

Browser tabs: (2) WhatsApp, Download file | iLovePDF, Hasil penelusuran - abdulmuhi, TEAMS 2019 submission 53 - al, SJR - Journal Search

Address bar: https://mail.google.com/mail/u/0/?q=team#search/teams2019-0%40easychair.org/FMfcgwxDqxJhsZMBNTFKdl

Gmail search: teams2019-0@easychair.org

7 of 7

### TEAMS 2019 submission 53

TEAMS 2019 <teams2019-0@easychair.org> to me  
Aug 30, 2019, 10:29 AM

Dear authors,

We received your paper:

Authors : Nugroho Mardi Wibowo, Woro Utari, Abdul Muhith and Yuyun Widiastuti  
Title : Detection of Healthcare Fraud in The National Health Insurance Program Based on Cost Control  
Number : 53

The paper was submitted by Nugroho Mardi Wibowo  
<nugrohomardi@uwp.ac.id>

Thank you for submitting to TEAMS 2019.

Best regards,  
EasyChair for TEAMS 2019.

Buttons: Reply, Forward

Taskbar: Windows, Edge, Word, Excel, PowerPoint, Chrome, File Explorer, OneDrive, Adobe Reader, System tray: ENG INTL, 6:41 PM, 3/16/2021

Browser tabs: (2) WhatsApp, Download file | iLovePDF, Hasil penelusuran - abdulmuhi, TEAMS 2019 submission 53 - al, SJR - Journal Search

Address bar: https://mail.google.com/mail/u/0/?q=team#search/teams2019-0%40easychair.org/FMfcgwxDqxJhsZMBNTFKdl

Gmail search: teams2019-0@easychair.org

7 of 7

### TEAMS 2019 submission 53

TEAMS 2019 <teams2019-0@easychair.org> to me  
Aug 30, 2019, 10:29 AM

Dear a

We re

Author subject: TEAMS 2019 submission 53 stuti  
Title : mailed-by: easychair.org m Based on Cost Control  
Number signed-by: easychair.org  
The pe security: Standard encryption (TLS) Learn more  
<nugr > Important according to Google magic.

Thank you for submitting to TEAMS 2019.

Best regards,  
EasyChair for TEAMS 2019.

Buttons: Reply, Forward

Taskbar: Windows, Edge, Word, Excel, PowerPoint, Chrome, File Explorer, OneDrive, Adobe Reader, System tray: ENG INTL, 6:41 PM, 3/16/2021



Browser tabs: (2) WhatsApp, Download file | iLovePDF, Hasil penelusuran - abdulmuhi, Reminder - abdulmuhi1979@, SJR - Journal Search

Address bar: <https://mail.google.com/mail/u/0/?q=team#search/teams2019-0%40easychair.org/FMfcgxwDrbrQcMzCnhQsN>

Gmail search: teams2019-0@easychair.org

4 of 7

### Reminder

**TEAMS 2019** <teams2019-0@easychair.org> to me Tue, Oct 1, 2019, 9:48 PM

Dear Abdul Muhith,  
This is a gentle reminder that the due date for your full paper submission will be on 2nd October 2019. Please submit the full paper via the following link <https://easychair.org/my/conference?conf=teams20190>  
The paper will be blind reviewed and will be published in a proceeding by Atlantis Press and indexed by Thomson Reuters. Please confirm your attendance by transferring the conference fee IDR 1.800.000,- no later than 2nd October 2019.

Payment should be transferred to the following bank account:  
Bank Name : Bank Negara Indonesia (BNI)  
Account Number : 0186806325  
Account Holder : I Gede Agus Pertama Yudiantara  
Transfer Reference : TEAMS2019 (Paper ID)

After completing the payment, please make a confirmation through the following link at our website:  
<https://conference.undiksha.ac.id/teams2019/>

For more information, contact us via email or contact persons' mobile phone number as stated in the conference website.  
We are looking forward to seeing you at the conference.

Buttons: Yes, I confirm. Sorry, I won't be able to attend. Yes, I will be attending.

Taskbar: Windows, Edge, Word, PowerPoint, Chrome, File Explorer, Settings, Task View, Start, Network, Volume, Power, ENG INTL, 6:45 PM 3/16/2021

Browser tabs: (2) WhatsApp, Download file | iLovePDF, Hasil penelusuran - abdulmuhi, Reminder - abdulmuhi1979@, SJR - Journal Search

Address bar: <https://mail.google.com/mail/u/0/?q=team#search/teams2019-0%40easychair.org/FMfcgxwDrbrQcMzCnhQsN>

Gmail search: teams2019-0@easychair.org

4 of 7

### Reminder

**TEAMS 2019** <teams2019-0@easychair.org> to me Tue, Oct 1, 2019, 9:48 PM

Dear Abdul Muhith,  
This is a gentle reminder that the due date for your full paper submission will be on 2nd October 2019. Please submit the full paper via the following link <https://easychair.org/my/conference?conf=teams20190>  
The paper will be blind reviewed and will be published in a proceeding by Atlantis Press and indexed by Thomson Reuters. Please confirm your attendance by transferring the conference fee IDR 1.800.000,- no later than 2nd October 2019.

Payment should be transferred to the following bank account:  
Bank Name : Bank Negara Indonesia (BNI)  
Account Number : 0186806325  
Account Holder : I Gede Agus Pertama Yudiantara  
Transfer Reference : TEAMS2019 (Paper ID)

After completing the payment, please make a confirmation through the following link at our website:  
<https://conference.undiksha.ac.id/teams2019/>

For more information, contact us via email or contact persons' mobile phone number as stated in the conference website.  
We are looking forward to seeing you at the conference.

Buttons: Yes, I confirm. Sorry, I won't be able to attend. Yes, I will be attending.

Taskbar: Windows, Edge, Word, PowerPoint, Chrome, File Explorer, Settings, Task View, Start, Network, Volume, Power, ENG INTL, 6:47 PM 3/16/2021

(2) WhatsApp | Download file | iLovePDF | Hasil penelusuran - abdulmuhi | Reminder - abdulmuhi1979@ | SJR - Journal Search

<https://mail.google.com/mail/u/0/?q=team#search/teams2019-0%40easychair.org/FMfcgxwDrbzMwkgtmMCTr>

**Reminder** Inbox x

**TEAMS 2019** <teams2019-0@easychair.org> to me Tue, Oct 8, 2019, 5:14 AM

Dear Abdul Muhith,

This is a gentle reminder that the 4th International Conference on Tourism, Economic, Accounting, Management and Social Science (TEAMS 2019) is approaching. We are expecting your presence on Thursday 10th October 2019 at Golden Tulip Jineng Resort, Kuta, Badung - Bali, Indonesia. Registration open at 12.00 pm. We are expecting that your power point presentation is handed to the committee upon registration.

Please download the Conference Book in the link below.  
<https://drive.google.com/file/d/1zh7y6AYXqE8G0TqwhpmYDhITJwVTHo/view?usp=sharing>

For your information, on October 10th the dress code is batik or endek, and the mangrove clean up on the October 11th wear sports clothes (casual)

For more information, contact us via email or contact persons' mobile phone number as stated in the conference website. We are looking forward to seeing you at the conference.

Warm regards,  
 Dr. Luh Indrayani, M.Pd  
 Conference Chair  
<https://conference.undiksha.ac.id/teams2019/>

Windows taskbar: 6:48 PM 3/16/2021

(2) WhatsApp | Download file | iLovePDF | Hasil penelusuran - abdulmuhi | TEAMS 2019 submission 53 update | SJR - Journal Search

<https://mail.google.com/mail/u/0/?q=team#search/teams2019-0%40easychair.org/FMfcgxwDrcBVDnVtcPjZzI>

**TEAMS 2019 submission 53 update** Inbox x

**TEAMS 2019** <teams2019-0@easychair.org> to me Tue, Oct 8, 2019, 4:09 PM

Dear authors,

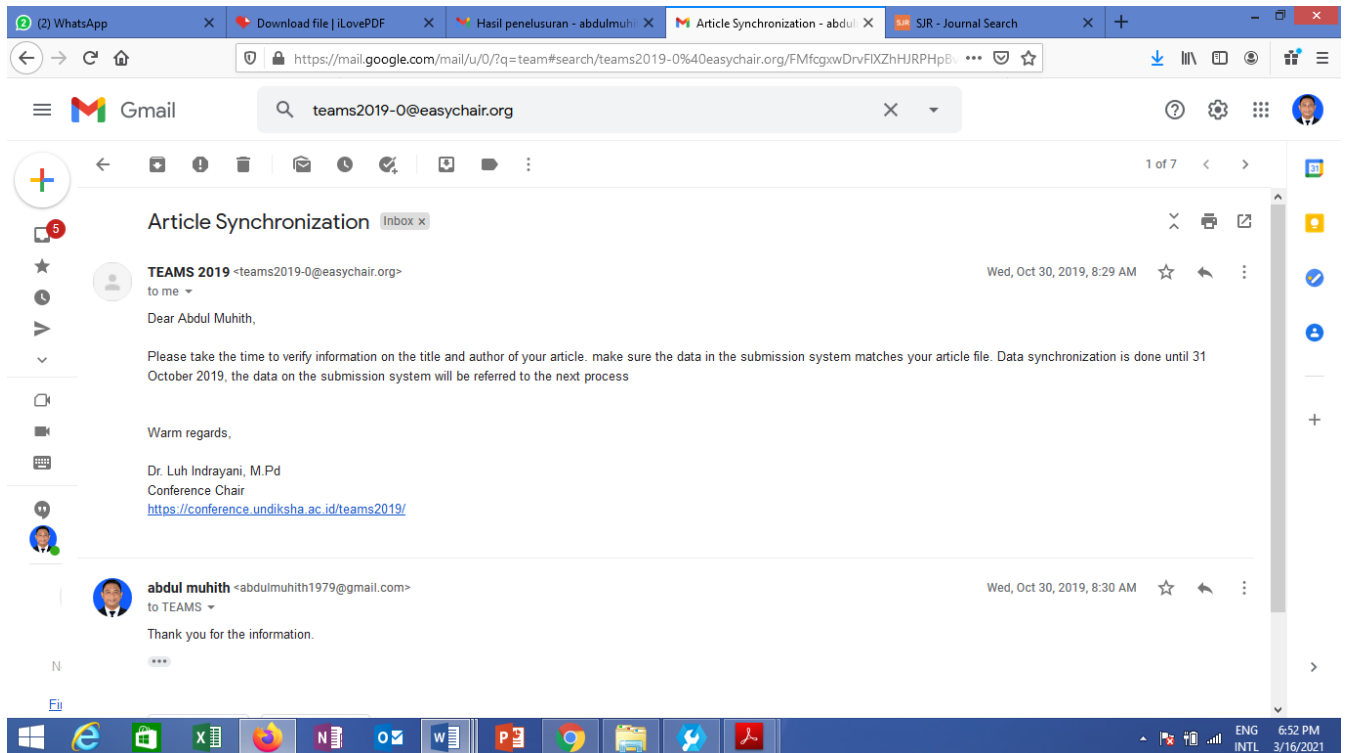
we acknowledge that we received new files for your TEAMS 2019 submission. The information about this update is shown below.

Number: 53  
 Authors: Nugroho Mardi Wibowo, Woro Utari, Abdul Muhith and Yuyun Widiastuti  
 Title: Detection of Healthcare Fraud in The National Health Insurance Program Based on Cost Control  
 Uploaded by: Nugroho Mardi Wibowo <nugrohomardi@uwp.ac.id>  
 Updates:  
 paper, version 2 (92672 bytes)

To access the new version of your submission you should log in to the TEAMS 2019 EasyChair page.

Reply Forward

Windows taskbar: 6:51 PM 3/16/2021



TEAMS 2019 <teams2019-0@easychair.org>

Sep 6, 2019, 11:30 PM (22 hours ago)

to me

Dear Nugroho Mardi Wibowo, Woro Utari, Abdul Muhith, Yuyun Widiastuti,

Please download the Acceptance Letter in the link below. We expect the payment to be completed by September 30, 2019.

<https://conference.undiksha.ac.id/loa/teams/paper/53>

For more information, contact us via email or contact persons' mobile phone number as stated in the conference website. We are looking forward to seeing you at the conference.

Warm regards,

Luh Indrayani, S.Pd., M.Pd

Conference Chair

<https://conference.undiksha.ac.id/teams2019/>

atlantis-press.com/proceedings/teams-19/125924395

ATLANTIS PRESS

ABOUT NEWS PRODUCTS & SERVICES POLICIES INDUSTRY AFFILIATIONS CONTACT

PROCEEDINGS JOURNALS BOOKS Search

Series: *Advances in Economics, Business and Management Research*

# Proceedings of the International Conference on Tourism, Economics, Accounting, Management, and Social Science (TEAMS 19)

HOME  
PREFACE  
ARTICLES  
AUTHORS  
ORGANIZERS  
PUBLISHING INFORMATION

< PREVIOUS ARTICLE IN VOLUME NEXT ARTICLE IN VOLUME >

## Detection of Healthcare Fraud in The National Health Insurance Program Based on Cost Control

**Authors**  
Nugroho Mardi Wibowo, Woro Utari, Abdul Muhith, Yuyun Widiastuti

**Corresponding Author**  
Nugroho Mardi Wibowo

6:55 PM 3/16/2021

atlantis-press.com/proceedings/teams-19/125924395

HOME  
PREFACE  
ARTICLES  
AUTHORS  
ORGANIZERS  
PUBLISHING INFORMATION

with special procedures.

**Open Access**  
This is an open access article distributed under the **CC BY-NC license**.

**Download article (PDF)**

< PREVIOUS ARTICLE IN VOLUME NEXT ARTICLE IN VOLUME >

<b>Proceedings</b>	International Conference on Tourism, Economics, Accounting, Management, and Social Science (TEAMS 19)
<b>Part of series</b>	Advances in Economics, Business and Management Research
<b>Publication Date</b>	November 2019
<b>ISBN</b>	978-94-6252-843-7
<b>ISSN</b>	2352-5428
<b>DOI</b>	<a href="https://doi.org/10.2991/teams-19.2019.46">https://doi.org/10.2991/teams-19.2019.46</a> <a href="#">How to use a DOI?</a>
<b>Open Access</b>	This is an open access article distributed under the <b>CC BY-NC license</b> .

7:02 PM 3/16/2021



# TEAMS

## 2019 Call for Paper



# CONFERENCE BOOK

**The 4th International Conference  
on Tourism, Economic, Accounting,  
Management and Social Science**

**Badung - Bali  
October, 10th - 11th 2019**



Organized by  
Economic Faculty  
Universitas Pendidikan Ganesha  
Jln. Udayana No. 11, Singaraja - Bali  
[team.fe@undiksha.ac.id](mailto:team.fe@undiksha.ac.id)

## THE CHAIR'S SPEECH

### THE 4<sup>th</sup> INTERNATIONAL CONFERENCE ON TOURISM, ECONOMICS, ACCOUNTING, MANAGEMENT, AND SOCIAL SCIENCE.

10<sup>th</sup> and 11<sup>th</sup> October 2019  
GOLDEN TULIP JINENG RESORT BALI

Om Swastiastu, Assalamu'alaikum Warahmatullahi Wabarakatuh,  
Shalom, Good afternoon.

The Honorable,

Rector of Universitas Pendidikan Ganesha

Vice Rectors of Universitas Pendidikan Ganesha

The Dean of Economics Faculty, Universitas Pendidikan Ganesha

All Deputy Deans Economics Faculty, Universitas Pendidikan Ganesha

Head of the Economics and Accounting Department

Head of Management Department

Secretary of Economics and Accounting Department

Secretary of Management Department

Study Program Coordinator at the Economics Faculty, Universitas  
Pendidikan Ganesha

Also all of our audiences, the participants of this conference.

First of all, Let us express our gratitude to the Almighty God, because of His blessing we can gather here to attend today's the 4th International Conference on Tourism, Economics, Accounting, Management, and Social Science with the theme: **"Sustainable Development of Economics and Business in the Digital Era"**.

Welcome and thank you for the presence of all presenters and participants at the conference.

Ladies and gentlemen,

In this international conference, we will present three main speakers, the excellences with their great reputation in their fields, namely:

1. **Dr. Risti Permani**

The Assistant Director of the ASEAN Integration Monitoring Directorate.

She is a Senior Lecturer at Deakin University, Australia.

Co-Founder GoLive Indonesia.

2. **Dias Satria, Ph.D**

The Head of International Under-graduated Program (Economics, Finance and Banking) Universitas Brawijaya.



- The Founder of Jagoan Indonesia.
3. **Dr. Made Suci, M.Sc.**  
The Head of Management Department of Universitas Pendidikan Ganesha

Today's international conference is attended by lecturers, researchers, practitioners and students from various regions in Indonesia. The conference abstracts that have been accepted for today's conference are 74 titles that will be published within three months on the Atlantis Press, indexed by Web of Science (Thomson Reuters). Participants comes from various institutions spread throughout Indonesia. It is hoped that, this international conference can produce scientific studies that will be significantly useful, especially for academic and science matter.

Also, we would like to inform you that tomorrow's event, the mangrove conservation activities, will start at 6:00 in the morning. Therefore, we would like to invite you all to come and join this event.

We would like to thank and express our deepest appreciation to all the committee and all parties who have supported this International Conference. We wish the whole activities at this international conference will run successfully.

We do apologize if there are any shortcomings in organizing this conference.

Once again, welcome to this conference and hopefully, it will be useful for the sake of our development.

To end my speech, we would like to invite The Rector of Universitas Pendidikan Ganesha to give a speech and open this international conference officially.

Thank you.

Om Santih, Santih, Santih, Om. Assalamu'alaikum Warahmatullahi Wabarakatuh.

Shalom. Good afternoon.

Singaraja, 10 October 2019  
Chair

Luh Indrayani

## **Preface from Dean of Faculty of Economics Universitas Pendidikan Ganesha**

Om Swastiastu,  
Assalamualaikum Wr Wb,  
Salam Sejahtera untuk kita semua,  
Shalom  
Nammo Budaya  
Salah Harmoni

Thank you for the Almighty God, for all the abundance of His gifts to all of us so that we are given health and the opportunity to meet and discuss in *International Conference on Tourism, Economics, Accounting, Management, and Social Science (TEAMS 2019)* that held on October 10-11, 2019 in Golden Tulip Jineng, Bali, Indonesia. This conference is to bring together researchers, educators, scholars, scientists, economists, practitioners, graduate students and entrepreneur to exchange and share their knowledge, innovations and also discuss research.

