SYSTEMS ON THE PERFORMANCE OF MSMEs IN JAMBI CITY

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Abstract

The aim of this research is to analyze whether financial literacy and the use of accounting information systems have a direct effect on the performance of MSMEs and an indirect effect through financial management on the performance of MSMEs. The research method used uses primary data by distributing questionnaires to MSMEs respondents, especially in the culinary sector in Jambi City. This research questionnaire uses a Likert scale using five assessment points. Sampling was taken using the Taro Yamane formula where the minimum sample size was 100. The test equipment used for this research was Structural Equation Modeling (SEM) using the SEM-PLS program. The research results show that financial literacy (X1) has no direct effect on MSMEs performance (Y). Financial literacy (X1) has a direct effect on financial management (M). Financial management (M) has no direct effect on MSMEs performance (Y). The use of accounting information systems (X2) has a direct influence on the performance of MSMEs (Y), the use of accounting information systems (X2) has a direct influence on financial management (M). Financial management has not been able to mediate financial literacy and mediate the use of accounting information systems on performance. The influence of financial literacy variables and the use of accounting information systems on financial management is 51.9% and on performance 70%.

Keywords: Financial Literacy, Information Systems, Performance, MSMEs

DEVELOPMENT, APPROACH METHODS AND CHALLENGES OF HUMAN RESOURCE MANAGEMENT

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Abstract

This research aims to analyze the latest developments, approaches, and challenges in human resource management (HRM). In the midst of increasingly fierce business competition, managing HR effectively is the key to organizational success. This study highlights the importance of employee development, effective management strategies, as well as the recognition of HR as a strategic asset. Using a theoretical approach and qualitative analysis, this study examines various approaches to HR management, such as conventional, paternalist and contemporary approaches. Key challenges identified include technological, political, and socio-cultural changes, which have a direct impact on the effectiveness of HR management.

Keywords: Human Resource Management, HR Development, Management Approach, HR Challenges, Organizational Performance.

THE ROLE OF ORGANIZATIONAL CITIZENSHIP BEHAVIOR IN MEDIATING THE INFLUENCE OF COMPETENCE AND EMPLOYEE ENGAGEMENT ON THE PERFORMANCE OF FUNCTIONAL OFFICIALS IN THE GOVERNMENT OF TANJUNG JABUNG BARAT DISTRICT

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Abstract

One of the big agendas in Law Number 20 of 2023 concerning State Civil Apparatus, is the obligation to increase the competence of human resources of the apparatus. In government agencies there is a group of positions that contain functions and tasks related to functional services based on certain expertise and skills which are called Functional Positions. In 2021, bureaucratic reform was carried out by equalizing Echelon IV/a positions into functional positions in all Regional Governments. The West Tanjung Jabung Regency Government is one of the regional governments that equates almost all Echelon IV/a positions into functional positions, so that initially there were only 52 (fifty-two) types of functional positions to 114 (one hundred and fourteen) types of functional positions. This research aims to examine the role of organizational citizenship behavior in mediating the influence of competence and employee engagement on the performance of functional officials in the West Tanjung Jabung Regency Government. The population of this research is civil servants in functional positions in the West Tanjung Jabung Regency Government. The sampling method used is purposive sampling, meaning that the sample is determined by considering certain criteria determined by the researcher for objects that are in accordance with the research objectives. The data collection technique used in this research was a questionnaire. This research uses a quantitative approach which is analyzed using the Partial Least Square (PLS) method and is explanatory research. Based on the type of business research, this research is classified as causal research.

Keywords: civil servants, functional positions, organizational citizenship behavior, competence, employee engagement, employee performance

THE EFFECT OF PERCEIVED ORGANIZATIONAL SUPPORT ON JOB INSECURITY WITH JOB INVOLVEMENT AS A MEDIATING VARIABLE

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Abstract

Honorary staff whose number dominates the Indonesia government, are experiencing quite complex problems, such as the form of employment relations is always in the form of non-fixed, low minimum wage, lack of career certainty, and others so that they feel job insecurity. But on the other hand, the organization also provides support and opportunities for honorary staff to develop. This study aims to see if there is an influence of perceived organizational support on increasing job involvement that has an impact on job insecurity. The population of this study is all honorary staff within the scope of the National Narcotics Agency of Jambi Province and its ranks as an institution that employs honorary staff. Sampling will be carried out with total sampling. The research will be carried out with a quantitative design with research instruments in the form of questionnaires. The obtained data were analyzed using the Statistical Product and Service Solutions (SPSS).

Keywords: Job Insecurity, Job Involvement, Peceived Organizational Support, Honorary Staff.

ANALYSIS OF FIRM VALUE AFFECTED BY ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG) WITH FINANCIAL PERFORMANCE AS AN INTERVENING VARIABLE

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Abstract

This study aims to analyze the effect of Environmental, Social, and Governance (ESG) on Firm Value mediated by Financial Performance. The population in this study were companies listed on the Indonesia Stock Exchange in 2021-2023. The sample selection method used a purposive sampling approach. Methodology Data analysis was carried out using the SEM technique. Data analysis was carried out using the Partial Least Square Structural Equation Modeling (PLS-SEM) approach using SmartPLS software. Based on the results of the study, it can be concluded that Environmental, Social, and Governance has an effect on Firm Value and Financial Performance. Firm value has an effect on financial performance. Environmental, Social, and Governance has an effect on financial performance and has an impact on increasing firm value. By looking at the effect of Environmental, Social, and Governance on Firm Value, it is hoped that these companies can optimize the company's Environmental, Social, and Governance disclosure so that investors are interested in investing.

Keywords: Environmental, Social, Governance (ESG); Financial Performance; Firm Value

COMPETENCE, ENTREPRENEURIAL LEADERSHIP, COMMITMENT AND IMPACT ON PERFORMANCE THROUGH VILLAGE GOVERNANCE IN KERINCI REGENCY

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Abstract

This research utilizes descriptive analysis and confirmation methods. The data collection technique used is by distributing questionnaires. The population in this study were village chiefs in the Kerinci (Siulak, Siulak Mukai, Air Hangat, and Gunung Kerinci) area, with a representative of 312 respondents. The sampling technique used is Cluster Proportionate Stratified Random Sampling. The scale of proportions in this study uses a Likert scale. Testing of data instruments is carried out by testing the validity and reliability tests, while the data analysis is done by using the SEM analysis tool. The results of the research that has been done show competence, entrepreneurial-minded leadership, commitment in good criteria, and village governance and village head performance in good criteria. The study results partially show that competency, entrepreneurial leadership, and commitment have a significant effect on village governance, then village governance has a significant effect on village head performance. The results of the study simultaneously state that competency, entrepreneurial leadership, and commitment together have a significant effect on village governance.

Keywords: Competence; Entrepreneurial Leadership; Commitment; Performance

PROBLEM-BASED LEARNING (PBL) LEARNING MODEL TO IMPROVE STUDENT ACTIVENESS AND LEARNING OUTCOMES IN MARKETING MANAGEMENT COURSES

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Abstract

This study aims to evaluate the application of the Problem Based Learning (PBL) learning model and analyze its impact on increasing student activeness and learning outcomes in the Marketing Management course at the Jambi University Faculty of Economics Management Study Program. This research was conducted in two cycles. Student learning outcomes data are collected through evaluation tests covering Marketing Management material. This research design uses the classroom action research method, which involves four main steps: planning, action, observation, and reflection. The main data collection technique was observation, with instruments in the form of pretest and posttest questions. Data on student learning outcomes were analyzed using descriptive analysis and percentage techniques. The improvement of learning outcomes was assessed by comparing the average test scores from the first and second cycles. The results showed that students in the Marketing Management course had a very varied level of activeness, difficulty in expressing opinions, and lack of effective use of media and learning methods. The application of the Problem Based Learning model proved to be an effective solution to overcome the problem of student activeness and the use of limited learning methods and media. After the implementation of the PBL model, there was a significant increase in student activeness compared to conventional learning methods that did not use PBL.

Keywords: learning, problem based learning, activeness, learning outcomes, Marketing Management

THE INFLUENCE OF HERDING BEHAVIOR AND ANTICIPATED REGRET ON FINANCIAL LITERACY AND ITS IMPLICATIONS FOR INVESTMENT DECISIONS

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Abstract

In the context of investment decision-making, there are financial behaviors such as herding behavior and regret bias such as anticipated regret, and financial literacy skills that need to be considered. This research will look for the relationship of herding behavior and anticipated regret to financial literacy in providing implications for investment decisions. This research will use the Smart PLS 4 application tool, using Outer Model, Inner Model, and Hypothesis Testing with 44 Jambi University Capital Market Study Group students as the sample. The results showed that herding behavior affects investment decisions and financial literacy, anticipated regret affects investment decisions but has no effect on financial literacy, and financial literacy has no effect on investment decisions. Thus, the literacy skills possessed do not guarantee that in making investment decisions it goes according to the understanding of financial literacy possessed. The conclusion of this study is that financial literacy is unable to provide implications for herding behavior in making investment decisions and anticipated regret in making investment decisions.

Keywords: Behavioral Accounting, Financial, Literacy Investment, Decision, Regret Bias

MODEL OF DETERMINANTS OF INFLATION IN JAMBI PROVINCE DURING THE COVID19 PANDEMIC

Candra Mustika
Rahma Nurjanah
Emilia

Abstract

The aim of this research is to determine the state of inflation in Jambi province during the Covid-19 pandemic, and to analyze the influence of credit interest rates, exchange rates and dummy variables for the month of celebration of the 13th salary religious holiday on the inflation rate in Jambi province. The research method used is quantitative descriptive, using monthly data during the Covid 19 period, namely March 2020 to May 2023, the analytical tool used is a multiple regression model. The research results show that the average monthly inflation rate in Jambi province during the Covid-19 pandemic was 0.27%. The regression results show that credit interest rates and dummy variables for holidays and salary 13 have a significant negative effect on inflation, while the exchange rate has no significant effect on inflation.

Keywords: Inflation, exchange rate, credit interest rates

ANALYSIS OF FACTORS THAT INFLUENCE STUDENTS' DECISIONS IN CHOOSING THE TYPE OF DIGITAL WALLET AS A PAYMENT TRANSACTION TOOL (STUDY OF FEB UNJA STUDENTS)

Rahma Nurjanah
Jaya Kesuma Edy
Emilia

Abstract

This research aims to analyze the characteristics of respondents, namely students at the Faculty of Economics and Business, Jambi University, and analyze the factors that influence their decisions in choosing a digital wallet to use for transactions. The research method used in this research is a field study or survey using primary data through questionnaires, the population in this research is 4,566 and the sample taken using the Slovin method is 98 students. The analytical tools used in this research are descriptive and qualitative Logit choice models. The research results showed that the average age of respondents was 23.2 years, undergraduate education level 83.67 and postgraduate 16.33%. Respondents were 30.61% male and 69.39% female. Respondents whose expenditure was above one million five hundred thousand rupiah was 29.6% and below it was 70.4%. The results of the binary logit regression show that the age and expenditure variables have a significant effect on the decision to choose the type of digital wallet, while the age and educational strata variables do not have a significant effect.

Keywords: Digital wallet, Age, Gender, Expenditure, Educational strata

INDONESIAN PALM OIL EXPORT MODEL FOR THREE MAIN DESTINATION COUNTRIES (INDIA, CHINA AND PAKISTAN)

Siti Hodijah
Erni Achmad
Emilia

Abstract

The aim of this research is to analyze the development of Indonesian palm oil exports to three main destination countries, namely India, China and Pakistan. And analyze the influence of Gross Domestic Product, Exchange Rates and Population on palm oil exports during the period 2012 to 2022. The research method used in this research is descriptive and quantitative analysis using multiple regression model analysis tools with panel data. The research results show that the average development value of Indonesian palm oil exports to India is 5.07%, China is 6.25% and Pakistan is 18.9%. Thus, on average, the highest development of palm oil exports is to Pakistan, then China and India. The results of multiple regression using panel data show that the best model is the Fixed Effect Model (FEM) with the results that Gross Domestic Product and Kus have a significant positive effect while population has a significant negative effect on palm oil exports.

Keywords: Palm oil exports, Gross Domestic Product, Exchange Rate, Population.

