



ABSTRACT BOOK

THE 1ST INTERNATIONAL ANNUAL CONFERENCE ON ECONOMICS, MANAGEMENT, BUSINESS AND ACCOUNTING (INACEMBA)

Theme:

**Contemporary Issues in Islamic Finance, Business
Sustainability, and Digital Financial Inclusion**

Thursday, 21 December 2023

Editor:

- Lucky Nugroho
- Erna Setiany
- Nurul Hidayah
- Yananto Mihadi Putra
- Shinta Melzattia

Advisory Editorial Board:

- Laurent Weil
- Sugiharso Safuan
- Zakaria Bahari
- Sutan Emir Hidayat
- Mustafa Emre Civelek
- Rubaiyet Khan

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023



INDONESIAN ISLAMIC ECONOMISTS' ASSOCIATION
MERCU BUANA UNIVERSITY COMPARTMENT
JAKARTA PROVINCE

The 1ST International Annual Conference on Economics, Management, Business and Accounting

CALL FOR PAPERS
Theme:

**"CONTEMPORARY ISSUES IN ISLAMIC FINANCE, BUSINESS
SUSTAINABILITY, AND DIGITAL FINANCIAL INCLUSION "**

Co-Host



Supported & Organized By:



"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting (INACEMBA) 2023

Foreword

Assalamualaikum Wr. Wb

Praise and gratitude for the presence of Allah SWT, God Almighty, who continues to pour out His mercy and grace to all of us, and with His permission, The 1st International Annual Conference on Economics, Management, Business and Accounting (INACEMBA) with the theme Contemporary Issues in Islamic Finance, Business Sustainability, and Digital Financial Inclusion which will be held on December 21, 2023, can run well.

Welcome to the abstract book "The 1st International Annual Conference on Economics, Management, Business and Accounting (INACEMBA)"! This book summarizes the research and ideas presented at this prestigious annual international conference.

The INACEMBA conference has become the main forum for academics, practitioners, and researchers in Islamic economics, Islamic finance, management, business, and accounting to share the latest findings, innovative thinking, and deep insights. The book reflects the diversity of topics covered in the conference, covering various important aspects.

In this abstract book, you will find a summary of selected studies presented during the INACEMBA conference. Each abstract provides an overview of the focus of the study, the methodology used, and the results achieved by the researchers. This aims to provide quick insights and essential information on various topics relevant to Islamic economics, Islamic finance, management, business, and accounting.

We want to thank all the researchers who have participated in this conference and contributed to this abstract book. Hopefully, this book can be a helpful reference source for those who want to explore the topics that interest you in Islamic economics, Islamic finance, management, business, and accounting more deeply.

We would also like to thank all those who have supported and involved themselves in the success of the INACEMBA conference. Hopefully, this book can help broaden your understanding and knowledge in supporting the development of science and practice in these fields.

Welcome to read this abstract book, "The 1st International Annual Conference on Economics, Management, Business and Accounting (INACEMBA)," and I hope you can benefit from the various research and ideas it presents.

Jakarta, 21 December 2023

Dr. Lucky Nugroho., SE., MM., MAk., MSc
Head of IAEI Universitas Mercu Buana

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

International Conference Committee

- **Steering Committee:**
 1. Sri Mulyani Indrawati, Ph.D., Minister of Finance / Indonesian Islamic Economists' Association, Indonesia
 2. Dr. Rahmatina Awaliah Kasri. Indonesian Islamic Economists' Association of Jakarta, Indonesia
 3. Dr. Lucky Nugroho, S.E., M.M., M.Ak., M.Sc., Indonesian Islamic Economists' Association UMB Commissariat, Indonesia
 4. Yananto Mihadi Putra, S.E., M.Si., CMA., CAP., CAPF., CIBA., Universitas Mercu Buana, Indonesia)
 5. Prof. Dr. Wiwik Utami, Ak., CMA., CA., CSRS., Universitas Mercu Buana, Indonesia
 6. Prof. Dr. Drs. Veithzal Rivai Zainal, B.Sc., MM., MBA., CRGP., CRMP., Universitas Mercu Buana, Indonesia.
 7. Prof. Eko Ganis Sukoharsono, S.E., MCOM (ACCY)., MCOM-HONS., CSRS., CSRA., Ph.D., Universitas Brawijaya, Indonesia

- **Editor Teams:**
 1. Lucky Nugroho, Universitas Mercu Buana, Indonesia.
 2. Erna Setiany, Universitas Mercu Buana, Indonesia.
 3. Nurul Hidayah, Universitas Mercu Buana, Indonesia.
 4. Yananto Mihadi Putra, Universitas Mercu Buana, Indonesia.
 5. Shinta Melzattia, Universitas Mercu Buana, Indonesia.

- **Advisory Editorial Board**
 1. Prof. Laurent Weil, Université de Strasbourg, France
 2. Assoc. Prof. Dr. Sugiharso Safuan, Universitas Indonesia, Indonesia
 3. Assoc. Prof. Dr. Zakaria Bahari, Universiti Sains Malaysia, Malaysia
 4. Dr. Sutan Emir Hidayat, University College of Bahrain, Bahrain
 5. Mustafa Emre Civelek, İstanbul Ticaret Üniversitesi, Turkey
 6. Rubaiyet Khan, Auckland Institute of Studies, New Zealand

- **Peer Reviewer:**
 1. Prof. Dr. Amilin, Universitas Islam Negeri Syarif Hidayatullah, Jakarta, Indonesia
 2. Assoc. Prof. Dr. Anang Sutono, Sekolah Tinggi Pariwisata Bandung, Indonesia
 3. Dr. Budi Setiawan, STIE Kesatuan, Indonesia
 4. Dr. Erna Andajani, Universitas Surabaya, Indonesia
 5. Ibrahim Musa Gani, Ph.D. Isa Kaita College of Education Dutsinma, Nigeria
 6. Husam-Aldin N. Al-Malkawi, British University in Dubai, Dubai, United Arab Emirates
 7. Dr. Isnaini Isnaini, Universitas Medan Area, Indonesia



**The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023**

8. Kousay Said, University of Bahrain, Bahrain
9. Dr. Lucky Nugroho, Universitas Mercu Buana, Indonesia
10. Dr. Lutfi Lutfi, Perbanas Insitute, Indonesia
11. Dr. Mohd. Shukri Hanapi, Universiti Sains Malaysia, Malaysia
12. Prof. Dr. Mohammad Nur Rianto Al Arif, Universitas Islam Negeri (UIN) Syarif Hidayatullah, Jakarta, Indonesia
13. Muhammad Akhyar Adnan, Universitas Muhammadiyah Yogyakarta, Indonesia
14. Muhammad Ashoer, Universitas Muslim Indonesia, Makassar, Indonesia
15. Dr. Tettet Fitrijanti, Universitas Padjadjaran, Indonesia
16. Dr. Teuku Meldi Kesuma, Universitas Syiah Kuala, Indonesia
17. Sulaeman Rahman Nidar, Universitas Padjadjaran, Indonesia
18. Prof. Dr. Wiwik Utami, Universitas Mercu Buana, Indonesia
19. Prof. Dr. Zahri Hamat, University College Bestari, Malaysia
20. Dr Zamri Ahmad, School of Management, Universiti Sains Malaysia., Malaysia

- **Chairman of the Committee:**
Nurhasanah, S.E., M.Si.
- **Vice Chairman of the Committee:**
 1. Arief Bowo Prayoga Kasmoo., Ph.D., C.MP., C.PFM., C.IFA.
 2. Fitri Indriawati, S.E., M.Si.
- **Secretary:**
 1. Shinta Melzatia, S.E., M.Ak., CSRS.
 2. Minanari, S.E., M.Si
- **Treasurer:**
 1. Febrina Mahliza, S.E., M.Si.
 2. Nursanti Oktaviani, S.E.
 3. Febia Zaharani
- **Publications and Documentation:**
 1. Riska Rosdiana, S.E., M.Si.
 2. Dr. Deden Tarmidi, S.E., M.Ak.
 3. Goffari Maulana, S.Si.
 4. Muhammad Fikri
- **Public Relations and Inter-Agency Cooperation:**
 1. Safira, S.E., M.Si.
 2. Retno Puji Rahayu, S.E., M.Ak.
 3. Nur Rifani Sabilah
 4. Nursyafira
 5. Siti Fadira Arum Maisya
- **Marketing and Communication:**
 1. Venny, S.E., M.Si.
 2. Retno Puji Astuti, S.E., M.Si.
 3. Taufik Akbar, S.E., M.Si.
 4. Sely Megawati Wahyudi, S.E., M.Ak.
 5. Dr. Aldina Shiratina, M.Si.



**The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023**

- **Articles and Participants:**
 1. Wieta Chairunesia, S.E., M.Ak. (Coordinator)
 2. Mas Wahyu Wibowo, MBA., Ph.D.
 3. Meriyam Chairunnsa, S.E., M.Ak.
 4. Rio Aditia, S.Kom.
 5. Cindy Juniarsih
 6. Tyara Yovanka
 7. Natasya Anindita Putri
 8. Puspa Kahayati
- **Facilities and Infrastructure:**
 1. Annisa Hakim Zamzami, S.Pd., M.Sc. (Coordinator)
 2. Angela Dirman, S.E., M.Ak.
 3. Dr. Shinta Rahmani, S.E., M.Si.
 4. Aulia Reza Saputra Bintang
 5. Febry
 6. Wahyu Maydillah Nurrohman
- **International Correspondence**
 1. Dr. Erna Sofriana Imaningsih, S.E., M.Si. (Coordinator)
 2. Dr. Erna Setiany, S.E., M.Si.
 3. Dr. Nurul Hidayah, S.E., M.Si.
 4. Ahmad Badawi, S.E., M.M.