TEAMS stands for Tourism, Economics, Accounting, Management and Social Science. TEAMS 2019 was initiated by the Faculty of Economics, Universitas Pendidikan Ganesha (Undiksha) in which there are fields of study from these four fields, as well as human resources who have expertise in tourism, economy, accounting management and social science. As stated in the Higher Education Tri Dharma namely Education, Research and Service, the results of ideas / thoughts obtained from the three obligations of an academic are very important to be published both locally, nationally and internationally. In this case the publication can be done through seminars and conferences, as well as can be expressed in the form of research reports, journals and proceedings. This International Conference that was initiated and realized is the fourth activity as a form of consistency in the field of knowledge possessed by human resources within the Faculty of Economics, Universitas Pendidikan Ganesha

This national seminar activity is one of the routine academic agendas carried out by the Faculty of Economics, Undiksha since 2016. On this occasion, there were four main speakers invited to present a

presentation related to " Sustainable Development of Economics and Business in The Digital Era", Dr. Risti Permani from Deakin University, Dias Satria, Ph.D from Brawijaya University and Dr. Ni Made Suci from Universitas Pendidikan Ganesha. On behalf of the committee, we thank for their willingness as the main speaker.

The international seminar held at this time was attended by lecturers, students, and practitioners from three countries. On this occasion besides the main paper, all papers that passed the selection were included in the proceedings.

On this occasion, the committee expressed gratitude to the Rector of the Universitas Pendidikan Ganesha for the support and facilities provided so that the International Conference can be held properly. Likewise to all sponsors who participated in the success of this academic activity, we thank you for all the support given. I, as a Dean of Faculty of Economics, also thanked and gave high appreciation to all members of the committee who have worked hard in preparing everything for the success of the TEAMS 2019.

Representing the name of the committee, we also do apologize profusely if there are still deficiencies in serving, both during registration, implementation and post-seminar services. We hope that this seminar will be able to make a significant contribution to the progress of the Indonesian people, especially in advancing the economy in particularly.

Thank you.

Om Santi, Santi, Santi, Om  
Assalamu'alaikum Wr Wb,  
Salam Sejahtera untuk kita semua,  
Shalom

Dean of Faculty of Economics,  
Universitas Pendidikan Ganesha

Prof. Dr. Naswan Suharsono, M.Pd.

**PROGRAM SCHEDULE**  
**THE 4<sup>th</sup> INTERNATIONAL CONFERENCE ON TOURISM,**  
**ECONOMICS, ACCOUNTING, MANAGEMENT**  
**AND SOCIAL SCIENCE**  
**BALI, OCTOBER 10-11, 2019**

<b>Date</b>	<b>Time</b>	<b>Activities</b>	<b>Fuctionary/ Speaker</b>
October 10, 2019	12.00 – 13.30	Participant's Registration	Secretariat Team
	13.30 – 14.00	Opening Ceremony	Rector of Universitas Pendidikan Ganesha
	14.00 – 16.30	Plenary Session	
		Keynote Speaker 1	Dr. Risti Permani (Deakin University, Australia)
		Keynote Speaker 2	Dias Satria, Ph.D (Brawijaya University)
		Keynote Speaker 3	Dr. Ni Made Suci (Universitas Pendidikan Ganesha)
	16.30 – 17.00	Coffee Break	
	17.00 – 19.00	Parallel Session	
		Room 1	Moderator
		Room 2	Moderator
Room 3		Moderator	
19.00 – 21.00	Gala Dinner		
October 11, 2019	06.00 – 07.30	Mangrove Conservation	
	09.00 – 10.30	Parallel Session	Moderator
	10.30 – 11.00	Closing Ceremony	The Dean of Economic Faculty, Universitas Pendidikan Ganesha

## ROOM 1

**Moderator** : Putu Indah Rahmawati, M.Bis., Ph.D

**LO** : Nila Hidayati

**Time** : October, 10 2019 (17.00-19.00 WITA)

<b>Id</b>	<b>Authors</b>	<b>Title</b>
1	Allen Bengngu, Rolland Epafra Fanggidae and Tarsisius Timuneno	The Influence Of Organizational Cultural On Organizational Citizenship Behaviour Toward Spirituality Workplace As Moderating Variable On Employees ST. Carolus Borromeus Hospital
4	Elisa Tjondro and Agnes Ayu Permata	Earning Management Or Tax Avoidance? Company Decision On Financial And Tax Reporting Cost
11	Juniarti - and Pwee Leng -	Tension Management Strategy in the implementation of Sustainability Agenda
12	Yenni Mangoting, Margaretha Liansyah, Sonia Febianti and Audley Nathanael	Typology Taxpayers In Indonesia
14	Retnaningtyas Widuri, Mellyana Jie and Angela Christie	Individual Tax Compliance: Trust versus Power
15	Retnaningtyas Widuri, Illona Jevera and Janice Zerlinda	Tax Fraud Reporting: The Effect of Envious Motive and Financial Reward

18	Tusyanah Tusyanah, Fahrur Rozi, Fentya Dyah Rahmawati, Ashomatul Fadlilah and Noor Jannatun Naim	Developing Traji Tourism Village in Temanggung, Indonesia through SWOT Analysis
20	Clarasiska Mbate, Petrus E. de Rozari and Paulina Yuritha Amtiran	The Effect Of The Rupiah Exchange Rate, Interest Rate, Composite Stock Price Index On Financial Deepening In Indonesia
26	Wehelmina M. Ndoen, Markus Bunga and Rolland Epafras Fanggidae	Analysis Of Small and Medium Industry Of The Tenun Ikat Craft In Kupang City
37	Tarsisius Kana	The Relationship between Service Quality and Student Satisfaction of Campus Bus Transportation Service Users University of Musamus Merauke
48	Agnes Wahyu Handoyo and Juniarti -	Employee Engagement Fail to Boost the Relationship Between Learning Organization and Financial Performance
60	Minarni Anaci Dethan, Maria E. D. Tunti, Pius Bumi Kellen and Anthon S. Y. Kerihi	Perception Of Stackholders On Internal Supervisory Unit And Competence Of Internal Supervisory Unit (Study At Nusa Cendana University)
63	Ni Komang Sri Wahyuni, Komang Krishna Darmawan and Bella Adityasih	The Role of Entrepreneurship Education and Subjective Norms on the Intention of Entrepreneurship
65	Kadek Martini, I Wayan Budi Sujana Sangging and Made Sandi Merta	The Influence of Customer Satisfaction in Terms of Service Quality and Perceived Value

50	Saarce Elsy Hatane, Widyananda Prasetyo, Ervina Clowdya Tandean and Maria Regina	The Perceived Risk Influence on the E-Loyalty of Online Shoppers in Using Internet of Things
55	Josua Tarigan, Saarce Elsy Hatane and Dea Damara	Corporate Social Responsibility Policies in Indonesia Manufacturing Companies
32	Andi Iswoyo, Alfi Nugroho and Yuli Ermawati	Development of Financial Statement Applications for SMEs based on Financial Accounting Standards for Micro, Small and Medium Enterprises

## ROOM 2

**Moderator** : Nyoman Dini Andiani, S.ST.Par., M.Par

**LO** : Gusti Ayu Triana Indra Lestari

**Time** : October, 10 2019 (17.00-18.00 WITA)

Id	Authors	Title
3	Alessandra Natasya Panie, Ronald P.C Fanggidae and Dr. Rolland E. Fanggidae	The Effect of Millennial Generation Lifestyle on Online Purchasing Decisions at Shopee That is Moderated by Risk Perceptions
10	Yenni Mangoting, Gabriella Whitney and Gladys Paramita Tjioewinata	The Relationships between Technology and User Satisfaction in Online Tax Filling: The Mediating Role of Confirmation of Expectation
13	Elisa Tjondro, Alvin Soegihono, Felix Fernando and Felix Wanandi	Intergenerational Perception of Tax Audit and Voluntary Tax Compliance
17	Yolanda Patricia Thei, Apriana H.J Fanggidae and Rolland E Fanggidae	Analysis Of The Effect Of The Commodification Of Sotis Ikat Fabric On Hotel Occupancy Rates (Study Of Hotel Brands Of Local Hotels Sotis Kupang)
22	Retnaningtyas Widuri and Wilson Irawan	Tax justice perception and trust in government on tax compliance
28	Maria Yanida and Arif Widyatama	Does Corporate Governance increase the Financial Reporting Quality?



46	Rolland Epafras Fanggalda, Titania Ariance Pello and Antonio E.L Nyoko	The Effect Of Visiting Decisions On Destination Images Post Disaster
51	Saorce Elsy Hatane, Inge Vera Desta Johari, Jesseline Velencia and Livia Erlyn Prayugo	The Acceptance of Accounting Students on the Use of Internet of Things
61	Putu Bimantara, Putu Dio Artha Pratama and Komang Agem Wismanjaya	How Culture Resources Developed As A New Tourism Destination In Buleleng Regency
62	Ni Nyoman Yuni Kariyani, I Wayan Krisna Aris Saputra and Kadek Yudistira	Welfare Level of Arta Murti BUMDes Members Anturan Village, Buleleng District in Term of Social Entrepreneurship Approach
64	Angga Putra Kesawa, I Gede Mulya Pradipta and Gede Nanda Afrivania	Application Of The Principles Of Financial Management In The Management Of Village-Owned Enterprises (BUMDES) Bhakti Karya Kalibubuk Villages A Study Of The BUMDES Bhakti By The Village Of Kalibubuk
66	Ni Putu Nursiani, I Komang Arthana and Sarinah Joyce Margaret Rafael	Competitive Strategy Of Bank Perkreditan Rakyat (BPR) In Kupang City
69	Maria E.D. Tunti, Karmila D.L. Mutia and Linda Lomi Ga	Analysis of Green Accounting Implementation Based on University Social Responsibility (Study at Nusa Cendana University Kupang)
70	Elisa Tjondro, Graciella Tanaya and Jessica Theresia	E-Tax Satisfaction and Taxpayer Expectation Toward Tax Consultant
24	Putri Cici Muzammil, Hengky Pramusinto and Tusyanah Tusyanah	Being an International Reputed University through Optimizing the Online Media at UNNES

53

Nugroho Mardi Wibowo, Woro Utari,  
Abdul Muhith and Yuyun Widiastuti

Detection of Healthcare Fraud in The National Health  
Insurance Program Based on Cost Control

### ROOM 3

**Moderator** : I Putu Julianto, SE., M.Si., Ak.

**LO** : Komang Krishna Darmawan

**Time** : October, 10 2019 (17.00-18.00 WITA)

<b>Id</b>	<b>Authors</b>	<b>Title</b>
2	Putu Sukma Kurniawan, I Gede Putu Banu Astawa, Diota Prameswari Vijaya and Ida Bagus Raminra Padma Diputra	Carbon Information Disclosure Practice in Indonesia: A Comprehensive Study from Manufacturing and Mining Industry
6	Nyoman Dini Andiani, Ni Made Ary Widiastini and Made Aristia Prayudi	The Effect Of Socialization, Training And Assistance Activities On Pokdarwis Satisfaction And Participation Levels In Managing Tourism Villages
19	Anantawikrama Tungga Atmadja and Nyoman Trisna Herawati	Utilization Of Integrated Various Capital In Fraudulent Investments Practices In Singaraja, Buleleng, Bali
23	M. Rudi Irwansyah, Sunitha Devi and Luh Gede Kusuma Dewi	The Influence Of Viral Marketing On Online Purchasing Decisions Of Students
27	Made Aristia Prayudi, Edy Sujana and Ni Wayan Yulianita Dewi	The Research and Development of Tourism Accounting Dictionary
30	I Wayan Bagia and Wayan Cipta	The Influence Of Competency And Job Control On The Job Satisfaction And Its Impact On The Employee's Performance

33	Luh Gede Kusuma Dewi, Komang Krisna Heryanda, I Made Dwita Atmaja and Sunitha Devi	Interest and Investment Motivation of Undiksha College Students (Case Study on Car 3i Network)
35	Made Ary Meitriana, I Wayan Suwendra, Luh Indrayani and Kadek Rai Suwena	How Effect Of Social Entrepreneurship On The Community Welfare
38	Rahutama Atidira, Ni Luh Wayan Sayang Telagawathi and Gede Wira Kusuma	The Analysis of Brand Image and Promotions on Purchase Decisions (Study on Frestea Brand in Singaraja)
40	Lulup Endah Tripalupi, I Nyoman Sujana, Luh Indrayani and Naswan Suharsono	The Influence Of Attitude, Normal Subjective And Self Efficacy On The Intention Of Students Entrepreneurs
71	Diota Prameswari Vijaya, M. Rudi Irwansyah	Perceptions of Accessibility and Knowledge in Small and Medium Enterprises based on Interest Using e-Banking
73	I Nyoman Putra Yasa, Sunitha Devi, Nyoman Ari Surya Dharmawan, I Putu Hendra Martadinata	Revealing The Perception of The Justice of UMKM Taxation on Government Regulation Number 23 Of 2018

## ROOM 4

**Moderator** : Made Aristia Prayudi, S.A., M.Sc., Ak.

**LO** : Bella Adityasih

**Time** : October, 11 2019 (09.00-11.00 WITA)

<b>Id</b>	<b>Authors</b>	<b>Title</b>
5	Ni Made Ary Widiastini, Made Aristia Prayudi and Nyoman Dini Andiani	Women and Its Job Opportunity in Hotel Industry in Bali
7	I Gusti Ayu Purnamawati, Putu Riesty Masdiantini	Family Entrepreneurship Development Model Based on Social Capital through Women Empowerment
16	I Putu Julianto and I Nyoman Putra Yasa	Impact of Conflict of Interest on Accounting Policies Overview of Gender
21	Ni Luh Gede Erni Sulindawati, Lucy Sri Musmini and Nyoman Ayu Wulan Trisna Dewi	Analysis of Development Material Requirements in Hospitality Accounting Learning in accordance with the Demands of Graduates
29	Gede Putu Agus Jana Susila and I Nengah Suarmanayasa	Investment Profile Of Bangli Regency
31	Putu Eka Dianita Marvilianti Dewi, I Putu Arya Dharmayasa and Lulup Endah Tripalupi	Community Interests Against Automatic Teller Machine (ATM) In Village Credit Institution (LPD) Bali

34	Krisna Heryanda, Dwi Ariani Mayasari and Dwita Atmaja	Increased interest in entrepreneurship at the Faculty of Economics of Ganesha Education University through Entrepreneurial Motivation and Entrepreneurial Knowledge
36	Kadek Rai Suwena, Made Ary Meitriana and M. Rudi Irwansyah	Identification Of Failure Waste Bank Business Unit Undiksha Colleger
39	Ni Made Suci, Ni Nyoman Yulianthini and Made Amanda Dewanti	The Effect Of Big Five Personality On Smes Growth In Bali Province
41	Naswan Suharsono and I Putu Arya Dharmayasa	The Way to Develop an Entrepreneurial Culture in Higher Education
72	Luh Indrayani, Gede Adi Yuniarta, M. Rudi Irwansyah	The Meaning of Economic Literacy for Women Entrepreneurs
74	Lucy Sri Musmini	Epistemology of Accounting Practices: Another Frame of Objectivity Claims

## ROOM 5

**Moderator** : Nyoman Suadnyana Pasek, SE.,M.Si.

**LO** : Made Delia Dwi Anjani

**Time** : October, 11 2019 (09.00-11.00 WITA)

Id	Authors	Title
42	Desak Werastuti	Does Bond Ratings Assess Accrual Quality And Good Corporate Governance?
45	N. Trianasari, Aa. Yudha Martin Mahardika and Putu Indah Rahmawati	Measuring Customer Satisfaction: Who cares?
49	Gede Parma and Yudha Martin	The Principles Of Tourism Code Of Ethics And Community Priority Rights In Tourism Management Based On Perda Number 1 Of 2014 Concerning Private Vocational School Of Tourism In Buleleng District Management
56	Made Arie Wahyuni, Gusti Ayu Ketut Rencana Sari Dewi, Nyoman Ayu Wulan Trisna Dewi and Luh Asri Savitri	Effect Of Auditor Independence, Audit Fees, And Audit Tenure On Audit Quality (Case Study In Public Accountant Office In Bali)
58	I Putu Gede Diatmika and Gede Adi Yuniarta	Supervision Of The Government In Strengthening The Influence Of Community Participation Of The Effectiveness Of Village Funds In The District Buleleng

68	Putu Indah Rahmawati, Ni Made Suci, Trianasari	Feasibility Study of Magister Management Program in Universitas Pendidikan Ganesha
43	Ni Luh Wayan Sayang Telagawathi and Ni Made Dwi Ariani Mayasari	Factors Affecting The Amount Of External Information Business Search For Use Of Aviation Services In Bali
52	I Nengah Suarmanayasa and Gede Putu Agus Jana Susila	Role Of Informal Employment To The Economy Of Bali
57	Gede Adi Yuniarta, I Putu Gede Diatmika and I Gede Agus Pertama Yudiantara	Analysis Of Competitiveness Determinants Of The Woodcraft Industry In Bali
59	I Gede Agus Pertama Yudiantara, Lucy Sri Musmini, I Putu Gede Diatmika and Gede Adi Yuniarta	Analysis Of Acceptance And Success Implementation Academic Information System (Siak) Based On Technology For Academic Civities In Univesitas Pendidikan Ganesha
67	Iyus Akhmad Haris, I Nyoman Sujana	Development Of The Designing Capability Of Scientific Approach-Based Learning Tools For Undiksha Faculty Of Economics Education Study Program Students



## INDEX

Revisiting the Principles of Sustainable Development in the Digital Era – Opportunities from Innovations in Agriculture	24
The Effect of Entrepreneur's Behaviour Toward the Growth of Small Medium Enterprises in Bali Province	25
The Influence Of Organizational Cultural On Organizational Citizenship Behaviour Toward Spirituality Workplace As Moderating Variable	26
Carbon Information Disclosure Practice in Indonesia: A Comprehensive Study from Manufacturing and Mining Industry	27
The Effect of Millennial Generation Lifestyle on Online Purchasing Decisions at Shopee That is Moderated by Risk Perceptions	28
Earning Management Or Tax Avoidance? Company Decision On Financial And Tax Reporting Cost	29
Women and Its Job Opportunity in Hotel Industry in Bali	30
The Effect of Socialization, Training and Assistance Activities on Pokdarwis Satisfaction and Participation Levels in Managing Tourism Villages	31
Family Entrepreneurship Development Model Based on Social Capital through Women Empowerment	32
The Relationships between Technology and User Satisfaction in Online Tax Filing: The Mediating Role of Confirmation of Expectation	33
Tension Management Strategy in the implementation of Sustainability Agenda	34

Typology Taxpayers In Indonesia	35
Intergenerational Perception of Tax Audit and Voluntary Tax Compliance	36
Individual Tax Compliance: Trust versus Power	37
Tax Fraud Reporting: The Effect of Envious Motive and Financial Reward	38
Impact of Conflict of Interest on Accounting Policies Overview of Gender	39
Analysis Of The Effect Of The Commodification Of Sotis Ikat Fabric On Hotel Occupancy Rates (Study Of Hotel Brands Of Local Hotels Sotis Kupang)	40
Developing Traji Tourism Village in Temanggung, Indonesia through SWOT Analysis	41
Utilization of Integrated Various Capital in Fraudulent Investments Practices in Singaraja, Buleleng, Bali	42
The Effect of The Rupiah Exchange Rate, Interest Rate, Composite Stock Price Index on Financial Deepening in Indonesia	43
Analysis of Development Material Requirements in Hospitality Accounting Learning in accordance with the Demands of Graduates	44
Tax Justice Perception and Trust In Government on Tax Compliance	45
The Influence Of Viral Marketing On Online Purchasing Decisions Of Students	46
Being an International Reputed University through Optimizing the Online Media at UNNES	47
Analysis Of Small and Medium Industry Of The Tenun Ikat Craft In Kupang City	48

