



PROGRAM AND ABSTRACTS BOOK

The 3rd International Conference of Economics Business & Entrepreneurship (ICEBE) 2020

Theme:

Innovation and Sustainability in the Digital Age

Hosted by:



FACULTY OF
ECONOMICS AND BUSINESS
UNIVERSITAS LAMPUNG



Magister
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NUSANTARA

Conference Date and Location

October 1st, 2020,

Universitas Multimedia Nusantara, Tangerang

Universitas Lampung, Lampung

2020



Magister Manajemen Teknologi Universitas Multimedia Nusantara and FEB Universitas Lampung
Proudly present

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**The 3rd International Conference of Economics, Business and Entrepreneurship (ICEBE) 2020.
Theme: Innovation and Sustainability in the Digital Age**

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Elissa Dwi Lestari, S.Sos., M.S.M

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WELCOME to ALL PARTICIPANTS of 3rd ICEBE CONFERENCE (2020)



On behalf of the Organizing Committee (Faculty of Business, Universitas Lampung and Master of Technology Management, Universitas Multimedia Nusantara), we would like give my highest appreciation and gratitude to all of you. It is an honour for me to interact virtually with all of you distinguished scholars from Indonesia, Malaysia, India, Vietnam and Philippine who were so excited to join with this conference. I look forward to hearing your presentation. All the participants will have some excellent opportunities to share their experiences with colleagues from other countries and often continue to cooperate and collaborate in some research projects based on their subject's interest.

We have received more than 100 submissions from 5 countries, each submission was peer-reviewed by two anonymous reviewers. We would like to express our appreciation to all the reviewers for their precious time and expertise. I would like to express my sincere gratitude to all the keynote speakers who are willing to participate in this conference:

1. Dr Ninok Leksono, M.A - Rector of Universitas Multimedia Nusantara
2. Prof Dr Karomani, M.Si - Rector of Universitas Lampung
3. Dr. Nairobi, S.E., M.Si – Dean of Faculty of Economic and Business Universitas Lampung
4. Prof. Noemi Basco Silva, Ph.D - the Professor of Notre Dame of Marbel University, Philippines
5. Dr Nadiah Abd. Hamid - Senior Faculty Members of Universiti Teknologi MARA – Malaysia

I hope our new collaboration will be strengthened and continued in the future.

Finally, at this time, allow me to thank all of the people who worked very hard to organize this conference. I know the effort that they put forth getting this conference together.

Enjoy the Conference!

Tangerang, October 1st, 2020

Dr Florentina Kurniasari T., S.Sos., MBM
Chairman of 3rd ICEBE 2020



WELCOMING SPEECH BY RECTOR UNIVERSITY OF LAMPUNG

PROF. DR. KAROMANI, M.SI

Assalamualaikum Wr. Wb.

Distinguished Speaker, Prof. Noemi Basco Silva, Ph.D. (Professor and Project Director of Department of Education; Department of Science and Technology, Republic of Philippines)

Distinguished Speaker, Dr. Nadiah Abd. Hamid (Researcher and Senior Lecturer, Faculty of Accountancy, Universiti Teknologi MARA - Malaysia). Distinguished Speaker, Dr. Ninok Leksono M.A (Rector Universitas Multimedia Nusantara and Senior Journalist at Kompas Newspaper). All Vice

Rectors, Head of Bureau, Dean of Faculties particularly my colleagues Dean of Faculty of Economics and Business, Dr. Nairobi, S.E., M.Si with willingness hosting the 3rd International Conference of Economics, Business and Entrepreneurship (ICEBE), Head of Departments in UNILA, the Participants, Ladies and Gentlemen,

First of all let us send all of our gratitude to Allah SWT because of His mercy and blessing so we can gather in this event the 3rd International Conference of Economics, Business and Entrepreneurship (ICEBE) 2020 with the theme "Innovation and Sustainability in the Digital Age". This year, due to the pandemic of Covid-19, we are hereby to announce that 3rd ICEBE will be held virtually.

Ladies and Gentlemen,

Nowadays, the rapid ICT development across the nations, enforces the organization to adapt its business strategies. Many organizations started to make digital transformation in their businesses. Digital technologies were used to create new — or modify existing — business processes, culture, and customer experiences to meet changing business and market requirements. The digital transformation transcends traditional activities including sales, finance, accounting, marketing, and customer service. The digital transformation was used in many organizations such as government and public institutions, private and services industries. The digital transformation had a significant influence in managing the businesses and how we engage with the customers using digital technology. It is expected to increase the organization's business performance.

In addition, we are currently facing the COVID 19 pandemic which has presented many new challenges in the world of education, one of which is the change from face-to-face learning to online-based learning. However, the presence of Covid-19 should not be used as a barrier to continuing to work, for example this conference could be carried out because of the innovations we are doing online. Not only in the world of education, the business world nowadays started to develop itself through digital business.

