

STIE Perbanas Press



STIE
Perbanas
Surabaya



Universitas Pendidikan Nasional
(UNDIKNAS)

ABSTRACT BOOK

5th INTERNATIONAL CONFERENCE ON BUSINESS AND BANKING (ICBB V)

DENPASAR, BALI 2-3 AUGUST 2018

VENUE: UNIVERSITAS PENDIDIKAN NASIONAL (UNDIKNAS)
Bedugul Street No. 39 Denpasar Bali Indonesia

Theme :
**Synchronizing the Sectors of Business, Banking, and
Human Resource for Enhancing
the Economy Integration and Society Welfare**

Sponsored :



Partnership :



Jurnal Ekonomi Malaysia
Scopus Indexed Q3

Journal of Economics, Business, & Accounting
Ventura

BUSINESS
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INTERNATIONAL JOURNAL OF BUSINESS AND MANAGEMENT

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FOREWORD

We have to thank our God, the Almighty for the abundance of his grace, making this Conference Abstract Book of International Business and Banking V (ICBB 2018) finished and published. This academic activity is related to the role of universities to conduct three pillars (called Tri Dharma) by the faculties such as education and teaching, research, and community services.

As a typical college of Business and Banking, STIE Perbanas Surabaya has a commitment to education quality. In facing the global competition, STIE Perbanas Surabaya has a vision, focusing on achieving an international standard. All these should be related to the activities of teaching, research and community service, as the role of universities and all should be oriented to international quality.

ICBB conference has been conducted four times such as ICBB I 2010 in Surabaya, ICBB II 2012 in Denpasar Bali, ICBB III 2014 in Pattaya Thailand, and ICBB IV 2016 in Lombok NTB respectively. These conferences are supported by academics from several universities such as Universitas Pendidikan Nasional Denpasar Bali Indonesia, and the School of Business & Law at Edith Cowan University Australia. Thus, the fifth international conference is held as a follow-up of the previous conferences, not only to accommodate the dissemination and improvement of the quality of research results and theoretical basis of academics and best practices of the industry, but also the banking industry.

The purpose of this international conference is to provide a forum for business management (Marketing, Human Resource Management, Operations, New Product Development, Logistics & Supply Chain, Communication), Accounting, Finance & Banking, Economics, Islamic Economics and Sharia Banking. This conference also provides opportunities for international partners for future collaboration.



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In connection with the 5th ICBB 2018 conference, we would like to thank all those who have participated and contributed to the compilation of this book. Our thanks also go to:

1. Dr. Lutfi, SE. M.Fin, the Rector of STIE Perbanas Surabaya who has encouraged and given spirit to the team for finishing this book.
2. Prof. Gede Sri Darma, D.B.A as the Rector of National Education University, Denpasar, Bali who has helped organize this 5th ICBB 2018.
3. Associate Dean, Research, School of Business and Law, Edith Cowan University who has helped organize this 5th ICBB 2018.
4. Drs. Abdul Mongid, MA, Ph.D, as Chair of ICBB 2018, Dr. Soni Harsono, M.Si as Vice Chair who always have guided all the works of the team.
5. The invited speakers, such as Dr. Saiyidi Mat Roni, Prof. Dr. Evan Lau Poh Hock, Prof. Stephen Teo, Assoc. Prof. Zulkefly Abdul Karim.
6. The Sponsors, such as Lembaga Penjaminan Simpanan (LPS), Bank Maspion, Bank Prima Master, and Perbanas Jawa Timur.
7. All the team members of the reviewers who have reviewed articles.
8. All the committee and the team who have worked together for accomplishing the 5th ICBB 2018 conference and this book compilation.

We all are glad to have you join this 5th ICBB 2018 conference and God bless you all.

Surabaya, July 2018

ICBB Committee 2018



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Welcome Message of Rector, STIE Perbanas Surabaya

The Excellences, Distinguished Speakers, Ladies and Gentlemen

On behalf of STIE Perbanas Surabaya, Let me express my gratitude and high appreciation to you all, and "Welcome to the 5th International Conference on Business and Banking (the 5th CBB) held on August 2-3, 2018 at Universitas Pendidikan Nasional (UNDIKNAS), Bali Island." We are indeed pleased that a number of distinguished speakers as well as many scholars participate in this particular conference.