CAUSAL RELATIONSHIP BETWEEN INFLATION AND UNEMPLOYMENT IN JAMBI PROVINCE (COMPARATIVE STUDY OF JAMBI CITY AND BUNGO REGENCY)

Syapparuddin
Candra Mustika
Emilia

Abstract

The aim of this research is to analyze inflation conditions and unemployment rates as well as the causal relationship between these two variables in Jambi City and Bungo Regency during the period 2014 to 2023. The research method used in this research is descriptive and quantitative using the Granger causality test. The research results show that during this period the average inflation rate in the city of Jambi was 3.6%, and the average unemployment rate was 7.9%. Meanwhile in Bungo district the average inflation rate is 3.5% and the average unemployment rate is 4.7%. The results of the Granger causality test show that in the case of Jambi City there is a one-way relationship where the inflation rate is the one that significantly causes unemployment, while unemployment does not cause inflation. Meanwhile in Bungo district the results show that there is no one-way or two-way relationship between inflation and unemployment.

Keywords: Inflation Rate, Unemployment Rate

THE INFLUENCE OF INTELLECTUAL CAPITAL ON FINANCIAL PERFORMANCE AND ITS IMPLICATIONS FOR COMPANY VALUE

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Abstract

This research aims to test and provide empirical evidence regarding the influence of intellectual capital on company value with financial performance as an intervening variable. The data collection method is carried out by means of documentation. Descriptive statistical analysis methods and component or variance-based Structural Equation Modeling, known as Partial Least Square (PLS), are used as methods for analyzing data. The software used in this research is SmartPLS. The results of this research indicate that intellectual capital can directly influence financial performance. Furthermore, financial performance has a positive and significant effect on company value. Then, intellectual capital also has a positive and significant effect on company value. Finally, financial performance is able to mediate the relationship between intellectual capital and company value.

Keywords: Intellectual Capital; Company Value; Financial performance; Structural Equation Modeling (SEM-PLS)

THE ROLE OF THE WORK ENVIRONMENT AND TRAINING AND DEVELOPMENT ON ORGANIZATIONAL PERFORMANCE IN THE JAMBI PROVINCIAL GOVERNMENT WITH EMPLOYEE PERFORMANCE AS A MEDIATING VARIABLE

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Abstract

The aim of this research is to analyze and explain how the work environment, training and development, and employee performance influence the performance of ASN organizations in Jambi Province. This study involves employees of the Regional Civil Service Agency of Jambi Province. The research includes 139 ASN who have received study permits and educational assignments. This research uses SMART PLS as an analysis tool.

Keywords : Training and Development, Work Environment, Organizational Performance, Employee Performance, Civil Servants, Regional Civil Service of Jambi Province.

BATIK JAMBI PRESERVATION EDUCATION FOR THE YOUNGER GENERATION IN COLLABORATION WITH BATIK JAMBI CRAFTSMEN IN PELAYANGAN DISTRICT

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Abstract

This Community Service aims to introduce and preserve Batik Jambi to the younger generation. Community Service (PPM) of the Faculty of Economics and Business, University of Jambi in collaboration with Batik Jambi Craftsmen by involving the younger generation by introducing and training in batik as a means of preserving Batik Jambi. So far, the younger generation is less interested in learning and becoming entrepreneurs in Jambi Batik due to lack of information, knowledge and the absence of batik training for the younger generation. By providing batik training that will be trained directly by Batik Jambi craftsmen, it will provide an understanding of the science of batik, preserve Jambi Batik and motivate the younger generation to grow an entrepreneurial spirit in the field of Batik Jambi. To preserve Batik Jambi, the participation of the community is needed. As for the way to conduct socialization in the form of providing batik training for the community so that they continue to preserve Batik Jambi and with that, interest in pursuing the Batik business grows which will then become a source of income for the community. This PPM is a form of concern from the academic world towards local culture. Preservation of Batik Jambi so that the younger generation has an interest in continuing the Batik Jambi business

Keywords: Education, Training, Business Interest, Young Generation, Batik Jambi,

THE INFLUENCE OF CREATIVITY AND INNOVATION ON BUSINESS SUCCESS IN SMALL INDUSTRIES IN JAMBI CITY THROUGH BUSINESS MOTIVATION AS A MEDIATING VARIABLE

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Abstract

This study aims to analyze the influence of creativity and innovation on business success in small industries in Jambi City with business motivation as a moderation variable. The analysis method uses quantitative descriptive analysis. The sampling technique used is purposive sampling. The analysis technique uses descriptive statistical analysis techniques and SEM-PLS. The results of the provisional research are suspected that creativity and innovation have a significant effect on business success. It is suspected that creativity and innovation have a significant effect on business motivation. It is suspected that business motivation is able to strengthen or weaken the influence of creativity and innovation on business success in small industries in Jambi City.

Keywords: Creativity, Innovation, Business Motivation, and Business Success.

IMPLEMENTATION OF THE BUSINESS CAPITAL ASSISTANCE PROGRAM (DUMISAKE PROGRAM) IN THE BUSINESS ACHIEVEMENT AMONG MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) IN TANJUNG JABUNG BARAT REGENCY

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Abstract

Dumisake is a program providing working capital assistance for MSMEs, The purpose is to support the acceleration of regional economic recovery and support poverty alleviation in Jambi Province. The objectives are 1. To assist working capital for people who own businesses in the Jambi Province area; 2. Increase the assets and turnover of MSMEs; 3. Increase labor absorption in the MSE sector; 4. Reducing unemployment and poverty rates. The research used descriptive-qualitative method by conducting the interview with business actor received business capital assistance (Dumisake Program) in West Tanjung Jabung Regency. The indicators of the achievement viewed included the increase of the capital amount, increase of production number, business expansion and physical facilities.

Keywords: Business Capital Assistance, Dumisake Program, Implementation, Business Achievement, MSMEs.

INNOVATION IN PUBLIC SECTOR ACCOUNTING COURSE LEARNING USING THE CASE METHOD

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Abstract

This study aims to develop and evaluate the effectiveness of learning innovation in the Public Sector Accounting course using the case method. This method is designed to enhance students' conceptual understanding and analytical skills in dealing with real-world issues in the public sector. During the learning process, students are presented with real cases related to public financial management, government accounting, as well as regional and national financial policies. Through the case method, it is expected that students can actively engage in discussions, problem-solving, and decision-making that closely resemble real work situations. This study uses a quantitative and qualitative approach, involving accounting students at a state university as participants. Data were collected through questionnaires, interviews, and analysis of academic results before and after the implementation of the case method. The results show that this method significantly improves students' understanding of public sector accounting concepts as well as their ability to analyze and solve public financial issues. Additionally, this method also enhances students' active participation and communication skills during the learning process. This learning innovation is expected to become one of the alternatives in the development of public sector accounting curricula in higher education institutions and a strategic step in preparing graduates to face professional challenges in the public sector.

Keywords: Case Method, Innovation, Public Sector Accounting.

WHEN MESSY IS MORE ATTRACTIVE, SELLING TECHNIQUES AT CLOTHING BAZAARS

Andang Fazri, Suswita Roza, and Idham Khalik

Universitas Jambi

Abstract

This study examines the differences in buyer responses to tidy and untidy clothing arrangements at cheap clothing bazaars. Data collection was conducted by test marketing (field experiment) involving buyers who visited the bazaar which was held in 2 days. The results showed that untidy clothes were more attractive to buyers, more people would gather and sort clothes in that condition. Conversely, if the clothes were neatly arranged or the sellers tidied them up too often, the number of visitors who gathered and sorted clothes on the shelves would decrease.

THE INFLUENCE OF GREEN FINANCE AND ENVIRONMENTAL PERFORMANCE ON FIRM VALUE

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Abstract

This study aims to analyze the influence of green finance and environmental performance on financial performance. This research is a quantitative study using Smart PLS and data from companies listed in the Consumer Non-Cyclicals sector that have participated in the Corporate Performance Rating Program (PROPER) and have published annual reports, sustainability reports, and financial statements on the Indonesia Stock Exchange for the 2020-2023 period. The results of the study reveal that improving environmental performance can enhance firm value, while green finance has a negative impact on firm value.

Keywords: Green Finance, Environmental Performance, Firm Value, PROPER

DETERMINANTS AFFECTING FIRM VALUE (ECO-EFFICIENCY PERSPECTIVE)

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Abstract

This study aims to analyze the determinants affecting firm value, focusing on eco-efficiency and profitability. Using Smart PLS, this quantitative research examines 13 companies in the basic materials sub-sector listed on the Indonesia Stock Exchange from 2020 to 2023. The findings reveal that eco-efficiency, despite the adoption of environmental standards such as ISO 14001, does not significantly influence firm value. Conversely, profitability, particularly measured through Return on Assets (ROA), has a positive and significant impact on firm value, demonstrating the importance of efficient asset management in attracting investors.

Keywords: Eco-efficiency, Profitability, Firm Value

EXPLORATION OF ARTS AND CRAFTS IN TOURISM VILLAGES

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Abstract

This study explores the role of arts and crafts in enhancing the local economy of tourism villages, particularly in Muaro Jambi Regency. Using qualitative research, the study examines various tourist villages that offer cultural, educational, and culinary tourism. Traditional arts such as Tari Topeng Labu and Seni Gambangan enrich the cultural experience of tourists, while crafts like Batik Jambi, Anyaman Rumbai, and Gelang Sebalik Sumpah contribute to the economic development of the region through souvenir sales. The findings emphasize the importance of arts and crafts in preserving cultural heritage and boosting the economic potential of tourism villages.

Keywords: Arts and crafts, Tourism villages, Cultural heritage, Economic development, Muaro Jambi

BRIDGING ISLAMIC AND CONTEMPORARY FISCAL SYSTEMS: A FRAMEWORK FOR INTEGRATION

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Abstract

This research conducts a comparative analysis and proposes a framework for the integration of Islamic and contemporary fiscal systems, with a specific focus on revenue generation. While modern fiscal systems predominantly rely on taxation and borrowing, Islamic fiscal principles offer distinct mechanisms rooted in equitable wealth distribution and social justice. This study explores key Islamic revenue tools, including zakat (mandatory charitable contribution), waqf (endowment), ushr (agricultural levy), and kharaj (land tax), assessing their applicability within contemporary economic frameworks. By deliberately excluding debt and public expenditure, this research narrows its focus to revenue generation models that align with Islamic ethical standards and welfare objectives. Case studies from Muslim-majority countries provide practical examples of how these mechanisms have been integrated into modern fiscal systems, offering valuable insights into their potential for broader application. The study concludes by proposing a framework for harmonizing Islamic and contemporary fiscal policies, with an emphasis on fostering equitable, sustainable revenue models that promote economic stability and reduce poverty. This integration presents an alternative pathway for policymakers to explore non-interest-based revenue solutions that align with principles of ethical governance and fiscal responsibility.

Keywords: Fiscal, Policy, Islam, Revenue

IMPLEMENTATION TECHNOLOGY ACCEPTANCE MODEL (TAM) IN ACCOUNTING RESEARCH: A LITERATURE REVIEW FROM 2015 TO 2021

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Abstract

The implementation of the Technology Acceptance Model (TAM) is growing in research in Accounting and professional users. The Technology Acceptance Model (TAM) is derived from the Theory of Reasoned action (TRA) and Theory of Planned Behaviour (TPB) and has evolved into a key model in understanding predictors of human behavior towards potential acceptance or rejection of technology. The main objective of this study is to provide an update of past and current references to the Technology Acceptance Model (TAM) related literature in Accounting as well as to identify possible directions for future Technology Acceptance Model (TAM) research. This research presents a comprehensive literature review of the Technology Acceptance Model (TAM) in Accounting from 2015 to 2021 derived from 32 national and international articles sourced from 11 publishers namely Elsevier, Web of Science, Pakistan Journal of Social Sciences, Corpenicus, Inderscience Enterprises, Koreanscience, Atlantis Press, Growingscience, Springer, Researchgate, and Google Scholar. Despite continuous progress in revealing new factors with significant influence on the core variables of the Technology Acceptance Model (TAM), there are still many unexplored areas of potential model applications that may contribute to its predictive validity. Four possible directions for future research are identified: moderating role of individual variables, incorporation of additional variables to the model, investigation of actual use and the relationship between actual use and objective outcome measures, The increasing need for technology especially Information and Communication Technology in the professional and personal lives of its users will certainly increase the interest for the field of technology acceptance for many people in the coming years.

Keywords: Technology Acceptance Model (TAM); Literature Review; Accounting Research

BLUE ECONOMY MANAGEMENT STRATEGY FROM MANGROVE FORESTS IN TOURISM DEVELOPMENT IN TANJUNG JABUNG BARAT REGENCY, JAMBI PROVINCE

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Abstract

Mangrove forests in Tanjung Jabung Barat Regency, Jambi Province, have great potential in the development of the blue economy through the tourism sector. The existence of this vast and biodiversity-rich mangrove forest provides significant opportunities to create attractive tourist destinations for local and international visitors. This study aims to identify effective management strategies so that mangrove forest resources can be used sustainably, without neglecting very important conservation aspects. With a qualitative approach, data is collected through interviews with stakeholders, direct observations in the field, and relevant literature studies. Mangroves not only serve as shoreline protectors from erosion and ocean waves, but also as habitats for various species of fish and birds that depend on these ecosystems for the survival of these animals. The results of the study show that the development of tourism based on mangrove ecosystems not only plays a role in the local economy, but also contributes to environmental conservation. This can be seen from the increasing public awareness of the importance of maintaining mangrove ecosystems as part of natural heritage. This increase in awareness is also reflected in community participation in mangrove tree planting activities and mangrove forest restoration programs carried out in coastal areas. The proposed strategy recommendations include strengthening community capacity, developing tourism infrastructure, and collaboration between the government and the private sector.