Therefore, the Faculty of Economics & Business Universitas Lampung (FEB-UNILA) in collaboration with Magister Manajemen Teknologi Universitas Multimedia Nusantara (MMT-UMN) conduct the e-International Conference, the 3rd International Conference of Economics, Business & Entrepreneurship (ICEBE), with the theme "Innovation and Sustainability in the Digital Age".

In accordance with this theme, we welcome studies in the fields of economics, business and branches of management. The aim of the conference is to gather leading academicians, policy makers, independent scholars and researchers to share their knowledge, new ideas as well as to discuss future development in these fields.

Furthermore, the specific purpose of this event is to provide space for academics to publish their research, whether conceptually, empirically or theoretically proven, including generalization case studies and literature surveys. Universitas Lampung as one of the best universities in Indonesia is committed to continuously realizing the quality of the "Tri Darma Perguruan Tinggi" (3 pillars of the university). One way is to increase the productivity and quality of research. Because as we know, research is one of the mandates of the "Tri Darma Perguruan Tinggi"

in order to explore and develop science, technology, and art (science and technology). Besides having to excel in education and teaching, according to UNILA's vision, research at UNILA is also used as a driving force to raise the quality and credibility of UNILA. Therefore, the University of Lampung is very supportive of this event, because this event has shown that UNILA is very serious about implementing continuously quality improvement of research.

Currently, the University of Lampung should be proud because it has just been announced by the Ministry of Education and Culture (Kemdikbud) that UNILA has risen in rank from 46 to 29, but it is not enough that there are still many things that need to be improved so that the vision of becoming the top 10 universities in 2025 can be achieved. Supporting one of them is by improving the quality of education through scientific publications, this international conference can be one of the ways to increase scientific publications for the UNILA academic community, so it's great that this annual event is carried out again with the hopes above so that our dreams can all be achieved, even though there are many challenges.

Last but not least, I would like to thank all distinguished speakers, committees as well as participants from Indonesia and beyond, for making this conference really happened.

I would like to conclude my welcoming speech by encouraging the participants to actively involved in this conference by discussion and presentation though digital platforms for this following days, I wish everyone a successful, safe and fruitful conference. Thank you so much for your well attention and enthusiasm.

Wassalamualaikum, Wr. Wb.
Rector of University of Lampung



WELCOMING SPEECH BY RECTOR UNIVERSITAS MULTIMEDIA NUSANTARA

Dear honorable participants,
Perhaps in our less than normal situation, allow me to welcome you all in this timely-held 3rd ICEBE Conference. The Conference's name is self-explaining, which is about economy, business, and entrepreneurship. In old normal era, it was always exciting to talk about the three subjects. Ten months into year 2020, though, at least two of them - economy and business - are in ruin in many ways. Nevertheless, I would still like to say that the three subjects, are still exciting to discuss. However I need to emphasize that the reality we are facing is quite different, so that we need to adapt to new normal condition. As wise men say, we need to learn more, and to unlearn, to retrain and to reskill.

In the old normal, the Conference's theme sounds standard, which is about "innovation and sustainability in the digital age". But in the new normal, it gets a stronger meaning. It echos the slogan "Innovate or Die". For sure, businesses have to be innovative and sustainable in the pandemic digital age, and still true beyond it.

While we are very sad to see that many businesses could not stand the effect of the Covid-19 pandemics, and were forced to lay off many of their employees, we also see some businesses are blossoming and growing. These include those in the fields of telecommunications, pharmacies and medical support equipments, and not least e-commerce. Online education, need of medicines and vitamins, and many other daily items spurs the selected lucky businesses.

Need in greater amount of masks, antivirus gears also promote many innovations and businesses. Implementation of health protocols that restricts people's mobility has made e-commerce grow exponentially. So, it's clear that the pandemics, despite its devastating effects, has opened greater opportunities to digital businesses.

In this perspective, I believe the participants are given a lot of lessons learned from the pandemics, and to dig deeper into the opportunities of innovation. I trust you that quarantine time has given you more time to explore new insights for making new initiatives based on innovation and digital technologies.

Finally, enjoy the Conference, and stay safe and well.

Dr. Ninok Leksono MA,
Rector of Universitas Multimedia Nusantara



Welcoming Message

INNOVATION AND SUSTAINABILITY IN THE DIGITAL AGE

Dr. Noemi B. Silva
Notre Dame of Marbel University, Philippines

Warm greetings of peace and wellness!