The Research and Development of Tourism Accounting Dictionary	49
Does Corporate Governance increase Financial Reporting Quality?	50
Investment Profile of Bangli Regency	51
The Influence of Competency and Job Control on The Job Satisfaction and Its Impact on The Employee's Performance	52
How Community Interests Against Automatic Teller Machine (ATM) In Lembaga Perkreditan Desa (LPD)	53
Interest and Investment Motivation of Undiksha College Students (Case Study on Car 3i Network)	54
Increased interest in entrepreneurship at the Faculty of Economics of Ganesha Education University through Entrepreneurial Motivation and Entrepreneurial Knowledge	55
The Effect of Social Entrepreneurship on the Welfare of the Village Community	56
Identification of the Failure of Waste Bank Enterprises as Undiksha Students' Entrepreneurial Activity Unit	57
The Relationship between Service Quality and Student Satisfaction of Campus Bus Transportation Service Users University of Musamus Merauke	58
The Analysis of Brand Image and Promotions on Purchase Decisions (Study on Frestea Brand in Singaraja)	59
The Effect of Big Five Personality on SMEs Growth in Bali Province	60

The Influence Of Attitude, Subjective Norm and Self Efficacy On The Intention Of Students Entrepreneurs	61
The Way to Develop an Entrepreneurial Culture in Higher Education	62
Does Bond Ratings Assess Accrual Quality and Good Corporate Governance?	63
Factors Affecting The Amount Of External Information Business Search For Use Of Aviation Services In Bali	64
Measuring Hotel Customer Satisfaction: Who cares?	65
The Effect of Visiting Decisions on Destination Images Post Disaster	66
Employee Engagement in the Relationship Between Learning Organization and Financial Performance	67
The Principles of Tourism Code of Ethics and Community Priority Rights in Tourism Management Based on Perda Number 1 of 2014 Concerning Private Vocational School of Tourism in Buleleng District Management	68
The Perceived Risk Influence on the E-Loyalty of Online Shoppers in Using Internet of Things	69
The Acceptance of Accounting Students on the Use of Internet of Things	70
Role of Informal Employment To The Economy Of Bali	71
Detection of Healthcare Fraud in The National Health Insurance Program Based on Cost Control	72
Corporate Social Responsibility Policies in Indonesia Manufacturing Companies	73
Effect of Auditor Independence, Audit Fees, and Audit Tenure on Audit Quality (Case Study In Public Accountant Office In Bali)	74

Analysis of Competitiveness Determinants of The Woodcraft Industry in Bali	75
Supervision of The Government In Strengthening The Influence of Community Participation of The Effectiveness of Village Funds In The District Buleleng	76
Analysis of Acceptance and Success Implementation Academic Information System (Siak) Based on Technology For Academic Civities In Universitas Pendidikan Ganesha	77
Perception of Stackholders on Internal Supervisory Unit and Competence of Internal Supervisory Unit (Study at Nusa Cendana University)	78
How Culture Resources Developed As A New Tourism Destination In Buleleng Regency	79
Welfare Level of Arta Murti BUMDes Members Anturan Village, Buleleng District in Term of Social Entrepreneurship Approach	80
The Role of Entrepreneurship Education and Subjective Norms on the Intention of Entrepreneurship	81
Application Of The Principles Of Financial Management In The Management Of Village-Owned Enterprises (BUMDES) Bhakti Karya Kalibubuk Villages A Study Of The BUMDES Bhakti By The Village Of Kalibubuk	82
The Influence of Customer Satisfaction in Terms of Service Quality and Perceived Value	83
Competitive Strategy of Bank Perkreditan Rakyat (BPR) in Kupang City	84
Development of the Designing Capability of Scientific Approach-Based Learning Tools for Undiksha Faculty of Economics Education Study Program Students	85

Feasibility Study of Magister Management Program in Universitas Pendidikan Ganesha	86
Analysis of Green Accounting Implementation Based on University Social Responsibility (Study at Nusa Cendana University Kupang)	87
E-Tax Satisfaction and Taxpayer Expectation Toward Tax Consultant	88
Perceptions of Accessibility and Knowledge in Small and Medium Enterprises based on Interest Using e-Banking	89
The Meaning of Economic Literacy for Women Entrepreneurs	90
Revealing The Perception of The Justice of UMKM Taxation on Government Regulation Number 23 Of 2018	91
Epistemology of Accounting Practices: Another Frame of Objectivity Claims	92
Development of Financial Statement Applications for SMEs based on Financial Accounting Standards for Micro, Small and Medium Enterprises	93

# **Revisiting the Principles of Sustainable Development in the Digital Era – Opportunities from Innovation in Agriculture**

Risti Permani

Senior Lecturer in Agribusiness  
Department of Economics, Deakin Business School, Deakin  
University

## **Abstract**

Growing demand for environmentally-friendly and socially-responsible goods and services alongside the continued strive to achieve sustainable development goals have put enormous pressure on policy makers as well as businesses and community members to improve the way they operate, produce and interact. Digital technologies have been perceived instrumental to achieve these goals through enhancing equality and participation of under-served groups, improving institutional transparency, as well as flourishing new innovations and ideas, hence driving economic growth and job creation. Within the context of the digital era, this talk revisits the principles of sustainability and sustainable development from an economic and business perspective, and explores what these principles mean for the economic growth, competitiveness and policy making of emerging economies such as Indonesia. In this presentation, the agriculture sector will be used as a case study to demonstrate how digital technologies can support sectoral development, and the role of different stakeholders to ensure sustainable and inclusive developmental outcomes.

# **The Effect of Entrepreneur's Behaviour Toward the Growth of Small Medium Enterprises in Bali Province**

Ni Made Suci  
Universitas Pendidikan Ganesha

## **Abstract**

This study aims to examine the effect of entrepreneurial self-efficacy on the growth of SMEs both directly and mediation of the achievement motivation of their entrepreneurs. The study was conducted on handicraft SMEs in Bali Province with a total sample of 180 entrepreneurs who were determined by purposive sampling. Data collection by questionnaire was then analyzed by SEM-PLS. The results of this study indicate that 1) entrepreneur's self efficacy has a positive and significant effect on the growth of SMEs 2) entrepreneur's achievement motivation has a positive and significant effect on the growth of SMEs 3) entrepreneur's self efficacy has a positive and significant effect on entrepreneur's achievement motivation 6) achievement motivation role mediates partially the influence of entrepreneur's self efficacy on the growth of SMEs.

**Keywords:** entrepreneur's self efficacy, entrepreneur's motivation and the growth of SMEs



# The Influence Of Organizational Cultural On Organizational Citizenship Behaviour Toward Spirituality Workplace As Moderating Variable

Allen Benggu<sup>1</sup>, Roland Epafra Fanggidae<sup>2</sup>, Tarsisius Timuneno<sup>3</sup>

Universitas Nusa Cendana  
Kupang, Indonesia

Email: [abenggu@gmail.com](mailto:abenggu@gmail.com)<sup>1</sup>,  
[rolland\\_fanggidae@staf.undana.ac.id](mailto:rolland_fanggidae@staf.undana.ac.id)<sup>2</sup>, [tarsistimuneno@gmail.com](mailto:tarsistimuneno@gmail.com)<sup>3</sup>

## Abstract

This study aims to determine the effect of organizational culture on organizational citizenship behavior (OCB) through spirituality workplace as a moderating variable. The method used in this study is a survey method with a quantitative approach. The sample in this study was taken using simple random sampling technique with Slovin method by taking 39 respondents from the entire population. Primary data is obtained by a questionnaire filled out directly by the respondent. The results of this study indicate that organizational culture has a positive and significant effect on OCB with a coefficient of 0.540 with a significance level of  $0.004 < 0.05$ . The results of the Moderated Regression Analysis (MRA) in a spirituality workplace that deserves to be a moderating variable and is able to strengthen organizational culture variables towards OCB.

**Keywords:** Organizational Culture, Organizational Citizenship Behavior, Spirituality Workplace

# Carbon Information Disclosure Practice in Indonesia: A Comprehensive Study from Manufacturing and Mining Industry

Putu Sukma Kurniawan<sup>1</sup>, I Gede Putu Banu Astawa<sup>2</sup>, Diota  
Prameswari Vijaya<sup>3</sup>, Ida Bagus Raminra Padma Diputra<sup>4</sup>

Department of Accounting, Faculty of Economics<sup>1234</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email : [putusukma@undiksha.ac.id](mailto:putusukma@undiksha.ac.id)<sup>1</sup>, [banu.astawa@undiksha.ac.id](mailto:banu.astawa@undiksha.ac.id)<sup>2</sup>,  
[diota.pv@undiksha.ac.id](mailto:diota.pv@undiksha.ac.id)<sup>3</sup>, [raminra.padma@undiksha.ac.id](mailto:raminra.padma@undiksha.ac.id)<sup>4</sup>

## Abstract

This research aims to provide an overview about the carbon information practice in Indonesia, particularly in manufacturing and mining industry. The sample of this research was the manufacturing companies and mining companies which listed in SRI-KEHATI Index and participated in SRA Award. This research is divided into two stages. The first stage, this research examined the important factors to support the carbon information practice. Using the multiple analysis regression, this research has found the internal factors and the external factors to help the company's management disclose their carbon information. The variables in this research are environmental management system, institutional ownership, stakeholder's pressure, and the company's sustainability profile as the independent variables. This research found that all the independent variables have the significant contribution in the context of carbon information disclosure. The second stages, this research identified the challenges and obstacles for the Indonesian companies to report their carbon information disclosure. Using literature review method, this research created the list of obstacles in carbon information disclosure. The result of this research can give the biggest contribution to develop the practice of carbon information disclosure for the companies in Indonesia.

**Keywords:** carbon information disclosure, company's sustainability profile, environmental management system, institutional ownership, stakeholder's pressure.

# The Effect of Millennial Generation Lifestyle on Online Purchasing Decisions at Shopee That is Moderated by Risk Perceptions

Alessandra Natasya Panie<sup>1</sup>, Ronald P.C Fanggidae<sup>2</sup>, Rolland E. Fanggidae<sup>3</sup>

Nusa Cendana University<sup>123</sup>

Email: [alessandra19natasya@gmail.com](mailto:alessandra19natasya@gmail.com)<sup>1</sup>,  
[ronaldfanggidae@staf.undana.ac.id](mailto:ronaldfanggidae@staf.undana.ac.id)<sup>2</sup>  
[rolland\\_fanggidae@staf.undana.ac.id](mailto:rolland_fanggidae@staf.undana.ac.id)<sup>3</sup>

## Abstract

Millennial generation is a generation of transition from doing things manually to online using existing technology. Therefore, the millennial generation is able to adapt to changes quickly. The development of industry 4.0 at this time requires people to be actively involved in the world of technology including online transaction activities that are now increasingly facilitated by the presence of e-commerce. However, in practice there are several risks that are often perceived by the community and this certainly greatly affects online shopping activities. The purpose of this study is to examine the effect of millennial generations on online purchasing decisions which are moderated by risk perceptions. The sample on this study amounted 96 respondents taken using the *lemeshow* technique with the determination of *purposive sampling*. The analysis technique used in this study is *Simple Linear Regression Analysis* with *MRA (Multiple Regression Analysis)*. The results showed that millennial generation lifestyle has a positive and significant influence on online purchasing decisions. While the partial effect of the millennial generation lifestyle that is moderated by risk perceptions has a negative and insignificant influence on online purchasing decisions which means that risk perceptions can not be used as pure moderation variables. While the results of the coefficient of determination show that the perception of risk as a moderator strengthens the relationship between millennial generation lifestyle and online purchasing decisions.

**Keywords:** Lifestyle, Millennial Generation, E-Commerce, Risk Perception, Purchasing Decisions

# Earning Management Or Tax Avoidance? Company Decision On Financial And Tax Reporting Cost

Elisa Tjondro<sup>1</sup>, Agnes Ayu Permata<sup>2</sup>

Petra Chistian University  
Surabaya, Indonesia

Email : [elisatjondro@petra.ac.id](mailto:elisatjondro@petra.ac.id)<sup>1</sup>, [agnes.ayu.permata@gmail.com](mailto:agnes.ayu.permata@gmail.com)<sup>2</sup>

## Abstract

The significant differences between the tariff of company income tax and the loan interest rate create incentives for companies in Indonesia to conduct trade-offs between financial and tax reporting costs. Management always wants to show an increase in financial performance every year. On the other hand, regarding tax reporting, management hopes that the increase in profits is not significant compared to last year, because this means paying higher taxes. This study aims to prove the effect of total debt and total long-term debt on the company's management decisions regarding preference to focus on financial or tax reporting. The research sample was manufacturing companies with observation years of 2012 - 2016 with 175 observations. The data of this study obtained from Bloomberg databases and audit reports published by the Indonesia Stock Exchange. The statistical tool used is logistic regression with the SPSS program. The results showed that there was a non-linear relationship between debt ratios and management decisions. The companies tend to focus on financial reporting in low debt ratios condition (below a certain threshold) and choose to focus on tax reporting in high debt ratios (above certain limits). We also found the company size, return on asset, and big four auditors influenced the company's decisions regarding earning

**Keywords** : debt ratio, earnings management, tax avoidance, financial reporting costs, tax reporting costs

# Women and Its Job Opportunity in Hotel Industry in Bali

Ni Made Ary Widiastini<sup>1</sup>, Made Aristia Prayudi<sup>2</sup>, Nyoman Dini Andiani<sup>3</sup>

Hotelier Department<sup>13</sup>, Accounting Department<sup>2</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [ary.widiastini@gmail.com](mailto:ary.widiastini@gmail.com)<sup>1</sup>, [prayudi.acc@undiksha.ac.id](mailto:prayudi.acc@undiksha.ac.id)<sup>2</sup>,  
[demeilovedini@gmail.com](mailto:demeilovedini@gmail.com)<sup>3</sup>

## Abstract

This study aims to find out the women opportunities to work at hotels which are graduates of vocational and diploma. The respondent who became the research is a head of the human resources department in the hotel which had the task of recruiting workers. Data collection is done by distributing questionnaires using the probability sampling approach and for the data triangulation process in-depth interviews using the Tremblay approach. Data were analyzed descriptively qualitatively supported by practice theory, feminists, and other supporting theories. This study found that women's employment opportunities in hotels are between 20% - 40%, but interestingly, women are trusted to work in the frontliner and managing hotel revenue. In this study, it was also found that in order to compete, women must have a minimum education is Diploma 1 and accompanied by a certificate of competence. In fact, women who have higher education and have various training experience will have a better chance of being accepted as hotel staff.

**Keywords:** Women; Opportunity; Hotel; Bali

# The Effect of Socialization, Training and Assistance Activities on Pokdarwis Satisfaction and Participation Levels in Managing Tourism Villages

Nyoman Dini Andiani<sup>1</sup>, Made Aristia Prayudi<sup>2</sup>, Ni Made Ary Widiastini<sup>3</sup>

Hotelier Department<sup>13</sup>, Accounting Department<sup>2</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [demeilovedini@gmail.com](mailto:demeilovedini@gmail.com)<sup>1</sup>, [prayudi.acc@undiksha.ac.id](mailto:prayudi.acc@undiksha.ac.id)<sup>2</sup>,  
[ary.widiastini@gmail.com](mailto:ary.widiastini@gmail.com)<sup>3</sup>

## Abstract

This study aims to study about an effect of dissemination activities, training, assistance on the level of satisfaction of members of the sekumpul tourism awareness group in the village of sekumpul, sawan district, Buleleng regency, in receiving education provided, to develop the potential of the village as a tourism village. The method that was used is data collection from survey by using questionnaires. In this study data analysis was used as the partial least square (pls) approach. The variables used in this study were socialization, training and mentoring in testing their influence on satisfaction and participation. the dependent variable of this study were satisfaction and participation. The independent variables were socialization, training and mentoring. Members of the pokdarwis tirta bhuana lestari in sekumpul village and sawan district were the population of this study. the number of samples in this study were 30 respondents. The targeted finding was to find out how much the positive influence and significance of the types of educational activities on the level of satisfaction and participation of pokadarwis in developing their tourism villages. The results of the study showed that the socialization, training and assistance activities on pokdarwis should be attractive and easy to understand and sustainable.

**Keywords:** socialization; training; assistance; satisfaction; Pokdarwis

# Family Entrepreneurship Development Model Based on Social Capital through Women Empowerment

I Gusti Ayu Purnamawati<sup>1</sup>, Putu Riesty Masdiantini<sup>2</sup>

Economic Faculty<sup>1</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [ayupurnama07@yahoo.com](mailto:ayupurnama07@yahoo.com)<sup>1</sup>,  
[riesty.masdiantini@undiksha.ac.id](mailto:riesty.masdiantini@undiksha.ac.id)<sup>2</sup>

## Abstract

The purpose of this study is to find out: (1) women empowerment before and after the design and implementation of a family capital-based family entrepreneurship model towards sustainable development goals; (2) Potential of poor women in developing family entrepreneurship; (3) Opportunities for poor women in developing family entrepreneurship; (4) Contribution of income for women working in the informal sector in their household economy with a family capital-based entrepreneurship model through women empowerment. The results showed that in an effort to reduce poverty, the direction of poverty reduction policies in Buleleng Regency was carried out through pro-poor, pro-job and pro-growth programs that were oriented towards equal distribution of income among community groups, reducing the expenditure burden on the poor, meeting needs basic and equitable development among regions by focusing on aspects of skills ability in increasing women's income and socializing, interacting and exchanging experiences in order to develop businesses.

**Keywords:** entrepreneurship, social capital, empowerment, women

# The Relationships between Technology and User Satisfaction in Online Tax Filing: The Mediating Role of Confirmation of Expectation

Yenni Mangoting<sup>1</sup>, Gabriella Whitney<sup>2</sup>, Gladys Paramita Tjioewinata<sup>3</sup>

Tax Accounting Department<sup>123</sup>  
Petra Christian University  
Surabaya, East Java, Indonesia

Email: [yenni@petra.ac.id](mailto:yenni@petra.ac.id)<sup>1</sup>, [whitney0898@gmail.com](mailto:whitney0898@gmail.com)<sup>2</sup>,  
[gladys.paramitha@gmail.com](mailto:gladys.paramitha@gmail.com)<sup>3</sup>

## Abstract

This study investigates the relationship between the quality of the e-file system and user satisfaction. Building on the success of information systems (IS) and user satisfaction literature, this study adds confirmation of expectation as a mediating variable. This study collected the research data through a web-based survey. Structural Equation Modeling-Partial Least Square (SEM-PLS) was used to analyze the data from an online questionnaire on 220 e-tax service users in Indonesia. The results confirm that the quality dimensions of e-files consisting of information, systems, and service quality are factors that influence user satisfaction. The study also found that there were indirect effects of information system success factors on user satisfaction through the confirmation of expectations. The high quality of the e-file system can meet user expectations so that it can lead to their satisfaction. The study concludes with useful implications for academics, policymakers, and tax authorities in the economic context that appears in the future.