Keywords: Management; Strategy; Blue Economy; Mangrove; Tourism.

POTENTIAL FOR THE ESTABLISHMENT OF A STUDENT PROFESSIONAL CERTIFICATION INSTITUTE AS AN ALTERNATIVE INCOME FOR THE UNIVERSITAS JAMBI

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Abstract

As the need for skilled and certified workers increases, professional certification bodies can be a solution to improve the quality of graduates and provide added value for universities. In the global context, many countries have implemented certification systems to ensure that graduates have competencies that are in line with industry standards, and this is becoming increasingly relevant in Indonesia, especially in Jambi, where the job market is increasingly competitive. This research uses an in-depth qualitative method, with data analysis from various sources, including surveys and interviews with education stakeholders, such as lecturers, students, and industry representatives. The results of the study show that certification bodies can not only contribute significantly to university revenue, but also play an important role in increasing the competitiveness of graduates in an increasingly tight job market. The survey results show that more than 70% of respondents stated that having a professional certificate will make them more attractive in the eyes of potential employers. The results of interviews with various stakeholders show that professional certification can help bridge the gap between education and industry needs. Thus, students not only gain theoretical knowledge, but also practical skills needed to succeed in the world of work.

Keywords: Certification; Student; Income; University; Finance.

TAXPAYER COMPLIANCE: ASPECTS OF FISCUS SERVICES, TAXPAYER AWARENESS AND TAX SANCTIONS

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Abstract

Tax revenue is one of the largest contributing sources of revenue in State revenue. State revenue to drive the economy is still highly dependent on tax revenue. Efforts to increase tax revenue in Indonesia need to be intensified, especially regarding taxpayer compliance. The compliance of MSME taxpayers is of particular concern to the government. The purpose of this study was to evaluate fiscus services, taxpayer awareness, tax sanctions that affect taxpayer compliance with a sample of 100 MSMEs in Jambi Province Indonesia. Data is processed with Warp PLS. The results showed that fiscal services and taxpayer awareness had a significant effect on taxpayer compliance. And E-Filing can moderate the effect of taxpayer awareness on taxpayer compliance. Fiscal services and taxpayer awareness need to be considered in an effort to increase taxpayer compliance. The use of e-filing also needs to be considered to be maximized so that the level of taxpayer compliance also increases.

Keywords: Taxpayer_Compliance, Aspects_of_Fiscus_Services, Taxpayer_Awarenes, Tax_Sanctions.

THE INFLUENCE OF DIGITAL MARKETING AND E-COMMERCE ON MARKETING PERFORMANCE THROUGH BUSINESS SUSTAINABILITY AS AN INTERVENING VARIABLE IN BUSINESS BY TYPICAL BANGKO

Dinda Fransisca

Abstract

This study is to analyze the direct influence of digital marketing and e-commerce on marketing performance, to analyze the direct influence of digital marketing and e-commerce on business sustainability, and to analyze the indirect influence of digital marketing and e-commerce on marketing performance through business sustainability as an intervening variable in business by bangko. The analysis method used is quantitative descriptive analysis, with the sampling technique used is purposive sampling, which is an effort by the city of Jambi, the analysis tool used is path analysis with a Structural Equation Model (SEM) with a Partial Least Box (PLS). The provisional results contained in this study are suspected that there is a direct digital marketing and e-commerce that has a significant effect on marketing performance, it is suspected that digital marketing and e-commerce have a significant effect on business sustainability, and indirectly digital marketing and e-commerce have a significant effect on marketing performance through business sustainability as an intervening variable in business by the typical bangko.

Keywords: Digital Marketing, E-Commerce Business Sustainability, Marketing Performance.

“THE EFFECT OF BUSINESS CAPITAL ASSISTANCE (DUMISAKE PROGRAM) AND MENTORING ON THE PERFORMANCE OF BUSINESS ACTORS IN JAMBI PROVINCE”

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Abstract

The purpose of this study was to determine the Effect of Capital Assistance (Dumisake Program) and Mentoring on the Performance of Business Actors in Jambi Province. This study uses a quantitative method. The Jambi Provincial Cooperative and SME Office was used as the research location. Capital Assistance (Dumisake Program) which is a priority program of the Jambi Provincial Government was used to determine the location of the study to study the capital assistance program for MSMEs. The purpose of providing business capital assistance (Dumisake Program) and mentoring for MSMEs in Jambi Province in 2023 is to support the acceleration of regional economic recovery and support poverty alleviation in Jambi Province. The objectives of the business capital assistance program (Dumisake Program) are 1). Assisting Business Capital for people who have businesses in the Jambi province, 2). Increase turnover and assets of business actors, increase labor absorption in the MSME sector, 3). Reduce unemployment and poverty rates and ultimately improve community welfare. Legal and regulatory notes, the 2021–2026 Jambi Provincial RPJMD, the Renstra and Work Plan of the Cooperative Service, and the Jambi Provincial UMK are supporting data for this study. Through the distribution of questionnaires to recipients of business capital assistance (Dumisake Program) and assistance for MSMEs by the Jambi Provincial Government in 2023, primary data was obtained. The sample in this study was 360 business actors who had received capital assistance (Dumisake Program) and business assistance in 2023 with an analysis test tool using SmartPLS.

Keywords: Capital assistance (dumisake program), Assistance, business actor performance.

DETERMINANTS OF REGIONAL TAXES AND POTENTIAL OPTIMIZATION STRATEGIES FOR INCREASING FISCAL CAPACITY IN JAMBI PROVINCE

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Abstract

This research aims to determine the amount of potential regional taxes, determine the factors that influence regional tax revenues, and determine strategies for optimizing regional tax potential in Jambi Province. In this research, the research method applied is a quantitative descriptive research method. The data used in this research came from: 1) Jambi Province regional financial and revenue management agency; 2) Jambi Province central statistics agency; 3) Ministry of Finance of the Republic of Indonesia. 4) respondents from practitioners, business actors, academics and the community. The data analysis tools used include potential tax calculations, descriptive analysis, multiple linear regression analysis, and SWOT analysis.

Keywords: Regional Taxes, Potential Optimization Strategies, Fiscal Capacity

THE INFLUENCE OF FINANCIAL TECHNOLOGY ON FINANCIAL PERFORMANCE MODERATED BY INTERNET FINANCIAL REPORTING IN INDONESIA

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Abstract

It is hoped that the presence of fintech can be relied on to improve financial performance such as increasing profitability, reducing operational costs and overcoming credit problems. However, in reality the financial performance of fintech companies is still not optimal. This research aims to ensure that companies can continue to improve their financial performance and to determine the importance of fintech and digital financial services in the economy. This research method uses a quantitative approach. The population of this research are companies listed on the Indonesia Stock Exchange (BEI) which are included in the list of Financial Technology Companies. The data was processed using IBM SPSS version 22 software. The research results show that financial technology is able to improve financial performance and Internet Financial Reporting (IFR) is able to moderate the relationship between financial technology and financial performance in fintech companies listed on the Indonesia Stock Exchange (BEI) in 2018 - 2021.

Keywords: Financial Technology, Financial Performance, Internet Financial Reporting

MODERATION OF INDEPENDENT COMMISSIONERS ON THE DETERMINANT FACTORS OF TAX AVOIDANCE (STUDY OF MINING SECTOR COMPANIES LISTED ON THE IDX IN 2018-2022)

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Abstract

This study aims to examine the effect of capital intensity, inventory intensity, corporate risk, leverage, profitability with an independent commissioner as a moderating variable. This study uses a sample of manufacturing companies listed on the Indonesia Stock Exchange (IDX) during the period (2018-2022). The number of mining sector companies that were sampled was 30 companies for five years. The total research sample is 150 samples of financial reports and annual reports. The data analyze using Moderate Regression Analysis (MRA) of panel data with the help of the STATA V16. The results showed that capital intensity, corporate risk, leverage, profitability have an positive effect on tax avoidance. Meanwhile, inventory intensity has no effect on tax avoidance. Independent Commissioners weaken the effect of capital intensity, inventory intensity, corporate risk, leverage, while independent commissioners strengthen the effect of profitability on tax avoidance.

Keywords: capital intensity, inventory intensity, corporate risk, leverage, profitability

GLOBAL CITIZENS AND DIGITAL ECONOMY: A STUDY OF FINTECH ADOPTION AMONG NON-DOMESTIC STUDENTS IN INDONESIA

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Abstract

Financial Technology (FinTech) has significantly changed the landscape of Indonesia's digital economy. On the other hand, the increasing non-domestic population in Indonesia, especially the student age group, also reflects the broadening demographic dynamics. This group plays a crucial role as a consumer in national economic growth. Despite the inclining growth of the national digital economy, the non-domestic population, especially the student age group, is doubtful about the acceptance of using FinTech. This paper investigated non-domestic students' intention to use FinTech in Indonesia. The authors employed mixed methodology with explanatory sequential design. Thus, this paper explored this narrative based on the technology acceptance model (TAM) and external factors such as Performance Expectancy (PE) and Social Influence (SI). Using the partial least square (PLS) approach, data from the 75 non-domestic students in Indonesia was analyzed. In addition, this paper also utilized in-depth interviews to gather further information from participants. The thematic analysis of the semi-structured interviews was conducted to explore the non-domestic students' experience of using Indonesia FinTech.

Keywords: Financial Technology (FinTech), Digital Economy, Non-domestic Students

LINKING ENVIRONMENTAL SUSTAINABILITY AND ECONOMIC GROWTH: THE CRUCIAL ROLE OF ECO-ENZYMES

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Abstract

This study investigates the adverse effects of conventional economic growth models and explores solutions to align environmental sustainability with economic development. It assesses the critical role of eco-enzyme products in society, emphasizing their potential to address global environmental challenges while promoting a balance between economic progress and sustainability. A quantitative research approach is employed, utilizing survey data to conduct explanatory research. The conceptual framework positions eco-enzymes as the independent variable, environmental sustainability as the mediator, and economic growth as the dependent variable. Purposive sampling was used to select general and duty managers from 664 three- and five-star hotels in Sumatra, Indonesia. Data was collected online and analyzed using SPSS 26. The analysis reveals no direct evidence that eco-enzymes significantly impact economic growth. However, it highlights that the combination of eco-enzyme usage and environmental sustainability positively influences economic development. While eco-enzyme products may not have a substantial direct effect on economic growth, they contribute meaningfully to environmental sustainability. Nonetheless, overly stringent environmental regulations could negatively affect economic growth in local communities.

Keywords: Impact of Eco-Enzymes, Sustainable Economic Practices, Environmental and Economic Balance, Green Technology Influence, Sustainability Research

GLOBAL BUSINESS TRUST: THE IMPACT OF CYBERSECURITY ON ETHICAL STANDARDS AND INTERNAL CONTROLS IN FOREIGN EXCHANGE TRANSACTIONS IN INDONESIA

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Abstract

This research investigates the impact of cybersecurity on ethical standards and internal controls in foreign exchange transactions within Indonesia's global business sector. As digital financial systems expand and forex markets become increasingly interconnected, ensuring robust cybersecurity measures is essential for maintaining trust, transparency, and integrity in business operations. The study employs a quantitative approach to analyze how cybersecurity practices influence ethical behavior and the effectiveness of internal control mechanisms among organizations engaged in foreign exchange trading. Data was collected through structured surveys distributed to financial institutions, forex trading firms, and regulatory bodies across Indonesia, targeting key decision-makers and compliance officers.

The results indicate that organizations with well-established cybersecurity systems tend to demonstrate higher adherence to ethical standards and more effective internal control processes in managing foreign exchange transactions. Furthermore, the study reveals that weak or inadequate cybersecurity measures significantly increase the risk of unethical practices, including fraud and non-compliance, which in turn undermine corporate governance and market stability. By identifying these vulnerabilities, the research underscores the critical role of cybersecurity in safeguarding not only individual organizations but also the broader financial ecosystem. This study concludes that advanced cybersecurity frameworks are vital for fostering trust in global business transactions, promoting ethical business conduct, and ensuring long-term economic sustainability, particularly in developing markets like Indonesia.