I am deeply honored to be invited as a speaker to the 2020 3rd International Conference of Economics, Business and Entrepreneurship (3rd ICEBE 2020). It is also my privilege to welcome all the participants to this conference with the theme *Innovation to Improve Organization Performance towards Industry 4.0*. This conference endeavors to bring into a clearer perspective how digital transformation can create a more sustainable world. It further provides a springboard for discussion on why innovation is

critical to businesses and entrepreneurship. With an amazing variety of presentations, 3rd ICEBE 2020 promises to be a great learning and sharing experience.

What makes this year's conference unique is the fact that we are doing this online using digital tools that are not available ten years ago. This also brings us to the realization that a global pandemic, such as COVID 19, can wreak havoc to our predictable existence but it cannot prevent mankind from rising above this seemingly insurmountable challenge through sheer determination and resourcefulness.

Creativity and innovation propelled us to the fourth industrial revolution that is characterized by movement between digital domains and offline reality using connected technology. Industry 4.0 ushered the digital age and introduced us to artificial intelligence (AI), robotics, deep learning, block chain, virtual and augmented reality (virtual reality and AR), additive manufacturing (AM), Internet of Things (IoT), and automated decision-making systems. It is therefore difficult to discuss about business management and entrepreneurship without including innovation and digital transformation.

Creativity and innovation are critical drivers of entrepreneurship. They push the growth of the business sector and require focus on ingenuity, amalgamation and strategic practices. However, it must be emphasized that innovation requires time to produce something that truly makes a difference.

There are several ways to look at the value of innovation from the lens of entrepreneurship. First, innovation can be a tool to solve problems. Creative ideas and innovative solutions are required to deal with difficult issues faced by businesses. Second, global entrepreneurship is driven by innovation to cater to various sectors (e.g. youth and women) to provide for better quality of life. Third, technological advances propel innovation to formulate new business models and wider sources of revenues. This allows start-ups and large and old companies to explore new and profitable business ventures. Fourth, the current workplace dynamics require organizations to adapt as young professionals change jobs for more gainful employment and greater sense of independence. In addition, due to digitization, customers are more empowered to demand what they want and to seek for the best value for the lowest price. Business organizations have to innovate to respond to customer expectations. Lastly, global connectivity has greatly increased productive potentials and opened new opportunities for trade and commerce with other countries. All these developments underscore the importance of innovation among business enterprises.

Amidst the tremendous opportunities provided by the digital revolution, there is a growing concern about how technology is affecting the environment, health and security. Most business leaders would like to address the issue of sustainability by managing environmentally-friendly and efficient companies that do not harm the natural world and promote healthy living. But this requires the harmonization of digital technology and environmental sustainability by treating them as complementary concepts that mutually reinforce each other rather as two opposing forces, for instance, digital technology can be utilized to reduce pollution, manage waste disposal and



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optimize energy utilization. There is no magic formula to shape the digital revolution towards sustainability because the future is essentially difficult to predict. The challenge is for society, government, business and industry to work together and put in place sustainability strategies to ensure that the benefits of digital transformation are experienced across the diverse communities.

It is with this message that I invite you to listen and learn from the various presenters in this conference.

Stay safe and healthy and enjoy the Conference.



Welcoming speech

ASSOCIATE PROF. DR. NADIAH ABD HAMID

Universiti Teknologi MARA Puncak Alam Campus, Malaysia

First and foremost, I would like to congratulate both Faculty of Economics & Business Universitas Lampung (FEB-UNILA) and Magister Manajemen Teknologi Universitas Multimedia Nusantara (MMT-UMN) for organizing The 3rd International Conference of Economics, Business & Entrepreneurship (ICEBE). I am very pleased to be one of the keynote speaker for the opening of the e-International Conference, the 3rd International Conference of Economics, Business & Entrepreneurship (ICEBE), with the theme “Innovation and Sustainability in the Digital Age”.

The decision to call this Conference was made last October even the obstacle of the hit from corona-virus, it may not detrimental our brilliant in performing this conference. This e-International conference conducted by the ICEBE have always paid specific attention to various fields such as finance, accounting, economy, management, hospitality, digital innovation and others. In this conference with title "Innovation and Sustainability in the Digital Age", the speakers, from the various expertise will deliver their speech with a theme on “Innovation to Improve Organ Performance Towards Industry 4.0”.

Ladies and Gentlemen,

The digital transformation had significant influence in managing the business and how we engage with the customers using digital technology. Many organizations started to make digital transformation in their businesses. The digital technologies were used to create new or modify existing business processes, culture, and customer experiences to meet changing business and market requirements. The digital transformation transcends traditional activities included sales, finance, accounting, marketing, and customer service. The digital transformation was used in many organizations such as: government and public institutions, private and services industries. The digital transformation had a significant influence in managing the businesses and how we engage with the customers using digital technology. The purpose of this conference is expected to increase the organization business performances with digital transformation.