**Keywords:** confirmation; e-tax filling; IS success; satisfaction



# Tension Management Strategy in the implementation of Sustainability Agenda

Juniarti<sup>1</sup>, Pwee Leng<sup>2</sup>

Universitas Kristen Petra  
Surabaya, Indonesia

Email : [yunie@petra.ac.id](mailto:yunie@petra.ac.id)<sup>1</sup>, [pweeleng@petra.ac.id](mailto:pweeleng@petra.ac.id)<sup>2</sup>

## Abstract

The global demands on sustainability agenda reflect the paradoxical situation experienced by every business entities. This condition forces the organization to solve problems that are seemingly impossible to be solved. There is a need for a swift and clever strategy that allows the management to run the organization in a paradoxical reality. Tension management strategy is the key of success for the companies who manage the conflicts that arise between individuals or individual and companies regarding the choices of sustainable activities. Companies may not yet realize the choice of strategies done in managing the tension, strategy mapping will help giving a practical image of the strategies implemented by the companies. The success of the companies in doing sustainable mission needs to be further measured with the success of their financial achievements.

**Keywords** : tension, sustainability, resolution, acceptance, strategy

# Typology Taxpayers In Indonesia

Yenni Mangoting<sup>1</sup>, Margaretha Liansyah<sup>2</sup>, Sonia Febianti<sup>3</sup>, Audley Nathanael<sup>4</sup>

Tax Accounting Department  
Petra Christian University  
Surabaya, East Java, Indonesia

Email : [yenni@petra.ac.id](mailto:yenni@petra.ac.id)<sup>1</sup>, [m32416085@john.petra.ac.id](mailto:m32416085@john.petra.ac.id)<sup>2</sup>,  
[m32416050@john.petra.ac.id](mailto:m32416050@john.petra.ac.id)<sup>3</sup>, [m32416203@john.petra.ac.id](mailto:m32416203@john.petra.ac.id)<sup>4</sup>

## Abstract

Taxpayers feel that tax is a cost that reduces their economic power and thus, taxpayers show resistance through tax evasion. Therefore, tax authorities in Indonesia need to understand the behavior of taxpayers to anticipate their involvement in tax evasion. From this situation, this study aims to classify taxpayers into groups with similar behavior toward tax evasion. This classification is based on taxpayers intention and attitude as well as a combination of several factors: subjective norms, relations with tax authority, and distributive justice. We used Cluster Analysis Method to analyze data in this study. This method classifies object or variable into several groups in which they have resembling attribute and characteristic. Data were collected using a self-administered questionnaire both from direct interviews and from the google form application. Clustering results in five groups of taxpayers, namely Commitment, Sycophant, Submission, Offender, and Defrauder groups. The commitment is a group of taxpayers who obeys tax regulations voluntarily. The Sycophant are taxpayers who tend to take advantage of their good relations with the tax authorities in completing tax obligations. The Submission are taxpayers who initially want to commit tax evasion but in fact still choose to obey. Offender are taxpayers who commit tax evasion by exploiting weaknesses in tax regulations. The last group is Defrauder, namely taxpayers who have the intention to commit tax evasion from the beginning. The results of this study will show a pattern of similarities in taxpayer behavior that can help tax authorities in Indonesia to formulate tax regulations in anticipation of taxpayer evasion action.

**Keywords:** taxpayers, tax compliance, tax evasion

# Intergenerational Perception of Tax Audit and Voluntary Tax Compliance

Elisa Tjondro<sup>1</sup>, Alvin Soegihono<sup>2</sup>, Felix Fernando<sup>3</sup>, Felix Wanandi<sup>4</sup>

Petra Chistian University  
Surabaya, Indonesia

Email : [elisatjondro@petra.ac.id](mailto:elisatjondro@petra.ac.id)<sup>1</sup>, [alvinsoegihono13@gmail.com](mailto:alvinsoegihono13@gmail.com)<sup>2</sup>,  
[m32416090@john.petra.ac.id](mailto:m32416090@john.petra.ac.id)<sup>3</sup>, [wanandifelix@ymail.com](mailto:wanandifelix@ymail.com)<sup>4</sup>

## Abstract

Each generation has different characteristics and viewpoints related to the perception of a tax audit. Therefore, tax audits not always useful as a scarecrow for taxpayers. The purpose of this study was to compare the perception of tax audits between three generations, Millennials, X, and Baby Boomers. The perception of tax audit measures with three indicators, namely audit probability, audit procedures, and auditor behavior. Our study also examined the different perception of voluntary tax compliance between generations. The method used was a survey in 2019 to four big cities of Jakarta, Surabaya, Semarang, and Denpasar. Our sample was 113 individual taxpayers who had been received tax summons and interacted with tax officers regarding the tax liabilities. The analysis technique used Custom Factorial ANOVA and using SPSS software. We found that Millennials and X had different perceptions of tax audits regarding audit probability, audit procedures, and auditors behavior compare to Baby Boomers. We also found the three generations showed different levels of voluntary tax compliance.

**Keywords** : intergenerational, perception of tax audits, audit probability, audit procedures, auditor behaviour, voluntary tax compliance

# Individual Tax Compliance: Trust versus Power

Retnaningtyas Widuri<sup>1</sup>, Mellyana Jie<sup>2</sup>, Angela Christie<sup>3</sup>

Petra Christian University  
Surabaya, Indonesia

Email : [widuri@petra.ac.id](mailto:widuri@petra.ac.id)<sup>1</sup>, [mellyanajie@gmail.com](mailto:mellyanajie@gmail.com)<sup>2</sup>,  
[m32416048@john.petra.ac.id](mailto:m32416048@john.petra.ac.id)<sup>3</sup>

## Abstract

The objective of this study regards with the issue that Indonesia is facing about tax revenue. Currently, Indonesia does not achieve the tax revenue target. Thus make the tax authority more focuses on tax payer compliance to increase tax revenue by encouraging voluntary compliance through increased trust. However, due to limited capacity, the tax authorities were forced to choose various strategies to achieve their goals. One of them is issuing power-based regulations that have impact on enforced tax compliance. Thus encouraging researches to examine the relationship between the role of power and trust with individual tax compliance and focused on tax avoidance that is mostly done by the individual tax payer. In this research, using the Structural Equation Model to know the correlation between trust and power towards voluntary tax compliance and enforced tax compliance on individual tax payers who does independent personal services with a revenue above and below 4.8 billion per year. This research is expecting to contribute to the tax authority to find out the factors that encourage tax payer compliance. The expectation of this study is to show that trust has a positive influence on tax compliance by mediating with voluntary compliance. While Power does not affect tax compliance even though it has been mediated by forced compliance.

**Keywords** : trust, power, tax compliance, enforced compliance, voluntary compliance

# Tax Fraud Reporting: The Effect of Envious Motive and Financial Reward

Retnaningtyas Widuri<sup>1</sup>, Illona Jevera<sup>2</sup>, Janice Zerlinda<sup>3</sup>

Universitas Kristen Petra  
Surabaya, Indonesia

Email : [widuri@petra.ac.id](mailto:widuri@petra.ac.id)<sup>1</sup>, [m32416025@john.petra.ac.id](mailto:m32416025@john.petra.ac.id)<sup>2</sup>,  
[m32416100@john.petra.ac.id](mailto:m32416100@john.petra.ac.id)<sup>3</sup>

## Abstract

This research examines the influence of envious and financial reward on tax fraud reporting. The focus in this research is on the motivation of a tax payer in reporting other tax payer who committed tax fraud. This research use fully crossed between-subjects design in experimental studies. This research use primary data which is obtained by using experimental studies as a media. The sample used in this research is data from 50 personal tax payers in Indonesia, with an accidental sampling method. There are two motivations in this research, first is intrinsic motivation that we mention as the existence of envious. The envious here means a tax payer who committed tax fraud has higher net income so that they have bigger funds or capital to develop their business, compared to tax payers who obey paying taxes. Extrinsic motivation in this research is financial reward, which means the tax payers who report the tax fraud (whistleblower) to the Pusat Pengaduan Direktorat Jenderal Pajak will get amount of money as a reward. This research found that both of this motivation have significant effect on the intention to report a tax payer who committed tax fraud. The expectation of this study is to show that an envious motive and financial reward are positively influence on tax fraud reporting, with moral obligation and demography as control variables. This research contributes to Indonesia Tax Authority in optimizing the participation of whistleblower, which will minimizing the occurrence of tax fraud. Whistleblowing activities are expected to improve tax compliance that will create justice for all tax payers in Indonesia.

**Keywords** : Envious Motive, Financial Reward, Tax Fraud Reporting Whistleblowing

# Impact of Conflict of Interest on Accounting Policies Overview of Gender

I Putu Julianto<sup>1</sup>, I Nyoman Putra Yasa<sup>2</sup>

Accounting Department, Faculty of Economics<sup>12</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [putujulianto@undiksha.ac.id](mailto:putujulianto@undiksha.ac.id)<sup>1</sup>,  
[putrayasainym@undiksha.ac.id](mailto:putrayasainym@undiksha.ac.id)<sup>2</sup>

## Abstract

This study aims to determine the impact of conflict of interest on accounting policies made by looking at gender factors. This type of research is a type of quantitative research by providing cases about conflicts of interest in accounting policies that are given and then further divided based on gender. Partisan in this study is that students will be given a case based on gender division. The study design used a 2X2 factorial design. The data analysis that is used is by using two-way analysis (ANOVA) which aims to determine the differences in accounting policies given whether there is a conflict of interest or there is no conflict of interest by looking at gender factors. The results of this study indicate that (1) there is a difference in taking accounting policies between those who are given a conflict of interest who are not given a conflict of interest and (2) There are differences in taking accounting policies after a conflict of interest is given with those who are not given conflict of interest conditioning man and woman

**Keywords:** Conflict of Interest, Accounting Policy, Gender

# **Analysis Of The Effect Of The Commodification Of Sotis Ikat Fabric On Hotel Occupancy Rates (Study Of Hotel Brands Of Local Hotels Sotis Kupang)**

Yolanda Patricia Thei<sup>1</sup>, Apriana HJ Fanggaldae<sup>2</sup>, Rolland E Fanggaldae<sup>3</sup>

Nusa Cendana University  
Kupang, Indonesia

Email : [yolandapatriciathei08@gmail.com](mailto:yolandapatriciathei08@gmail.com)<sup>1</sup>, [aprianafanggaldae@yahoo.co.id](mailto:aprianafanggaldae@yahoo.co.id)<sup>2</sup>,  
[rolland\\_fanggaldae@stafundana.ac.id](mailto:rolland_fanggaldae@stafundana.ac.id)<sup>3</sup>

## **Abstract**

The differences in society in the world give rise to a diversity of local wisdom in an area so interesting to be enjoyed that a revival of the identity of local cultures in various parts of the world begins to occur. East Nusa Tenggara has diverse local wisdom and is spread in each district. One of them is the North Central Timor woven fabric, a modified Sotis woven fabric. Commodification makes the transformation or sacred transition to become secular and private has become public. This transformation process is also supported by media and technology, then there are commercial activities, this is because weaving has been commodified into something that has the meaning of regional art plus economic meaning. The development of local wisdom has become a trend, namely Hotel Sotis, a local brand hotel, Sotis Kupang, which makes sotis woven fabric as a commodity in hotels and implements the philosophy of sotis woven fabric as a work culture in managing hotels. Broadly speaking, the purpose of this study is to know the effect simultaneously or partially of the commodification of local wisdom of sotis woven fabric which consists of the transfer of functions, the process of transformation and the transformation of relations with the occupancy rate of tourists at Sotis Kupang Hotel. The method used is a quantitative method. This study observed two variables including: Independent variable (X) is the commodification of TTU ikat woven cloth - Sotis: Function Transformation (X1), Transformation Process (X2), and Transformation Result (X3); The dependent variable (Y) is the occupancy rate of tourists at the Sotis Kupang Hotel. The population in this study were all tourists who inhabit the rooms provided at Sotis Hotel Kupang. Results in this study: There is a simultaneous and partial relationship of commodification of local culture to the occupancy rates of local brand hotels (a case study at Sotis Kupang Hotel).

**Keywords** : Commodification, Local Wisdom, North Central Timor, Woven Fabric, Occupancy Rate

# Developing Traji Tourism Village in Temanggung, Indonesia through SWOT Analysis

Tusyanah<sup>1</sup>, Fahrur Rozi<sup>2</sup>, Fentya Dyah Rahmawati<sup>3</sup>, Ashomatul Fadlilah<sup>4</sup>

Economics Education Department  
Universitas Negeri Semarang  
Semarang, Indonesia

Email : [tusyanah@mail.unnes.ac.id](mailto:tusyanah@mail.unnes.ac.id)<sup>1</sup>

## Abstract

Traji Tourism Village (TTV) is a new tourism area which has potentials and it needs planning for future management. Tourism development is closely related with competitiveness and attractions of tourist destinations. Therefore; identifying the tourism potentials is needed to achieve the destination competitiveness on tourism market. The objective of the study is to identify the now-situation at TTV with 3A principles (Attractions, Amenities, Accessibility) and then identify the SWOT analysis at TTV which can raise the strategies or programs to develop TTV. The respondents of the study are the management of TTV, the local government of TTV, the visitors, the TTV residents, and the Tourism Office. The results of the study show that TTV now has three attractions; Peken Lepen, Suran Traji, Sendang Sidukun. It also has 3 Amenities; Peken Lepen, Sendang Sidukun, Homestay, and limited Accessibility. Furthermore; the SWOT analysis shows that TTV has seven Strengths, five Weaknesses, seven Opportunities and five Threats. Then, the strategies/ programs to develop TTV are developing the village tourism packages and make them videos and photos, creating the souvenirs center, developing culinary/ snack center, developing nature tracking, and creating the photo/ instagrammable spots. Then, it needs also to improve human resources quality through training or workshop, creating garbage 3R center, building infrastructure or facilities for tourists' comfort and promoting them on many social media. It needs also supports from national and local governments. The next strategies are networking and preparing policy and one spot service system for attract more tourists visit TTV. Thus; it is expected that they are managed well by various parties to develop Traji Tourism Village in Temanggung, Indonesia for being the successful tourism village.

**Keywords:** Tourism Potentials, Natural Tourism, Traji Tourism Village



# Utilization of Integrated Various Capital in Fraudulent Investments Practices in Singaraja, Buleleng, Bali

Anantawikrama Tungga Atmadja<sup>1</sup>, Nyoman Trisna Herawati<sup>2</sup>

Accounting Department, Faculty of Economics<sup>12</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [anantawikrama\\_t\\_atmadja@undiksha.ac.id](mailto:anantawikrama_t_atmadja@undiksha.ac.id)

## Abstract

This article is the result of a study using qualitative methods to understand the background of the community investing their capitals in fraudulent investment, the process of fraudulent investment offered by the organizers, and its implications toward the community. Data was collected by interviewing, observing and documenting studies and interpreted with the help of the theoretical framework that had been prepared previously. The results of the study showed that the organizers used various capitals in manipulating the victims' id and ego. The implications of this fraud are the existence of conflicts among societies, loss of victims' various capitals, relative deprivation and distrust of investment institutions.

**Keywords:** fraudulent investments, capitals, conflicts

# **The Effect of The Rupiah Exchange Rate, Interest Rate, Composite Stock Price Index on Financial Deepening in Indonesia**

Clarasiska Anasthasia Mbate<sup>1</sup>, Petrus E. de Rozari<sup>2</sup>, Paulina Yuritha Amtiran<sup>3</sup>

## **Abstract**

This research aims to analyze and determine the effect of the Rupiah exchange rate, interest rate, Composite Stock Price Index on financial deepening in Indonesia. This research used time series data consisting of rupiah exchange rate, interest rates, Composite stock Price Index and financial deepening in quartely during the period of 2010 – 2018. This research used descriptive quantitaf method. Technique of analysize in this research is multiple linear regression to knowing the effect of the rupiah exchange rate, interest rate and Composite Stock Price Index to financial deepening. The results of this research indicate that the rupiah exchange rate, interest rate and Composite Stock Price Index have a positive and simultaneous effect to financial deepening in Indonesia. The partial test results show that (1) The rupiah exchange rate has a positive and significant effect on financial deepening in Indonesia. (2) Interest rates have a negative and significant effect on financial deepening in Indonesia. (3) The Composite Stock Price Index has a positive and significant effect on financial deepening in Indonesia.

**Keywords:** Composite Stock Price Index, Financial Deepening, Interest Rate, Rupiah Exchange Rate

# **Analysis of Development Material Requirements in Hospitality Accounting Learning in accordance with the Demands of Graduates**

Ni Luh Gede Erni Sulindawati<sup>1</sup>, Lucy Sri Musmini<sup>2</sup>, Nyoman Ayu Wulan Trisna Dewi<sup>3</sup>

Jurusan Ekonomi dan Akuntansi<sup>123</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: esulind@gmail.com<sup>1</sup>, lucy.musmini@gmail.com<sup>2</sup>,  
ayu.wulan@undiksha.ac.id<sup>3</sup>

## **Abstract**

This article aims to examine the needs of hospitality accounting learning materials in accordance with the demands of graduate users. The development of material in this learning is needed so that accounting graduates can adjust and be accepted in the world of work. This research method uses the development method with qualitative analysis at the potential and problem analysis stage, and the data collection stage. At the analysis stage the potential and problems are analyzed the material in the syllabus and semester learning plans for hospitality accounting courses, which involve educators and students. Data collected through observation, interviews, and with questionnaires for graduate users. The material needs for the development of hospitality accounting learning include (1) the development of the hospitality industry and the accounting profession; (2) methods, systems and methods of preparing financial statements for hotels; (3) Activities of transactions related to hotel business; and (4) Analysis of hotel financial statements.

**Keywords:** Development, Material, Accounting, Hotels

# Tax Justice Perception and Trust In Government on Tax Compliance

Retnaningtyas Widuri<sup>1</sup>, Wilson Irawan<sup>2</sup>

Petra Christian University  
Surabaya, Indonesia

Email : [widuri@petra.ac.id](mailto:widuri@petra.ac.id)<sup>1</sup>, [gideonwilson@icloud.com](mailto:gideonwilson@icloud.com)<sup>2</sup>

## Abstract

This study aims to determine the effect of trust in the government on tax compliance mediated by the perception of tax justice. The analysis technique used in this study is the Structural Equation Model. The sample of this study is 100 individual taxpayers located in the Gresik, Bangkalan, Mojokerto, Surabaya, Sidoarjo, Lamongan regions that have a tax ID and pay taxes. Data sources derived from questionnaire reports. The results of this study prove that (1) trust in the government towards tax compliance has a positive and significant effect (2) trust in the government on the perception of tax justice has a positive and significant effect (3) the perception of tax justice on tax compliance has a positive and significant effect (4) trust in the government towards tax compliance mediated with the perception of tax justice has a positive and significant influence.