Keywords: Cybersecurity, Ethical Standards, Internal Controls, Foreign Exchange Transactions, Global Business Trust, Financial Governance, Indonesia

ENHANCING E-GOVERNMENT SERVICES THROUGH STRATEGIC PRECEPTORSHIP AND MENTORSHIP: THE MODERATING ROLE OF PERCEIVED VALUE

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Abstract

This study aims to explore the effect of preceptorship and mentorship on improving e- government services in the Jambi Provincial Government, with perceived value as a moderator variable. This study used a quantitative survey method involving 117 civil servants. Data were analyzed using the PLS-SEM approach. The results of hypothesis testing show that preceptorship and mentorship do not have a significant influence on the quality of e- government services. However, perceived value has a significant influence. In addition, moderating effect 1 and moderating effect 2 also have no significant influence on improving e- government services. These findings suggest that although preceptorship and mentorship have not been effective in improving e-government services, employees' perceived value plays an important role in improving the quality of such services. The implication of this research is the importance of developing programs that can increase employees' perceived value to support digital transformation in the public sector. This study has limitations in the number of samples and geographical coverage which is limited to Jambi Province. Future research is recommended to expand the geographical coverage and increase the number of respondents to test the generalizability of these findings. In addition, it is recommended to explore other factors that may affect the successful implementation of e-government services.

Keywords: preceptorship, mentorship, e-government, perceived value, public services, digital transformation.

GUIDANCE OF CULINARY UMKM IN FACING THE DIGITAL ERA USING DIGITAL PAYMENT METHODS AND DIGITAL FINANCIAL RECORDING

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Abstract

Currently, it is the era of digitalization where all buying and selling transactions can be done digitally. Based on this, there are still very few MSME business actors who use digital sales and make digital financial reports. One of the MSMEs in Jambi City that has not yet carried out a digital transformation is the Pempek Sohib business. Business actors still use non-digital methods in their financial bookkeeping. Therefore, this service aims to provide assistance and training in making digital financial bookkeeping, as well as digital payment methods. The activities that will be carried out are by providing direct training and assistance to business actors. The results that can be achieved in this service include: MSME business actors can do digital financial bookkeeping, can apply digital payment methods, can increase the value of MSMEs, and can compete globally.

Keywords: MSME; Culinary; Digitalization; Finance, Qris

EXPLORING THE IMPACT OF ACCESS TO FINANCING AND ENVIRONMENTALLY FRIENDLY PRODUCTS ON MSME PERFORMANCE THROUGH ENTREPRENEURIAL COMPETENCE IN RIAU

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Abstract

This study explores the impact of access to financing and environmentally friendly products on the performance of Micro, Small, and Medium Enterprises (MSMEs) in Riau, emphasizing the role of entrepreneurial competence as a mediating variable. Utilizing qualitative literature study methods, this research reviews relevant literature to understand how access to financing sources and the adoption of environmentally friendly products can influence MSME performance. Entrepreneurial competence is evaluated as a key factor that can enhance this relationship, helping MSMEs more effectively leverage financing opportunities and green product innovations. The findings of this study indicate that entrepreneurial competence plays a crucial role in improving MSME performance, particularly in the context of financing access and environmentally friendly products. The practical implications of this study highlight the importance of developing entrepreneurial competence to promote the sustainability and competitiveness of MSMEs amidst global economic challenges.

Keywords: Access to Financing, Environmentally Friendly Products, Entrepreneurial Competence, MSME Performance.

THE EFFECT OF ENVIRONMENTAL PERFORMANCE ON FINANCIAL PERFORMANCE WITH ENVIRONMENTAL COSTS AS A MEDIATING VARIABLE IN MINING COMPANIES LISTED ON THE IDX IN 2018-2023

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Abstract

Currently, to see the company's financial performance, it cannot be seen only from the profitability ratio, because many companies violate normality in order to maximize company profits such as the use of technology and hazardous chemicals and then are irresponsible in company activities which will have an impact on the surrounding natural problems and can have an impact on the community around the company. This research uses quantitative research methods with an associative approach. Quantitative methods, which are often called traditional methods, are methods where the research data are in the form of numbers and analysis using statistics¹⁾. The t test results for sig value $0.603 > 0.05$ 1). H1 is rejected. 2). The t test results for a sig value of $0.024 < 0.05$ H2 accepted. 3). H3 t test results with a sig value of $0.069 > 0.05$ were rejected. 4). Sobel test results H4 Thitung of 2.081 is greater than the Ttable value of 2.021 accepted. 1). Environmental performance has no effect on the financial performance of mining companies listed on the Indonesia Stock Exchange in 2018-2023. 2). Environmental performance affects the environmental costs of mining companies listed on the Indonesia Stock Exchange. 3). Financial performance on environmental costs of mining companies. 4). Environmental performance affects financial performance with environmental costs as a mediating variable for mining companies.

THE EFFECT OF COMPENSATION AND BENEFITS AND WORK ENVIRONMENT ON EMPLOYEE LOYALTY IN GOVERNMENT-LINK PROPERTY COMPANIES

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Abstract

Employee loyalty was crucial for the growth and development of property organizations, especially Government-Linked Property Companies (GLCs). Employee satisfaction significantly impacted the success of these property firms. Therefore, researching the correlation between compensation and benefits and the work environment on employee loyalty helped improve organizational performance. This study aimed to investigate the direct correlation between compensation and benefits and the work environment on employee loyalty within GLCs property companies in Klang Valley, Malaysia. The study employed a quantitative research method, collecting data through a survey questionnaire distributed via email to all GLCs property companies' employees in Klang Valley. A total of 365 respondents participated in the survey. The results indicated a positive relationship between compensation and benefits and the work environment on employee loyalty. This study highlighted the importance of enhancing compensation and benefits and improving work environments to foster employee loyalty in property firms.

Keywords: Employee loyalty, Compensation and Benefits, Work Environment.

BUSINESS SUSTAINABILITY BASED ON ENTREPRENEURSHIP CAPABILITIES AND FINTECH MEDIATED BY FINANCIAL LITERACY AMONG MSMEs IN JAMBI CITY

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Abstract

Entrepreneurial capability refers to an individual's ability to manage and develop a business. Entrepreneurial capability is an important factor in starting, developing, and maintaining a successful business. Developing entrepreneurial capabilities can help entrepreneurs increase their chances of success and achieve their goals. In the current era of digitalization, financial technology (Fintech) is needed. Fintech is a rapidly growing industry with the potential to change the way we manage our finances. Businesses that have entrepreneurial capabilities and utilize financial technology well have a greater chance of business sustainability. To support business sustainability, financial literacy is needed. Financial literacy helps people to use finances productively, so that it can support economic growth. The purpose of this study is to understand more deeply how entrepreneurial capability and Fintech can affect business sustainability through financial literacy as an intervening variable. MSMEs are an important sector in the Indonesian economy. However, the success rate of MSMEs in Indonesia is still relatively low. One of the factors that influences the success of MSMEs is entrepreneurial capability and financial literacy. Therefore, the respondents in this study were MSMEs actors in Jambi City. This study uses a mixed method approach. Data collection was carried out through questionnaires and FGDs. The validity and reliability of the data were ensured by triangulating sources and techniques. Data analysis used Partial Least Square (PLS) Statistics. The novelty resulting from this study is the development of a business sustainability model based on entrepreneurial capability and Fintech mediated by financial literacy. The results of this study show that financial literacy is able to mediate the influence of entrepreneurial capabilities and financial technology on business sustainability.

Keywords: Business Sustainability, Entrepreneurship Capability; Fintech; Financial Literacy

THE FACTORS INFLUENCING CUSTOMER LOYALTY TOWARD ONLINE SHOPPING

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Abstract

Due to the strong growth of online shopping, competition in this industry is becoming more intense. Maintaining customer loyalty has been recognized as one of the most important factors for the survival and growth of a business. The purpose of this study is to analyse the influence of trust, perceived value, service quality and customer satisfaction on customer loyalty in online shopping. The study made use of the theory of customer loyalty as the theoretical framework. The research design which was used in the study was a survey research design. The quantitative research methodology was employed in the study. The study employed a simple random sampling technique for sample collection. The population of the online shopper in Malaysia is at 13.1 million people. Therefore, the sample size of the study is 384 online shoppers in Klang Valley, Malaysia between the ages 18 and 60 years old. The study employed a structured questionnaire in the data collection process. The questionnaire was divided into 6 sections and it made use of 5 points Likert scale. The study also employed SPSS for analyzing the data which have been collected. All of the hypotheses developed were significant. Based on the result, it is obvious that trust, perceived value, service quality and customer satisfaction all have a positive relationship with customer loyalty toward online shopping.

Keywords: Online Shopping, trust, perceived value, service quality, customer satisfaction, customer loyalty

THE IMPACT OF DIGITAL PAYMENTS AT PHYSICAL STORE AND THE CUSTOMER SATISFACTION IN KUALA LUMPUR, MALAYSIA

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Abstract

The introduction of new digital payment options has greatly impacted consumer purchasing habits, creating new financial demands. Solomon and Klyton (2020) attribute the spread of internet-enabled devices to marketing efforts, leading countries like Malaysia to adopt digital payment systems. These innovations have made daily transactions more convenient, with various mediums such as online banking, e-wallets, and mobile apps available for digital payments in Malaysia (Susanto et al., 2022). Bank Negara Malaysia (BNM) notes that Malaysia is part of the "third payment wave," suggesting that digital payments will soon replace cash and checks (BNM, 2021). This study examined the relationship between digital payment use in physical stores and customer satisfaction, using the Technology Acceptance Model (TAM) as its underpinning theory for the theoretical framework. A survey of 285 customers at a physical store in Kuala Lumpur revealed that both trust and intention to use digital payments significantly impact customer satisfaction. The results suggest that customers are generally satisfied with digital payment systems. These insights can help Malaysian retailers offer a wider variety of digital payment options, fostering greater customer loyalty.

Keywords: E-Payment, Digital Payment, Intention to Use, Customer trust, Physical Store, Technology Acceptance Model, Expectancy Theory, Consumer Satisfaction.

AN INITIATIVE TO MEASURE THE IMPACT OF DIGITAL BUSINESS TRANSFORMATION ON THE BUMIPUTERA B40 ENTREPRENEURS' ECONOMY

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Abstract

This research paper investigates the impact of digital business transformation on the economic outcomes of Bumiputera B40 entrepreneurs in Malaysia. The primary objective of this study is to assess how digital tools and strategies influence the business performance and economic resilience of these marginalized entrepreneurs. The Bumiputera B40 group, representing the bottom 40% of income earners within the Bumiputera community, faces unique challenges that digital transformation initiatives aim to address. To achieve this objective, the study employs a mixed-methods approach, combining quantitative surveys with qualitative interviews. A sample of 300 Bumiputera B40 entrepreneurs from various sectors was surveyed to collect data on their adoption of digital technologies, business performance metrics, and perceived economic benefits. Additionally, in-depth interviews with 30 entrepreneurs provided deeper insights into the challenges and successes experienced during their digital transformation journey. The findings will reveal a significant positive correlation between the extent of digital adoption and improvements in business performance indicators such as revenue growth, market reach, and operational efficiency. Entrepreneurs who integrated advanced digital tools reported an average revenue increase of 25%, along with enhanced customer engagement and streamlined business processes. However, the study also will highlight barriers to digital adoption, including limited access to technology, inadequate digital literacy, and financial constraints. The result will provide suggestions that targeted support and training programs are essential to maximize the benefits of digital transformation for Bumiputera B40 entrepreneurs. Policy implications include the need for government and private sector collaboration to provide affordable digital tools, training, and financial assistance. Overall, this study contributes to the understanding of digital business transformation's role in enhancing the economic resilience of marginalized entrepreneurial groups, offering valuable insights for policymakers and stakeholders aiming to foster inclusive economic growth

GENERATIONS Y AND X PERCEPTION TOWARDS BITCOIN IN KLANG VALLEY

Noraslinda Fauzi

Abstract

Recent years have seen a significant increase in the popularity of cryptocurrencies such as Bitcoin and other well-known digital assets. The cryptocurrency is obtained and exchanged using the blockchain method and also called a digital coin or virtual money. Thus, the emergence of cryptocurrencies in the decade following Bitcoin's creation in 2009 has affected the global market and its phenomena in Malaysia is very fresh. It is still a source of contention among Malaysians, particularly with regard to Bitcoin cryptocurrency. This study's purpose is to look at the perceptions of Generation Y and Generation X towards Bitcoin. This study relied on primary data gathered through the questionnaire. The study has found that the value of Bitcoin and the expanding network of operations are key determinants in people's perception of Bitcoin, although the security of Bitcoin has the inverse status. Indeed, Bitcoin has a bright future ahead of it and will transform the impacting monetary system.