I would like to thank again, Faculty of Economics & Business Universitas Lampung (FEB-UNILA) in collaboration with Magister Manajemen Teknologi Universitas Multimedia Nusantara (MMT-UMN) conduct the e-International Conference, The 3rd International Conference of Economics, Business & Entrepreneurship (ICEDE), with the theme “Innovation and Sustainability in the Digital Age”.

Ladies and gentlemen, I am confident that we will make a crucial contribution to the process of reforming the business digital transformation and in doing so we will serve the best interests of our national economy.

Last but not least, I hope that all participants will gain valuable knowledge and experience through the parallel session of this virtual conference and pray the success of this conference this year and in future.

Thank you.

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GENERAL INFORMATION

A. Introduction

The rapid ICT development across the nations, enforce the organization to adapt their business strategies. Many organizations started to make digital transformation in their businesses. The digital technologies were used to create new — or modify existing — business processes, culture, and customer experiences to meet changing business and market requirements. The digital transformation transcends traditional activities included sales, finance, accounting, marketing, and customer service. The digital transformation was used in many organizations such as: government and public institutions, private and services industries. The digital transformation had a significant influence in managing the businesses and how we engage with the customers using digital technology. It's expected to increase the organization business performances.

Therefore, Faculty of Economics & Business Universitas Lampung (FEB-UNILA) in collaboration with Magister Manajemen Teknologi Universitas Multimedia Nusantara (MMT-UMN) conduct the e-International Conference, The 3rd International Conference of Economics, Business & Entrepreneurship (ICEBE).

B. Name of the Conference

The 3rd ICEBE (International Conference of Economics, Business & Entrepreneurship) International Conference

Theme: *Innovation and Sustainability in the Digital Age*

C. Sub Theme of The 3rd ICEBE International Conference

1. Finance, Accounting, Economics and Sustainable Development
2. Marketing, Communication, Service Industries, Hospitality and Tourism
3. Human Resources, Logistics and Operations Management
4. Digital Innovation, Digital Transformation Business, E-business, and Technopreneurship

D. Keynote speaker

1. Prof Noemi Basco Silva, Ph.D (Notre Dame of Marbel University – Philippines) : Professor and Project Director of Department of Education; Department of Science and Technology, Republic of Philippines
2. Dr Nadiyah Abd. Hamid (Universiti Teknologi MARA – Malaysia): Researcher and Senior Lecturer, Faculty of Accountancy.
3. Prof Dr Karomani, M.Si (Universitas Lampung): Rector
4. Dr Ninok Leksono M.A (Universitas Multimedia Nusantara): Rector and Senior Journalist at Kompas Newspaper
5. Dr. Nairobi, S.E., MSi (Universitas Lampung): Business Faculty Dean

E. Venue and Date

E-Conference via zoom meeting on Thursday, 1st October 2020

PROGRAM RUNDOWN

Thursday, October 1 st , 2020		
E-Conference		
Time	Program	Name PIC
07:30-08:00	Online Registration for Presenter and Participants	
08:00-08:05	Opening	MC (Suri and Jaya)
08:05-08:10	Prayer	Pak Pigo
08:10-08:15	Indonesia Raya	MC (Suri and Jaya)
08:15-08:30	Speech from Dean of Fakultas Ekonomi dan Bisnis UNILA	Dr. Nairobi, S.E., M.Si
08:30-08:45	Speech from Rector of UMN	Dr. Ninok Leksono, M.A
08:45-09:00	Speech from Rector of UNILA	Prof. Dr. Karomani, M.Si
09:00-09:10	Ice Breaking by MC and keynote speaker introduction	MC (Suri and Jaya)
09:10-09:40	Keynote Speech 1 and Q&A session	Prof. Noemi Basco Silva, Ph.D from Notre Dame of Marbel University – Philippines Moderator : Pak Muji
09:40-10:10	Keynote Speech 2	Dr. Nadiyah Abd. Hamid from Universiti Teknologi MARA – Malaysia (Video format) lead by MC
10:10-10:20	Gift awarding session	MC (Suri and Jaya)
10:20-10:50	Coaching Clinic	Dr. Darmawan Napitupulu, S.T., M.Kom
10:50-11:50	Panel Session 1 (5 breakout parallel session)	Session Chair Breakout rooms
11:50-13:00	Break, Pray and Lunch	
13:00-14:00	Panel Session 2 (5 breakout parallel session)	Session Chair Breakout rooms
14:00-15:00	Panel Session 3 (5 breakout parallel session)	Session Chair Breakout rooms
15:00-15:15	Break and Pray	
15:15-16:15	Panel Session 4 (5 breakout parallel session)	Session Chair Breakout rooms
16:15-16:45	Awarding, Closing, Photo Session	MC (Suri and Jaya)