**"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"**

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting (INACEMBA) 2023

Contents

COMPARATIVE ANALYSIS OF THE INFLUENCE OF CAPITAL STRUCTURE, COMPANY SIZE, AND GOVERNANCE ON COMPANY BANKRUPTCY WITH PROFIT QUALITY AS A MODERATING VARIABLE IN THE PERIOD BEFORE THE PANDEMIC AND DURING THE COVID-19 PANDEMIC.....	15
THE INFLUENCE OF CORPORATE GOVERNANCE, FINANCIAL PERFORMANCE, AND COMPANY CHARACTERISTICS ON SUSTAINABILITY REPORT DISCLOSURE.....	16
Digital payment usage by MSME players in Bone regency: a theory of planned behavior and risk perception approach.....	17
THE EFFECT OF THIN CAPITALIZATION, ACCOUNTING CONSERVATISM, SALES GROWTH AND TRANSFER PRICING ON TAX AVOIDANCE	18
The Effect of Income, Tax Literacy, Utilization of Tax Applications on MSME Taxpayer Compliance (Empirical Study on MSME Taxpayer Compliance Registered at KPP Pratama Pondok Aren)	19
Concerning Climate Change: Assessing the Potential of Islamic Business Entities to Promote Environmental Sustainability	20
The Effect Of Economic Value Added And Financial Ratio On Sharia Stock Return.	21
INFLUENCE OF <i>GOOD CORPORATE GOVERNANCE</i> , PROFITABILITY AND FIRM SIZE TO FIRM VALUE ... 22 (Empirical Study on Companies Listed by CGPI and listed on the Stock Exchange Effect Indonesia Year 2017-2021).....	22
Does The Paylater Usage In E-commerce Influence Gen Z's Impulse Buying Behavior In Banjarmasin	23
Optimizing Business Corn Silk as A Functional Drink to Enhance Body Immunity.....	24
A Conceptual Framework For Islamic Gold Monetization:	25
Hybrid Musharakah Model	25
The Influence of Intellectual Capital and Sustainability Reports on Company Value with Profitability as an Intervening Variable (Empirical Study of Manufacturing Sector Companies Listed on the Indonesian Stock).....	26
Analysis of Market Responses to Lockdown Effect of Covid-19 Pandemic in Indonesia and Malaysia (Studies on Companies Listed on Jakarta Islamic Index and FTSE Bursa Malaysia Hijrah Syariah Index)	27
Increasing Customer Satisfaction Through Digital Banking Technology Services And Service Quality At Bank Syariah Indonesia Kcp Nganjuk Yos Sudarso	28
The Effectiveness of Leader Negative Affection on Employees Perspective	29
The Influence Of Capital, Working Hours, And Location On The Income Level Of Nganjuk Wage Market Traders, Nganjuk District	30
Analysis of MSMEs' Taxpayer Compliance: Impact of E-Filing Implementation, Tax Incentive Policy, and Quality of Tax Service	31



**The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023**

The Influence of Public Accountability, Service Performance and Administrative Information Systems for Producing E-KTP on Community Satisfaction (Case Study at the Nganjuk Regency Population and Civil Registration Service)..... 32

PENGARUH SKEPTISME PROFESSIONAL, LOCUS OF CONTROL DAN..... 33

INDEPENDENSI TERHADAP KEMAMPUAN AUDITOR DALAM MENDETEKSI 33

KECURANGAN (Studi Kasus Pada Bank ABC)..... 33

Pengaruh Pendapatan Asli Daerah, Dana Alokasi Umum Dan Dana Alokasi Khusus Terhadap Belanja Modal (*Studi Empiris pada Provinsi se- Indonesia Periode Tahun 2017 – 2020*) 34

Pengaruh Kecerdasan Emosional, Independensi, dan Gaya Kepemimpinan Terhadap Kinerja Auditor 35

FAKTOR FAKTOR DETERMINASI NON PERFORMING FINANCING PADA BANK SYARIAH DI INDONESIA. 36

THE EFFECT OF FINANCIAL LITERACY, PERCEIVED USEFULNESS, AND EASE OF USE OF ELECTRONIC WALLET ON IMPULSIVE BUYING BEHAVIOR OF COLLEGE STUDENTS..... 37

ANALISIS PENERIMAAN PAJAK REKLAME PROVINSI DKI JAKARTA SEBELUM DAN SAAT PANDEMI COVID 19 38

Analisis Pengaruh Pendeteksian Fraud Diamond terhadap Kecurangan Laporan Keuangan..... 39

The Role of Emerging Uses Technology-based in Accounting Information Processing (A Study of Property & Real Estate Sector in Indonesia) 40

Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Membayar Pajak Kendaraan Bermotor 41

(Studi Kasus pada Wajib Pajak yang Terdaftar di Samsat Jakarta Barat) 41

PEMAHAMAN AKUNTANSI, PERSEPSI PELAKU UMKM, SKALA USAHA DAN SOSIALISASI TERHADAP IMPLEMENTASI SAK..... 42

EMKM (Studi Pada UMKM Kecamatan Jatiasih, Kota Bekasi) 42

THE ROLE OF ORGANIZATION COMMITMENT, MACHIAVELLIAN, AUDITOR PERFORMANCE TERHADAP DYSFUNCTIONAL AUDITOR BEHAVIOR DAN AUDIT QUALITY SEBAGAI INTERVENING 43

PEMAHAMAN AKUNTANSI, PERSEPSI PELAKU UMKM, SKALA USAHA DAN SOSIALISASI TERHADAP IMPLEMENTASI SAK..... 44

EMKM (Studi Pada UMKM Kecamatan Jatiasih, Kota Bekasi) 44

Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Membayar Pajak Kendaraan Bermotor 45

(Studi Kasus pada Wajib Pajak yang Terdaftar di Samsat Jakarta Barat) 45

PENGARUH KOMSARIS INDEPENDEN, KOMITE AUDIT, KEPEMILIKAN INSTITUSIONAL DAN KUALITAS AUDIT TERHADAP INTEGRITAS LAPORAN KEUANGAN..... 46

PENGARUH TEKNOLOGI INFORMASI, KEADILAN SISTEM PERPAJAKAN, DAN KUALITAS PELAYANAN FISKUS TERHADAP TAX EVASION (Studi Kasus Pada KPP Pratama Kembangan) 47



**The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023**

Pengaruh Penerapan Standar Akuntansi Pemerintah, Kompetensi SumberDaya Manusia, dan Pengendalian Internal Terhadap Kualitas Laporan Keuangan Pemerintah Daerah..... 48
(Studi Empiris Pemerintah Kabupaten Bone)..... 48

PENGARUH KESADARAN WAJIB PAJAK DAN SANKSI PAJAK TERHADAP KEPATUHAN WAJIB PAJAK ORANG PRIBADI DENGANPREFERENSI RISIKO SEBAGAI VARIABEL MODERASI..... 50
(Studi Kasus Mahasiswa Kelas Karyawan Jurusan Akuntansi di Universitas Mercu Buana Kampus Meruya tahun angkatan 2018)..... 50

Analysis of The Effect of Company Characteristics and Corporate Governance on Tax Aggressiveness: Before and During The Covid-19 Pandemic (Empirical Study of Consumer Non-Cyclicals Companies Listed on The Indonesia Stock Exchange Period 2019-2020)..... 51

An Analysis The Influence Of Good Corporate Governance, Size,Leverage, On The Stock Return..... 52

Millennial E-Wom Decisions: Investigation Of The Roles Of Partners, Internet, and Gender..... 53

Digitalizing Rural Development in Indonesia: Unveiling Concepts and Strategies for Building Sustainable Digital Villages..... 54

Phenomenological Sharia Financial Literacy in Santri..... 55
(Case Study at Al-Khodijah Mojokerto Islamic Boarding School)..... 55

Phenomenology of Consumer Behavior in Buying Oriflame Beauty Products (Case Study in Brangsong District, Kendal Regency, Central Java Province)..... 56

PENGARUH KOMSARIS INDEPENDEN, KOMITE AUDIT, KEPEMILIKAN INSTITUSIONAL DAN KUALITAS AUDIT TERHADAP INTEGRITAS LAPORAN KEUANGAN..... 57

Analysis Of Privacy, Security And Consumer Trust In Purchasing At The Lazada co.id Marketplace In Nganjuk District..... 58

Phenomenology of Offline Purchasing Case Study of Sleepwear Shop "Thalita Collection" in Pabaton District, Central Bogor, Bogor City, West Java Province 59
(Studi Kasus Mahasiswa Kelas Karyawan Jurusan Akuntansi di Universitas Mercu Buana Kampus Meruya tahun angkatan 2018)..... 59

Work Intention of Female Workers at PT Kualram Indonesia Textile Company..... 60

The Impact of Macroeconomic Variables, Financing Risks, and Third-Party Funds on Islamic Banking's Profitability..... 61

Aspects Influencing the Dividend Payout Ratio of the Indonesian Manufacturing Sector Amid the Covid-19 Epidemic 62

Implementation of Corporate Governance (Case Study of Insurance Companies in Indonesia) 63