Keywords: Cryptocurrencies, Bitcoin, Generation Y, Generation X

EMPOWERING ENTERPRISES; FROM NPLS TO NO PROBLEM: HOW INVESTMENT LITERACY SAVES THE DAY!

Siti Zuraidah Zainal, Mohd Rahimie Abdul Karim, Zeti Suzila Mat Jusoh, Noor Azura Ahmad Shauri, Nor Aziah Sulaiman

Abstract

This study explores the critical role of investment literacy and knowledge transfer in enabling enterprises to repay non-performing loans (NPLs). NPLs represent a significant challenge for financial stability and the health of the banking sector, particularly affecting micro and small enterprises. Investment literacy is the ability to understand and make informed financial decisions, and knowledge transfer are key factors that empower enterprises to manage their debts effectively. Through an analysis of enterprises facing NPLs, this research examines how enhanced financial knowledge and the transfer of best practices contribute to improved debt repayment capabilities. It assesses the extent to which investment literacy can help enterprises make more strategic financial decisions, reducing the likelihood of loans becoming non-performing.

Additionally, the study considers how knowledge transfer can bridge information gaps and provide enterprises with the tools needed to navigate financial challenges. The study utilized data from 127 Malaysian micro-enterprises in the Klang Valley. This data was analyzed using the PLS-SEM technique, which helped test the hypotheses and achieve the research objectives. Findings suggest that enterprises with higher levels of investment literacy and access to knowledge transfer mechanisms show a greater ability to manage and repay NPLs, thereby contributing to financial stability and economic growth. This research highlights the importance of educational initiatives and support systems in reducing the burden of NPLs and fostering a more resilient enterprise sector.

Keywords: Investment literacy, knowledge transfer, non-performing loans (NPLs), ability to repay debt, micro enterprises, PLS SEM.

THE IMPACT OF IMPLEMENTATION OF E-INVOICE TOWARDS BUSINESSES IN MALAYSIA: AN OVERVIEW

Azwanis binti Azemi

Abstract

This study examines the anticipated impact of the upcoming implementation of e-invoicing on businesses in Malaysia. E-invoicing, or electronic invoicing, involves the exchange of invoice documents between a supplier and a buyer in an integrated electronic format. The Malaysian government is set to commence the adoption of e-invoicing in August 2024 as part of its strategy to enhance business efficiency and ensure better compliance with tax regulations. This study explores the projected effects of this technological shift on Malaysian businesses, focusing on operational efficiency, financial performance, compliance, and technological integration. This study provides a comprehensive overview of the expected impact of e-invoicing in Malaysia, drawing on comparative analyses with other countries that have adopted similar systems. The findings offer valuable insights into the readiness of Malaysian businesses for this digital transformation and provide recommendations for a smoother implementation process. The research aims to contribute to a deeper understanding of how e-invoicing can modernize business processes and its potential implications for the Malaysian economy.

TAX MORALE AND TAX KNOWLEDGE TOWARDS TAX COMPLIANCE: AN OVERVIEW

Muhamad Haikal Adha Mohammad
&
Azwanis Azemi

Abstract

This paper provides an overview of the critical factors influencing tax compliance, focusing on tax morale and tax knowledge. Tax morale, the intrinsic motivation to pay taxes, plays a vital role in fostering voluntary compliance and reducing the need for enforcement measures. It is shaped by various factors including societal norms, trust in government, and perceived fairness of the tax system. Simultaneously, tax knowledge, encompassing taxpayers' understanding of tax laws and obligations, significantly impacts compliance behavior. Well-informed taxpayers are more likely to comply voluntarily, as they understand the benefits of tax payments and the repercussions of non-compliance. This overview explores the interplay between these two factors, highlighting the importance of enhancing tax morale through effective government policies and promoting tax education to improve compliance rates. The findings suggest that fostering a culture of compliance requires a balanced approach that addresses both the psychological and informational aspects of taxpayer behavior.

ERGONOMIC KAP AND MUSCULOSKELETAL DISCOMFORT AMONG INDUSTRIAL COURT KUALA LUMPUR EMPLOYEES: A CROSS-SECTIONAL STUDY

Siti Aisyah Munirah Binti Muhammad

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Abstract

Musculoskeletal Discomfort (MSD), which affects workers in both developed and developing nations, including Malaysia, is a significant occupational health concern. This study aims to identify and explore the Knowledge, Attitude, And Practice (KAP) of ergonomics on MSD among workers at the Industrial Court Kuala Lumpur using a quantitative approach (survey method) using a Likert scale. The population are the workforce, by the census method, the respondents was 93 people. Questionnaires disseminate through Whatsapp and data was collected in one month using validated questionnaires, which cover Ergonomic KAP and MSD. The data was entered and analyzed by using SPSS version 23. Descriptive statistics were used to determine variables like gender, age, education level, year of service, race, marital status while frequency and percentage for qualitative variables. The Likert scale concerning knowledge, attitude, and practice, 15 questions were given to respondents. Most employees at Industrial Court is female which drawn 63.4%. The highest education background are degree level which is 51.6%. The majority year of service are eight to thirteen years of service which drawn 47.3%. The most workers are Malay race with percentage of 79.6% and 80.6% are married. Regarding knowledge of MSD, having heard about MSD, the prevention of MSD starting with their self, MSD injuries are very painful and reduce a person's quality of life and familiarity with the ergonomic posture to perform task in the job practice, the output range of Likert scale are between 45% till to the lowest 1.1%. Attitude on MSD crossing legs when working, a simple exercise for a few minutes every day to prevent MSD, neck problems due to the extension of the head by looking at the monitor, able to change work posture, seating, or standing during their practice, attitude towards refrain from working if they have MSD symptoms, the output of Likert Scale are between 40.9% to 57%. Employee practice on supporting themselves during their practice at work, the encouragement to their clique about the consciousness of MSD in the workplace, would like to receive training, when they supported their back they are able to sit without feeling pressure from the chair seat, and do they take regular eye breaks from looking at their monitor. The output for Likert scale range are between 60.2% to 1.1%. Essential findings shows that Malaysian Industrial Court employees has intermediate levels of ergonomic KAP. The management is in charge of adhering to and carrying out the programme. It is necessary to retain knowledge of ergonomic KAP and MSD and to continue training in these areas in order to maintain workplace well-being.

Keywords: Office ergonomics, Knowledge, Attitude and Practice, Musculoskeletal Discomfort, Health, Safety.

THE INFLUENCE OF FINANCIAL LITERACY AND PERCEPTION OF EASE OF USE ON FINANCIAL TECHNOLOGY

(Case Study of Micro and Small Enterprises in Rimbo Bujang District, Tebo Regency)

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Abstract

Entrepreneurial capability refers to an individual's ability to manage and develop a business. Entrepreneurial capability is an important factor in starting, developing, and maintaining a successful business. Developing entrepreneurial capabilities can help entrepreneurs increase their chances of success and achieve their goals. In the current era of digitalization, financial technology (Fintech) is needed. Fintech is a rapidly growing industry with the potential to change the way we manage our finances. Businesses that have entrepreneurial capabilities and utilize financial technology well have a greater chance of business sustainability. To support business sustainability, financial literacy is needed. Financial literacy helps people to use finances productively, so that it can support economic growth. The purpose of this study is to understand more deeply how entrepreneurial capability and Fintech can affect business sustainability through financial literacy as an intervening variable. MSMEs are an important sector in the Indonesian economy. However, the success rate of MSMEs in Indonesia is still relatively low. One of the factors that influences the success of MSMEs is entrepreneurial capability and financial literacy. Therefore, the respondents in this study were MSMEs actors in Jambi City. This study uses a mixed method approach. Data collection was carried out through questionnaires and FGDs. The validity and reliability of the data were ensured by triangulating sources and techniques. Data analysis used Partial Least Square (PLS) Statistics. The novelty resulting from this study is the development of a business sustainability model based on entrepreneurial capability and Fintech mediated by financial literacy. The results of this study show that financial literacy is able to mediate the influence of entrepreneurial capabilities and financial technology on business sustainability.

Keywords: Business Sustainability, Entrepreneurship Capability; Fintech; Financial Literacy

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL SOLVENCY, AND RISK TOLERANCE ON FINANCIAL SATISFACTION OF GENERATION Z, JAMBI CITY

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Abstract

A person's life satisfaction will also be determined by the current financial condition he or she has or what is more often called financial satisfaction. This research aims to determine the influence of Financial Literacy, Financial Solvency, and Risk Tolerance on the Financial Satisfaction of Generation Z in Jambi City. This research is quantitative in nature and the research data used is primary data. The population used is Generation Z over 20 years old and already have their own income, amounting to 103,144 people. Sampling used the Slovin formula with a percentage of 10% with a total of 100 respondents. Data collection was carried out through validity and reliability tests, R-Square tests and hypothesis testing with bootstrapping using SmartPLS 3.0 software. The research results show that Financial Literacy, Financial Solvency, and Risk Tolerance have a positive and significant effect on Financial Satisfaction.

Keywords: Literacy, Solvency, Risk, Satisfaction

THE INFLUENCE OF FINANCIAL KNOWLEDGE, LOVE OF MONEY AND FINANCIAL ATTITUDE ON FINANCIAL MANAGEMENT BEHAVIOR IN GENERATION Z IN JAMBI CITY

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Abstract

This research aims to analyze the influence of Financial Knowledge, Love of Money, and Financial Attitude on financial management behavior in Generation Z in Jambi City. This research uses a quantitative approach with a survey method involving 100 respondents from Generation Z in Jambi City. Data was collected through a questionnaire specifically designed to measure the variables studied. The data used is primary data obtained through a questionnaire 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 Knowledge and Financial Attitude have a positive and significant effect on Financial Management Behavior, while Love of Money has a negative and insignificant effect on Financial Management Behavior.

Keywords: Financial Knowledge, Love of Money, Financial Attitude, Financial Management Behavior, Generation Z, Jambi City.

THE INFLUENCE OF FINANCIAL TECHNOLOGY, FINANCIAL LITERACY AND FINANCIAL SELF-EFFICACY ON THE FINANCIAL MANAGEMENT OF CULINARY UMK IN JAMBI CITY

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Abstract

A In this case, the sustainability of the UMK must be observed and can be improved by doing good financial management. This is because the financial management can help the stakeholders in controlling the output and input, help improve efficiency and efficiency as well as be able to minimize financial risk. This research aims to find out the impact of the use of financial technology based on digital payment in particular e-wallet, financial literacy and financial self efficacy of the culinary UMK actors in Jambi City. The study used a quantitative approach with a sample of 377 respondents. The data used are primary and secondary data using questionnaires and references from some related literature. The data analysis method in this study uses SmartPLS 4. The results of this study show a positive and significant influence of the variables used Financial technology, financial literacy and financial self efficacy on financial management..

Keywords: Financial Literacy, Financial Management, Financial Self Efficacy, Financial Technology

HARNESSING STRENGTHS AND OVERCOMING CHALLENGES: GROWTH INTENTIONS AMONG MALAYSIAN SMES

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Abstract

This study examines various factors influencing growth intention among selected Malaysian SMEs, focusing on individual strengths, entrepreneurial skills, external factors, and obstacles faced by an entrepreneur. Through interviews conducted in September 2023 with five (5) SME owners or managers from the Klang Valley area, key themes emerged in each category. Individual Strengths: Essential personal attributes and skills include basic skills, consistency, honesty, mental strength, passion, patience, risk-taking, marketing acumen, locus of control, and past experiences. These strengths enable entrepreneurs to navigate and succeed in the business landscape. Entrepreneurial Skills: The ten key skills identified are communication, human resources management, leadership, technical skills, individual intelligence, management, networking, innovation, culture, and financial management. These skills are crucial for identifying opportunities and managing business ventures effectively. External Factors: External influences such as family support, innovation, mentorship, social media, teamwork, resources, market trends, and government policies significantly impact business operations and growth. Obstacles: The study highlighted four major obstacles: competition, customer issues, raw material supply challenges, and cost fluctuations. These hurdles impede the growth and success of SMEs. The findings underscore the importance of individual strengths, entrepreneurial skills, leveraging external resources, and effectively navigating obstacles for the growth intentions among Malaysian SMEs. Policymakers and support agencies can use these insights to better assist SMEs in their growth journeys, contributing to Malaysia's overall economic development.

Keywords

Malaysia SMEs, Strength, Challenges, Growth Intention.