We are glad today because we decided to have the theme of this conference that is "*Synchronizing the Sectors of Business, Banking, and Human Resource for Enhancing the Economy Integration and Society Welfare.*" This theme is really good for us to have a discussion on the topics related to our fields of science of business and banking. These three fields of business, banking human resource are relevant to be discussed by the researchers and intellectuals nowadays.

This conference is held due to the support from some collaborating institutions and I therefore would like to thank our partners which are Universitas Pendidikan Nasional (UNDIKNAS) Denpasar Bali Indonesia as the co-host of 5th ISBB, School of Business & Law, Edith Cowan University, Australia, and Indonesia Deposit Insurance Corporation. Our gratitude also goes to the journals' partner, namely Jurnal Ekonomi Malaysia, International Research Journal of Business Studies, Multi-Disciplinary Journal, International Association of Scholarly Publisher, Editors and Reviewers and Journal of Economics, Business & Accountancy VENTURA, for supporting and making this conference more attractive and stronger.



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In referring to the theme of the conference above, we have noted that the world of business and banking industries are the two complementary fields of sciences. It means that any nations—in doing their business—have to deal with the financial transaction and this transaction finally will deal also with the banking sectors. It is at the right time for us to get together in this forum for discussion related to synergizing the three sectors. I believe that the topics we are going to discuss in this forum will be beneficial for us together.

So far, we have hardly found the forum like this one. However, STIE Perbanas Surabaya has initiated to hold the ICBB and we have done the 5th ICBB until today. We hope that this ICBB can be always sustainable so that we can hold the same forum in every other year or **Two-Yearly Conference** in the future.

Finally, let me say again, “thank you very much” and have a fruitful discussion in this forum to enhance **the Economy Integration and Society Welfare**. I also would like to thank all the committee and the members who have done very hard to make this ICBB run well.

Dr. Lutfi, M.Fin
Rector of STIE Perbanas Surabaya, Indonesia



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Welcome Message of Rector, Undiknas University

Theme: Synchronizing the sectors of business, banking and human resource for
enhancing the economy integration and society welfare

Om Swastiastu,

Assalamualaikum Warahmatullahi Wabarakatuh,

Shallom Namo Buddhayah

The Best wishes for all of us

First of all let us praise the presence of God Almighty, since only by His blessing, we can all gather in the 5th International Conference on Business and Banking (ICBB V) healthily. I congratulate the STIE Perbanas Surabaya, Faculty of Economic and Business Pendidikan Nasional University (Undiknas) and school of business and law, Edith Cowan University for holding this academic event, so all of researchers, lecturers or practitioners can share the knowledge and their thoughts related to the development of business sector and human resources.

The theme of today is synchronizing the sectors of business, banking, and human resources for enhancing the economy integration and society welfare in accordance with the current situation. Industrial revolution has entered the fourth stage, as it is called as the Fourth Industrial Revolution (4IR) which is identified by the massive wave of disruptive innovation, with the presence of super computer, artificial intelligence, smart robot, and vehicle with automatic driver, editing genetic and the development of neuro-technology. All these allow the human beings to optimize the brain's function. The global revolution both directly and indirectly influences the organization and human beings in it. This 4IR interacts with the regional culture,



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national, organizational aspects and the functions of organization including the individuals' attitude and behavior.

In responding the 4IR, Indonesian Government through the Ministry of Industry is preparing the road-map to reach the fourth industrial revolution (4IR). Preparation of an industrial framework related to the internet system can drive the national economic development in the future. Some sectors are food industry, textile and cloths, electronic automotive, and chemistry. Those five sectors in industry are already in high competitiveness and, therefore, they are globally competitive. The government have to focus on developing the manufacture industry since it becomes the main sector of economy and have substantial multiplier effects. One of them is the increasing domestic raw materials value, the absorption of local labor, and foreign exchange earnings from exports.

The 4IR seems be to be wisely and reactively responded. Synergy is the key in facing the 4IR which is currently underway. The existence such as financial technology company (fintech) which is believed to erode the presence of the existing banking—if both are able to be collaborated— will certainly be able to increase the financial inclusion. It is including industrial sectors, if we synergize it with the internet system and the technology, it will surely contribute to the economic development.