Pengaruh Penerapan Standar Akuntansi Pemerintah, Kompetensi SumberDaya Manusia, dan Pengendalian Internal Terhadap Kualitas Laporan Keuangan Pemerintah Daerah..... 64
(Studi Empiris Pemerintah Kabupaten Bone)..... 64

An Analysis The Influence of Good Corporate Governance, Size,Leverage, On the Stock Return 65



**The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023**

PENGARUH TEKNOLOGI INFORMASI, Keadilan Sistem Perpajakan, dan Kualitas Pelayanan Fiskus Terhadap Tax Evasion (Studi Kasus Pada KPP Pratama Kembangan)	66
The Urgency of Digitalization Vis a Vis Business Trends (Indonesia Case)	67
Service Quality And Product Quality In Influence Ud Karomah Abadi Makmur Customer Loyalty	68
Pengaruh <i>Brand Image</i> Terhadap Keputusan Pembelian	69
Toyota Agya Di PT Auto2000 Asia Afrika Bandung	69
Influence of Regional Original Income, General Allocation Funds, Special Allocation Funds and Profit Sharing Funds Regional Shopping (Case Study of 29 Districts in East Java Province).	70
Digital financial innovation's urgency for micro, small, and medium-sized entrepreneurs (an empirical case study of Indonesia).....	71
Systematic Literature Review of Indonesian Zakat Management as an Effort to Alleviate Poverty	72
The Influence of Financial Derivatives, Financial Leases and Institutional Ownership on Tax Avoidance	73
PENGARUH SKEPTISME PROFESSIONAL, LOCUS OF CONTROL DAN INDEPENDENSI TERHADAP KEMAMPUAN AUDITOR DALAM MENDETEKSI KECURANGAN (Studi Kasus Pada Bank ABC)	74
Pengaruh Pendapatan Asli Daerah, Dana Alokasi Umum Dan Dana Alokasi Khusus Terhadap Belanja Modal (<i>Studi Empiris pada Provinsi se- Indonesia Periode Tahun 2017 – 2020</i>)	75
ANALISIS PENERIMAAN PAJAK REKLAME PROVINSI DKI JAKARTA SEBELUM DAN SAAT PANDEMI COVID 19	76
THE ROLE OF ORGANIZATION COMMITMENT, MACHIAVELLIAN, AUDITOR PERFORMANCE TERHADAP DYSFUNCTIONAL AUDITOR BEHAVIOR DAN AUDIT QUALITYSEBAGAI INTERVENING	77
THE EFFECT OF FINANCIAL LITERACY, PERCEIVED USEFULNESS, AND EASE OF USE OF ELECTRONIC WALLET ON IMPULSIVE BUYING BEHAVIOR OF COLLEGE STUDENTS.....	78
(Case Study on Mercu Buana University Students)	78
FAKTOR FAKTOR DETERMINASI NON PERFORMING FINANCING PADA BANK SYARIAH DI INDONESIA 79	
Pengaruh Kecerdasan Emosional, Independensi, dan Gaya Kepemimpinan Terhadap Kinerja Auditor	80
Analisis Pengaruh Pendeteksian Fraud Diamond terhadap KecuranganLaporan Keuangan.....	81
Analysis of the Influence of Implementation Good Governance,.....	82
Size, and Leverage on Stock Returns (Empirical Study of Consumer Cyclical Sub-Industry Hotels, Resort & Cruise Companies Listed on the Indonesian Stock Exchange for the 2020-2022 Period)	82
Good Corporate Governance: Analysis of Company Size and Leverage on Stock Returns in the Consumer Cyclical SubIndustry Hotels, Resort & Cruise Lines During the 2020-2022 Period	83
Analysis of The Effect of Company Characteristics and Corporate	84
Governance on Tax Aggressiveness: Before and During The	84

"Contemporary Issues In Islamic Finance, Business Sustainability, and Digital Financial Inclusion"

Supported & Organized By:





**The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023**

Covid-19 Pandemic (Empirical Study of Consumer Non-.....	84
Cyclicals Companies Listed on The Indonesia Stock Exchange	84
Period 2019-2020)	84
Manage company data in the basic materials sector from 20 issuers.....	86
Analysis of The Effect of Quality on Good Corporate.....	87
Governance (GCG), Size and Leverage on Stock Returns	87
(Financial Sector 2020-2022 Period).....	87
The Influence Of Leverage, Company Size, Institutional Ownership, And Audit Committee On Stock Returns (Energy Sector Companies Listed On The Indonesian Stock Exchange During The 2020 - 2022 Period).....	88
INFLUENCE OF GOOD CORPORATE GOVERNANCE, PROFITABILITY AND FIRM SIZE TO FIRM VALUE ...	89
Analysis of The Effect of Quality on Good Corporate Governance (GCG), Size and Leverage on Stock Returns (Financial Sector 2020-2022 Period).....	89
How About Good Corporate Governance, size, Leverage, And Financial Performance (Food and Beverage Sector Period 2020- 2022).....	90
Optimizing Business Corn Silk as A Fungctional Drink to Enhance Body Immunity.....	91
The Effects of Corporate Ownership Structure and Board Size on Stock Returns (Statistical Insights of Energy Sector Companies Listed on The Stock Exchange Three Years From 2020 To 2022).....	91
Analysis of The Effect of Company Characteristics and Corporate Governance on Tax Aggressiveness: Before and During The Covid-19 Pandemic (Empirical Study of Consumer Non-Cylical Companies Listed on The Indonesia Stock Exchange Period 2019-2020).....	92
How About Good Corporate Governance, size, Leverage, and Financial Performance (Healthcare Sector Period 2019-2021)	93
How About Good Corporate Governance, Size, Leverage, Financial Performance (Food and Beverage Sector Period 2020- 2022)	94
Analysis of The Effect of Company Characteristics and Corporate Governance on Tax Aggressiveness: Before and During The Covid-19 Pandemic (Empirical Study of Consumer Non-Cyclicals Companies Listed on The Indonesia Stock Exchange Period 2019-2020).....	95
How About Good Corporate Governance, size, Leverage, And Financial Performance (Food and Beverage Sector Period 2020- 2022).....	96
How About Good Corporate Governance, size, Leverage, and Financial Performance In The Healthcare Sector Period 2019- 2021	97
Analysis of MSMEs' Taxpayer Compliance: Impact of E-Filing Implementation, Tax Incentive Policy, and Quality of Tax Service	98
Analysis of The Effect of Implementing Good Corporate Governance on Company Financial Performance (Empirical Study of Basic Materials Sector Companies Listed on the Indonesian Stock Exchange Period 2020-2022)	98

**"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"**

Supported & Organized By:





**The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023**

The Influence of Public Accountability, Service Performance and Administrative Information Systems for Producing E-KTP on Community Satisfaction (Case Study at the Nganjuk Regency Population and Civil Registration Service) 99

PENGARUH SKEPTISME PROFESSIONAL, LOCUS OF CONTROL DAN 100

INDEPENDENSI TERHADAP KEMAMPUAN AUDITOR DALAM MENDETEKSI 100

KECURANGAN (Studi Kasus Pada Bank ABC)..... 100

Pengaruh Pendapatan Asli Daerah, Dana Alokasi Umum Dan Dana Alokasi Khusus Terhadap Belanja Modal (*Studi Empiris pada Provinsi se- Indonesia Periode Tahun 2017 – 2020*) 101

Pengaruh Kecerdasan Emosional, Independensi, dan Gaya Kepemimpinan Terhadap Kinerja Auditor 102

FAKTOR FAKTOR DETERMINASI NON PERFORMING FINANCING PADA BANK SYARIAH DI INDONESIA 103

THE EFFECT OF FINANCIAL LITERACY, PERCEIVED USEFULNESS, AND EASE OF USE OF ELECTRONIC WALLET ON IMPULSIVE BUYING BEHAVIOR OF COLLEGE STUDENTS 104
(Case Study on Mercu Buana University Students)..... 104

ANALISIS PENERIMAAN PAJAK REKLAME PROVINSI DKI JAKARTA SEBELUM DAN SAAT PANDEMI COVID 19 105

Analisis Pengaruh Pendeteksian Fraud Diamond terhadap Kecurangan Laporan Keuangan..... 106

The Role of Emerging Uses Technology-based in Accounting Information Processing (A Study of Property & Real Estate Sector in Indonesia) 107

Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Membayar Pajak Kendaraan Bermotor 108
(Studi Kasus pada Wajib Pajak yang Terdaftar di Samsat Jakarta Barat) 108

PEMAHAMAN AKUNTANSI, PERSEPSI PELAKU UMKM, SKALA USAHA DAN SOSIALISASI TERHADAP IMPLEMENTASI SAK 109
EMKM (Studi Pada UMKM Kecamatan Jatiasih, Kota Bekasi) 109

THE ROLE OF ORGANIZATION COMMITMENT, MACHIAVELLIAN, AUDITOR PERFORMANCE TERHADAP DYSFUNCTIONAL AUDITOR BEHAVIOR DAN AUDIT QUALITY SEBAGAI INTERVENING 110

An Analysis The Influence of Good Corporate Governance, Size, Leverage, On the Stock Return 111
Implementation of Corporate Governance (Case Study of Insurance Companies in Indonesia) 112

The Influence Of Company Size and Audit Committee On Stock Returns (Industrial Sector Companies Listed On The Indonesian Stock Exchange During The 2020 - 2022 Period)..... 113