THE CHALLENGES LANDSCAPE OF YOUNG SOCIAL ENTREPRENEURSHIP IN MALAYSIA: A CONCEPTUAL PAPER

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Abstract

This study explores the complex environment of youthful social entrepreneurship in Malaysia, the wide range of difficulties that burgeoning social entrepreneurs face in their quest to make a positive difference. The active participation of young social entrepreneurs is becoming increasingly important for pushing innovative solutions to solve major societal concerns as Malaysia goes through social, economic, and environmental transitions. This study aims to completely identify, analyse, and comprehend the many obstacles that young social entrepreneurs confront as they try to succeed in Malaysia's fast-paced business climate. Semi-structured interviews with a varied sample of young social entrepreneurs from various industries around Malaysia will be undertaken as part of the qualitative phase. This method enables a thorough investigation of their experiences, viewpoints, and difficulties. Purposive sampling will be used to choose the participants based on the range of industries, business sizes, and geographic areas. A wide range of stakeholders, including politicians, educators, support organisations, and ambitious young social entrepreneurs themselves, will be significantly impacted by the study's findings. Policymakers and educational institutions can use these insights to create specialised training and educational programmes that will provide students the abilities they need to handle these difficulties successfully. In summary, this study intends to provide light on the difficulties young social entrepreneurs have while pursuing their quest for significant social change and continuing with the development of an ecosystem that empowers, supports, and propels Malaysia's next generation of social entrepreneurs towards a more just and sustainable future by throwing light on these difficulties.

Keywords: Social Entrepreneurship Challenges, Young Social Entrepreneurs, Social Impact, Sustainable Development

THE INFLUENCE OF TOURISM HAPPINESS ON REVISIT INTENTION (CULINARY TOURISM STUDY IN JAMBI CITY)

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University of Jambi

Abstract

Tourism has become a secondary need, where everyone definitely needs a tour to relieve boredom after work or other activities. Tourism Happiness is a concept that has a long tradition in philosophy and is the core of understanding the meaning of human life. Research on happiness has recently developed rapidly in many social sciences. Not yet in tourism studies with this concept because it is still under-explored. The potential and natural resources that exist can be developed into attractive tourist attractions and encourage tourists to revisit the same destination. Individual attraction and intention to make repeat tourist visits (revisit) are important phenomena to be studied in the tourism industry. This is done on culinary tourism in Jambi City. The purpose of this study is to see the effect of tourism happiness on revisit intention on culinary tourism in Jambi City so as to contribute to the development of tourism and interest in visiting Jambi City. We found that destination image is positively associated with life satisfaction, eudaimonia, and positive and negative affect; no evidence indicated the effect of service quality on life satisfaction and negative affect.

Keywords: Tourism Happiness, Revisit Intention.

THE ESSENTIAL OF QUALITY EDUCATION FOR BUSINESS SUSTAINABILITY AMONG SOCIAL ENTERPRISES: THE INVOLVEMENT OF ISLAMIC PERSPECTIVE

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Abstract

This paper postulated the essential of quality education, which is proposed to be embedded among social enterprises to explore the involvement of Islamic perspectives for business sustainability. Theoretical debates, various practices, and policy directions are inadequate to provide the factors for sustaining social enterprises, especially with the involvement of an Islamic perspective, for which the market awaits government-driven initiatives rather than proactive roles from the industry. Given this, the Islamic perspective offers an alternative approach to sustaining social enterprises, emphasizing the importance of quality education for both business profitability and social well-being. Hence, the paper proposed to explore the concept of social entrepreneurship within the people-based economy, identified the elements in the Islamic perspective that can sustain social enterprises, investigated how the embedded quality education in social enterprises helps them sustain, and developed a model for sustaining social enterprises from the findings. The study proposed to use a qualitative method focused on in-depth interviews among the founders of social enterprises and subject matter experts. Proposed findings from this paper revealed that quality education is one of the principles of sustainable competitive advantages with the management practices, duties as servants and vicegerent within the social entrepreneurship paradigm, and the inclusion of sustainable success factors.

Keywords: Quality Education, Sustainability, Social Enterprises, Islamic Perspective

THE INFLUENCE OF ACCOUNTABILITY AND TRANSPARENCY ON TRUST IN AMIL ZAKAT AND ITS IMPLICATIONS FOR INTEREST IN PAYING ZAKAT IN BAZNAS JAMBI CITY

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Abstract

This study aims to determine the effect of accountability, transparency on trust in amil zakat institutions and their implications for muzakki's interest in paying zakat at BAZNAS Jambi City. The population in this study were 5,600 muzakki who paid zakat at BAZNAS Jambi City, using the Slovin formula to produce 100 respondents. the analytical test tool used in this study is SmartPLS 4. his study uses primary data obtained from filling out questionnaires by respondents. The results showed that the accountability variable had a significant effect on trust in the Amil Zakat Agency with a p-value of 0.000 <0.05 and a t-statistic value of 6.477 > 1.96. The transparency variable has a significant effect on trust in the Amil Zakat Agency with a p-value of 0.002 < 0.05 and a t-statistic value of 3.097 > 1.96. Accountability variable has no effect on muzakki's interest in paying zakat with a p-value of 0.286 > 0.05. Transparency variable has no effect on muzakki's interest in paying zakat with a p-value of 0.150 > 0.05. Accountability variable has a significant effect on muzakki's interest in paying zakat mediated by trust in amil zakat agencies with a p-value of 0.000 <0.05 and a t-statistic value of 3.605 > 1.96. Transparency variable has a significant effect on muzakki's interest in paying zakat mediated by trust in amil zakat institutions with a p-value of 0.0018 < 0.05 and a t-statistic value of 2.362 > 1.96.

Keywords : Accountability, transparency, trust, interes, zakat

THE INFLUENCE OF INVESTMENT KNOWLEDGE, AND *HERDING BEHAVIOR* ON CRYPTOCURRENCY INVESTMENT DECISIONS

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Abstract

This research is a quantitative descriptive study that aims to analyze and produce empirical tests of the effect of investment knowledge and herding behavior on cryptocurrency investment decisions in public university students in Jambi. The population and samples used were students of public universities in Jambi who had carried out cryptocurrency investment activities. Where the subjects / samples in this study were 54 people. While the number of samples did not include students of the Jambi Ministry of Health Polytechnic, because of the 21 respondents or students of the Jambi Ministry of Health Polytechnic who had filled out the questionnaire stated that they were still not interested in investing in cryptocurrency. Data collection was carried out by distributing questionnaires using google form and Likert scale measurements. The data testing techniques used are validity and reliability tests, r-square tests, and hypothesis testing using Smartpls 4.0 software. The results showed that investment knowledge has a positive and significant effect on investment decisions. The better the investment knowledge of students about cryptocurrency, the more it will affect the decision to invest. That a combination of awareness, knowledge, skills, attitudes and behaviors are needed to make the right financial decisions and ultimately achieve individual financial well-being, and 2Herding behavior has a positive and significant effect on investment decisions, herd behavior is influenced by psychological factors that make investors take illogical actions, especially when market uncertainty increases and market volatility is high. This is in accordance with the Theory of financial Behavior that subjective norms, among others, are influenced by the opinions of other investors who can influence the decision of public university students in Jambi to invest in Cryptocurrency.

Keywords: : Cryptocurrency, Investment Knowledge, Herding Behavior, Investment Decision.

THE STRATEGIC INFLUENCE OF PRICE AND SERVICE QUALITY ON INTERNET CUSTOMER LOYALTY AT PT GLAMNET SOLUSI

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Abstract

This study aims to analyze the impact of price and service quality on internet customer loyalty at PT Glamnet Solusi. In the current era of rapid growth in Internet Service Providers (ISPs), maintaining customer loyalty is a challenge for internet service companies. Price and service quality are believed to play crucial roles in influencing customers' decisions to continue using the offered services. This research employs a quantitative method with a survey approach. Data were collected through questionnaires distributed to 200 randomly selected active customers of PT Glamnet Solusi. Data analysis was conducted using multiple linear regression to assess the impact of the independent variables, price and service quality, on the dependent variable, customer loyalty. The implications of this study could assist PT Glamnet Solusi in formulating more effective marketing strategies to retain its customer base amid the increasingly competitive internet service industry.

Keywords: Price Strategy, Service Quality, Customer Loyalty , Internet Services.

GOVERNANCE OF BUSINESS PERFORMANCE IMPROVEMENT IN THE FACE OF SMALL AND MEDIUM INDUSTRIAL BUSINESS DETERMINANTS IN JAMBI CITY

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Abstract

Small and Medium Industries (SMIs) in Jambi City are mostly very difficult to develop. The problem faced is not merely a matter of funds although funds are still needed by SMEs. Determinant factors such as demographics, locus of control, financial literacy, financial technology, and relatively low financial inclusion are thought to be the contributing factors. Therefore, in order for SMEs to be optimised, an appropriate governance model must be sought in order to improve business performance. There have been many studies on government and corporate governance, but this study is the first to examine the governance determinants of SMEs. The research objectives are to describe and map the governance of trade SMEs, formulate strategies to improve business performance and formulate the right SME governance model in achieving good performance in Jambi City. The data used in this research are primary data and secondary data. Primary data was obtained through questionnaires and FGDs. The research method used is the SWOT method analysis. Analysing and interpreting data and information in this study, researchers used a descriptive analysis approach. using qualitative and quantitative methods. The analytical tools used are scale range and SWOT analysis. The results concluded that SMEs are generally at a productive age which can affect the sustainability and innovation of their business. While there is potential for fintech adoption to improve financial efficiency and access, there are still significant challenges related to low financial literacy among SME owners. This may hinder effective financial management and informed investment decision-making. The SWOT analysis shows that Jambi City SMEs have strengths that can be optimised with existing opportunities, such as diversification of human resources and improved financial literacy. Aggressive strategies are recommended to capitalise on internal strengths and available external opportunities, such as developing demographic diversity-based innovations and strengthening financial literacy.

Keywords: Governance, Business Determinants, SMEs, Business Performance

ERGONOMIC KAP AND MUSCULOSKELETAL DISCOMFORT AMONG INDUSTRIAL COURT KUALA LUMPUR EMPLOYEES: ACROSS-SECTIONAL STUDY

Siti Aisyah Munirah Binti Muhammad

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Abstract

Musculoskeletal Discomfort (MSD), which affects workers in both developed and developing nations, including Malaysia, is a significant occupational health concern. This study aims to identify and explore the Knowledge, Attitude, And Practice (KAP) of ergonomics on MSD among workers at the Industrial Court Kuala Lumpur using a quantitative approach (survey method) using a Likert scale. The population are the workforce, by the census method, the respondents was 93 people. Questionnaires disseminate through Whatsapp and data was collected in one month using validated questionnaires, which cover Ergonomic KAP and MSD. The data was entered and analyzed by using SPSS version 23. Descriptive statistics were used to determine variables like gender, age, education level, year of service, race, marital status while frequency and percentage for qualitative variables. The Likert scale concerning knowledge, attitude, and practice, 15 questions were given to respondents. Most employees at Industrial Court is female which drawn 63.4%. The highest education background are degree level which is 51.6%. The majority year of service are eight to thirteen years of service which drawn 47.3%. The most workers are Malay race with percentage of 79.6% and 80.6% are married. Regarding knowledge of MSD, having heard about MSD, the prevention of MSD starting with their self, MSD injuries are very painful and reduce a person's quality of life and familiarity with the ergonomic posture to perform task in the job practice, the output range of Likert scale are between 45% till to the lowest 1.1%. Attitude on MSD crossing legs when working, a simple exercise for a few minutes every day to prevent MSD, neck problems due to the extension of the head by looking at the monitor, able to change work posture, seating, or standing during their practice, attitude towards refrain from working if they have MSD symptoms, the output of Likert Scale are between 40.9% to 57 %. Employee practice on supporting themselves during their practice at work, the encouragement to their clique about the consciousness of MSD in the workplace, would like to receive training, when they supported their back they are able to sit without feeling pressure from the chair seat, and do they take regular eye breaks from looking at their monitor. The output for Likert scale range are between 60.2% to 1.1 %. Essential findings shows that Malaysian Industrial Court employees has intermediate levels of ergonomic KAP. The management is in charge of adhering to and carrying out the programme. It is necessary to retain knowledge of ergonomic KAP and MSD and to continue training in these areas in order to maintain workplace well-being.

Keywords: Office ergonomics, Knowledge, Attitude and Practice, Musculoskeletal Discomfort, Health, Safety.