This international seminar is expected to create new ideas and innovations that can synergize the business, banking, and human resources sectors so that, in the end, it can improve the economic integration and social policy. Finally, under the name of Undiknas University, I have to thank the committees, the participants, and the invitees in this seminar. Hopefully, this seminar can be beneficial for all of us, society, and the humanity.

Have a fruitful seminar



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Have the good in sharing knowledge and science

Om Shanti, Shanti, Shanti, Om

Asallammualaikum warahmatullahi wabarakatuh

Denpasar, 16th of July 2018

Rector of Undiknas University

Prof. Gede Sri Darma, D.B.A.

The main advisor/IV e

NIP. 19690218 199403 1002



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Welcome Message of Associate Dean, Research, School of Business and Law, Edith Cowan University

On behalf of the School of Business and Law (SBL) at Edith Cowan University (ECU) in Perth, Australia, I am very pleased to welcome you to the 5th International Conference on Business and Banking (ICBB 2018) which is held on 2-3 August, 2018, at Universitas Pendidikan Nasional (Undiknas) in Denpasar Bali, Indonesia.

This conference is managed and organised collaboratively by Undiknas, STIE Perbanas Surabaya, Indonesia, and SBL at ECU. I would like to extend my huge appreciation to Prof. Ir. Gede Sri Darma, S.T., M.M., D.B.A., FPE., Rector of Undiknas, Dr. Lutfi, SE., M.Fin, Rector of STIE Perbanas, all of the Steering and Organising Committee members, and certainly to all of the participants.

This conference provides an opportunity for both researchers and practitioners to present and discuss their research, and share their findings with peers within the broad field of business and management. The conference is also intended to provide a great opportunity for networking and collaborations.

I am pleased to have expert speakers in this conference including our ECU's Professor Stephen Teo and Dr Saiyidi Mat Roni who have travelled to Bali from Perth, Australia, for this conference, and also Associate Professor Zulkefly Abdul Karim from Universiti Kebangsaan Malaysia, and Associate Professor Evan Lau Poh Hock from Universiti Malaysia Sarawak. I am sure their insights will be valuable to all of us.

Since its inception in 2010, I have noticed that this conference has gone from strength to strength, with continuous enhancement in quality and broader collaborations. No



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doubt that this conference is advantageous to our constant pursuit to extend the boundaries of knowledge, and to expand our exposure to global networking.

I sincerely hope that you enjoy your time with us at the conference.

Associate Professor Hadrian Djajadikerta, PhD

Associate Dean Research

School of Business and Law

Edith Cowan University

Conference Program

The 5th International Conference on Business and Banking
Auditorium GSD Undiknas, Denpasar, Indonesia 2-3 August 2018

Dates	Time	Program
Thursday August 2, 2018	13.00 – 14.30	Registration And Coffee Break
	14.30-15.00	<ol style="list-style-type: none"> 1. The opening dance (Undiknas) 2. Welcome speech by the Rector Perbanas Surabaya, Dr. Lutfi., SE., M.Fin 3. Welcome speech by the Rector Undiknas, Prof. Dr. Gede Sri Darma., D.B.A. 4. Welcome speech by Associate Dean, Research School of Business and Law, Edith Cowan University, Hadrian G. Djajadikerta, Ph.D, MBA, MSc, BCom, CA, CMA, SCPM 5. Opening: Beating Gong 6. MOU Signing, Presenting Tokens of Appreciation to Sponsors
	15.00 – 15.30	Coffee Break
	15.30 - 17.30	Invited Speaker: <ol style="list-style-type: none"> 1. Panel Data For International Publication <ul style="list-style-type: none"> • Assoc. Prof. Zulkefly Abdul Karim (Universiti Kebangsaan Malaysia) 2. Am I Happy @ Work? <ul style="list-style-type: none"> • Prof. Stephen Teo, PhD (School of Business and Law, Edith Cowan University) 3. Multivariate Analysis with PLS-SEM <ul style="list-style-type: none"> • Dr. Saiyidi Mat Roni (School of Business and Law, Edith Cowan University) 4. Tips and Tricks through Reputable International Journals <ul style="list-style-type: none"> • Assoc. Prof. Dr. Evan Lau Poh Hock (Universiti Malaysia Sarawak) • Moderator : Burhanudin., Ph.D
	17.30 – 20.00	Welcome dinner and Cultural performance <ul style="list-style-type: none"> • Opening