An Analysis of the Effects of Size, Leverage, and Good Corporate Governance on Stock Return; 114

Aspects Influencing the Dividend Payout Ratio of the Indonesian Manufacturing Sector Amid the Covid-19 Epidemic 115

"Contemporary Issues In Islamic Finance, Business Sustainability, and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting (INACEMBA) 2023

Analysis Regarding The Influence Of The Board Of Commissioners, Board Of Directors, Audit Committee, Independent Board Of Commissioners, Institutional Ownership, Leverage, And Company Size On Stock Returns In 2020-2022 116

Analyzing Leverage, Size, Ownership, and Audit Committee Impact on Stock Returns in Indonesian Energy Sector (2020-2022)..... 117

Good Corporate Governance: Analysis of Leverage and Company Size on Stock Returns in the Property and Real Estate Sector (2020-2022)..... 118

The Influence Of Leverage, Company Size, And Audit Committee On Stock Returns (Industrial Sector Companies Listed On The Indonesian Stock Exchange During The 2020 - 2022 Period)..... 119

The Influence of Independent Commissioners, Company Size and Institutional Ownership on Stock Returns (Basic Materials Sector Listed on the Indonesian Stock Exchange during the 2020 – 2022 Period)..... 120

Analysis Of The Influence Of Good Corporate Governance, Leverage And Company Size On Stock Returns In 20 Companies (Property And Real Estate Sector Listed On The Indonesian Stock Exchange For The 2020-2022 Period) 121

The Effect of Leverage and Size on Stock Returns as an Investment (Industrial Sector Companies: Evidence from Panel Data of Indonesia Stock Exchange Listed Companies, 2020-2022)..... 122

Good Corporate Governance: Analysis of the Effect of Company Size and Leverage on Companies Listed on the Indonesia Stock Exchange (IDX) on Stock Returns (Property and Real Estate Sector Period 2020-2022). 123

The Influence Of Leverage, Company Size, Institutional Ownership, And Audit Committee On Stock Returns (Energy Sector Companies Listed On The Indonesian Stock Exchange During The 2020 - 2022 Period)..... 124

Analysis of the Influence of Implementation Good Governance,..... 125

Size, and Leverage on Stock Returns..... 125

The Effect of the Board of Commissioners, Board of Directors, Audit Committee, Board of Independent Commissioners, Institutional Ownership, Leverage, and Company Size on Stock Return (Empirical Study of Property and Real Estate Companies Listed on the Indonesian Stock Exchange for the 2020-2022 Period) 126

How About Good Corporate Governance, Size, Leverage, Financial Performance (Food and Beverage Sector Period 2020-2022) 127

An Analysis The Influence of Good Corporate Governance, Size, Laverage, On The Stock Return 128

Impact of Corporate Governance on Stock Performance: An Analysis of Basic Material Companies on the Indonesia Stock..... 129

Exchange 129

How About Good Corporate Governance, Size, Leverage, On The Stock Return (Empirical Study of Healthcare Companies Listed on The Indonesia Stock Exchange Period 2020-2022) 130



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:



COMPARATIVE ANALYSIS OF THE INFLUENCE OF CAPITAL STRUCTURE, COMPANY SIZE, AND GOVERNANCE ON COMPANY BANKRUPTCY WITH PROFIT QUALITY AS A MODERATING VARIABLE IN THE PERIOD BEFORE THE PANDEMIC AND DURING THE COVID-19 PANDEMIC

Yongki Riyadi, Lucky Nugroho

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

The purpose of this study is to determine a comparative analysis of the effect of capital structure, firm size and management on corporate bankruptcy using earnings quality as a moderating variable. This study is a quantitative study that takes and uses secondary data obtained and accessible through the website of the Indonesia Stock Exchange (BEI). The sample for this study consisted of 53 refined manufacturing companies. In this study purposive sampling method is used to select the desired sample. The analysis method of this study uses linear regression analysis and moderated regression analysis as analysis tools in Eviews 12. The results show that (1) Capital structure affects the bankruptcy of the company in the phase 2015-2018, but not in the phase 2019-2022. (2) The size of the company does not affect the bankruptcy of the company in the phase 2015-2018, but it has an effect in the period 2019-2022 (3) The management, in this case the ownership of the management, has an effect on the bankruptcy of the company also in 2015. -in the phase 2018 and in the phase 2019-2022 (4) Institutional ownership affects the bankruptcy of the company and in the phases 2015-2018 and 2019-2022 (5) The quality of results does not affect the bankruptcy of the company in the 2015-2018 phase, but it has an effect in the 2019-2022 phase. (6) Earnings quality can slow company size to corporate bankruptcy in both phases, 2015-2018 and 2019-2022. (7) In the phase 2019-2022, the quality of the result can slow down the ownership.

Keywords : *Capital Structure, Company Size, Governance, Earnings Quality, Company Bankruptcy*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

THE INFLUENCE OF CORPORATE GOVERNANCE, FINANCIAL PERFORMANCE, AND COMPANY CHARACTERISTICS ON SUSTAINABILITY REPORT DISCLOSURE

Aprillia Fajar Rohim, Lucky Nugroho, Agustin Fadjarenie

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

This research aimed to determine the influence of Corporate Governance, Financial Performance, and Company Characteristics on Sustainability report disclosure. This research adopted a quantitative approach and used a panel data regression analysis. Additionally, secondary data was used in this study. It was taken from the Indonesia Stock Exchange, covering the period from 2017 to 2022. A total of nine mining companies were included in the sample size.

The results of this study found that the variable (i) the Governance Committee variable had an influence on Sustainability report; (ii) the audit committee variable had an influence on Sustainability report; (iii) the independent board of commissioners variable had an influence on Sustainability report; (iv) profitability did not have an influence on Sustainability report; (v) leverage did not have an influence on Sustainability report; (vi) company size had an influence on Sustainability report.

This research is expected to provide information to stakeholders in the mining sector regarding the factors that can influence Sustainability reports. This research is also considered significant as it focuses on the mining sector, which is crucial to Indonesia's economy.

Keywords : *Audit Committee, Company Size, Governance Committee, Independent Board of Commissioners, Leverage, Profitability, Sustainability Report.*

Digital payment usage by MSME players in Bone regency: a theory of planned behavior and risk perception approach

Muh. Hasbi Ash. Shiddiq¹, Titiek Muthmainnah²

^{1,2} Islamic Banking Department, IAIN Bone

E-mail : hasbi.m.as@gmail.com1 , muthmainnahartitiek@gmail.com2

Abstract

This study aims to identify the factors influencing the intention to adopt digital payment methods among Micro, Small, and Medium Enterprises (MSMEs) in Bone Regency, South Sulawesi, using the Theory of Planned Behavior and perceived risk approach. Data were collected through online questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) method. The findings of this study reveal that only two variables in the Theory of Planned Behavior significantly influence the intention to adopt digital payment methods among MSMEs, while perceived risk does not have a significant direct or mediating effect. The results indicate that MSMEs in Bone Regency are accustomed to using digital payments because they perceive it as a convenient method. Additionally, the ability to operate digital payments positively influences their intention to adopt. MSMEs in this study do not perceive any significant risks associated with digital payments.

Keywords : *Digital Payment, MSMEs, Perceived Risk, Theory of Planned Behavior.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

THE EFFECT OF THIN CAPITALIZATION, ACCOUNTING CONSERVATISM, SALES GROWTH AND TRANSFER PRICING ON TAX AVOIDANCE

Wandro Mahendra^{1*}, Ginanjar Adi Nugraha², Sully Kemala Octisari³

^{1, 2, 3}Department of Accounting, Wijayakusuma University Purwokerto

E-mail : mahendra. wandro@gmail.com 1 ,

Abstract

This research aims to determine and analyze the influence of thin capitalization, accounting conservatism, sales growth, and transfer pricing on tax avoidance in energy companies listed on the Indonesia Stock Exchange in 2019-2022. The research method used is a quantitative method. The data in this research is secondary data in the form of financial reports of Energy companies listed on the Indonesia Stock Exchange for 2019-2022. The population of this research was 36 companies and the total research sample was 16 companies. The sampling technique used was purposive sampling. Data analysis used was panel data regression. The test results for each variable show that thin capitalization and sales growth have an insignificant positive effect on tax avoidance, while accounting conservatism and transfer pricing have an insignificant negative effect on tax avoidance.

Keywords : *Thin Capitalization, Accounting Conservatism, Sales Growth, Transfer Pricing, Tax Avoidance.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Effect of Income, Tax Literacy, Utilization of Tax Applications on MSME Taxpayer Compliance (Empirical Study on MSME Taxpayer Compliance Registered at KPP Pratama Pondok Aren)

Rosanti¹, Rona Tumiur Mauli Carolin Simorangkir²

^{1,2}Accounting Department, Universitas Mercu Buana Jakarta

E-mail : seminar@gmail.com1 , talenta@gmail.com2*

Abstract

This study aims to determine and analyze the Effect of Income, Tax Literacy, Tax Application Utilization on MSME Taxpayer Compliance. This research may contribute to explaining the Theory of Planned Behavior and Technology Acceptance Model. This research contribution is intended for taxpayers, especially MSME actors in fulfilling their tax obligations. As well as being an evaluation material for the government, especially at the Directorate General of Taxes in providing regulations or providing convenience for taxpayers, with the aim of improving in order to achieve the desired tax revenue target. The object used in this study is MSME Taxpayers in the Pondok Aren Pratama Tax Service Office Area. This study used quantitative research methods and used causal research design. Data collection in this study used primary data sourced from the distribution of questionnaires distributed directly and also through google form to respondents consisting of MSME owners. The determination of the number of samples was carried out using the Slovin formula and obtained the results of 100 samples and the sampling method in this study used random sampling. The data analysis used in this study used SmartPLS Version 3.0 software. The results of this study show that the effect of income, tax literacy and the use of tax applications has a positive and significant impact on the compliance of MSME taxpayers KPP Pratama Pondok Aren.