PANEL PRESENTATION SCHEDULE

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 WIB (GMT +7) □ Room 1

Time	ID	Presenter	Title	Room
10.50-11.05	2	Lindrianasari, Einde Evana, and Ayu Fatmasari	Audit Fee, Human Resources, And Audit Quality Of Financial Statements	Room 1
11.05-11.20	76	Ninuk Dewi Kesumaningrum and Raden Weddie Andriyanto	Determinants of Corporate Hedging Activities with Financial Distress as A Moderating Variable	
11.20-11.35	16	Olivia Tanaya and Suyanto Suyanto.	Googling gold in Indonesia	
11.35-11.50	78	Elok Heniwati	GARCH Effect And Abnormal Returns During Covid-19 Pandemic	

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 (GMT +7) □ Room 2

Time	ID	Presenter	Title	Room
10.50-11.05	97	Ernie Hendrawaty, Kevin Joan, and Dimas Putra Adzie	The Role of Information Communication Technology (ICT) In Shifting Informal MSMEs to Formal MSMEs in Indonesia: The Initial Trigger Model	Room 2
11.05-11.20	20	Rr Erlina, Toto Gunarto and Faila Shofa.	Analysis of Business Strategy With Canvas Model Business (BMC) Approach	
11.20-11.35	9	Andree Emmanuel Widjaja, Erik Paolo Capistrano, and Quang-An Ha	The Effect of Trust Seals, Information Disclosure, and Gender on Customers' Trust and Willingness to Disclose Personal Information on Small B2C E-Commerce Website	
11.35-11.50	59	Pindy Muliady, Prio Utomo and Friska Natalia.	Cloud Based Demand Forecasting for Stationery Industry in Indonesia	

PANEL PRESENTATION SCHEDULE

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 (GMT +7) □ Room 3

Time	ID	Presenter	Title	Room
10.50-11.05	50	Ukhti Ciptawaty, Mochammad Firman Ghazali, Resha Moniyana Putri and Asih Murwiati.	The Economics and Spatial Analysis On How The Cash Transfer Ease the Poverty Condition?	Room 3
11.05-11.20	63	Neli Aida	Influence of Community Characteristics on Improving Welfare Through Tourism Development	
11.20-11.35	6	Steph Subanidja, Mercurius Broto Legowo, and Fangky Antoneous Sorongan	Fintech for Sustainable Performance in Financial and Banking Industry: Disruption or Collaboration	
11.35-11.50	27	R Devi Sekhar and Sony Vijayan	Are Innovative Co-operatives More Financially Sustainable; Evidence from Primary Agricultural Credit Societies in Kerala, India.	

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 (GMT +7) □ Room 4

Time	ID	Presenter	Title	Room
10.50-11.05	82	Sudrajat Sudrajat, Rindu Rika Gamayuni, and Lailatul Qodry	Fraud Phenomenon in The Government Sector in Indonesia	Room 4
11.05-11.20	28	Rialdi Azhar Azhar, Sari Indah Oktanti Sembiring, Muslimin Muslimin and Fajrin Satria Dwi Kesumah.	Implementation of Short-Term Forecasting Models in The Natural Gas Industry Financial Data	
11.20-11.35	24	Imanuriea Annisa Putri, Fajar Gustiawaty Dewi and Fitra Dharma.	The Implementation of Delone and Mclean 's Model To Increase Company's Satisfaction And Profit	
11.35-11.50	94	Ida Suriya Ismail, Sara Naquia Hanim Shahrudin, Nur Asma Husna Shahronei , Nur Mutmainnah Ibrahim, and Ummi Raihana Mohd Sani	The Effect of Trust and Ease of Use of E- Filling On Tax Compliance in The Era of Big Data Analytics	

PANEL PRESENTATION SCHEDULE

Panel Session I:

Thursday, 1 October 2020 @ 10.50 – 11.50 (GMT +7) □ Room 5

Time	ID	Presenter	Title	Room
10.50-11.05	58	Ayi Ahadiat, Wan Abbas Zakaria, Ribhan Ribhan, Toto Gunarto and Fajrin Satria Dwi Kesumah.	Analysis of Strategic Group of State-Owned Banks VS Private-Owned Banks: Application of Game Theory	Room 5
11.05-11.20	36	Keumala Hayati	Antecedent of Organizational Citizenship Behavior: Positive and Negative Affectivity	
11.20-11.35	51	Erni Yuningsih, Rachmat Gunawan and Endang Silaningsih.	Increasing Competitiveness of Micro, Small and Medium Enterprises Through the Application of Green Marketing Mix to Support for Tourism Sector	
11.35-11.50	35	Rakhy Kakkatt Soman and Sony Vijayan.	Who Creates Emotional Exhaustion to Salespersons? Is It, Supervisors, or Customers?	