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		<ul style="list-style-type: none">• Cultural performance (Undiknas)• Photo Session• Live Music• Prayer (Undiknas)• Closing
Friday August 3, 2018	08.00 – 08.30	Conference Registration and Coffee Break
	08.30 - 10.00	Parallel session 1, on 3 rd & 4 th Floors
	10.30 – 12.00	Parallel session 2, on 3 rd & 4 th Floors
	12.00 - 13.30	Prayer and Lunch
	13.30 - 14.00	<ol style="list-style-type: none">1. Participant testimony (1 person)2. Closing Announcement (Undiknas)3. Best Paper Award
Saturday August 4, 2018		City Tour (Optional) arranged by UNDIKNAS

TIME AND ROOM SCHEDULE FOR PARALLEL SESSION
Friday, August 3rd, 2018
Universitas Pendidikan Nasional (UNDIKNAS) at
3rd & 4th Floors

Session	Code Number	Room	Name of Authors	Time/Moderator/PiC	
1	505.03	3.7	Nandakumar Mekoth; Anandakuttan B Unnithan	08:30 - 10:00 AM Chorlatis Darawong., Ph.D PiC: Burhanudin., Ph.D	
	505.04		Abu Amar Fauzi		
	505.05		Siti Fatonah; Aris Tri Haryanto		
	505.06		Intan Nisa Azhar; Islami Fatwa		
	505.07		Faizatul Hiqmah		
2	505.08		Etty Indriani; Agus Utomo	10.00 - 12:00 AM Abdul Mongid., Ph.D PiC: Burhanudin., Ph.D	
	505.09		Siska Purnama Manurung		
	505.10		I Made Adi Suwanda; I Made Kartika; I Made Sukaja; Desak Gede Sayang Adnyani		
	505.11		Dwi Imawati; Tatik Suryani		
	505.12		Trevisia Meinar; Tatik Suryani		
	505.13		Saiyidi Mat Roni, Hadrian Geri Djajadikerta, Terri Trireksani, Zuraidah Mohd Sanusi		
1	101.00		3.8	Tijjani Habibu Ahmad	08:30 - 10:00 AM Agus Freddy Maradona, S.E., M.S.A., Ak., CA. PiC : Undiknas
	101.01			Rita Sugiarti; Ancella Anitawati Hermawan	
	101.02	Alfiana Fitri; Husnunnida Maharani			
	102.00	Jan Walters Kruger; Ngoni Dzashe Chabuda			
	103.00	Achmad Januar Irwan; A. A. Gde Satia Utama			
2	103.01	I Made Narsa; Niluh Putu Dian Rosalina H. N		10.00 - 12:00 AM Luh Putu Mahyuni, S.E, M.Si, PhD, CA PiC: Undiknas	
	103.02	Etty Indriani; Nugroho Wisnu Murti			
	107.00	Dewi Pudji Rahayu; Abdul Hofir			
	301/402	Angelo D Yoseph; Jan Walters Kruger			

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Session	Code Number	Room	Name of Authors	Time/Moderator/PiC
1	201.00	4.1	Benny Budiawan Tjandra	08:30 - 10:00 AM Prof . Arie Buijs PiC: Undiknas
	201.01		Herman Karamoy; Hizkia H.D Tasik	
	201.05		Lutfi	
	201.03		Aria Farah Mita; Harry Ferdinand Silalahi; Alin Halimatussadiyah	
2	201.04	4.1	Siti Komariyah; Fitri Rusdianasari; Ati Musaiyaroh	10.00 - 12:00 AM Sayidi Mat Roni., Ph.D PiC : Undiknas
	401.00		Novi Ariyani; Fajar Wahyu PriantoLilis Yuliaty	
	401.01		A. A Gde Putra Pemayun; I Gusti Ngurah Putra Suryanata	
	201.02		N Purnomolastu; Werner Ria Murhadi; Ratna Widyanti W	

TIME AND ROOM SCHEDULE FOR PARALLEL SESSION
Friday, August 3rd, 2018
Universitas Pendidikan Nasional (UNDIKNAS) at
3rd & 4TH Floors