Keywords : *Income, Tax Literacy, Utilization of Tax Applications, Taxpayer Compliance*

Concerning Climate Change: Assessing the Potential of Islamic Business Entities to Promote Environmental Sustainability

Lucky Nugroho^{1*}, Shinta Melzattia², Nurhasanah³, Erik Nugraha⁴, Audita Setiawan⁵, Ibrahim Musa Gani⁶

^{1,2,3}Universitas Mercu Buana Jakarta, Indonesia

^{4,5}Universitas Sanggabuana YPKP, Bandung, Indonesia

⁶Islamic economics Isa Kaita College of Education Dutsinma Katsina State, Nigeria

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

The current climate change has threatened human life, which has a negative impact on human health and the preservation of the natural environment. Therefore, this research aims to determine whether the existence of Islamic business entities can maintain environmental sustainability. The method used in this conceptual paper is a descriptive qualitative method that aims to answer the formulation of the problem: whether the concept of Islamic business entities can support environmental sustainability. The results of this conceptual paper are: (i) Islamic business entities have a strong commitment to environmental sustainability; (ii) The pillars of Islamic business entities include financial aspects, social aspects, environmental sustainability aspects, and spiritual aspects; (iii) The primary purpose of the existence of Islamic business entities is to provide safety in the world and happiness in the hereafter; and (iv) Islamic business entities aim to provide sustainable benefits to society and the environment. The implication of this conceptual paper is to provide scientific knowledge in environmental sustainability and Islamic economics.

Keywords : *Islamic Business Entity, Maqasid Syariah, Tawhid String Relation Ship, Sustainability*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Effect Of Economic Value Added And Financial Ratio On Sharia Stock Return.

Ahmad Andy Adinegara^{1*}, Anita Dwi Utami², Shofia Annisa Ratnasari³, Syafira Mariana⁴, Tiana Fenny
Krisdina⁵

^{1,2,3,4,5} Economics and Business Faculty, Universitas Sebelas April Sumedang

E-mail : ahmadandy.feb@unsap.ac.id 1*, anitadwi.feb@unsap.ac.id2, shofia.feb@unsap.ac.id3,
syafira.feb@unsap.ac.id4, tiana.feb@unsap.ac.id5

Abstract

This research investigates the impact of economic volatility on the market capitalization of the Jakarta Islamic Index(JII) from 2019 to 2021. Analysis of stock prices and returns for companies in this index reveals fluctuations that are correlated with economic disruption. In addition, research explores the significance of financial ratios, especially Return On Assets (ROA), as an important tool for assessing company performance. Economic Value Added (EVA) was also tested as a factor influencing stock returns, producing different results from previous research. Thirteen companies in the JII were the research samples, selected through purposive sampling based on criteria such as consistent registration for three years, annual financial reports for the 2019-2021 period, and not using foreign currency. Data obtained from company reports. This research uses an explanatory quantitative approach, by applying panel data regression and models such as Common Effect, Fixed Effect, and Random Effect. The results of statistical analysis for the EVA variable show that there is no significant influence on the returns of sharia shares listed on the JII. Meanwhile, the ROA variable shows that ROA has a significant effect on stock returns in companies listed on the JII.

Keywords : *Economic Value Added (EVA), Return On Asset, Stock Returns.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

INFLUENCE OF *GOOD CORPORATE GOVERNANCE*, PROFITABILITY AND FIRM SIZE TO FIRM VALUE

**(Empirical Study on Companies Listed by CGPI and listed on the Stock
Exchange Effect Indonesia Year 2017-2021)**

Cindy Oktafiani¹, Angela Dirman²

^{1,2} Accounting Department, Universitas Mercu Buana Jakarta
E-mail : cndoktvni@gmail.com¹ , angela.dirman@mercubuana.ac.id^{2*}

Abstract

This study aims to analyze the effect of Good Corporate governance, Profitability, and Firm Size on Firm Value. The population in this study are CGPI Listings companies listed on the IDX (Indonesian Stock Exchange) in 2017-2021. The samples in this study amounted to 12 companies with 5 years of observation and the total sample size was 60 sample data. Sampling method is done by using purposive sampling method. The data analysis method used in this study is multiple linear analysis with the help of IBM SPSS 25 software. The results of this study indicate that good corporate governance and profitability have a positive and significant effect on firm values, while firm value has a negative and significant effect on firm value.

Keywords : *Good Corporate Governance, Profitability, Firm Size, Firm Value*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Does The Paylater Usage In E-commerce Influence Gen Z's Impulse Buying Behavior In Banjarmasin

Fatimah Azzahra¹, Annisa Sayyid²

Islamic Economic Department, Universitas Islam Negeri Antasari Banjarmasin

E-mail : ftzahraa3001@gmail.com1, annisasayyid4@gmail.com2

Abstract

Payment methods that were previously limited to cash, paper-based, and card-based transactions are starting to be replaced by electronic payment systems as a result of the growth of e-commerce. Paylater is an electronic-based payment method on credit. Paylater is one of the triggers for impulse buying behavior. This study aims to determine the effect of using pay later on the impulse buying behavior of Gen Z's who use e-commerce in Banjarmasin City. This research uses quantitative descriptive analysis and simple linear regression tests. The results of this study state that pay later affects the impulse buying behavior of Gen Z's in Banjarmasin city. From this research, Gen Z should be wiser in using paylater. This study contributes to the literature about Gen's impulse buying behavior in Banjarmasin.

Keywords : Paylater, E-commerce, Impulse Buying, Gen Z

Optimizing Business Corn Silk as A Functional Drink to Enhance Body Immunity

Reni Aprilliya Linawati¹, Rohmawati Kusumaningtias²

^{1,2} Accounting Department, Universitas Negeri Surabaya

E-mail : reniaprillliya.20024@mhs.unesa.ac.id¹ , rohmawatikusumaningtias@unesa.ac.id²

Abstract

Corn silk is an organic waste that has no selling value so if it is not used properly it will pollute the environment by causing bacteria and bad odors. Corn silk contains the minerals calcium, potassium, magnesium, sodium, essential oils, alkaloids, saponins, tannins and flavonoids, proteins, carbohydrates, fiber, vitamins B, vitamin C, vitamin K, steroids (sitosterol and stigmasterol), and protocatechin acid (compounds polyphenols) which are good for consumption for people with cholesterol, diabetes and hypertension. The purpose of this study was to analyze the benefits of corn silk which is processed into a functional drink in the form of milk. The method applied is a literature review by reviewing some of the previous literature and calculating BEP (Break Event Point), ROI (Return On Investment) and NPV (Net Present Value). This research gives the result that this product has a positive value with a total ROI of 33% and has an NPV between present value and cash flow in the next year of IDR 20,998,440. Based on the financial projection analysis that has been carried out, it shows that the corn hair milk business is feasible to implement.

Keywords : *Corn silk, Dairy business, Hypertension, Diabetes, Cholesterol.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

A Conceptual Framework For Islamic Gold Monetization:

Hybrid Musharakah Model

Hardiansyah

Magister Management, University of Paramadina

E-mail : hardiansyah@lecturer.paramadina.ac.id

Abstract

This conceptual paper proposes a hybrid musharakah gold-based refinancing scheme submitted for productive physical gold investments. It answers the product innovation opportunity challenge in Islamic Financial Institutions (IFI) towards bullion bank activity implementation because of Act of Law No. 4 of 2023 about P2SK. This study uses a descriptive qualitative approach of contemporary resource material about fiqh literature from Shariah Standard No. 57 on gold trading and its trading control released by the World Gold Council and AAOIFI, as well as Fatwa DSN MUI for Musharakah refinancing contract, then validated by semi-structured interviews. We use product simulation to present and compare the concept with an existing gold-based pawn contract (Ar-Rahnu). The calculation will be based on the risk-adjusted valuation to protect the initial investment. Eventually, the result shows that this proposed model can be an alternative to productive gold investment and financing methods for its debt-free contract and make gold savings more valuable.

Keywords: *Musharakah, Rahn, Asset refinancing, Gold.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Influence of Intellectual Capital and Sustainability Reports on Company Value with Profitability as an Intervening Variable (Empirical Study of Manufacturing Sector Companies Listed on the Indonesian Stock)

Siti Aisyah¹, Wiwik Utami²

^{1,2} Accounting Department, Universitas Mercu Buana Jakarta
E-mail : ssitiaisyah168@gmail.com¹ , wiwik.utami@mercubuana.ac.id^{2*}

Abstract

This research aims to examine the Influence of Intellectual Capital and Sustainability Report Disclosure on Company Value with Profitability as an Intervening Variable (Empirical Study of Manufacturing Sector Companies Listed on the Indonesia Stock Exchange in 2019-2021)". Sampling was carried out using the random sampling method. The number of samples used in this research was 198 samples from 66 companies. The data analysis technique was carried out using path analysis. Research results show that Intellectual Capital has a significant effect on Profitability, the Sustainability Report has no significant effect on Profitability, Intellectual Capital has a significant effect on Firm Value, the Sustainability Report has a significant effect on Company Value, Profitability has a significant effect on Firm Value, Profitability as an intervening variable can't mediate the influence of Intellectual Capital on Firm Value, and Profitability as an intervening variable can't mediate the *influence of Sustainability Reports on Firm Value*.