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 1

Time	ID	Presenter	Title	Room
13.00-13.15	100	Yunia Amelia	Implementation of Sustainable Financing in Banking Industry	Room 1
13.15-13.30	8	Einde Evana, Lindrianasari, and Rona Majidah	R&D Intensity, Industrial Sensitivity, And Carbon Emissions Disclosure in Indonesia	
13.30-13.45	21	Nyi Ayu Helfasari, Rindu Rika Gamayuni and Usep Syaipudin.	Cashless Banking And Financial Performance of Bank Rakyat Indonesia	
13.45-14.00	43	Maria Goreti Kentris Indarti, Faisal Faisal, Etna Nur Afri Yuyetta and Jacobus Widiatmoko.	Corporate Governance Mechanisms and Real Earnings Management: Evidence from Indonesia	

PANEL PRESENTATION SCHEDULE

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 2

Time	ID	Presenter	Title	Room
13.00-13.15	31	Aida Sari, Dwi Asri Siti Ambarwati, Mudji Rachmat Ramelan and Nuzul Inas Nabila.	Experimental Study on Design Layout of Online Store for Lampung Products in Indonesia	Room 2
13.15-13.30	25	Dorothy Rouly Haratua Pandjaitan	The Allegation of Working from Home in Influencing Consumer Purchasing Decisions Through E-Commerce	
13.30-13.45	68	Sheila Lestari, Yosef Budi Susanto and So Yohanes Jimmy.	The Effect of Social Media Advertising and Ease of Use Website on Awareness of Flash Sale and Promotion Attractiveness and Its Implications on Purchase Intention: Empirical Study in E-Commerce Indonesia	
13.45-14.00	15	Muhammad Gilang Aditya and Daniel Tumpal Hamonangan Aruan.	Go-Jek Swipe Token Vs Shopee Games: The Effect Of Difficulty On Gamified Loyalty Program Towards Behavioral Intention And User Attitude	

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 3

Time	ID	Presenter	Title	Room
13.00-13.15	81	Heru Wahyudi and Tiara Nirmala	Riba and the Corona Plague (Sharia Economic Perspective)	Room 3
13.15-13.30	101	Saimul, Arif Darmawan, and Resha Moniyana Putri	Explaining Intensity of Trade Integration and Tax Policies Towards ASEAN Economic Integration in an Era of Global Competitiveness	
13.30-13.45	19	Hasdi Aimon, Sri Ulfa Sentosa and Moh. Ridha Mahatir	The Variables Affecting the Volatility of E-Money in Indonesia and Thailand	
13.45-14.00	23	Elsa Elizabeth Jacob and A. S Ambily	Exploring The Sustainability of Dairy Farming in Kerala: A Stochastic Cost Frontier Approach	

PANEL SESSION SCHEDULE

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 4

Time	ID	Presenter	Title	Room
13.00-13.15	95	Fajar Gustiawaty Dewi, Susi Sarumpaet, Rindu Rika Gamayuni, and Yunia Amelia	The Effectiveness of Carrot and Stick Incentive in Remuneration System of State Higher Education: An Experimental Research	Room 4
13.15-13.30	84	Yenni Agustina	Will Different Bonus Size Encourages to Complete a Difficulty Target?	
13.30-13.45	49	Theodora Regina, Florentina Kurniasari and Prio Utomo.	Determinants of Fintech Market Aggregator User Satisfaction Using UTAUT Approach	
13.45-14.00	74	Nur Fitriana Hamsyi	The Indonesian Experience in Sharia Bank's Financial Performance Based On Index of Islamic Social Reporting and Sharia Supervisory Board	

Panel Session II:

Thursday, 1 October 2020 @ 13.00 – 14.00 (GMT +7) □ Room 5

Time	ID	Presenter	Title	Room
13.00-13.15	18	Yuniarti Fihartini, R. Arief Helmi, Meydia Hassan and Yevis Marty Oesman.	The Mediating Role of Affective Experience to The Effect of Online Retail Ethic on Repurchase Intention: Indonesian Y and Z Generation Perspective	Room 5
13.15-13.30	44	Benediktus Andjar Tito Atmoko and Jeanne Ellyawati.	Determinant of In-App Mobile Game Purchase Intention: An Empirical Study of Indonesian Mobile Gamer	
13.30-13.45	72	Thimotius Terry Very Ervinta, Johny Natu Prihanto and Kristianus Ade Sudiyono.	Enhancing Employees' Digital Experience Through Internal Platform	
13.45-14.00	33	Ratni Prima Lita, Meuthia Meuthia, Devi Yulia Rahmi and Debi Syhntia Dewi.	Purchase Intention on Embroidery Business: Why Perceived Packaging Doesn't Matter?	