Session	Code Number	Room	Name of Authors	Time/Moderator/PIC
1	303	4.2	Islami Fatwa; Galeh Nur Indriatno Putra P; Husnul Arif	08:30 - 10:00 AM Prof. Andreas Budihardjo PiC: Abu Amar Fauzi, MM
	304		Made Mulia Handayani; Nyoman Dwika Ayu Amrita; Ida Ayu Arini; I Wayan Kandi Wijaya	
	503.00		Jan Walter Kruger; Nyanga Takupira; Rosemary Sibanda	
	503.01		I Gusti Ketut Agung Ulupui; Etly Gurendrawati	
	503.02		Uma Jogulu	
2	503.03	4.2	Jan Walters Kruger; Nyanga Takupira; Rosemary Sibanda	10,00 - 12:00 AM 08:30 - 10:00 AM Prof. Anandakuttan B Unnithan PiC: Burhanudin, Ph.D
	503.04		Agus Utomo ;Yosephine Angelina Yulia	
	503.05		Nana Febriana	
	505.00		Dung Phuong Hoang	
	505.02		Subin Sudhir; Anandakuttan B Unnithan	

TIME AND ROOM SCHEDULE FOR PARALLEL SESSION
Friday, August 3rd, 2018
Universitas Pendidikan Nasional (UNDIKNAS) at
3rd & 4th Floors

Session	Code Number	Room	Name of Authors	Time/Moderator/PIC
1	502.00	4.3	Jan Walters Kruger; Florence Zimunya Solusi	08:30 - 10:00 AM Evan lau Poh Hock., Ph.D PiC : Agustinus Kismet N.J., MBA
	502.02		Anita Silviana Dewi; Mariah Ulpah	
	502.03		Cecilia Anthony Das; Krishna Prasad; Md Shibley Sadique	
	502.04		Lindy Mtsweni; Philip Serumage-Zake; Jan Walters Kruger;	
	504.00		Sirajudin; T Yuri Zagloel; Sunaryo	
2	502.05	4.3	Laely Aghe Africa	10.00 - 12:00 AM Evan lau Poh Hock., Ph.D PiC : Agustinus Kismet N.J., MBA
	502.06		Alfiana	
	502.07		Ni Nyiman Sudiyani; Bagus Aria Wijaya; Ade Maharani A, Luh Putu Virra Indah	
	502.08		Agustinus Kismet	
1	202.01	tba	Bibi Zeinab Hosseini	08:30 - 10:00 AM Dr. Zulkefly/Dr. Djuwari PiC : Undiknas
	202.02		Sutrisno; Agus Widarjono	
	202.03		Bibi Zeinab Hosseini; Abolfazi Alishahi G; Isa Tamimi; Nasrabad Sofla	
	202.04		Yusuf Dinc	
2	202.05	tba	Paulina	10.00 - 12:00 AM Dr. Zulkefly/Dr. Djuwari PiC : Undiknas

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AN ANALYSIS ON THE FACTORS AFFECTING CREDIT SELECTION IN BPR TO
INCREASE COMPETITIVENESS
(BPR CASE STUDY IN SURABAYA)

201.02

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ABSTRACT

Bank Perkreditan Rakyat (BPR) is part of the banking financial institutions apart from the commercial banking. One of the activities of the BPR is to distribute the credits as done by the commercial banks. In running their activities in the big cities or the capital cities of the provinces, BPR has to compete with the commercial banks to get the debtors.

Problems. BPR as micro financial institutions, in doing their business to distribute the credit up to certain amount, are faced with the commercial banks which have more competitive advantages, both in the price and facilities provided. This study tries to identify the factors influencing the customers in making decisions to take the credit at BPR. By identifying the determinant factors in choosing the banks, BPR can use it to improve their services to the customers and at the same time BPR can use it as a strategy in giving credit to the customers/debtors. The metode employed in this study was regressive logistic method, which was used to identify what factors determine the customers to choose credit at BPR which can be seen from the statement of "satisfied and unsatisfied". The conclusion is that the procedures and personality are the main factors making the customers choose credit at BPR. The two factors include the speed/time it takes to realize the credit, that is, flexible and uncomplicated procedures supported by more appropriate personal approach.

Key word : Bank Perkreditan Rakyat, Process, People



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