Keywords: Company Value Intellectual Capital, Profitability, Sustainability Report,



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis of Market Responses to Lockdown Effect of Covid-19 Pandemic in Indonesia and Malaysia (Studies on Companies Listed on Jakarta Islamic Index and FTSE Bursa Malaysia Hijrah Syariah Index)

Afny Suci Ningsih¹, Ely Windarti Hastuti², Salysya Dzakiyah Al Abidah³
^{1,2,3} Management Department, University of Darussalam Gontor
Email: elywindarti@unida.gontor.ac.id¹, salysya13@gmail.com^{2*}

Abstract

The announcement of lockdowns in Indonesia and Malaysia due to Covid-19 affected the formation of stock price fluctuations because stock prices continued to change, known as volatility. Measurements on the stock market that occur as a result of an event use the market response that is determined by abnormal returns and trading volume activity. The purpose of this study was to analyze abnormal returns and trading volume activity on the lockdown effect in Indonesia and Malaysia. This type of research is quantitative. The samples used were 19 companies listed on the Jakarta Islamic Index which were consistently listed during the lockdown due to Covid-19 and the 10 best constituents on the FTSE Bursa Malaysia Hijrah Syariah. The data analysis technique used is the normality test using the Kolmogorov-Smirnov test and the significance test. The results of the study showed that there was no reaction to abnormal returns when setting the Large Scale Social Restrictions policy and Imposing Restrictions on Community Activities in Indonesia, but there was a reaction to abnormal returns when setting the Movement Restriction Order policy in Malaysia. As for trading volume activity, there was no reaction to the enactment of the Large-Scale Social Restrictions policy, the Enforcement of Restrictions on Community Activities, and Orders to Restrict Movement in Indonesia and Malaysia.

Keywords: *Abnormal Return, Trading Volume Activity, Large-Scale Social Restrictions, Restrictions on Community Activities, Movement Restriction Order.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Increasing Customer Satisfaction Through Digital Banking Technology Services And Service Quality At Bank Syariah Indonesia Kcp Nganjuk Yos Sudarso

Rizky Natalia Hartanti¹, Dyah Suswanti Respatiningtyas², Rendi Dwi Apriansa³, Wiwin Alief
Bachtiar⁴

^{1,2,3} Management Department, Sekolah Tinggi Ilmu Ekonomi Nganjuk

⁴ Accounting Department, Sekolah Tinggi Ilmu Ekonomi Nganjuk

E-mail : rizky.nataliahartanti@gmail.com¹, drespati_ningtyas@stienganjuk.ac.id^{2*}, rendi@stienganjuk.ac.id³,
alief@stienganjuk.ac.id⁴

Abstract

The purpose of this research was to provide empirical evidence to determine customer satisfaction in terms of digital services and service quality at Bank Syariah Indonesia KCP Yos Sudarso. This research method was a quantitative research with descriptive method. The population in this study were 93 respondents using a purposive sampling technique using the slovin formula, namely taking informants based on respondents who fit the research objectives with certain criteria from 1250 population to 93 responden. Data collection techniques were obtained by observing, interviewing questionnaires and documentation. Data analysis techniques used to data quality testing, classic assumption testing, and hypothesis testing. The result of the research is that digital technology services have a positive and significant effect on customer satisfaction at BSI KCP Yos Sudarso Nganjuk with a value of 4,412. Furthermore, service quality had a positive and significant effect on customer satisfaction at BSI KCP Yos Sudarso Nganjuk of 4,139. Furthermore, the contribution to the influence of digital technology services and service quality is R 0.834 or 83.4%. which had a very strong level of relationship because it correlation coefficient value in the range of 0.8-1. And for the adjusted R Square value of 0.688 or 68.8%, this indicated that digital technology services and service quality are factors that could affect customer satisfaction by 68.8%.

Keywords: *Customer satisfaction, Digital technology services, Service quality.*



The 1st International Annual Conference on Economics, Management, Business and Accounting (INACEMBA) 2023

The Effectiveness of Leader Negative Affection on Employees Perspective

Annisa Fajri¹, Indi Djastuti²

^{1,2} Doctoral Program in Economics, Faculty of Economics and Business, Universitas Diponegoro

Email: annisafajri@unimus.ac.id

Abstract

This study investigates the effect of a leader's negative affection expression on the leader's effectiveness by mediating the type of inference. Such mediation have not been widely discussed in the previous literature. The findings of this study show that a leader's negative affection, both directly and via mediating the type of inference (motive and nature), has a negative impact on the leader's efficacy. This study provides evidence that there is a direct and indirect influence on the leader's negative affection expression and the leader's effectiveness. The results of this study are also able to confirm the research gap that there are still inconsistent results from the findings on the negative affection of leaders and their outcomes in the form of leader performance.

Keywords: Leader performance, Negative affection, Motivation-focused inferences, Trait-focused inferences



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Influence Of Capital, Working Hours, And Location On The Income Level Of Nganjuk Wage Market Traders, Nganjuk District

Muhammad Bawono, Yendra Okta Novian, Indra Dekrijanti, Rendi Dwi Apriansa

^{1,2,3,4} Management Department, Sekolah Tinggi Ilmu Ekonomi Nganjuk

Email: muhammadbawono@stienganjuk.ac.id¹*, indradekrijanti@stienganjuk.ac.id³, rendi@stienganjuk.ac.id⁴

Abstract

A market is where goods are bought and sold with more than one seller, whether referred to as a shopping centre, traditional market, shop, mall, plaza, trade centre, or other names. This research aims to analyze how much capital, working hours and location influence traders' income. Random sampling method. The sample in this research was 79 traders, and then analysis was carried out on the data obtained using quantitative data analysis. Quantitative analysis includes validity and reliability tests, classical assumption tests, multiple regression analysis, hypothesis testing via t-test and f-test, and analysis of the coefficient of determination (R²). Hypothesis testing using the t-test shows that the three independent variables studied are proven to have a significant partial effect on the dependent variable of trader income. Then, through the F test, it can be seen that the three independent variables examined simultaneously affect the dependent variable of trader income. The adjusted R² figure is 0.653, indicating that 65.3% of the trader's income variable can be explained by the three independent variables in the regression equation. Meanwhile, the remaining 34.7% is explained by other variables outside the two variables used in this research.

Keywords: Capital, Working Hours, Location and Merchant Income.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis of MSMEs' Taxpayer Compliance: Impact of E-Filing Implementation, Tax Incentive Policy, and Quality of Tax Service

Muhammad Hadiwijaya¹, Deden Tarmidi²

^{1,2} Accounting Department, Universitas Mercu Buana Jakarta
Email: mhadiwijaya1965@gmail.com¹ , deden.tarmidi@mercubuana.ac.id²*

Abstract

This study aims to analyze the influence of E-Filing Implementation, Tax Incentive Policies and Quality of Fiscal Services on MSME Taxpayer Compliance. The population in this study are SMEs (Micro, Small and Medium Enterprises) who are domiciled and run their businesses in the Keroncong sub-district, Jatiuwung sub-district, Tangerang City. With Non-Probability Sampling Technique, the sample used in this study was 100 MSME respondents. Using a questionnaire in the collection data and uses a Likert scale, this study also uses causal research to test the hypothesis. Smart 4 software used in the descriptive analysis and all of statistic test to hypothesis analysis, with outer model and inner model analysis. The results of the study show that the implementation of E-Filing and quality of tax services have the significant effect on taxpayer compliance, while Tax Incentive Policies have no significant effect on taxpayer compliance. These results can be input for the directorate general of taxes in increasing MSME tax compliance by improving tax services and also e-Filing operations.

Keywords: E-Filing Implementation, Tax Incentive Policy, Quality of Tax Service, MSME Taxpayer Compliance.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Influence of Public Accountability, Service Performance and Administrative Information Systems for Producing E-KTP on Community Satisfaction (Case Study at the Nganjuk Regency Population and Civil Registration Service).

Maharanto S¹, Muhammad Ali Lutfi², Ambarwati^{3*}, Wiwin Alief Bachtiar⁴

^{1,2,3,4} Accounting Departement, Sekolah Tinggi Ilmu Ekonomi Nganjuk

Email: maharanto05@gmail.com¹, alilutfi@stienganjuk.ac.id², ambarwati@stienganjuk.ac.id^{3*}, alief@stienganjuk.ac.id⁴

Abstract

This research addresses the misappropriation of government funds allocated to public service agencies, specifically focusing on the Nganjuk Regency Population and Civil Registration Service in managing expenditures for community services. The study aims to enhance fund allocation transparency and effectiveness by examining the impact of public accountability, service performance, and the administrative information system (SIAC) for e-KTP issuance on community satisfaction. Employing a quantitative approach with a statistical description, the researchers randomly sampled 100 respondents and collected primary data through Likert-scale questionnaires. The analysis involved descriptive statistics, instrument tests, classical assumption tests, and multiple linear regression. The empirical findings indicate a significant and positive influence of public accountability, service performance, and the population administration information system on community satisfaction during e-KTP issuance. This research contributes significantly to understanding the factors shaping community satisfaction and underscores the need for transparent fund utilization and efficient service delivery in public agencies like DISPENDUKCAPIL.