PANEL PRESENTATION SCHEDULE

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 1

Time	ID	Presenter	Title	Room
14.00-14.15	83	Rindu Rika Gamayuni	Accrual Accounting at Government: A Bibliometric Study	Room 1
14.15-14.30	87	Yuztitya Asmaranti, Lindrianasari, Kiagus Andi, and Alvira Putri Chairunnisa	How Does Financial Performance Effect Environmental Investment and How Do Foreign Ownership Moderate It?	
14.30-14.45	67	Andy Firmansyah, Florentina Kurniasari, and Winamo	The Influence of Financial Technology Adoption into Borrower Satisfaction Using Trust as Mediating Variable	
14.45-15.00	60	Ridwansyah Ridwansyah, Mahatma Kufepaksi, Rindu Gamayuni, Ayi Ahadiat and Nur Ningsih.	The Role of the Board of Commissioners and The Sharia Supervisory Board Towards the Financial Performance of Islamic Rural Bank	

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 2

Time	ID	Presenter	Title	Room
14.00-14.15	22	Sri Hasnawati	Life Cycle Theory of Dividend: A Review Literature	Room 2
14.15-14.30	46	Yuningsih	The Effect of Psychological Well-being and Subjective Well-being on Grade Point Average with Self-compassion as variable moderating	
14.30-14.45	40	Iwan Setiajie Anugerah and Sri Wahyuni.	TTI E-Commerce Motivating Farmers to Perform Best Services	
14.45-15.00	48	Mohammad Hamsal and Mohammad Ichsan	The Covid-19 Pandemic and Telemedicine Adoption: Challenges And Opportunities	

PANEL PRESENTATION SCHEDULE

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 3

Time	ID	Presenter	Title	Room
14.00-14.15	86	Tiara Nirmala	Exchange Market Pressure in Indonesia: Domestic Vs External Factors	Room 3
14.15-14.30	102	Arivina Ratih, Ukhty Ciptawaty, and Emi Maimunah	Economic Inequality in Sumatra 2010-2020	
14.30-14.45	14	Suyanto Suyanto, Yenny Sugiarti and Olivia Tanaya.	Inefficiency of Indonesian Food and Beverage Firms: Do Export, Import, Foreign-Ownership, and Location Matter?	
14.45-15.00	29	Maria Tambunan and Indriani Indriani.	Level of Education and Tax Compliance Fulfillment: Evidence From Dusun Sampeyan, Gresik, East Java Indonesia	

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 4

Time	ID	Presenter	Title	Room
14.00-14.15	98	Ratna Septiyanti and Elmyra Zerlina	Self-Enhancement Values and Social-Sustainability Decision Making of Micro Fashion Entities During The COVID-19 Pandemic Period	Room 4
14.15-14.30	47	Mega Metalia, Srihadi Winarningsih, Harry Suharman, Hamzah Ritchi and Sari Indah Oktanti Sembiring	The antecedents of Local Government Financial Report Quality	
14.30-14.45	45	Ni Luh Gede Emi Sulindawati	An Analysis of Development Media in Learning Practices in Financial Statements of Hospitality Entities Through the Spreadsheet	
14.45-15.00	10	Taofik Hidajat	Unprotected Insurance: a Case from Jiwassraya	

PANEL PRESENTATION SCHEDULE

Panel Session III:

Thursday, 1 October 2020 @ 14.00-15.00 (GMT +7) □ Room 5

Time	ID	Presenter	Title	Room
14.00-14.15	64	Jovi Anggata Gunardi, Johny Natu Prihanto and So Yohanes Jimmy.	The Increase of Employee Learn and Growth by Maximizing Peoplesoft Oracle Technology in the Context of Learning and Development at PT. Indo-Rama Synthetics Tbk	Room 5
14.15-14.30	89	Agus Syawal, Johny N. Prihanto, and So Yohanes Jimmy	The Using of Tutorial Video in Improving Service Value in The Broadcasting Laboratory of Universitas Multimedia Nusantara	
14.30-14.45	53	Rudy	Influence of It on Productivity in Mining Industry (Case Study Rio Tinto)	
14.45-15.00	56	Arief Setyadi H and Y. Budi Susanto	The Effect of Leadership as A Moderating Variable To CRM Performance (UMN Case Study)	

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 1

Time	ID	Presenter	Title	Room
15.15-15.30	91	Reni Oktavia and Edi Sutanto	Analysis of The Influence of Graphic Financial Information Presentation; The Role of Human Information Modality, Experimental Approach	Room 1
15.30-15.45	106	Agrianti Komalasari and Adrima Jusata Nicholas Tarigan	Analysis of The Effectiveness of the Relaxation Timeliness Policy for Financial Reporting Due to The Covid-19 Pandemic in Indonesia's Economic Resilience	
15.45-16.00	75	Ahmad Zubaidi Indra, Basuki Wibowo, Sari Indah Oktanti Sembiring and Mega Metalia.	The Effect of Profitability and Growth On Micro Small and Medium Enterprise (MSME) Capital Structure with The Size of the Company as A Control Variable	
16.00-16.15	80	Nisrina Savitri, and Dodik Siswantoro	Narcissism CEOs and Earning Management In Islamic Bank Evidence in Indonesia	