**Keywords** : Tax Compliance, Trust in Government, Perception of Tax Justice

# The Influence Of Viral Marketing On Online Purchasing Decisions Of Students

M. Rudi Irwansyah<sup>1</sup>, Sunitha Devi<sup>2</sup>, Luh Gede Kusuma Dewi<sup>3</sup>

Department of Economic Education<sup>1</sup>, Department of Accounting<sup>2,3</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: rudi.irwansyah@undiksha.ac.id<sup>1</sup>,  
sunitha.devi@undiksha.ac.id<sup>2</sup>, dewi.kusuma.dewi@undiksha.ac.id<sup>3</sup>

## Abstract

The application of viral marketing has become a strategy that is almost used by producers in offering their products. especially if the marketing target is students who are generation Z. Therefore this study tries to examine the effect of applying viral marketing to purchasing decisions made by students. The approach used was a quantitative study with a population of 2558 students, while 352 students were taken as samples. The results showed that the application of viral marketing greatly influenced purchasing decisions of students. This influence is caused by the ease of students in obtaining product information. In addition, marketing products with viral marketing allows potential customers to find out comments made by consumers who have bought the product before. This study can be used as a reference by producers in implementing marketing strategies, especially online marketing.

**Keywords:** Viral Marketing, Marketing Strategies, Purchase Decision

# Being an International Reputed University through Optimizing the Online Media at UNNES

Putri Cici Muzammil<sup>1</sup>, Hengky Pramusinto<sup>2</sup>

Universitas Negeri Semarang  
Semarang, Indonesia

Email : [putricici73@gmail.com](mailto:putricici73@gmail.com)<sup>1</sup>, [hpramusinto@mail.unnes.ac.id](mailto:hpramusinto@mail.unnes.ac.id)<sup>2</sup>

## Abstract

Vision is the image of realistic future and it is to be realized in a certain period of time. The achievement of the vision of an organization is the collaboration of all units in the organization, one of them is public relation. The use of both printed and electronic technology can support the success of public relation activities. Based on preliminary observation conducted by the researcher related to the use of various media in achieving the UNNES vision; it shows which public relation at UNNES should maximize the use of the media. The objectives of this study are to find out (1) the roles of public relation to achieve UNNES vision through online media, (2) the obstacles to achieve UNNES vision through online media, and (3) the efforts made by UNNES in dealing with the obstacles. It is a descriptive study using qualitative approach. Data are collected by doing are observation, distributing questionnaire, doing documentation and doing interview. Data are then analyzed by interactive analysis model consisty of 3 stages, data reduction, data display, and conclusion & verification.

The results of this study show which the roles of public relation to achieve UNNES vision are (1) communicator between UNNES and the target public through publication, (2) relationships builder among the internal and external public of UNNES, (3) back up management in collaboration with all units through coverage activities, and (4) good image maker by publishing positive information and news about UNNES to the outside parties through various media. The obstacles PR faced are limited number of employees, difficult to divide the time between public relations and family, incomplete equipment, people who come to the public relations office. The efforts made are by prioritizing activities and receiving press release sent by all units which hold the activity. It is concluded which; the roles of UNNES PR are communicator, relationship, back up management, and good image maker by publishing positive information and news about UNNES and working with related parties through various media, especially websites and social media. Then it is suggested which UNNES PR; addition of public relations employees and equipment, to optimize the use of twitter, and to creat a news system (Sirtita) to send press realese which can be accessed by all academics.

**Keywords:** The Roles of Public Relation, UNNES Vision, and Online Media

# **Analysis Of Small and Medium Industry Of The Tenun Ikat Craft In Kupang City**

Wehelmina M. Ndoen<sup>1</sup>, Markus Bunga<sup>2</sup>, Rolland E. Fanggidae<sup>3</sup>

Universitas Nusa Cendana  
Indonesia

## **Abstract**

Small and medium businesses are business sectors that have an important role in the economy in the regions, especially in providing employment. For this reason, efforts are needed that lead to the development of the small business sector in order to improve product quality. Good business management is needed covering aspects of capital, production, marketing and human resources. The development of small-scale industry will help overcome the problem of unemployment because the technology used is labor-intensive technology so that in addition to enlarging employment and business opportunities it can also encourage regional development. Tenun ikat is one of the skills possessed by women and is relatively well known by the people of East Nusa Tenggara. Data obtained from the Office of Industry and Trade of the City of Kupang that currently the number of weavers scattered in the sub-districts in the city of Kupang as many as 79 people. With this condition, the problem is whether this business can improve the economic welfare and human resources of weaving artisans in Kupang City.

The purpose of this study is to identify the strengths, weaknesses, challenges and obstacles of small scale weaving handicraft industry in Kupang City. Using SWOT Analysis, in order to identify various environmental factors both internal and external to be able to maximize strengths and opportunities while minimizing weaknesses and threats..

**Keywords:** Small and Medium Industry, SWOT, Tenun Ikat Kupang

# The Research and Development of Tourism Accounting Dictionary

Made Aristia Prayudi<sup>1</sup>, Edy Sujana<sup>2</sup>, Ni Wayan Yulianita Dewi<sup>3</sup>

Department of Accounting<sup>123</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: prayudi.acc@undiksha.ac.id<sup>1</sup>, edy.s@undiksha.ac.id<sup>2</sup>,  
yulianitadewi@undiksha.ac.id<sup>3</sup>

## Abstract

Although there is an increasing need for the comprehensive sources of Tourism Accounting learning and practices, unfortunately, a practical-based reference related to the account names and other Accounting terminology used in this industrial sector is still lack. This study, therefore, aims to develop and test the feasibility of a tourism accounting dictionary by conducting a research and development (R&D) method. The Plomp's R&D model is adopted which included: 1) preliminary investigation phase; 2) design phase; 3) realization/construction phase; 4) test, evaluation & revision phases; and 5) implementation phase. Data were collected from the accounting staff of the tourism companies throughout Bali Province through a self-administered questionnaire and supported with five interviews. Results indicated that the developed tourism accounting dictionary was valid, practical, and effective in increasing the quality of students and practitioners learning and practices of tourism accounting.

**Keywords:** tourism accounting; dictionary; research and development study



# Does Corporate Governance increase Financial Reporting Quality?

Maria Yanida<sup>1</sup>, Arif Widyatama<sup>2</sup>

School of Economy Science YBPK, Accounting  
Palangka Raya, Indonesia<sup>1</sup>

School of Economy Science Panca Bhakti, Accounting  
Palu, Indonesia<sup>2</sup>

Email : [maria.yanida.26@gmail.com](mailto:maria.yanida.26@gmail.com)<sup>1</sup>,  
[arifwidyatama10@gmail.com](mailto:arifwidyatama10@gmail.com)<sup>2</sup>

## Abstract

This study aims to theoretically explain the relationship between corporate governance and financial reporting quality. The implementation of Corporate Governance conducted by companies can reduce agency conflict that occurs in companies between investors and managers. This research uses study literature. The data collection method is a literature study. The data obtained are compiled, analyzed, and concluded to obtain conclusions regarding the study of literature. The results of the study indicate that the application of Corporate Governance is one form to minimize agency conflicts that occur between investors and management so that information produced by companies shows quality information. This raises agency problems in the form of asymmetry information between managers and owners can provide managers with opportunities to manage earnings to maximize their utility. one strategy in limiting earnings management activities is by implementing corporate governance

**Keywords:** Agency Conflict, Corporate Governance, Financial Reporting

# Investment Profile of Bangli Regency

Gede Putu Agus Jana Susila<sup>1</sup>, I Nengah Suarmanayasa<sup>2</sup>

Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email : [janos\\_undiksha@yahoo.com](mailto:janos_undiksha@yahoo.com)<sup>1</sup>,  
[nengah.suarmanayasa@undiksha.ac.id](mailto:nengah.suarmanayasa@undiksha.ac.id)<sup>2</sup>

## Abstract

The success of regional development is expected to increase regional stability, equity, growth and economic development in an effort to enhance community welfare. To achieve this, an increased investment is needed, in economics and other sectors. This investment can come from the government or private sector. More specifically, the objectives of the development of Bangli Regency investment profile were: (1) identifying strategic business fields and commodities that were potential for Bangli Regency, (2) identifying potential business fields and commodities per district, to provide sufficient information to potential investors, as the first step to make them invest in Bangli Regency, and (3) identifying supporting factors and obstacles in the development of investment in Bangli Regency. The analytical methods used in this study were quantitative and qualitative analysis methods. The qualitative analysis was used to strengthen and complete the analysis, which was likely due to the lack of completeness of secondary data.

Bangli Regency Government needs to refer to Presidential Regulation Number 16 of 2012 concerning the General Investment Plan so the direction of the investment plan is integral and consistent with the general investment plan. There are seven investment policy directions in Bangli Regency, such as (1) improvement of investment climate; (2) distribution of investment; (3) concentration on food, infrastructure and energy development; (4) green investment; (5) empowerment of micro, small, medium enterprises and cooperatives; (6) provision of facilities, convenience and investment incentives; and (7) investment promotion.

**Keywords** : Investment, Regional Development, Bangli Regency

# The Influence of Competency and Job Control on The Job Satisfaction and Its Impact on The Employee's Performance

I Wayan Bagia<sup>1</sup>, Wayan Cipta<sup>2</sup>

Department of Management<sup>1,2</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

## Abstract

This study aims to obtain the explanation finding which tested about the: (1) influence of competency and job control on the job satisfaction, (2) influence of competency and job control on the performance, (3) influence of job satisfaction on the performance, and (4) impact of competency and job control on the performance by job satisfaction as moderating variable at the employee's district government in the Province of Bali. This research used causal quantitative research design. The subject of this study are district government employees and its object are competency, job control, job satisfaction, and performance. The population of study were civil servants who were spread in seven district government in the Province of Bali. The determination of the sample in study had done through two stages random, there are random phase to select (1) the district governments which are carried out using the simple random sampling technique and (2) employees who are spread in the district government which are selecting as sample by using stratified random sampling technique. Data were collected by using questionnaire and equipped with structured interview techniques, then analyzed by path analysis. The findings of the research show that (1) competency and job control have a significant influence on the job satisfaction, (2) competency and job control have a significant influence on the performance, (3) job satisfaction has a significant influence on the performance and (4) competency and job control have a significant impact on the performance by job satisfaction as moderating variable at the employee's district government in the Province of Bali.

**Keywords:** competency, job control, performance, satisfaction

# How Community Interests Against Automatic Teller Machine (ATM) In Lembaga Perkreditan Desa (LPD)

Putu Eka Dianita Marvilianti Dewi<sup>1</sup>, I Putu Arya Dharmayasa<sup>2</sup>, Lulup Endah Tripalupi<sup>3</sup>

Department of Accounting<sup>1</sup>, Economic Education Department<sup>2,3</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: ekadyanita@gmail.com<sup>1</sup>, aryadarmayasa4@gmail.com<sup>2</sup>,  
tripalupilulup@gmail.com<sup>3</sup>

## Abstract

This research aims to determine public interest in Automatic Teller Machine (ATM) in the Lembaga Perkreditan Desa (LPD) in Bali in terms of Theory of Planned Behavior (TPB). The design in this study uses a quantitative descriptive method that is data obtained from the questionnaire and then processed and described so as to get results that are related to how the community's interest if later LPD in Bali provides services in the form of automatic teller machines (ATM). The instrument in this study used a questionnaire with a Likert scale, before using the questionnaire the validity and reliability tests were first performed. The population in this study were LPD customers in Bali, in this study taking from 32 LPD in the Ubud district. Samples were taken using the Non-Probability Sampling technique with the Accidental Sampling method. From 32 LPD researchers took 10 samples in each LPD, so the total sample in this study was 320. The results of the study show that the score given by LPD customers is in the category of 'strongly agree' this shows that the customer's interest in LPD ATM in Bali is very high. The Personal Attitude dimension is in the 'strongly agree' category so the services that they need can be fulfilled, for the subjective norms / norms are in the 'agree' category this shows that if there is an ATM LPD then they will advise others to save and use the LPD ATM, while the Perceived Behavioral Control dimension is in the 'strongly agree' category stating that if there is an LPD ATM it will be more practical to make cash withdrawals.

**Keywords:** interest, Automatic Teller Machine (ATM), Lembaga Perkreditan Desa (LPD)

# Interest and Investment Motivation of Undiksha College Students (Case Study on Car 3i Network)

Luh Gede Kusuma Dewi<sup>1</sup>, Komang Krisna Heryanda<sup>2</sup>, I Made Dwita  
Atmaja<sup>3</sup>, Sunitha Devi<sup>4</sup>

Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email : [kusumadewi5758@gmail.com](mailto:kusumadewi5758@gmail.com)<sup>1</sup>,  
[krisna.heryanda@gmail.com](mailto:krisna.heryanda@gmail.com)<sup>2</sup>, [imadedwitaatmaja@gmail.com](mailto:imadedwitaatmaja@gmail.com)<sup>3</sup>,  
[sunitha.devi@undiksha.ac.id](mailto:sunitha.devi@undiksha.ac.id)<sup>4</sup>

## Abstract

In the context of Indonesia's economic development, college students have a very important role. College students are expected to become one of the ideal young investor candidates and contribute actively to advance and increase investment in the form of savings, insurance, capital markets and so on. Recently, an insurance and investment program called Car 3i Network is popular. This product is a life insurance marketing system through the agency network, which is in high demand, including for students of Universitas Pendidikan Ganesha (Undiksha). It is interesting to study what makes a lot of people interested in this product, especially for students in Undiksha. This research is to find out how the influence of the interest and motivation of students in investing amid digital advancements through the Car 3i Network. This study uses a quantitative approach with a population of all students of the Faculty of Economics, Undiksha that participating in Car 3i, totaling 50 person. The data analysis used is the t-test with SPSS version 16.0 for Windows. The results of this study indicate that the motivation and interests of students simultaneously affect investment in Car 3i Network products. H1 hypothesis in this study: There is a significant influence between interest towards investment are accepted. H2 hypothesis in this study: There is a significant influence between motivation towards investment are accepted.

**Keywords:** Investment, Interest, Motivation, Case Study, Car 3i Network

# Increased interest in entrepreneurship at the Faculty of Economics of Ganesha Education University through Entrepreneurial Motivation and Entrepreneurial Knowledge

Krisna Heryanda<sup>1</sup>, Dwi Ariani Mayasari<sup>2</sup>, Dwita Atmaja<sup>3</sup>, Komang Endrawan Sumadi Putra<sup>4</sup>

Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email : [krisna.heryanda@gmail.com](mailto:krisna.heryanda@gmail.com)<sup>1</sup>, [dwi.ariani1985@gmail.com](mailto:dwi.ariani1985@gmail.com)<sup>2</sup>,  
[imadedwitaatmaja@gmail.com](mailto:imadedwitaatmaja@gmail.com)<sup>3</sup>, [kmendrawan.sp@gmail.com](mailto:kmendrawan.sp@gmail.com)<sup>4</sup>

## Abstract

This research examine the effect of entrepreneurial motivation variables and entrepreneurial knowledge on the entrepreneurial interest of Undiksha Faculty of Economics students. After knowing the influence of entrepreneurship motivation and entrepreneurship knowledge variables on Undiksha Faculty of Economics student entrepreneurship interest, this research will explore deeper various aspects so that the entrepreneurship interest of Undiksha Faculty of Economics students can be increased. The increasing interest in entrepreneurship that is supported by entrepreneurial motivation and entrepreneurial knowledge is expected to be a strong basis for students of the Faculty of Economics to follow through by actually becoming entrepreneurs. This study will take a sample of 85 students who have graduated from entrepreneurship courses from all study programs at the Faculty of Economics Undiksha. Data collection techniques were carried out by questionnaire, and data analysis used multiple linear regression analysis to determine the effect of entrepreneurial motivation variables and entrepreneurial knowledge on the entrepreneurial interests of the Faculty of Economics Undiksha students. The results of the research found a significance value F-test of  $0.001 < 0.05$ , which means simultaneously the variables of entrepreneurial motivation and entrepreneurial knowledge influence the interest in entrepreneurship of the Faculty of Economics undiksha students. Entrepreneur motivation variable with a significant t-test value of  $0,000 < 0.05$  and entrepreneurial knowledge with a significant t-test value of  $0.002 < 0.05$ , which means that both of these variables partially affect the entrepreneurial interest of Undiksha Faculty of Economics students.  $R^2$  value of 0.782 which means that 78.2% interest in entrepreneurship Undiksha Faculty of Economics students is influenced by variations in entrepreneurship motivation and entrepreneurial knowledge, the remaining 21.8% is influenced by other variables not included in this research

**Keywords:** Investment, Interest, Motivation, Case Study, Car 3i Network

# The Effect of Social Entrepreneurship on the Welfare of the Village Community

Made Ary Meitriana<sup>1</sup>, I Wayan Suwendra<sup>2</sup>, Luh Indrayani<sup>3</sup>, Kadek Rai Suwena<sup>4</sup>

Economic Education Department<sup>1234</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: ary.meitriana@yahoo.co.id<sup>1</sup>,  
wayan.suwendra@undiksha.ac.id<sup>2</sup>, [luhindrayani25@gmail.com](mailto:luhindrayani25@gmail.com)<sup>3</sup>,  
kadek\_suwena@yahoo.co.id<sup>4</sup>

## Abstract

The concept of social entrepreneurship has become a popular concept in various countries. In reality, various groups have begun to discuss the concept of social entrepreneurship as an innovative solution in solving social problems in general, one of which is the problem of social welfare. The welfare of the community itself has become a common problem that need to be solved by overcoming it. Therefore, it requires synergy from all parties. In Indonesia, the government has spent a lot of resources dealing with social problems and cooperating with various foreign countries throughout the world. Yet, it turns out this is not enough, therefore, it takes individuals or institutions that can see opportunities and come up with innovative ideas to solve these social problems. This is what ultimately gave birth to an individual or institution called a social entrepreneur. The goal of social entrepreneurship is the realization of social change for the better or positive and solving social problems, especially the problem of community welfare and for the benefit of society. One of these village entrepreneurship can be accommodated in the Village Owned Enterprises (BUMDes) developed by the government and village communities. The key to entrepreneurship itself can be reviewed through four important elements that are social value, civil society, innovation, and economic activity.