Keywords: public accountability, service performance, SIAC, community satisfaction



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

**PENGARUH SKEPTISME PROFESSIONAL, LOCUS OF CONTROL
DAN
INDEPENDENSI TERHADAP KEMAMPUAN AUDITOR DALAM
MENDETEKSI
KECURANGAN (Studi Kasus Pada Bank ABC)**

Andrianus Pujianto ¹⁾; Yulis Diana Alfia ²⁾

^{1,2)}Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : Andrianuspujianto@yahoo.com, yulis.diana@mercubuana.ac.id,

Abstract

This research aims to analyze the influence of professional skepticism, locus of control and independence on the auditor's ability to detect conditions. This research uses quantitative methods. Data was collected using questionnaire techniques. The respondents in this study were 40 people consisting of internal auditors at Bank ABC in Jakarta City. Three hypotheses were formulated and tested using regression analysis. The research results show that professional skepticism and independence have a significant effect on the auditor's ability to detect situations. Meanwhile, locus of control has no effect on the auditor's ability to detect fraud.

Keywords: Auditor Ability; Professional Skepticism; Locus of Control; Independence; Fraud;



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Pengaruh Pendapatan Asli Daerah, Dana Alokasi Umum Dan Dana Alokasi Khusus Terhadap Belanja Modal (*Studi Empiris pada Provinsi se- Indonesia Periode Tahun 2017 – 2020*)

Nuralfiyah Yunianti Dewi ¹⁾; Wieta Chairunesia ²⁾

Economics & Business, University of Mercu Buana, Indonesia

E-mail : alfialfiah035@gmail.com

Abstract

This study aims to determine how Regional Original Revenue (PAD), General Allocation Fund (DAU) and Special Allocation Fund (DAK) affect Capital Expenditure (BM) with data from all Indonesian provinces over a period of 3 years (2017-2020). The calculation results of the T statistical test obtained a significance value for Regional Original Revenue of 0.00, General Allocation Fund of 0.00, and Special Allocation Fund of 0.829 so that Regional Original Revenue, General Allocation Fund is positive and significant while Special Allocation Fund is positive and insignificant.

Keywords: *Regional Original Revenue, General Allocation Fund, Special Allocation Fund, Capital Expenditure.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Pengaruh Kecerdasan Emosional, Independensi, dan Gaya Kepemimpinan Terhadap Kinerja Auditor

Yoga Triatama; Panji Putranto, S.E., M.Ak

Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : Triatama85@gmail.com, Panji.putranto@mercubuana.ac.id

Abstract

An auditor in carrying out an audit of financial statements does not solely work for the benefit of his client, but also for the benefit of other parties who have an interest in the audited financial statements. Therefore, in giving an opinion regarding the fairness of the audited financial statements, public accountants must have high emotional intelligence, also be independent, and have a leadership style so that they can influence the performance of an auditor. The sample used in this study was 30 respondents using a quantitative descriptive approach. Determination of sample size using non-random sampling technique because the population to be studied specifically. The data collection method uses a survey method, with the research instrument being a questionnaire. This study uses the SPSS (Statistical Product and Service Solution) 25.0 for Windows tool, to measure the effect of the independent variables on the dependent variable and test the hypotheses proposed. This analysis is used to accept or reject the hypothesis. The results of this study state that the variables of emotional intelligence and independence do not have an effect on auditor performance. While the leadership style variable has an influence on auditor performance. **Keywords:** Emotional Intelligence, Independence, Leadership Style, Auditor Performance.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

FAKTOR FAKTOR DETERMINASI NON PERFORMING FINANCING PADA BANK SYARIAH DI INDONESIA

Maulana Syarif Nurulloh¹⁾; Fitri Indriawati²⁾

Akuntansi Keuangan Syariah, Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : maulanasyanu@gmail.com, fitri_indriawati@mercubuanana.ac.id

Abstract

This study aimed to determine the factors that impact non performing financing at Shariah Bank in Indonesia (Empirical study based on Shariah Bank listed on Indonesia financial services authority for the period 2017- 2020). This study is using purposive sampling as sampling method, which is sampling technique using several consideration according to the used criteria to determine how much sample to be studied and the final results obtained 44 samples. The type of this study is quantitative and the data that used for this study is secondary data. This study uses multiple regression analysis as a testing tool. The result of this study indicate capital adequacy ratio and shariah board committee shows a negative effect on non performing financing, operational efficiency ratio (BOPO) shows a positive effect on non performing financing. Meanwhile BI Rate, inflation, and independent commissioner had no effect on non performing financing.

Keywords: Non Performing Financing Capital Adequacy Ratio Operating Expenses Operating Income BI Rate Inflation Sharia Supervisory Board Independent Commissioner



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

THE EFFECT OF FINANCIAL LITERACY, PERCEIVED USEFULNESS, AND EASE OF USE OF ELECTRONIC WALLET ON IMPULSIVE BUYING BEHAVIOR OF COLLEGE STUDENTS

(Case Study on Mercu Buana University Students)

Putri Febrianti Azzahra ¹⁾; Rona Tumiur Mauli C. Simorangkir ²⁾

Economics & Business, University of Mercu Buana, Indonesia

E-mail : putrifebriantiazzahra@gmail.com, rona_caroline@mercubuana.ac.id

Abstract

This study aims to analyze the effect of financial literacy, perceived usefulness, and perceived ease of use of e-wallets on impulsive buying behavior of Mercu Buana University students. This type of research is quantitative research, with data collection methods using questionnaires via the Google Form link and distributed digitally to respondents. Theory Planned of Behavior (TPB) and Technology Acceptance Model (TAM) are used in this study. The population in this study was 1138 people. The sample selection method used was simple random sampling with a sample size of 296, and 307 respondents were found in this study. The object of this research is e-wallet user for students who are currently pursuing undergraduate education at Universitas Mercu Buana Meruya, Faculty of Economics and Business, majoring in accounting, class of 2018-2021. The data analysis method used is the Partial Least Square Structural Equation Modeling (PLS-SEM) analysis technique using the SmartPLS version 3 software analysis tool. What differentiates this research from previous research is the object of research and the time this research was conducted, where the object of this research is Mercu Buana Meruya University students majoring in accounting class 2018-2021. Based on the results of the financial literacy, and perceived ease of use have a significant positive effect, while perceived usefulness has no effect on impulsive buying behavior. The limitations of this study are that the scope is not too broad, where researchers only focus on one location. And for further research it is better to add other variables that are outside this research.

Keywords: financial literacy, perceived usefulness, ease of use, impulsive buying behavior.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

ANALISIS PENERIMAAN PAJAK REKLAME PROVINSI DKI JAKARTA SEBELUM DAN SAAT PANDEMI COVID 19

Auliya Nur Azizah¹⁾; Adli²⁾

SI Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana Jakarta, Indonesia

E-mail : auliyar15@gmail.com, adlianwar69@gmail.com.,

Abstract

This study aims to analyze the effectiveness and contribution of advertisement tax revenues for the Province of DKI Jakarta and to find out the strategy of the Regional Government of DKI Jakarta to increase acceptance of effectiveness and contribution. In this study, the sample used was the report on the target and realization of DKI Jakarta Province advertisement tax and the realization of regional original income. Data collection methods used are documentation, literature study, and observation. The data analysis method used in this research is quantitative descriptive analysis which will be processed and analyzed. The results of this research show that in 2018-2022 there was a difference between before and during the Covid-19 pandemic for the effectiveness of advertising tax revenues which increased even during the pandemic, because the target was lowered by the government in 2020 at the beginning of Covid-19, the target value and realization of tax revenues advertising has decreased quite significantly from 2019 before the pandemic. It can be seen from the research results that the effectiveness of advertising tax has an average of 98.09% with effective criteria which always increases every year except in 2022 where it decreases. Meanwhile, the contribution of advertisement tax to Original Regional Income did not differ before and during the Covid-19 pandemic. It can be seen from the research results that the contribution of advertisement tax was very low with an average of 2.31%. There is no strategy from the Regional Government to update the old Regional Regulations from 2011 to 2023 to increase the effectiveness and contribution of advertising tax.

Keyword: advertisement tax; revenues effectiveness of tax; contribution of tax; regional original income



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analisis Pengaruh Pendeteksian Fraud Diamond terhadap Kecurangan Laporan Keuangan

Vispy Anthika, Nurul Hidayah

Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercubuana, Indonesia

E-Mail : vispyanthika@mercubuana.ac.id, nurul.hidayah@mercubuana.ac.id

Abstract

This study aims to obtain empirical evidence regarding the Analysis of the Effect of Fraud Diamond Detection on Financial Fraud Reports (Empirical study of Food and Beverage companies for the period 2021-2022). The independent variable used in this study is fraud diamond with four elements consisting of pressure, opportunity, rationalization, capability. The dependent variable used in this research is financial statement fraud. The population of this research is Food and Beverage Companies for the 2021 -2022 period. Samples were collected using purposive sampling method. A total of 128 companies were determined as samples. The analytical method of this study uses multiple linear regression. The results of the research show that rationalization and Capability have an effect on reports of financial fraud. Pressure and pportunity have no effect on reports of financial fraud.