THE EFFECT OF GOOD CORPORATE GOVERNANCE AND CAPITAL STRUCTURE ON FIRM VALUE WITH FINANCIAL PERFORMANCE AS AN INTERVENING VARIABEL

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Abstract

This research aims to examine the impact of effective corporate governance and capital structure on the value of retail firms, with financial performance acting as an intervening variable. The study focuses on retail companies listed on the Indonesia Stock Exchange from 2019 to 2022. Out of a population of 42 retail companies, a purposive sampling method was applied, resulting in 29 companies that fulfilled the sample criteria. This study utilized secondary data by accessing annual reports from the Indonesia Stock Exchange and company websites, employing documentation as the data collection method. The data analysis was conducted using descriptive statistics and variance-based Structural Equation Modeling, specifically Partial Least Square (PLS) via SmartPLS software. The findings indicate that effective corporate governance positively influences firm value and that capital structure also affects firm value. However, neither good corporate governance nor capital structure has a significant impact on financial performance, and financial performance does not influence firm value. Consequently, financial performance does not serve as a mediator between good corporate governance and capital structure concerning firm value.

Keywords: Good Corporate Governance, Capital Structure, Financial Performance, Firm Value, Structural Equation Modeling - Partial Least Square (SEM-PLS)

ANALYSIS OF THE ROLE OF VILLAGE FUND ALLOCATIONS ON VILLAGE FINANCIAL PERFORMANCE THROUGH THE SISKEUDES APPLICATION

Muhammad Najmud Dhafiq Ak

Universitas Jambi

Abstract

This research aims: 1) To find out and analyze the condition of village fund allocation in Marga Manunggal Jaya Village, Sungai Bahar District, Muaro Jambi Regency during the 2016-2024 period, and 2) To find out and analyze the role of village fund allocation on village financial performance in Marga Manunggal Jaya Village, Sungai Bahar District via the Siskaudes application. In the analysis of village fund allocation data, this research applies data types, financial reports, allocation and village data, village revenues and village expenditure. And we took the data source directly from the Manunggal Jaya Marga village office using the library research method. The results of the research show that 1) The average village fund allocation for Marga Manunggal Jaya during 2016-2024 increased by 3.87%. The contribution of Village Fund Allocation in Manunggal Jaya Village to village fund income was an average of 32.0%, if in A look at the effectiveness of the Village Fund Allocation in Manunggal Jaya Village shows that it has been effective. 2) Seen through the Siskeudes application, the role of Village Fund Allocations on village financial performance is very good, because in planning, implementation, administration, reporting and accountability, village fund allocations are one of the budgets that are very influential in village financial performance, and with the existence of SISKEUDES Village financial management, especially village fund allocation, is more accurate and transparent.

Keywords: Village Fund Allocation, Village Finance, Siskaudes.

**THE INFLUENCE OF HUMAN RESOURCE COMPETENCY AND APPLICATION
REGIONAL FINANCIAL ACCOUNTING SYSTEM ON QUALITY REGIONAL
GOVERNMENT FINANCIAL REPORTS TO THE AGENCY REGIONAL
FINANCIAL AND ASSET MANAGEMENT JAMBI CITY**

Theresia Cinta Bella Kristina Purba

Universitas Jambi

Abstract

This research aims to determine and analyze the influence of Human Resource Competency and the Implementation of Regional Financial Accounting Systems together (simultaneously) on the Quality of Regional Government Financial Reports. The data collection technique in this research was distributing questionnaires to 17 respondents of financial accounting and reporting employees using a descriptive quantitative approach method. Research data is primary data obtained directly through questionnaires distributed to research respondents. The analytical tool used is multiple linear regression with the help of SPSS 26 software. The results show that Human Resource Competency has a positive and significant effect on the Quality of Regional Government Financial Reports. The implementation of the Regional Financial Accounting System has no and no significant effect on the Quality of Regional Government Financial Reports. Human Resource Competency and Implementation of the Jambi City Regional Government Financial Accounting System together (simultaneously) have a positive and significant effect on the quality of Regional Government Financial Reports.

Keywords: Human Resources, Regional Financial Accounting System, Quality of Jambi City Government Financial Reports

THE INFLUENCE OF SPIRITUAL LEADERSHIP AND AGILITY LEADERSHIP ON PERFORMANCE EMPLOYEES OF BANK SYARIAH INDONESIA, JAMBI CITY BRANCH

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Abstract

According to Swan And Priansa (2016) problem the main thing that always will faced in the era of competition business moment This And time front is build And operate organization that always can respond need consumer / customer . Success or whether or not a company depends on employee in in it , by because That required existence role a leader . By therefore , the purpose study This is For How influence *spiritual leadership* to performance Employees of Bank Syariah Indonesia, Jambi City Branch , How influence *agility leadership* towards performance Employees of Bank Syariah Indonesia, Jambi City Branch , How *spiritual leadership* And *agility leadership* in together influence performance employee employees of Bank Syariah Indonesia, Jambi City Branch . Research This is study descriptive quantitative , which does collection data with use through questionnaire with use tool measuring scale likert that has tested validates and its reliability at Bank Syariah Indonesia, Jambi City Branch . Technique data analysis used is analysis correlation .

Keyword : *spiritual leadership* , *agility leadership*, performance employee

TURNOVER INTENTION AND THE FACTORS THAT INFLUENCE'S WITH THE INTERVENING ROLE OF EMPLOYEE ENGAGEMENT

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Abstract

This research was conducted to determine the factors that influence turnover intention in an organization, where turnover is a phenomenon that disrupts organizational performance. The factors that influence turnover intention examined in this research are terms of compensation, work load, work environment, leadership and uses of technology with employee engagement as intervening variables at the Islamic Hospital in Jambi Province. The methode of this research was a quantitative approach, take a survey by distributed questionnaires to 250 employees. The collected data was processed and analyzed using SEM - PLS. The hypothesis of this research is that compensation is a significant factor that influence turnover intention, workload is a significant factor that influence turnover intention, work envitonment is a significant factor that influence turnover intention, leadership is a significant factor that influence turnover intention, eses of technology is a significant factor that influence turnover intention and employee engagement is a significant factor that influence turnover intention

Keyword : Turnover Intention, Compensation, Workload, Work Environment, Leadership, Uses of Technology, Employee Engagement

TOWARDS A NEW ERA OF HALAL CONSUMPTION: THE IMPACT OF HALAL CERTIFICATION ON CONSUMER BEHAVIOR AND MSME DEVELOPMENT

Vivi Paramita Suardi

Abstract

The significant growth of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia has contributed significantly to the national economy. However, efforts are still needed to increase the growth of these MSMEs. One of them is by obtaining halal certification considering that the majority of Indonesia's population is Muslim and has a high demand for halal products. Two important things underlie the expansion of this research. First, the halal product market is currently growing and is in demand not only by Muslim consumers. The interest of non-Muslim consumers is also increasing along with awareness of product quality and safety. Therefore, MSMEs need to understand the influence of halal certification in consumer purchases to take advantage of market opportunities. Second, halal certification can increase the competitiveness of MSMEs in domestic and foreign markets. With halal certification, MSMEs can attract a wider range of consumers and gain trust which increases sales and business growth. This study aims to determine the effect of halal certification on the purchase of MSME products in Jambi, assess consumer awareness of the importance of halal certification, and provide recommendations for increasing sales and expanding the MSME market. It is hoped that the results can increase understanding of the effect of halal certification on consumer purchases and the benefits for MSMEs. The expected output is a better understanding of the influence of halal certification factors in consumer decisions and the benefits for the growth of MSMEs. This research is also expected to be used as a reference for further research related to similar topics in other regions. Thus, it is expected to participate in encouraging the development of the halal industry in the country.

Keywords: Purchase Decision, Halal Product, Halal Certification, Halal Market, MSME Competitiveness.

ANALYSIS OF MANAGEMENT SKILLS NEEDED TO ENHANCE THE COMPETITIVENESS OF JAMBI CITY'S SMALL AND MEDIUM-SIZED ENTERPRISES IN THE DIGITAL ERA

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Abstract

This research purpose is to identify the critical management skills required for information technology-based MSMEs in Indonesia to thrive in the digital age. By mapping the gap between their digital competencies and evolving market demands and quantifying the correlation between management skills and business performance, this study seeks to provide valuable insights for policymakers and MSME support organizations. The analysis method used is a qualitative case study approach. This research will delve into the experiences of MSMEs in Jambi City, collecting data through in-depth interviews and document analysis. This research is expected to contribute to the body of knowledge on digital transformation and offer practical guidance for enhancing MSME competitiveness.

Keywords: Management Skills, MSME, Digital Competencies, Business performance

TOWARDS A NEW ERA OF HALAL CONSUMPTION: THE IMPACT OF HALAL CERTIFICATION ON CONSUMER BEHAVIOR AND MSME DEVELOPMENT

Ary Dean Amri, Adi Ihsan Sykri Amri, Widya Sari Wendry

Universitas Jambi

Abstract

The significant growth of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia has contributed significantly to the national economy. However, efforts are still needed to increase the growth of these MSMEs. One of them is by obtaining halal certification considering that the majority of Indonesia's population is Muslim and has a high demand for halal products. Two important things underlie the expansion of this research. First, the halal product market is currently growing and is in demand not only by Muslim consumers. The interest of non-Muslim consumers is also increasing along with awareness of product quality and safety. Therefore, MSMEs need to understand the influence of halal certification in consumer purchases to take advantage of market opportunities. Second, halal certification can increase the competitiveness of MSMEs in domestic and foreign markets. With halal certification, MSMEs can attract a wider range of consumers and gain trust which increases sales and business growth. This study aims to determine the effect of halal certification on the purchase of MSME products in Jambi, assess consumer awareness of the importance of halal certification, and provide recommendations for increasing sales and expanding the MSME market. It is hoped that the results can increase understanding of the effect of halal certification on consumer purchases and the benefits for MSMEs. The expected output is a better understanding of the influence of halal certification factors in consumer decisions and the benefits for the growth of MSMEs. This research is also expected to be used as a reference for further research related to similar topics in other regions. Thus, it is expected to participate in encouraging the development of the halal industry in the country.

Keywords: Purchase Decision, Halal Product, Halal Certification, Halal Market, MSME Competitiveness.

IMPLEMENTATION OF A GENDER-RESPONSIVE ENTREPRENEURSHIP AND FINANCIAL TECHNOLOGY-BASED PERFORMANCE IMPROVEMENT MODEL FOR MSMES, MEDIATED BY THE TRIPLE BOTTOM LINE

Heriberta, Rike Setiawati dan Yayuk Sriayudha

Abstract

Gender-Responsive Entrepreneurial Orientation and Financial Technology are seen as key factors that can help entrepreneurial business performance in facing challenges and seizing opportunities that arise in the future. Small and Medium Enterprises (SMEs) that aim to improve their performance require attention to two things: gender-responsive entrepreneurial orientation and financial technology. Gender-responsive entrepreneurial orientation demands persistence, hard work, self-confidence, the courage to make decisions and take risks, as well as fintech, which form the foundation of sustainable SME business performance in leadership, business development, services, loyalty, and the work environment. Based on the controversy of previous research on the influence of entrepreneurial orientation on sustainable SME business performance, this area remains an interesting topic for further investigation. Going forward, it is expected that SME business performance can be improved. Therefore, the objectives of this research are: (1) To analyze the form of sustainable SME business performance that is gender-responsive entrepreneurial based on the Triple Bottom Line aspect, (2) To analyze sustainable SME business performance that is oriented towards financial technology based on the Triple Bottom Line aspect, (3) To examine the impact of gender-responsive entrepreneurship and fintech on SME sustainability with the Triple Bottom Line as a mediating variable, and (4) To implement a model of sustainable SME business performance that is gender-responsive entrepreneurial and financial technology-oriented based on the Triple Bottom Line aspect. This research uses primary data from 397 sustainable SMEs out of a total of 48,496 SME units in Jambi City, covering the culinary, fashion, trade/industry, agriculture/livestock, and other service sectors. The data analysis was conducted using path analysis. The research results show that sustainable SME practices that are gender-responsive based on the Triple Bottom Line perspective are at a moderate level. This is evident from the statistical analysis, which shows that the average score of sustainable business practice variables based on the Triple Bottom Line is 2.466, which falls into the moderate category. Looking at the three dimensions of sustainable business practice variable profit, people, and planet it was found that the profit dimension falls into the high category with an average score of 3.638, the planet dimension is in the moderate category with an average score of 2.918, and the people dimension has the highest score of 1.654, falling into the low category. Financial technology has a significant impact on the performance of SMEs. A positive attitude, in turn, influences dynamic capabilities in implementing business practices and gender-responsive SME performance. This positive impact ultimately leads to an improvement in SME performance, measured through the Triple Bottom Line approach. A strong gender-responsive entrepreneurial orientation can assist entrepreneurs in leveraging the benefits of financial technology and adapting to digital transformation. Therefore, entrepreneurial orientation is a crucial factor in achieving sustainable entrepreneurship based on the Triple Bottom Line principles. Financial technology has a positive and significant influence on the sustainable gender-responsive performance of SMEs, although the mediation effect of the Triple Bottom Line aspect is still considered low.