**Keywords:** Social Entrepreneurshi, Community Welfare

# Identification of the Failure of Waste Bank Enterprises as Undiksha Students' Entrepreneurial Activity Unit

Kadek Rai Suwena<sup>1</sup>, Made Ary Meitriana<sup>2</sup>, M. Rudi Irwansyah<sup>3</sup>

Economic Education Department<sup>123</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: kadek\_suwena@yahoo.co.id<sup>1</sup>, ary.meitriana@yahoo.co.id<sup>2</sup>,  
rudi.irwansyah@undiksha.ac.id<sup>3</sup>

## Abstract

This study aimed to determine the factors that caused the failure of the waste bank business and the dominant factor affecting the failure of the waste bank as part of students' entrepreneurial activity unit of Undiksha. The study used factorial research designs and data collected by questionnaire, analyzed by factor analysis through Statistical Program Social Science (SPSS) 16.0 for windows. The sample in this study were 450 Undiksha students. The results showed that five factors influenced the failure of the waste bank business, namely the saver factor, the executing factor, the collecting factor, the management factor, and the role of the executor. Saving factors, implementing factors, and executor's role factors become the most dominant factors that have the highest variance explained, respectively 28.793%, 21.459%, and 13.790%, meaning that the total value of variance explained from the three overall factors can influence the failure of the waste bank business as a unit of students' entrepreneurship activities of Undiksha by 64,042%. This research implied that more intensive socialization should be carried out so that the existence of a waste bank is better known; therefore, the savers can save their waste.

**Keywords:** waste bank, entrepreneurship, students



# **The Relationship between Service Quality and Student Satisfaction of Campus Bus Transportation Service Users University of Musamus Merauke**

Tarsisius Kana

University of Musamus Merauke  
Indonesia

Email: tarsisiuskana@yahoo.com

## **Abstract**

This study aims to determine the significance of the relationship between service quality and student satisfaction of campus bus transportation service users. Based on the explanation, this research is an associative type of research. Service Quality Variables have indicators: reliability, responsiveness, empathy, assurance, and tangible. For student variable satisfaction has indicators: service quality, and emotional. The data analysis method used in this study is a simple regression analysis and continued with several tests such as correlation, determination and significance tests. The data collection techniques with interviews, questionnaires, and literature study. The populations in this study were all students of the Faculty of Economics and Business academic year 2016, 2017 and 2018 who were users of the campus bus transportation service at University of Musamus Merauke. The sampling technique used was incidental sampling. The results of this study indicate that the value of  $r = 0.877$  which means that there is a strong relationship between the quality of service and satisfaction of students of campus bus transportation service users, University of Musamus Merauke, then the results of the determination test are known that the influence given by the quality of service on student satisfaction of campus bus transportation service users University of Musamus Merauke is 76.90 and the results of the significance test show that the relationship between service quality and student satisfaction of campus bus transportation service users in the University of Musamus Merauke is significant as indicated by the  $t$  value of  $18.044 > t$  table 1.661. With the results of this significance test, the hypothesis of the author propose that there is a significant relationship between service quality and student satisfaction of campus bus transportation service users can be accepted to be correct.

**Keywords:** Service Quality, Student Satisfaction

# **The Analysis of Brand Image and Promotions on Purchase Decisions (Study on Frestea Brand in Singaraja)**

Rahutama Atidira<sup>1</sup>, Ni Luh Wayan Sayang Telagawathi<sup>2</sup>, Gede Wira Kusuma<sup>3</sup>

Universitas Pendidikan Ganesha  
Singaraja, Bali

Email : [rahutamaatidira1@gmail.com](mailto:rahutamaatidira1@gmail.com)<sup>1</sup>,  
[gemilangsuryawan@gmail.com](mailto:gemilangsuryawan@gmail.com)<sup>2</sup>, [gedewira.kusuma@gmail.com](mailto:gedewira.kusuma@gmail.com)<sup>3</sup>

## **Abstract**

The large number of ready-to-drink packaged tea brands on the market encourages companies to compete for potential consumers through variety on appropriate strategies. In attempt to create competitive brand image, companies might change the packaging, evaluate the products, and attractive promotions. Along with the competition occurring in the ready-to-drink packaged tea industry, companies are required to make change to increase company assets by improving the company's brand image, and by aggressively doing some promotions. Causal quantitative research design method is chosen. Data is collected using questionnaires and analyzed using multiple linear regression. The results shows that: (1) brand image and promotions simultaneously influenced the purchase decisions; (2) brand image partially influenced the purchase decisions; (3) promotions partially influenced the purchase decisions of frestea brand in Singaraja.

**Keywords:** brand image, promotions, purchase decisions

# The Effect of Big Five Personality on SMEs Growth in Bali Province

Ni Made Suci<sup>1</sup>, Ni Nyoman Yulianthi<sup>2</sup>, Ni Made Amanda Dewanti<sup>3</sup>

Management Department<sup>123</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email : [made.bali.undiksha@gmail.com](mailto:made.bali.undiksha@gmail.com)<sup>1</sup>,  
[nyoman.yulianthini@undiksha.ac.id](mailto:nyoman.yulianthini@undiksha.ac.id)<sup>2</sup>, [dewantiamanda@gmail.com](mailto:dewantiamanda@gmail.com)<sup>3</sup>

## Abstract

This study aims to examine the effects of the big five of personality on the business growth of SMEs in the Province of Bali. The study was conducted on handicraft SMEs in the Province of Bali with a total sample of 180 entrepreneurs were determined by purposive sampling. Data collection was done by questionnaire and then analyzed by multiple regression. The results showed that first, neuroticism has no significant effect on business growth in SMEs. Second, extroversion had a positive and significant effect on business growth in SMEs. Third, conscientiousness has negatif and not significant on business growth in SMEs. Fourth, agreeableness has a negative effect on business growth in SMEs. Fifth, openness to experience has a negative effect on business growth in SMEs. The implication of this research is that personality is important in explaining the behavior of entrepreneurs in increasing business growth in SMEs.

**Keywords:** big five personality and business growth

# The Influence Of Attitude, Subjective Norm and Self Efficacy On The Intention Of Students Interpreneuers

Lulup Endah Tripalupi<sup>1</sup>, I Nyoman Sujana<sup>2</sup>, Luh Indrayani<sup>3</sup>, Naswan Suharsono<sup>4</sup>

Economic Education Department<sup>1234</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [tripalupilulup@gmail.com](mailto:tripalupilulup@gmail.com)<sup>1</sup>, [nyoman.sujana@undiksha.ac.id](mailto:nyoman.sujana@undiksha.ac.id)<sup>2</sup>, [luhindrayani25@gmail.com](mailto:luhindrayani25@gmail.com)<sup>3</sup>, [genot\\_suharsono@gmail.com](mailto:genot_suharsono@gmail.com)<sup>4</sup>

## Abstract

This study aims to influence the attitudes, subjective norms and partial self-efficacy and simultaneous to the intense entrepreneurship of Undiksha Faculty of Economics students. This type of research is comparative causal research. The data collected by questionnaire method and analyzed using the "t" test ; "F" test ; and multiple regression. The results showed that there were partial and simultaneous influences between attitudes, subjective norms and self efficacy on the entrepreneurship intensity of the Undiksha Faculty of Economics students. This is indicated by the results of the "t" test are attitude test towards entrepreneurial intensity 2,960 with p- value  $0.003 < 0.005$ ; subjective norms on the intensity of entrepreneurship 5,915 with p-value  $0,000 < 0,005$ ; self efficacy on entrepreneurial intensity 4,492 with p- value  $0,000 < 0,005$ . The results of the "F" test are 100,344 with a p-value of  $0,000 < 0,000 < 0.00$ . The results of the multiple regression analysis showed that the magnitude of the influence of attitudes, subjective norms and self efficacy on entrepreneurial intensity was  $Y = 3,430 + 0.191X_1 + 0.357X_2 + 0.277 X_3$

**Keywords:** attitude, subjective norm, self efficacy, intense entrepreneurship

# Character-Based Education Model Implementation for Developing Cultural Entrepreneurship in Higher Education

Naswan Suharsono<sup>1</sup>, I Putu Arya Dharmayasa<sup>2</sup>

Economic Education Department<sup>12</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [genot\\_suharsono@gmail.com](mailto:genot_suharsono@gmail.com)<sup>1</sup>,  
[aryadarmayasa4@gmail.com](mailto:aryadarmayasa4@gmail.com)<sup>2</sup>

## Abstract

This research was conducted to test the implementation of the character-based Entrepreneurship Education Model in an effort to foster an entrepreneurial culture in higher education. The Entrepreneurship Education System with supporting facilities available for institutional activities is based on the idea that increasing the competency of college graduates' work behavior competency is closely related to efforts to increase output competitiveness in the labor market. One effort that can be taken is to link the main competencies of the study program with an institutionalized entrepreneurship culture development program according to the demands of the era of industrial revokusi 4.0 and social revolution 5.0 today. Theoretically, the entrepreneurship education tool consists of formulation of core competencies and basic competencies of new entrepreneurial candidates, patterns of entrepreneurial material structure, learning activities to cultivate the essential values of entrepreneurship, and assessment of entrepreneurial learning outcomes. In addition, it is also supported by (1) the availability of teaching materials and the Entrepreneurship Culture Development Program Handbook (2) the website of the entrepreneurial website that can operate for the learners and the business community, and (3) The policy design of the Pioneering Center for New Entrepreneurial Incubators in Higher Education for the development of entrepreneurial spirit among students. The results showed that the integrated Entrepreneurship education model across study programs could substantially be implemented. This is supported by the increasing enthusiasm of student learning when they are in the classroom, laboratory, and while in the field. The results of further implementation show that the effectiveness of the entrepreneurship education program performance can be improved through synergies in making business plans and business realization. However, the factor of lack of students' readiness in following the work culture climate in the business world, coordination across study programs, and limited laboratory facilities. apparently contributed to the overall lack of success in performance. From the results of the implementation of the model, there are recommendations that should be followed up, namely the need for policy support and efforts by higher education institutions to integrate the development of entrepreneurial culture into the container of the higher education duty by incorporating value learning into the tradition of face-to-face lectures. Its mission is how to develop an entrepreneurial culture in an integrated manner so that the patterns of entrepreneurial behavior in the field can be learned in tertiary institutions and can have a positive impact on improving the welfare of society

**Keywords:** education system, learning tools, public policy, entrepreneurial character, and information technology

# Does Bond Ratings Assess Accrual Quality and Good Corporate Governance?

Desak Nyoman Sri Werastuti

Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [weras\\_tuti@yahoo.com](mailto:weras_tuti@yahoo.com)

## Abstract

This study aims at examine the relationship between accrual earning management and Good Corporate Governance (GCG) for bond rating of manufacturing company in ASEAN. This study uses 748 companies which are rated based on agency ratings of Standard & Poor (S&P) from January 2012 to December 2018. The results show that the bond rating, the accrual quality factor and good corporate governance are the important factors to be considered. This indicates that a conflict of interest as well as the bond issuer opportunist actions management can not be detected properly by the rating agencies. Good corporate governance is also positively associated with bond ratings which indicate that good corporate governance of good company, as indicated by the level of concentration of ownership of larger companies tends to have a high bond rating. Thus, good corporate governance can reduce earnings management done by the managers of the company, so, it can reduce the positive effect of earnings management on bond ratings.

**Keywords:** Bonds, Rating, Good Corporate Governance, Accrual Quality, ASEAN

# Factors Affecting The Amount Of External Information Business Search For Use Of Aviation Services In Bali

Ni Luh Sayang Telagawathi<sup>1</sup>, NI Made Dwi Ariani Mayasari<sup>2</sup>

Program Studi Manajemen  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email : [emilangsuryawan@gmail.com](mailto:emilangsuryawan@gmail.com)<sup>1</sup>,  
[heryanda\\_lelep@yahoo.co.id](mailto:heryanda_lelep@yahoo.co.id)<sup>2</sup>

## Abstract

This study seeks to identify the factors that influence the amount of external information retrieval efforts undertaken by consumers on the use of Garuda Indonesia flight services. Research conducted by Srinivasan and Ratchford (1991) shows that the magnitude of the search for consumers' external information on purchasing durable products is directly or indirectly influenced by the amount of experience, positive experience, product knowledge, interest in the product, perceived risk, magnitude of evoked- set, perceived benefits and search costs. However, the model used by Srinivasan and Ratchford (1991) is limited in its use to consumers who have purchased a product more than once. With the positive experience variable, consumers who first purchase a product cannot be included in the research. In this study, researchers adopted models, hypotheses and variables used by Srinivasan and Ratchford (1991) consisting of the amount of experience, product knowledge, interest in the product, perceived risks, the magnitude of the evoked-set, perceived benefits and search costs for explain the determinant of the amount of external information retrieval efforts undertaken by consumers. Data collection is done by using primary data, primary data obtained by questionnaire. The sampling technique used was purposive sampling, the number of respondents in the study were 200 bank customers in Denpasar, the model was tested using a two-step approach to structural equation modeling (SEM).

**Keywords** : amount of product knowledge, product interest

# Measuring Hotel Customer Satisfaction: Who cares?

N.Trianasari, Yuda Martin Mahardika, Putu Indah Rahmawati

Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: nanatrianasari01@gmail.com

## Abstract

Customer satisfaction is one of the indicators that show the quality of any business. In a hotel operation, it is the hotel guest who has the expectedly objective evaluation of its service. Practically, hotels invited their guests to rate their satisfaction toward overall hotel services through guest comment card. While they are essential, little is known about how hotels manage the data obtained from guest comment card. As such, this study aimed to enrich the understanding of hotel customer satisfaction measurement. Data were collected from 16 Hotel Front Office Managers in Bali and were analyzed qualitatively. The study revealed that all hotels used online and offline guest comment to understand how guests perceived their services. Mostly, the Front Office Staff were assigned to collect the data from the hotel guests prior to their departure. Data were then shared to all hotel departments for further actions. Only a few hotels performed a thorough measurement and analysis on the data. Discussion and recommendation are provided in the paper as well as limitation and avenue for future study.

**Keywords:** customer satisfaction; hotel service, guest comment card, satisfaction measurement



# The Effect of Visiting Decisions on Destination Images Post Disaster

Rolland Epafras Fanggidae<sup>1</sup>, Titania Ariance Pello<sup>2</sup>, Antonio E.L Nyoko<sup>3</sup>

Nusa Cendana University

## Abstract

Development of increasingly modern world makes us humans are always served with beautiful tourist attractions, magnificent buildings, and technology that is increasingly adequate. However, all these things not last long because at any time can be destroyed and damaged. The damage caused by one problem that often occurs in human life, namely natural disasters. Natural disasters that occur can't be predicted or avoided by humans. Natural disasters often occur in one important sector in the development of Indonesia, namely the Tourism sector. In the concept of tourism is a dynamic activity that involves many people and enlivens various fields of business. Tourism as an industry that continues to be developed in various places and the development of tourism in Indonesia, including province of East Nusa Tenggara, that very rapid development. The development of tourism industry is able to provide a multiplier effect that influences various sectors in people's lives where tourism industry's developing. Behind these benefits, tourism industry is an industry that is very vulnerable to conditions related to political, economic and security stability. In East Nusa Tenggara province, especially Kupang City that one of disaster-prone tourist destinations is Oesapa Beach, located in Oesapa Village, Kelapa Lima District, Kupang City. At Oesapa Beach, tidal waves often occur every year, causing severe damage to existing infrastructure on the beach. The damages are like the destruction of lopo's and cafe's where visitors can relax and enjoy the beauty of Oesapa Beach. This resulted in the beach becoming damaged and dirty. Based on the description above, the aim is to determine the effect of destination images on visiting decisions and how efforts can be made to prevent and minimize the impact of natural disasters on image of Oesapa Beach tourism objects. This type of research is descriptive-quantitative with quantitative data analysis. Samples were taken as many as 48 visitors Oesapa Beach which is a visitor who visited the beach after and before the disaster. Data collection method uses interviews and questionnaire. The results showed that natural disasters affect the destination images.

**Keywords:** Destination Images, Natural Disaster, Visiting Decisions

# Employee Engagement in the Relationship Between Learning Organization and Financial Performance

Agnes Wahyu Handoyo<sup>1</sup>, Devie<sup>2</sup>, Juniarti<sup>3</sup>

Faculty of Business and Economics  
Petra Christian University  
Surabaya, Indonesia

Email: agneswahyuh@gmail.com

## Abstract

This research paper sets out to investigate the gaps in hospitality industry issues and facts in Surabaya, Indonesia. In order to substantiate future studies about employee engagement. Learning Organization constructed by seventh dimension DLOQ as measurement (continuous learning, inquiry and dialogue, collaboration and team learning, empower people, create systems, connect the organization, strategic leadership) to influence Employee Engagement with three constructs (Physical, Cognitive and Emotional) and Financial Performance with six constructs (ROA, ROE, Sales Growth, Net Profit, Market Share, Profit Growth). This research was trying to investigate the gap between hospitality industry issues and facts, also investigate the relationship of Employee Engagement as an intervening variable between Learning Organization and Financial Performance supported by Organizational Psychology and Organizational Behavior Theories. Therefore, this research trying to empirically and practically contributions for future managerial implication. The study conducted 50 full-service dining restaurant company as unit analysis in Surabaya, Indonesia. Using a questionnaire as an instrument of the measurements were 241 questionnaire collected. The result of this research Learning Organization has partially and directly influence Employee Engagement and Financial Performance supported by Organizational Psychology and Organizational Behavior Theories.

**Keywords:** Learning Organization, Employee Engagement, Financial Performance

# **The Principles of Tourism Code of Ethics and Community Priority Rights in Tourism Management Based on Perda Number 1 of 2014 Concerning Private Vocational School of Tourism in Buleleng District Management**

I Putu Gede Parma<sup>1</sup>, A.A.Ngr. Yudha Martin Mahardika<sup>2</sup>

Hotelier Department, Faculty of Economics<sup>12</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: parma1708@yahoo.com<sup>1</sup>, yudha.martin09@yahoo.co.id<sup>2</sup>

## **Abstract**

The implementation of tourism is directed at increasing the welfare and prosperity of the people in the context of realizing a just and prosperous society through increased regional income, expansion and equal distribution of business and employment opportunities. This research identifies the Principles of Tourism Code of Ethics in its implementation in Buleleng Regency and the Community Priority Rights in Tourism Management Based on Perda Number 1 of 2014 concerning the Implementation of Tourism in Buleleng Regency. This research is categorized as a descriptive qualitative research, the operational definition of the variables in this study is divided into two parts, the first is the principles of the code of ethics of tourism in its implementation of the development of tourism in the Regency of Buleleng, and second, the priority rights of the community in organizing tourism activities based on Perda No. 01 of 2014 in the Regency of Buleleng. In this research, the subjects of the research are the tourism activity actors both in government, business people, and academics, while the object of research is the implementation of tourism in the Regency of Buleleng in the fields of hospitality, restaurants, tourist attractions, and tourism services in the Regency. The data analysis technique used is the method of interview, observation, and study of literature and documentation. The results of this study are that there are ten principles of a code of ethics for tourism which are used as a basis for the implementation of tourism activities in the Regency of Buleleng, and the priority rights of the people of the Regency in implementing tourism activities can be seen from article 14 paragraph 1, Article 17 b, Article 19 paragraph 1, Article 20, Article 21, Article 22, Article 60. So it can be concluded that the Regency of Buleleng is still very likely to develop again, what we can see in the field is that the local community has begun to intelligently manage tourism villages by diverting their mainstay tourism objects into new tourist areas. which has the potential as a snorkeling spot with current waves that are very in accordance with the standards for snorkeling. In addition, they have also succeeded in organizing the Twin Lake Festival which has been scheduled as an annual fixed agenda in an effort to attract tourists to visit the Regency of Buleleng. Broadly speaking, the principle of community priority rights on the principle of tourism development in the implementation of the concept of CBT (community based tourism) can be divided into 3 aspects, namely relating to access, control and benefits of tourism development for the community. The access aspect relates to the ability of the community to reach / engage / touch with tourism development.