PANEL PRESENTATION SCHEDULE

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 2

Time	ID	Presenter	Title	Room
15.15-15.30	88	Roslina and Habibullah Jimad	The Customer Awareness and Intention of Syariah Bank: The Role of Marketing Communications	Room 2
15.30-15.45	93	Mahrinasari MS	Perceived Price and Organic Food Consumption Behavior	
15.45-16.00	55	Rahmad Guntoro, Sulastri Sulastri, Marlina Widiyanti and Isnurhadi Isnurhadi.	Measuring Sustainable Competitive Advantage on Cooperative (Case Study: South Sumatera Cooperative)	
16.00-16.15	107	Suzana Che Saruji and Nadiah Abd Hamid	Tax Agents' Acceptance of the Digitalisation of Tax Administration in Malaysia	

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 3

Time	ID	Presenter	Title	Room
15.15-15.30	104	Galih Trias Farobi and Mohammad Hamsal	The Effect of Environmental Turbulence, Social Capital, and Organizational Resilience on Tourism SME Performance: Impact of Pandemic COVID-19	Room 3
15.30-15.45	70	Faustina Easter Koesvardani, Johnny Natu Prihanto and Kristianus Ade Sudiyono.	Dual Transformation in Print Media Case Study of Adiluhung Magazine	
15.45-16.00	34	Sri Lusiana and Budi Frensidy.	Analysis of The Decision To Buy or Lease Business Space at PT UMB	
16.00-16.15	73	Donn Rithalna Sandi, Yosef Susanto and Rismi Juliadi.	The Impact of Export Capabilities and Competitive Advantage on SME's International Performance	

PANEL PRESENTATION SCHEDULE

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 4

Time	ID	Presenter	Title	Room
15.15-15.30	79	Niken Kusumawardani	Corporate Governance On Share Price Performance of Big Cap Issuers During Covid-19 Pandemic	Room 4
15.30-15.45	52	Andrew Willis, Prio Utomo, and P.M. Winamo	Roadmap Development for Cloud Technology Implementation in Animation Industry (A Case Study)	
15.45-16.00	62	Bella Anastasya Achita Putri, Prio Utomo and Friska Natalia.	Development and Implementation of Electronic Document Management Systems Maturity Model in The Engineering Procurement Construction (EPC) Company	
16.00-16.15	61	Stanley Susanto, Prio Utomo and Kristianus Ade Sudiyono.	Analysis of Factors That Affecting the Acceptance of the Use of Digital Form Mobile Application at PT. ABC Using TAM Dan UTAUT Theoretical Model	

Panel Session IV:

Thursday, 1 October 2020 @ 15.15-16.15 (GMT +7) □ Room 5

Time	ID	Presenter	Title	Room
15.15-15.30	66	Patricius Cahanar and Mohammad Hamsal.	Corporate Entrepreneurship, Digital Capabilities, Readiness to Change, Business Model Innovation, Firm Performance, Media Industry	Room 5
15.30-15.45	69	Taufik Salim, Yosef Budi Susanto and So Yohanes Jimmy	Digitalitation of Payroll System In PT XYZ to Improve Employee Performance	
15.45-16.00	71	Caecilia Fitriani, Florentina Kurniasari, and Noemi Silva	How A Bookstore Retailer Survives During Covid-19 Pandemic with Omni Channel Strategy (Gamedia Case Study)	
16.00-16.15	3	Sevenpri Candra, Geryan Junanta, and Jauharil Achsan Hardani	What Are Driving Factors Of Entrepreneurial Intention? : Perspective's From Start-Up Founder In Jakarta-Indonesia	

COMPILATION OF ABSTRACTS

ID	Title
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Googling Gold in Indonesia

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Abstract In this modern world, collecting information becomes easier and quicker. Google Search dominates the market worldwide as an important source of information. With the number of people use it, many researchers try to utilize it as a tool to observe the behavior of population. Previous researches mainly focus on the stock market, while the researches in the commodity market are still rare. This research applies an autoregressive model and Granger causality to explore the relationship between investor attention (captured by Google Trend) and gold. Indonesia has the largest gold mine in the world and there is a growing trend from people to invest in gold especially through digital platforms. The number of people use Google Search to collect information in Indonesia will support the exploration of investor attention. The result shows that when there is a positive return in gold, it will decrease search queries. In return, the negative return will increase search queries. This result shows how people treat gain and loss differently. In addition, google trend can be used as an instrument to forecast gold return.

Keywords: google trend, google search, investor attention, gold, Indonesia