Keywords: Gender-responsive entrepreneurship; Business performance

GENDER AND DIGITAL ENTREPRENEURSHIP (A CASE STUDY OF STUDENTS FROM THE FACULTY OF ECONOMICS AND BUSINESS, UNIVERSITAS JAMBI)

Heriberta, Ade Octavia dan Dwi Hastuti

Abstract

Gender and Entrepreneurship, Where students run businesses during their studies to increase their income, gender characteristics differ in how they manage their businesses. The researcher aims to investigate: The characteristics of each gender in the success of student businesses, The role of socioeconomic conditions in the success of student businesses through digital entrepreneurship, Strategies for increasing student income in managing their businesses while reducing marketing, logistics, and shipping costs. The data collection methods used are observation, interviews, and documentation. The research instrument is structured interviews. The research object is students with businesses in the Faculty of Economics and Business at Universitas Jambi. The analytical tools used are quantitative descriptive analysis, NVIVO, and SWOT analysis.

The results of this study show that gender characteristics play a role in student businesses, but there is no significant difference between male and female students in managing their businesses. Socioeconomic conditions play an active role in the success of student businesses. Academically, students already have theoretical knowledge about entrepreneurship, but in practice, they face various challenges. The new entrepreneurship development program for students, based on the SWOT analysis, suggests an aggressive strategy through the Science and Technology for Entrepreneurship program. This is conducted through several activities, including the selection of participants who meet administrative, knowledge, and personal motivation requirements. The tests are conducted both in written and oral form. Participants who pass the initial selection stage then undergo training by experts and practitioners. The next activities include internships to gain entrepreneurial experience, followed by business practicum courses. These two activities are carried out in several partner MSMEs (Micro, Small, and Medium Enterprises) that students are interested in. Based on these activities, students prepare business plans to start new ventures, guided by faculty advisors.

The business plans prepared by the students are selected to receive support and guidance during their implementation. The businesses initiated by the students are monitored and evaluated as material for coaching and direction. The results achieved by the students are quite good and have progressed according to the support and guidance from the faculty. Several new student businesses have entered the market and are able to compete with existing products, even though they are still at a basic level. This is supported by the students' soft skills, particularly creativity, determination, and persistence in continuously striving, especially in interacting with their environment—whether with suppliers, buyers, competitors, or the surrounding community—due to their awareness of being newcomers in business.

This study aims to support Jambi University's efforts in assisting the government by providing training to enhance entrepreneurial skills and digital literacy among students. Additionally, it helps facilitate the process of obtaining trade licenses and halal certification for student entrepreneurs.

Keywords: Gender and Digital Entrepreneurship

BUSINESS DEVELOPMENT STRATEGY FOR PROCUREMENT OF GOODS AND SERVICES BASED ON BMC AT CV SAMUDERA ABADI

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Abstract

CV Samudera Abadi is a company that runs a business in the Procurement of Goods and Services, CV Samudera Abadi was established since 2020 in Paal Lima, Kotabaru Jambi. The purpose of this study is to determine the current conditions experienced by CV Samudera Abadi and recommendations for alternative strategies that are suitable for developing CV Samudera Abadi in the procurement of goods and services and also the sale of goods to partners and customers nya, the number of informants in this study was 5 people consisting of, the director of CV Samudera Abadi, the first Admin of CV Samudera Abadi, the second Admin of CV Samudera Abadi, the receptionist of CV Samudera Abadi, and the partner of CV Samudera Abadi, namely from PTPN VI Jambi. The data in this study were obtained using the Triangulation technique and analyzed using the SWOT analysis technique and mapping of 9 elements on Business Model Canvas (BMC) to find out what strategy is used as an alternative development strategy. The results of the BMC study show that CV Samudera Abadi has been able to fulfill the 9 elements of BMC but still needs improvement for CV Samudera Abadi to be more advanced, the results of the SWOT study of CV Samudera Abadi show that it is in quadrant III which means that it has weaknesses internally or in the CV Samudera Abadi company itself, therefore there is still a need for a development strategy at CV Samudera Abadi, namely (1) creating a structured management system in the business sector (2) adjusting the products/services offered to be more in line with market needs and customer (3) developing new markets (4) improving service quality (5) improving office facilities.

Keywords: Development Strategy, SWOT, BMC, Improving Quality and Facilities.

THE ROLE OF ORGANIZATIONAL CITIZENSHIP BEHAVIOR IN MEDIATING THE INFLUENCE OF COMPETENCE AND EMPLOYEE ENGAGEMENT ON THE PERFORMANCE OF FUNCTIONAL OFFICIALS IN THE GOVERNMENT OF WEST TANJUNG JABUNG DISTRICT

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Abstract

One of the big agendas in Law Number 20 of 2023 concerning State Civil Apparatus, is the obligation to increase the competence of human resources of the apparatus. In government agencies there is a group of positions that contain functions and tasks related to functional services based on certain expertise and skills which are called Functional Positions. In 2021, bureaucratic reform was carried out by equalizing Echelon IV/a positions into functional positions in all Regional Governments. The West Tanjung Jabung Regency Government is one of the regional governments that equates almost all Echelon IV/a positions into functional positions, so that initially there were only 52 (fifty-two) types of functional positions to 114 (one hundred and fourteen) types of functional positions. This research aims to examine the role of organizational citizenship behavior in mediating the influence of competence and employee engagement on the performance of functional officials in the West Tanjung Jabung Regency Government. The population of this research is civil servants in functional positions in the West Tanjung Jabung Regency Government. The sampling method used is purposive sampling, meaning that the sample is determined by considering certain criteria determined by the researcher for objects that are in accordance with the research objectives. The data collection technique used in this research was a questionnaire. This research uses a quantitative approach which is analyzed using the Partial Least Square (PLS) method and is explanatory research. Based on the type of business research, this research is classified as causal research.

Keywords: civil servants, organizational citizenship behavior, competence, employee engagement, employee performance

**THE ROLE OF WORD OF MOUTH AS A MODERATING VARIABLE ON THE
INFLUENCE OF CONTENT MARKETING AND INFLUENCER MARKETING ON
THE PURCHASE DECISION OF SUBSIDIZED HOUSING
(A CASE STUDY OF HARJITA VILLAGE 4 MUARO JAMBI)**

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Abstract

This research aims to analyze and determine the role of word of mouth as a moderating variable on the influence of content marketing and influencer marketing on decisions to purchase subsidized housing. This research is quantitative research with a sample of 95 respondents. The data collection method was carried out by distributing questionnaires using Google Form and measured using a Likert scale. The data testing techniques used include validity and reliability tests, R-square tests and hypothesis testing with bootstrapping with the help of SmartPLS 3.0. The hypothesis shows that Content Marketing and Influencer Marketing have a positive and significant influence on the decision to purchase subsidized housing, and Word of Mouth strengthens the influence of Content Marketing and Influencer Marketing on the decision to purchase subsidized housing.

Keywords: Content Marketing, Influencer Marketing, Word of Mouth, Purchase Decision

THE IMPACT OF DIGITAL TECHNOLOGY IMPLEMENTATION ON THE OPERATIONAL EFFICIENCY OF SMALL AND MEDIUM ENTERPRISES IN THE RETAIL SECTOR

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Abstract

This study aims to analyze the effect of digital technology on the operational efficiency of Micro, Small and Medium Enterprises (MSMEs) in the retail sector. In the era of digitalization, MSMEs are faced with new challenges and opportunities that require strategic adaptation. This research uses a quantitative method with a survey of a number of retail MSMEs that have implemented digital technology. The results allegedly showed that the implementation of digital technologies, such as inventory management systems, e-commerce platforms, and social media, significantly improved operational efficiency, including cost reduction, increased service speed, and improvements in resource management. The findings are expected to provide insights for retail MSME players in optimizing the use of digital technology to improve their competitiveness in the market.

Keywords: Digital Technology, Micro Small and Medium Enterprises, Retail Sector, E-Commerce Platform

THE IMPLEMENTATION OF THE E-SPT PBB IN THE BPPRD OF JAMBI CITY IMPACT ON THE REALIZATION OF LAND AND BUILDING TAX REVENUE

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Abstract

The implementation of the e-SPT PBB in the BPPRD of Jambi City has a positive impact on the realization of land and building tax revenue since this application was launched in 2021. However, several challenges in using the e-SPT PBB remain, as not all taxpayers have the same level of technological literacy. Therefore, an empirical study is needed to identify the factors influencing the use of the e-SPT PBB based on the Unified Theory of Acceptance and Use of Technology (UTAUT). This research aims to analyze the influence of performance expectancy, effort expectancy, and facilitating conditions on taxpayer compliance in Jambi City through actual usage of the e-SPT PBB. The population of this study consists of all taxpayers in Jambi City, with the research sample selected using a simple random sampling technique. The sample size was determined using the Krejcie and Morgan table, resulting in a sample size of 382 people. Data collection from these 382 individuals was conducted through an online survey by distributing a Google Forms questionnaire containing several statements to be answered by respondents related to performance expectancy, effort expectancy, facilitating conditions, actual usage, and taxpayer compliance. The collected data was then analyzed using inferential statistical analysis techniques, with the analysis tool used being Partial Least Square (PLS).

Keywords: e-SPT PBB, performance expectancy, effort expectancy, facilitating conditions, actual usage, taxpayer compliance

OPTIMIZING THE SUSTAINABLE ECOTOURISM POTENTIAL OF TIRTA BATU PUTIH: INTEGRATING COMMUNITY DEVELOPMENT WITH SWOT AND HEDONIC PRICING METHOD

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Abstract

This study aims to optimize the economic and environmental potential of the Tirta Batu Putih ecotourism site in Sarolangun Regency, Jambi, through a community development approach integrated with SWOT analysis and the Hedonic Pricing Method (HPM). As a natural tourism destination with unique scenic beauty, Tirta Batu Putih faces challenges related to infrastructure, local community participation, and the lack of supporting amenities. This multidisciplinary study combines SWOT analysis to identify internal and external factors influencing ecotourism development, along with HPM to assess the impact of various ecotourism attributes on visitors' willingness to pay. Primary data was collected through field surveys and in-depth interviews with tourists and stakeholders, while secondary data was gathered from tourism statistics reports and other official sources. The findings show that the main strength of Tirta Batu Putih lies in its natural beauty, while its primary weakness is the lack of infrastructure and supporting facilities. On the other hand, development opportunities include the growing interest in nature-based tourism, while threats stem from environmental degradation and competition with other tourist destinations. By integrating SWOT analysis and HPM, this research provides practical recommendations to improve facilities and infrastructure, as well as strategies for empowering local communities to optimize sustainable ecotourism management. It is expected that this study will serve as a guide for policymakers and stakeholders in developing ecotourism that not only delivers economic benefits but also preserves the natural environment.

Keywords : sustainable ecotourism, SWOT, Hedonic Pricing Method, community empowerment, Tirta Batu Putih

THE IMPACT OF ESG ON FIRM VALUE (STUDY ON COMPANIES LISTED IN IDX ESG LEADERS INDEX)

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Abstract

In recent years, the application of ESG (Environmental, Social, Governance) principles has gained increasing importance for companies worldwide, including in Indonesia. ESG is believed to enhance corporate reputation and performance while promoting business sustainability. This study seeks to measure the influence of ESG implementation on firm value in Indonesia, using a sample of companies listed in the ****IDX ESG Leaders Index****. This research aims to examine the impact of ESG on firm value, measured by ****Tobin's Q****. ESG is evaluated through two main dimensions:

1. ESG Listing: A dummy variable indicating whether a company is listed in the IDX ESG Leaders Index.
2. ESG Ranking: The ESG score reflecting the level of ESG implementation within the company.

Additionally, control variables such as Return on Assets (ROA), Leverage, Company Size (LOGTA), and Capital Expenditure to Assets Ratio (Capex/Assets) are used to account for other factors affecting firm value. The study employs Partial Least Square - Structural Equation Modeling (PLS-SEM), a statistical method to test the relationship between independent variables (ESG) and the dependent variable (firm value). The data used is secondary data obtained from annual reports, sustainability reports, and financial data of companies listed in the IDX ESG Leaders Index for the period 2020-2023. This research is expected to contribute to the understanding of ESG's role in enhancing firm value in Indonesia. The findings can serve as a basis for regulators to formulate policies supporting ESG implementation and provide companies with guidance in adopting sustainability principles. The expected outcomes include publication in accredited academic journals, international seminars, and policy briefs related to ESG policy.

Keywords: ESG, Firm Value, IDX ESG Leaders Index, Tobin's Q, PLS-SEM