**Keywords:** Community Based Tourism, Community Priority Rights, Tourism Ethics Code

# The Perceived Risk Influence on the E-Loyalty of Online Shoppers in Using Internet of Things

Saorce Elsyeh Hatane<sup>1</sup>, Widyananda Prasetyo<sup>2</sup>, Ervina Clowdya Tandean<sup>3</sup>, Maria Regina<sup>4</sup>

Accounting Department,  
Faculty of Business and Economics  
Universitas Kristen Petra  
Indonesia

Email: [elsyehat@petra.ac.id](mailto:elsyehat@petra.ac.id)<sup>1</sup>, [zhangcingphing@yahoo.com](mailto:zhangcingphing@yahoo.com)<sup>2</sup>,  
[chubbspina@icloud.com](mailto:chubbspina@icloud.com)<sup>3</sup>, [mariaregina312@gmail.com](mailto:mariaregina312@gmail.com)<sup>4</sup>

## Abstract

The development of technology has made the need for e-commerce increasingly high. The growth of e-commerce, as one of the applications from the internet of things, in Indonesia has also become more rapid; thus, it brings changes in choices in transactions, from offline purchases to online. One of the essential things in e-commerce is the customer's perception of the security of online transactions. This study analyses the role of e-satisfaction and perceived security risk on e-trust and e-loyalty. The research model is examined in 395 e-commerce users in Indonesia. The results show that e-trust is able to mediate the relationship between e-satisfaction and perceived security risk to e-loyalty. Customer confidence that transactions conducted on e-commerce are safe will increase e-loyalty more than the effect of risk on e-trust. Satisfaction in online purchases dramatically affects the amount of customer confidence in e-commerce. This research contributes to e-commerce actors in Indonesia to understand the importance of maintaining security in transactions.

**Keywords:** e-commerce; internet of things; perceived security risk; e-satisfaction; e-trust; e-loyalty

# The Acceptance of Accounting Students on the Use of Internet of Things

Saorce Elsyeh Hatane<sup>1</sup>, Inge Vera Desta Johari<sup>2</sup>, Jesseline Velencia<sup>3</sup>,  
Livia Eryln Prayugo<sup>4</sup>

Accounting Department,  
Faculty of Business and Economics  
Universitas Kristen Petra  
Indonesia

Email: [elsyehat@petra.ac.id](mailto:elsyehat@petra.ac.id)<sup>1</sup>, [elizabethinge94@yahoo.com](mailto:elizabethinge94@yahoo.com)<sup>2</sup>,  
[valenciajesseline@gmail.com](mailto:valenciajesseline@gmail.com)<sup>3</sup>, [liviaprayugo@gmail.com](mailto:liviaprayugo@gmail.com)<sup>4</sup>

## Abstract

In a general sense, IoT is a physical device that is connected to the internet. IoT provides a revolution in accounting work, among others in the process of collecting data and processing data into useful information in decision making. From an early age, understanding and ability to adapt to changes that will be brought by IoT must be owned by prospective accountants, in this case, students in the accounting study program. This study surveyed accounting students at several universities in Surabaya, Indonesia, about their ability to master the IoT device. The components of IoT skills are information navigation, social skills, creative skills, and mobile skills. The results showed that female students have the same IoT abilities as male students. Their level of intelligence does not influence IoT expertise among students. No significant differences are found between high GPA students and low GPA students in IoT expertise. This research contributes to providing input to universities and the accounting profession that current students, who are a millennial generation, are very adaptable in the development of information technology.

**Keywords:** Internet of Things; Gender; Intellectual; Information Navigation, Social, Creative, Mobile Skills

# Role of Informal Employment To The Economy Of Bali

I Nengah Suarmanayasa<sup>1</sup>, Gede Putu agus Jana Susila<sup>2</sup>

Management Department, Faculty of Economics<sup>12</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email : [suarmanayasa\\_undiksha@yahoo.com](mailto:suarmanayasa_undiksha@yahoo.com)<sup>1</sup>,  
[janos\\_undiksha@yahoo.com](mailto:janos_undiksha@yahoo.com)<sup>2</sup>

## Abstract

This study aims to determine differences in welfare between formal and informal employment in Bali, know the differences in the welfare of informal workers between districts/cities in Bali and know the contribution of informal employment to the economy of Bali. This study uses secondary data in the form of 2018 Sakernas raw data obtained from BPS Bali Province. Data collection techniques using the documentation method, then performed data analysis including descriptive analysis, independent samples t test analysis, and ANOVA oneway analysis. The results showed that there were differences in the average income and welfare of formal and informal employment. Formal employment have higher average incomes than informal employment. There are three groups of districts/cities that have an average income of informal employment who tend not to differ in each group. Informal employment in Denpasar City have the highest average income compared to informal employment in other districts in Bali. Bali's economy is more dominated by the number of informal employment than formal employment. The largest contribution of informal employment is in the fields of agriculture, plantation, forestry, hunting and fisheries.

**Keywords** : formal, informal employment, Bali

# Detection of Healthcare Fraud in The National Health Insurance Program Based on Cost Control

Nugroho Mardi Wibowo<sup>1</sup>, Woro Utari<sup>2</sup>, Abdul Muhith<sup>3</sup>, Yuyun Widiastuti<sup>4</sup>

Management Department, Universitas Wijaya Putra<sup>134</sup>  
Nursing Department, Universitas Nahdlatul Ulama Surabaya<sup>2</sup>  
Surabaya, Indonesia

Email: [nugrohomardi@uwp.ac.id](mailto:nugrohomardi@uwp.ac.id)<sup>1</sup>, [abdulmuhith1979@gmail.com](mailto:abdulmuhith1979@gmail.com)<sup>2</sup>,  
[woroutari@uwp.ac.id](mailto:woroutari@uwp.ac.id)<sup>3</sup>, [yuyunwidiastuti@uwp.ac.id](mailto:yuyunwidiastuti@uwp.ac.id)<sup>4</sup>

## Abstract

The potential for fraud in healthcare in the National Health Insurance Program (JKN) began to emerge since the inception of the JKN program in Indonesia on January 1, 2014. Fraud in healthcare has the potential to reduce the quality of healthcare and disadvantage patients and state finances. However, the implementation of prevention of healthcare fraud has not been carried out to the fullest. The purpose of this study is to identify cost control-based information sources that are used to identify potential fraud in healthcare in hospitals. This research is a case study in the Regional General Hospital (RSUD) Ibnu Sina, Gresik Regency, East Java - Indonesia. Data is collected by the method of documentation, interviews and focus group discussions (FGD). The data analysis technique used is policy review and interactive analysis. The results of the study prove that the following cost control-based information can be used as a basis for detecting potential fraud. Namely (i) Comparing data on the number of inpatient cases with the number of claims of hospital inpatient to The Social Security Organizing Agency (BPJS) Health; (ii) Comparing data on the number of outpatient cases with the total claim for outpatient hospital to BPJS Health; (iii) Analyzing the tendency of hospital inpatient and hospital outpatient claims to BPJS Health; and (iv) Analyzing the trend in the number of special case mix group (CMG) cases.

**Keywords:** Fraud; Healthcare; JKN; Hospital, Cost Control

# Corporate Social Responsibility Policies in Indonesia Manufacturing Companies

Josua Tarigan<sup>1</sup>, Saarce Elsy Hatane<sup>2</sup>, Dea Damara<sup>3</sup>

Accounting Department,  
Faculty of Business and Economics  
Universitas Kristen Petra  
Surabaya, Indonesia

Email: [josuat@petra.ac.id](mailto:josuat@petra.ac.id)<sup>1</sup>, [elsyehat@petra.ac.id](mailto:elsyehat@petra.ac.id)<sup>2</sup>,  
[dea.damara2012@yahoo.com](mailto:dea.damara2012@yahoo.com)<sup>3</sup>

## Abstract

This research offers a greater understanding of the corporate social responsibility efforts that enable the company to enhance the labor productivity. Thus, it is also used as the basis of the new methods to improve the productivity of the company by developing the aspects in the corporate social responsibility policies, which can integrate the internal and external aspects of stakeholders related to the company. This study is conducted on the manufacturing listed companies in Indonesia. The observed data in this research in total is 314 firm-years. Two out of the five hypotheses are proven in this study, while the rest of the hypotheses are rejected. The variables of CSR policies that proven shows on short-termism behaviour of listed companies regarding CSR. This is happens since many manufacturing companies in Indonesia are owned by families and the lack of involvement by the government in shaping CSR.

**Keywords:** Corporate social responsibility policies; labor productivity; manufacturing companies; stakeholders



# **Effect of Auditor Independence, Audit Fees, and Audit Tenure on Audit Quality (Case Study In Public Accountant Office In Bali)**

Made Arie Wahyuni<sup>1</sup>, Gusti Ayu Ketut Rencana Sari Dewi<sup>2</sup>, Nyoman ayu Wulan Trisna Dewi<sup>3</sup>, Luh Asri Savitri<sup>4</sup>

Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email : [ariewahyuni@undiksha.ac.id](mailto:ariewahyuni@undiksha.ac.id)<sup>1</sup>, [ayurencana@gmail.com](mailto:ayurencana@gmail.com)<sup>2</sup>,  
[wulan.trisnadewi@undiksha.ac.id](mailto:wulan.trisnadewi@undiksha.ac.id)<sup>3</sup>, [asri.savitri@gmail.com](mailto:asri.savitri@gmail.com)<sup>4</sup>

## **Abstract**

This study aims to examine: (1) the effect of auditor independence on audit quality, (2) the effect of audit fees on audit quality, (3) audit tenure on audit quality. The type of data used is questionnaire. The population in this study are all auditors who work at the Public Accounting Office in Bali. Determination of the sample is done using saturated sampling technique that is taking the entire population to be sampled. The number of data that can be analyzed is 51 respondents. Data analysis was performed by multiple regression analysis. The test results show that (1) auditor independence has a positive and significant effect on audit quality, (2) audit fees have a positive and significant effect on audit quality, (3) audit tenure has a positive and significant effect on audit quality

**Keywords** : auditor independence, audit fees, audit tenure, audit quality

# **Analysis of Competitiveness Determinants of The Woodcraft Industry in Bali**

Gede Adi Yuniarta<sup>1</sup>, I Putu Gede Diatmika<sup>2</sup>, I Gede Agus Pertama  
Yudantara<sup>3</sup>

Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: gdadi\_ak@yahoo.co.id

## **Abstract**

This study is motivated by the importance of the role of small and medium scale industries (SMIs) in Bali as a supporting sector for cultural tourism and community income sources. This study aims to analyze the competitiveness determinants of the woodcraft industry in Bali. Data was obtained through questionnaires distribution to the entire population of SMIs that received the implementation of corporate social responsibility. The research approach used is a quantitative approach (positivism) to find out the associative level of one variable with the other variables as well as to test the research hypothesis. The number of variables analyzed in this study are 4 variables. The independent variables include: Business Competency Variables, Government Role, CSR implementation. While the dependent variable is competitiveness. The results of the study prove that competency, government policy, CSR Implimentation, and the potential social capital affect the competitiveness of the woodcraft industry in Bali. Business competency is proven to be the most influential factor in the competitiveness of the woodcraft industry in Bali.

**Keywords** : determinants, competitiveness, competencies, implementation of CSR, and the woodcraft industry

# **Supervision of The Government In Strengthening The Influence of Community Participation of The Effectiveness of Village Funds In The District Buleleng**

I Putu Gede Diatmika<sup>1</sup>, Gede Adi Yuniarta<sup>2</sup>

Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [gede.diatmika@undiksha.ac.id](mailto:gede.diatmika@undiksha.ac.id)<sup>1</sup>, [gdadi\\_ak@yahoo.co.id](mailto:gdadi_ak@yahoo.co.id)<sup>2</sup>

## **Abstract**

One of the factors that influence the success of development programs and rural community development is community participation that not only involves the community in making decisions in every development program, but also the community is involved in identifying problems and potential that exists in the community. the use and management of village funds, community involvement is very important so that their use and management can be targeted and the benefits are in accordance with the real interests of the community. However, what happened in Buleleng Regency was that there was still uneven community involvement and this affected community support for various programs that would be implemented using village funds. Several factors influence the level of community participation in the management of village funds such as the lack of socialization from the village government regarding the village fund program so that the community does not understand the village fund program, the community participates less and the government oversight factor in strengthening the influence of community participation is still lacking, making it difficult for the community to understand all activities carried out in the management of village funds.

**Keywords:** Oversight, Participation, Effectiveness, Village Funds

# **Analysis of Acceptance and Success Implementation Academic Information System (Siak) Based on Technology For Academic Civities In Universitas Pendidikan Ganesha**

I Gede Agus Pertama Yudantara<sup>1</sup>, Lucy Sri Musmini<sup>2</sup>, I Putu Gede Diatmika<sup>3</sup>, Gede Adi Yuniarta<sup>4</sup>

Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email : [agus\\_yuda126@yahoo.co.id](mailto:agus_yuda126@yahoo.co.id)<sup>1</sup>, [lucy.musmini@gmail.com](mailto:lucy.musmini@gmail.com)<sup>2</sup>,  
[gedediatmika@gmail.com](mailto:gedediatmika@gmail.com)<sup>3</sup>, [gdadi\\_ak@yahoo.co.id](mailto:gdadi_ak@yahoo.co.id)<sup>4</sup>

## **Abstract**

The research objective is to predict and explain the acceptance and success implementation of Academic Information System (SIAk) based on the technology by the Undiksha academic civities. Pick up survey was data collection method for sixth and seventh semester students in all programs, Academic Staff and Lecturers at Undiksha where data were processed using Partial Least Squares (PLS). The results showed that all constructs that were used had a positive effect on the constructs of behavioral intention and use of behaviour where behavioral intention was the main construct. However, in acceptance of SIAk, perceived usefulness becomes a construct that is more influential and the quality system becomes a more influential construct in successful of implementation of the SIAk. Therefore, the implementation of the SIAk is accepted because it is useful and used because the available facilities and SIAk is succes implemented because SIAk system has a good quality.

**Keywords** : Acceptance and Success, SIAk, Behavioural Intention, Use of Behaviour, PLS

# Perception of Stackholders on Internal Supervisory Unit and Competence of Internal Supervisory Unit (Study at Nusa Cendana University)

Minarni Anaci Dethan<sup>1</sup>, Maria E D Tunti<sup>2</sup>, Pius Bumi Kellen<sup>3</sup>, Anthon Simon Y.Kerih<sup>4</sup>

Nusa Cendana University  
Kupang, Indonesia

Email: [minarni.dethan@staf.undana.ac.id](mailto:minarni.dethan@staf.undana.ac.id)<sup>1</sup>,  
[maria.tunti@staf.undana.ac.id](mailto:maria.tunti@staf.undana.ac.id)<sup>2</sup>, [pius0309@gmail.com](mailto:pius0309@gmail.com)<sup>3</sup>,  
[kerihi@yahoo.com](mailto:kerihi@yahoo.com)<sup>4</sup>

## Abstract

The birth of the regulation of the Minister of National Education Republic of Indonesia Number 47 2011 concerning the internal oversight unit within the Ministry of Education, that in the framework of strengthening governance and accountability, the implementation of duties and functions and activities within the Ministry of National Education, need to be systematically monitored so that it is controlled, efficient and effective, in accordance with regulations legislation. The regulation of the Indonesian national education minister Number 47 2011 concerning the Internal Oversight Unit within the Ministry of National Education and strengthening the governance of the implementation of duties, functions and activities at Nusa Cendana University need to be systematically monitored so that it is controlled, efficient and effective in accordance with applicable regulations. This study aims to determine the strengths, weaknesses, challenges and threats faced by the Internal Supervisory Unit today. The analysis tool of this research is descriptive analysis, SWOT analysis. The results showed: 1) The need for a leadership policy formulation that strengthens the capacity of the Internal Supervisory Unit as OTK at the Nusa Cendana University, 2) The need for providing the opportunity for auditors to attend education and training in order to increase auditor competence.

**Keywords:** Internal Supervisory Unit, SWOT, Policy, Competence

# How Culture Resources Developed As A New Tourism Destination In Buleleng Regency

Putu Bimantara<sup>1</sup>, Putu Dio Artha Pratama<sup>2</sup>, Komang Agem Wismanjaya<sup>3</sup>

Hotelier Department<sup>1</sup>, Management Department<sup>2</sup>, Accounting Department<sup>3</sup>

Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [putubimantara01@gmail.com](mailto:putubimantara01@gmail.com)<sup>1</sup>, [dioarthap@gmail.com](mailto:dioarthap@gmail.com)<sup>2</sup>,  
[agemava@gmail.com](mailto:agemava@gmail.com)<sup>3</sup>

## Abstract

Buleleng Regency is located in North Bali. The area is about 1366 km<sup>2</sup> wide which is the widest regency compare to others. There are 624.125 people live in Buleleng Regency based on the data from Badan Pusat Statistika Provinsi Bali. It has the biggest number of population among regencies in Bali. Buleleng is unique in every different perspective. It is a good place for culinary exploration and tourist destination. This potention is supported by the high population of people and their own peculiarity. This study has a purpose to explain how culture diversity in buleleng could be a new potential aspect to develop tourism. Culture diversity relates to traditional attraction from different vilages. We have found out that Buleleng culture is appealed for the new tourism destination in Buleleng Regency with high cultural motivation on it.

**Keywords:** Culture, Resources Development, Tourism Destination.

# **Welfare Level of Arta Murti BUMDes Members Anturan Village, Buleleng District in Term of Social Entrepreneurship Approach**

Ni Nyoman Yuni Kariyani<sup>1</sup>, I Wayan Krisna Aris Saputra<sup>2</sup>, Kadek  
Yudistira<sup>3</sup>

Economic Education<sup>1</sup>, Accounting Department<sup>2</sup>, Accounting Diploma  
DIII<sup>3</sup>

Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [Yunikariyani97@gmail.com](mailto:Yunikariyani97@gmail.com)<sup>1</sup>, [Krisnaaris16@gmail.com](mailto:Krisnaaris16@gmail.com)<sup>2</sup>,  
[Kadekyudistira58@gmail.com](mailto:Kadekyudistira58@gmail.com)<sup>3</sup>

## **Abstract**

This study aimed at determining the welfare level of Arta Murti BUMDes members in term of social value, civil society, innovation, and economic activity dimensions. The population of study was 363 members of Arta Murti BUMDes and the samples were 190 people applying random sampling technique. Data were collected by using questionnaires and documentation. Data were analyzed by descriptive analysis technique. The results of study showed that the welfare level of Arta Murti BUMDes members in term of social value dimensions was totally in agree category with 3235 score; the welfare level of Arta Murti BUMDes members in term of civil society dimension was totally in agree category with 2804 score, the welfare level of Arta Murti BUMDes members in term of innovation dimension was 2803 in agree category; the welfare level of Arta Murti BUMDes member in term of economic activity was 1664 in agree category.

**Keywords:** civil society, economic activity, innovation, social value

# The Role of Entrepreneurship Education and Subjective Norms on the Intention of Entrepreneurship

Ni Komang Sri Wahyuni<sup>1</sup>, Komang Krishna Darmawan<sup>2</sup>, Bella Adityasih<sup>3</sup>

Accounting Diploma III<sup>1</sup>, Hotelier Department<sup>2</sup>, Accounting Department<sup>3</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [nksriwahyuni32@gmail.com](mailto:nksriwahyuni32@gmail.com)<sup>1</sup>,  
[krisnadharmawan4@gmail.com](mailto:krisnadharmawan4@gmail.com)<sup>2</sup>, [bellaadityasih08@gmail.com](mailto:bellaadityasih08@gmail.com)<sup>3</sup>

## Abstract

The purpose of this study was to analyze the role of the entrepreneurship education and subjective norms on the intention of entrepreneurship. The respondents of this study were students of the Faculty of Economics, Universitas Pendidikan Ganesha, Singaraja, Bali, Indonesia, which numbered 80 people. The sampling technique using convenience sampling technique. This study uses primary data in the form of a questionnaire with a Likert scale 1-5. The analytical model used is the multiple regression. The results of this study indicate that entrepreneurship education and subjective norms significantly influence student interest in entrepreneurship.

**Keywords:** entrepreneurship, education, subjective norms



**Application Of The Principles Of Financial  
Management In The Management Of Village-Owned  
Enterprises (BUMDES) Bhakti Karya Kalibubuk  
Villages  
A Study Of The BUMDES Bhakti By The Village Of  
Kalibubuk**

Angga Putra Kesawa<sup>1</sup>, I Gede Mulya Pradipta<sup>2</sup>, Gede Nanda  
Afrivania<sup>3</sup>

Accounting Department<sup>1</sup>, Management Department<sup>2</sup>, Hotelier  
Department<sup>3</sup>  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [anggakesawa88@gmail.com](mailto:anggakesawa88@gmail.com)<sup>1</sup>,  
[mulyapradiptagede@gmail.com](mailto:mulyapradiptagede@gmail.com)<sup>2</sup>, [gedenandayuser@gmail.com](mailto:gedenandayuser@gmail.com)<sup>3</sup>

**Abstract**

The maximum development of BUMDes management in a village is expected to be able to improve the economy and at the same time influence the decrease in poverty levels in the village. In Buleleng Regency, since 2014, 108 BUMDes have been built from 129 existing villages. One of the BUMDes in Buleleng Regency is BUMDes Bhakti Karya, which is located in Kalibubuk Village. BUMDes in Kalibubuk Village is engaged in shop matters. One step that can be taken in managing the BUMDes is to apply the principles of financial management. The research method used to examine these problems is a cumulative descriptive research instrument namely interviews and literature studies. From this research, it is known that BUMDes Bhakti Karya is still new, so the planning and management of BUMDes is still not optimal, this BUMDes is still adjusting to the high level of competition in this Kalibubuk Village. Therefore management of business management has not been done thoroughly. So it can be concluded that BUMDes Bhakti Karya Kalibubuk Village has applied the principles of financial management, but it has not been maximized.

**Keywords:** principles, financial management, BUMDes

# The Influence of Customer Satisfaction in Terms of Service Quality and Perceived Value

Kadek Martini<sup>1</sup>, I Wayan Budi Sujana Sangging<sup>2</sup>, Made Sandi Merta<sup>3</sup>

Management Department<sup>1</sup>, Economic Education Department<sup>2</sup>,  
Accounting Department<sup>3</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Indonesia

Email: [martinykadek@gmail.com](mailto:martinykadek@gmail.com)<sup>1</sup>, [budisujana87@gmail.com](mailto:budisujana87@gmail.com)<sup>2</sup>,  
[madesandimerta@gmail.com](mailto:madesandimerta@gmail.com)<sup>3</sup>

## Abstract

This study aims to examine the effect of service quality and perceived value on customer satisfaction of Melka Excelsior Hotel, Lovina. Design of this study is causal research. Samples in this study were domestic and foreign countries guests who had stay at the hotel totaling 75 responden. Data collection was done by questionnaire method. Data was analyzed by multiple linear regression analysis. The results of this study indicate that service quality and perceived value has significant influence on customer satisfaction of Melka Excelsior Hotel and the rest is influenced by other factors not taken in this research.

**Keywords:** Service Quality, Perceived Value and Customer Satisfaction, Hotel

# Competitive Strategy of Bank Perkreditan Rakyat (BPR) in Kupang City

Ni Putu Nursiani<sup>1</sup>, I Komang Arthana<sup>2</sup>, Sarinah Joyce Margaraet Rafael<sup>3</sup>

Fakultas Ekonomi dan Bisnis  
Universitas Nusa Cendana  
Indonesia

Email: [pnursiani@yahoo.com](mailto:pnursiani@yahoo.com)<sup>1</sup>,  
[komang.arthana@staf.undana.ac.id](mailto:komang.arthana@staf.undana.ac.id)<sup>2</sup>,  
[joyce.rafael@staf.undana.ac.id](mailto:joyce.rafael@staf.undana.ac.id)<sup>3</sup>

## Abstract

Bank Perkreditan Rakyat (BPR) is a formal financial institution that has a function as a financial intermediary institution, especially in the national microfinance system. To anticipate the increasingly fierce competition conditions by operating the right business strategy, the purpose of this study is to find out the right competitive strategy for the people's credit bank industry in the city of Kupang. This research was conducted on six BPRs in Kupang city with top and middle managers as respondents. Using survey and interview methods were conducted in this study, and data were analyzed using the SWOT method. The results showed that the strategic position of BPR in Kupang city was in a position of strong corporate competitiveness and high market attractiveness. Thus, continuous improvement is continuously pursued and carried out to increase competition.

**Keywords:** Competitive Strategy

# Development of the Designing Capability of Scientific Approach-Based Learning Tools for Undiksha Faculty of Economics Education Study Program Students

Iyus Akhmad Haris<sup>1</sup>, I Nyoman Sujana<sup>2</sup>

Economic Education Department<sup>12</sup>  
Faculty of Economics  
Universitas Pendidikan Ganesha  
Singaraja, Bali

Email: [akhmad.haris@undiksha.ac.id](mailto:akhmad.haris@undiksha.ac.id),  
[nyoman.sujana@undiksha.ac.id](mailto:nyoman.sujana@undiksha.ac.id)

## Abstract

The purpose of this study is to increase student competence in developing learning tools based on scientific approach through learning strategies and design courses in the Economic Education Study Program at the Faculty of Economics, Universitas Pendidikan Ganesha. This research was conducted in 2019 to achieve this goal, this research was conducted with an approach Research and Development (R&D). The findings of this study include the development of effective learning models and products in the form of social studies, economic and accounting learning tools which later will be useful for the benefit of teaching micro teaching and real PPL in schools that have proven their effectiveness. The results showed that students' understanding of learning tools in particular. Curriculum, syllabus, learning resources and preparation of Learning Implementation Plans (RPP) with a scientific approach to tarap lacking Through development, student competency has increased significantly and is able to produce scientific approach based lesson plans according to 2013 curriculum requirements

**Keywords:** Learning Tools, Scientific Approach

# Feasibility Study of Magister Management Program in Universitas Pendidikan Ganesha

Putu Indah Rahmawati<sup>1</sup>, Ni Made Made Suci<sup>2</sup>, Trianasari<sup>3</sup>

Management Department  
Economic Faculty  
Universitas Pendidikan Ganesha

Email : putuindah@yahoo.co.id

## Abstract

This research aimed to develop feasibility study on magister management program in Universitas Pendidikan Ganesha (Undiksha). This research gathered empirical data through questionnaire and interviews which involved stakeholders of Undiksha, government, and alumni. This study used qualitative research approached. Need analysis used to get the understanding on prospective students need and wants as well as to help in decision making process in developing magister management program in Undiksha. Demand-side analysis used to forecast demand of magister management program. Supply-side analysis conducted to measure the university ability to produce high quality education for magister management program in Undiksha. This research found that civil servant in Buleleng regency, Bank employees and hotel staffs eager to pursue higher education in Undiksha to enhance their career opportunity in the future. Respondents want executive class that can start after working hours (start 6pm) or weekend class. Price and flexibility are two most prominent factors or considerations in choosing the master degree program. Undiksha has facilities, infrastructure, human resources capacity to support teaching and learning process for magister management program.

**Keywords:** feasibility study, magister management, need analysis, demand-side analysis, supply-side analysis

# **Analysis of Green Accounting Implementation Based on University Social Responsibility (Study at Nusa Cendana University Kupang)**

Maria E.D. Tunti<sup>1</sup>, Karmila D.L.Mutia<sup>2</sup>, Linda Lomi Ga<sup>3</sup>

Nusa Cendana University  
Kupang, Indonesia

Email : maria.tunti@staf.undana.ac.id<sup>1</sup>, milamutia@gmail.com<sup>2</sup>,  
lindalomiga9@gmail.com<sup>3</sup>

## **Abstract**

The aim of this research was to acknowledge how the implementation of green accounting based on university social responsibility (USR) in Nusa Cendana University, Kupang. Population used in this research was the entire academic community in UNDANA. Data collection techniques in this study were through the distribution of questionnaires. The design of this research was quantitative descriptive research. The sampling technique used was purposive sampling. In the questionnaire presents the elements of statements about 1) environmental awareness in the implementation of green accounting based on university social responsibility at UNDANA, 2) environmental involvement in the implementation of green accounting based on university social responsibility at UNDANA, 3) environmental reports on implementation of green accounting based on university social responsibility at UNDANA, and 4) environmental audits on the implementation of university social responsibility green accounting based at Undana. The results obtained from this study were 1) UNDANA already has the support of human resources and economic resources related to environmental issues, 2) UNDANA has a master plan of research and community service related to environmental issues, and 3) The leader of university's philosophy about the environment life.

**Keywords:** green accounting, university social responsibility, environmental awareness, environmental involvement, environmental reports, environmental audit

# E-Tax Satisfaction and Taxpayer Expectation Toward Tax Consultant

Elisa Tjondro<sup>1</sup>, Graciella Tanaya<sup>2</sup>, Jessica Theresia<sup>3</sup>

Accounting Department  
Petra Christian University  
Surabaya, East Java, Indonesia

Email : elisatjondro@petra.ac.id<sup>1</sup>, graciellatanaya@gmail.com<sup>2</sup>,  
jesthe30@gmail.com<sup>3</sup>

## Abstract

In developed countries, like Indonesia, many taxpayers use individuals who are not registered as tax consultants to do tax preparation services. These persons are not under the code of ethics of the profession because they are not members of professional organizations. The purpose of our study is to investigate whether enhancement of electronic tax system (e-tax system such as e-Filing, e-Billing, e-SPT, e-Form, e-Registration, etc.) satisfaction can also influence attitude behavior of taxpayers regarding the expectation of a tax consultant. The higher expectation in a tax professional implies that taxpayers prefer to choose tax consultant rather than other individuals to do the tax preparation services. We measure the expectation of tax consultant in four types, which are saving time, saving money, legal compliance, and Directorate General of Taxes protection (DGT protection). We used a survey method to collect data from taxpayers who had used the e-tax system directly for minimum three times. The total sample was 105 taxpayers from Jakarta, Surabaya, Semarang, and Denpasar. The analysis technique used is a multiple linear regression with SPSS software. We found that e-tax system satisfaction influences the expectation of a tax consultant regarding saving time, legal compliance, and DGT protection. We also found that e-tax system satisfaction mostly influences the expectation of tax consultant as a protector against tax institution in case of tax audit.

**Keywords:** user satisfaction; e-tax system; tax consultants; saving time expectation; legal compliance expectation; DGT protection expectation

# **Perceptions of Accessibility and Knowledge in Small and Medium Enterprises based on Interest Using e-Banking**

Diota Prameswari Vijaya<sup>1</sup>, M. Rudi Irwansyah<sup>2</sup>

Accounting Department<sup>1</sup>, Economic Education Department<sup>2</sup>  
Universitas Pendidikan Indonesia  
Bali, Indonesia

Email : diota.pv@undiksha.ac.id<sup>1</sup>, rudi.irwansyah@undiksha.ac.id<sup>2</sup>

## **Abstract**

This study was conducted to determine the effect of perceptions of the ease of use of e-banking and knowledge of micro small and medium businesses on the interests of transactions using e-banking. The population in this study were micro small and medium enterprises in Buleleng Regency, Bali and the sample of this study were 120 micro and small enterprises using purposive sampling methods. Data collection techniques by distributing questionnaires directly to respondents. The analysis technique used is descriptive analysis and multiple linear regression analysis. Based on the results of the analysis of research data shows that (1) perceived ease of use has a positive effect on interest in using e-banking, (2) knowledge influences interest in using e-banking, and (3) perception of ease of use and knowledge simultaneously influences interest in using e-banking.

**Keywords:** e-banking, ease of use e-banking, knowledge of e-banking, micro small medium enterprises



# The Meaning of Economic Literacy for Women Entrepreneurs

Luh Indrayani<sup>1</sup>, Gede Adi Yuniarta<sup>2</sup>, M. Rudi Irwansyah<sup>3</sup>

Economic Education Department<sup>1,3</sup>, Accounting Department<sup>2</sup>  
Universitas Pendidikan Indonesia  
Bali, Indonesia

Email : [luhindrayani25@gmail.com](mailto:luhindrayani25@gmail.com)<sup>1</sup>, [gdadi\\_ak@yahoo.co.id](mailto:gdadi_ak@yahoo.co.id)<sup>2</sup>,  
[rudi.irwansyah@undiksha.ac.id](mailto:rudi.irwansyah@undiksha.ac.id)<sup>3</sup>

## Abstract

This study aims to understand the meaning of economic literacy for women entrepreneurs. Transcendental phenomenology is used in discovering the meaning and nature of the interviewee's life experiences. The results revealed that the meaning of economic literacy for women entrepreneurs is the intelligence to manage economic resources in making every economic decision. Entrepreneurial women can set priorities in meeting the daily needs of the household. Manage income and expenditure effectively and efficiently in an effort to meet unexpected needs, economical and realistic behavior in the economy. Women's understanding of economic literacy provides an example of good economic behavior in terms of sparing life behaviors and simple behaviors so that they are able to use their economic resources wisely.

**Keywords:** economic literacy, needs, women entrepreneurs

# Revealing The Perception of The Justice of UMKM Taxation on Government Regulation Number 23 Of 2018

I Nyoman Putra Yasa<sup>1</sup>, Sunitha Devi<sup>2</sup>, Nyoman Ari Surya Dharmawan<sup>3</sup>, I Putu Hendra Martadinata<sup>4</sup>

Accounting Department, Faculty of Economics<sup>1234</sup>  
Universitas Pendidikan Indonesia  
Bali, Indonesia

Email : putrayasainym@undiksha.ac.id<sup>1</sup>,  
sunitha.devi@undiksha.ac.id<sup>2</sup>, arisuryadharmawan@undiksha.ac.id<sup>3</sup>,  
hendra.martadinata@undiksha.ac.id<sup>4</sup>

## Abstract

This study aims to examine the perception of fairness of micro, small and medium business entrepreneurs who become taxpayers on the implementation of Government Regulation Number 23 Year 2018 (Peraturan Pemerintah Nomor 23 Tahun 2018) concerning income tax received or obtained by taxpayers who have a certain gross circulation. This research is a qualitative research using interview techniques in data collection. Respondents in this study were micro, small and medium business (Usaha Mikro, Kecil, dan Menengah-UMKM) entrepreneurs in Buleleng Regency. Based on interviews obtained from the respondents, it was revealed that the entrepreneurs felt objected if they had to keep paying taxes calculated from turnover if they suffered losses. Another aspect is that they are also concerned about the obligation to carry out bookkeeping because they do not understand the accounting concept and the high cost of accounting services. The perception revealed in this study can be used as a suggestion for the government and tax authorities to consider aspects of justice in the implementation of the taxation process in Indonesia. In addition, the government is expected to hold simple bookkeeping training so that the application of tax law in Indonesia can run optimally.

**Keywords:** Peraturan Pemerintah Nomor 23 Tahun 2018, perception of justice, UMKM

# Epistemology of Accounting Practices: Another Frame of Objectivity Claims

Lucy Sri Musmini

Faculty of Economics  
Universitas Pendidikan Indonesia  
Bali, Indonesia

Email : lucy.musmini@gmail.com

## Abstract

The purpose of this article is to examine the epistemology of accounting practice through a frame of view other than objectivity frame. Epistemology is how to get the right knowledge and the knowledge obtained is greatly influenced by what epistemology is used. At present accounting is generally gained knowledge through modern epistemology. This article seeks to explore epistemology in accounting practices in addition to modern epistemology. The results of this study confirm that modern epistemology is the development of scientific logic that combines rationalism and empiricism approaches. In addition, this also works by using objectivity and relying on understanding through the five senses. The epistemology of accounting practices needs to adopt interpretative art and be based on perspective. Accounting practices that emphasize accounting reports should be balanced with elements of conversation or dialogue, not just claims of objectivity. Accounting practices are becoming more complete and rich when viewed from various epistemological frames.

**Keywords:** epistemology, accounting practices, objectivity

# **Development of Financial Statement Applications for SMEs based on Financial Accounting Standards for Micro, Small and Medium Enterprises**

Andi Iswoyo<sup>1</sup>, Alfi Nugroho<sup>2</sup>, Yuli Ermawati<sup>3</sup>

Faculty of Economic and Business<sup>1</sup>, Faculty of Engineering<sup>2</sup>  
Universitas Wijaya Putra  
Surabaya, Indonesia

Email: [andi@uwp.ac.id](mailto:andi@uwp.ac.id)<sup>1</sup>, [alfinugroho@uwp.ac.id](mailto:alfinugroho@uwp.ac.id)<sup>3</sup>

## **Abstract**

The purpose of this study is that SMEs can prepare and present financial reports that are good and true in accordance with applicable Financial Accounting Standards namely the Financial Accounting Standards for Micro, Small and Medium Enterprises which will facilitate access to capital from the banking, so as to increase competitiveness UKM. Methods using qualitative research combined with quantitative, especially when viewed from the type of data and how to analyze it. Whereas in Android-based Application Development, the following stages are used; 1) Preparation Stage; 2) Analysis Phase; 3) Design Stage; 4) Implementation Stage; 5) Testing Phase and 6) Reporting Phase. The results of this study indicate that SMEs need to have skills in preparing financial reports so that it is easy to get access to capital to banks. For this reason, applications need to be developed that make it easy for SMEs to create Android-based financial reports so that they are easy to access.

**Keywords:** SMEs, Financial Report, Android Software



online submission : <https://conference.undiksha.ac.id/teams2019>