Keywords: *Pressure, Opportunity, Rationalization, Capability, and Fraudulent Financial Statements.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Role of Emerging Uses Technology-based in Accounting Information Processing (A Study of Property & Real Estate Sector in Indonesia)

Pradita Dyah Ayu Paramitha¹, Agustin Fadjarenie²

Department of Accounting, Universitas Mercu Buana, Jakarta, Indonesia

E-mail : praditadyah.ayuparamitha@gmail.com, agustin.fadjarenie@mercubuana.ac.id

Abstract

Financial statements present the financial position and performance of an entity. The timeliness of submitting financial statements is crucial to make the decisions correctly. This research empirically tests the influence of providing modified opinions, the complexity of company operations, and company size on delays in submitting financial statements—the study was conducted using quantitative research methods. We are gathering data through analyses of the financial statements in the property and real estate sectors in 2020-2022. The results show that the complexity of a company's operations significantly positively affects delays in submitting financial reports. Meanwhile, providing a modified opinion and company size does not affect the delay in presenting financial statements. The results of this research imply the importance of using technology-based accounting information processing to meet user needs for timelines in financial statements submitted.

Keywords : Modified Opinions, Operational Complexity Company Size, Company Size, Delay in Submitting Financial Reports, Property and Real Estate Sector



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Membayar Pajak Kendaraan Bermotor

(Studi Kasus pada Wajib Pajak yang Terdaftar di Samsat Jakarta Barat)

Rika Ristiani¹⁾; Yulis Diana Alfia²⁾; Afly Yessie³⁾

rikaristiani191@gmail.com, S1 Akuntansi, Fakultas Ekonomi dan Bisnis, Mercu Buana, Indonesia
yulis.diana@mercubuana.ac.id, Dosen S1 Akuntansi, Fakultas Ekonomi dan Bisnis, Mercu Buana, Indonesia
afly.yessie@gmail.com, Dosen S1 Akuntansi, Fakultas Ekonomi dan Bisnis, Mercu Buana, Indonesia

Abstract

This research is aimed to know the effect of income levels, tax sanctions, and the application of e-Samsat on taxpayer compliance in paying motor vehicle taxes. This research is conducted at the west Jakarta Samsat office in which the people who have two-wheeled motorbikes are registered at the West Jakarta Samsat is the sample in this research. The method of determining the sample is by using purposive sampling method, with 100 respondents. The data used in this research is primer data. The data obtained were analyzed by using PLS (Partial Least Square) analysis techniques through SmartPLS 3.0 software. The findings of this research show that (1) Income levels has effect on taxpayer compliance in paying motor vehicle taxes, (2) Tax sanctions has no effect on taxpayer compliance in paying motor vehicle taxes, (3) Application e-Samsat has no effect on taxpayer compliance in paying motor vehicle taxes.

Keywords : *Income Levels, Tax Sanctions, Application E-Samsat, Taxpayer Compliance*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PEMAHAMAN AKUNTANSI, PERSEPSI PELAKU UMKM, SKALA USAHA DAN SOSIALISASI TERHADAP IMPLEMENTASI SAK

EMKM (Studi Pada UMKM Kecamatan Jatiasih, Kota Bekasi)

Audina Cintya Devi¹⁾; Dwi Asih Surjandari²⁾

¹⁾ *audinacintyadv@gmail.com, Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia*

²⁾ *dwi.asih@mercubuana.ac.id, Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia*

Abstract

This research aims to assess the effect of understanding of accounting, perceptions of MSME actors, business scale and socialization on the implementation of SAK EMKM. This analysis uses independent variables, namely understanding of accounting, perceptions of MSME actors, business scale and socialization. The dependent variable is implementation of SAK EMKM. The method used in this research is quantitative associative causal and the type of data used is primary data. The population in this study are MSME in Jatiasih Districts, Bekasi City. The sample used was 73 respondents determined using the slovin formula with the random sampling method. Data collection was carried out by distributing questionnaires. The statistical test used to test hypothesis Structural Equation Modeling (SEM) on Partial Least Square (PLS) with SmartPLS Version 3.2.9 Program. The results of this study is that understanding of accounting, perceptions of MSME Actors, business scale and socialization has an effect positive and significant on the implementation of SAK EMKM.

Keyword : Understanding of Accounting, Perceptions of MSME Actors, Business Scale, Socialization, Implementation of SAK EMKM.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

THE ROLE OF ORGANIZATION COMMITMENT, MACHIAVELLIAN, AUDITOR PERFORMANSE TERHADAP DYSFUNCTIONAL AUDITOR BEHAVIOR DAN AUDIT QUALITY SEBAGAI INTERVENING

Salsabila Ivana Surya Putri ¹⁾; Ratna Mappanyukki²⁾.

¹⁾salsabillap79@gmail.com (Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana)

²⁾Ratnamappanyukki@mercubuana.ac.id (Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana)

Abstract

This study aims to determine the influence of the Role of Organization Commitment, Machiavellian, and Auditor Performance towards Dysfunctional Auditor Behavior. This research is quantitative research using primary data. The research method used is convenience sampling. The research data was obtained by distributing questionnaires to 106 Auditor respondents works at Public Accounting Firms registered with the OJK and located in the DKI Jakarta Area. The result showed that the role of organization commitment and auditor performance did not affect dysfunctional auditor behavior, but Machiavellian has effect on dysfunctional auditor behavior. The role of organization commitment and Machiavellian had a significant positive effect on mediated dysfunctional auditor behavior by audit quality, while auditor performance has no effect on dysfunctional auditor behavior mediated by audit quality.

Keywords: Organization Commitment; Machiavellian; Auditor Performance; Dysfunctional Auditor Behavior; Audit Quality



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PEMAHAMAN AKUNTANSI, PERSEPSI PELAKU UMKM, SKALA USAHA DAN SOSIALISASI TERHADAP IMPLEMENTASI SAK

EMKM (Studi Pada UMKM Kecamatan Jatiasih, Kota Bekasi)

Audina Cintya Devi; Dwi Asih Surjandari

Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia
E-mail : audinacintyadv@gmail.com,

Abstract

This research aims to assess the effect of understanding of accounting, perceptions of MSME actors, business scale and socialization on the implementation of SAK EMKM. This analysis uses independent variables, namely understanding of accounting, perceptions of MSME actors, business scale and socialization. The dependent variable is implementation of SAK EMKM. The method used in this research is quantitative associative causal and the type of data used is primary data. The population in this study are MSME in Jatiasih Districts, Bekasi City. The sample used was 73 respondents determined using the slovin formula with the random sampling method. Data collection was carried out by distributing questionnaires. The statistical test used to test hypothesis Structural Equation Modeling (SEM) on Partial Least Square (PLS) with SmartPLS Version 3.2.9 Program. The results of this study is that understanding of accounting, perceptions of MSME Actors, business scale and socialization has an effect positive and significant on the implementation of SAK EMKM.

Keywords : *Understanding of Accounting, Perceptions of MSME Actors, Business Scale, Socialization, Implementation of SAK EMKM.*

Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Membayar Pajak Kendaraan Bermotor

(Studi Kasus pada Wajib Pajak yang Terdaftar di Samsat Jakarta Barat)

Rika Ristiani; Yulis Diana Alfia ; Afly Yessie

SI Akuntansi, Fakultas Ekonomi dan Bisnis, Mercu Buana, Indonesia

E-mail : rikaristiani191@gmail.com

Abstract

This research is aimed to know the effect of income levels, tax sanctions, and the application of e-Samsat on taxpayer compliance in paying motor vehicle taxes. This research is conducted at the west Jakarta Samsat office in which the people who have two-wheeled motorbikes are registered at the West Jakarta Samsat is the sample in this research. The method of determining the sample is by using purposive sampling method, with 100 respondents. The data used in this research is primer data. The data obtained were analyzed by using PLS (Partial Least Square) analysis techniques through SmartPLS 3.0 software. The findings of this research show that (1) Income levels has effect on taxpayer compliance in paying motor vehicle taxes, (2) Tax sanctions has no effect on taxpayer compliance in paying motor vehicle taxes, (3) Application e-Samsat has no effect on taxpayer compliance in paying motor vehicle taxes.

Keywords : *Income Levels, Tax Sanctions, Application E-Samsat, Taxpayer Compliance.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PENGARUH KOMSARIS INDEPENDEN, KOMITE AUDIT, KEPEMILIKAN INSTITUSIONAL DAN KUALITAS AUDIT TERHADAP INTEGRITAS LAPORAN KEUANGAN

DANIEL HALIM, SUHARMADI

Program Studi Akuntansi, Fakultas Ekonomi & Bisnis, Universitas Mercubuana, Indonesia

E-mail : danielhalimidn@gmail.com

Abstract

This study aims to obtain empirical evidence regarding the Influence of Independent Commissioners, Audit Committees, Institutional Ownership and Audit Quality on the Integrity of Annual Report. The population used in this study is the Food and Beverage Sub-Sector Manufacturing companies listed on the Indonesia Stock Exchange in 2017-2021. This study uses purposive sampling technique and obtained 14 companies with a total of 70 final samples from the research that has been determined. In this research that the Independent Commissioner and Audit Quality variables had a positive effect on the Integrity of Financial Statements, while the Audit Committee and Institutional Ownership had no effect on the Integrity of Financial Statements.

Keywords : *Integritas Laporan Keuangan, Komisaris Independen, Komite Audit, Kepemilikan Institusional, Kualitas Audit*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PENGARUH TEKNOLOGI INFORMASI, KEADILAN SISTEM PERPAJAKAN, DAN KUALITAS PELAYANAN FISKUS TERHADAP TAX EVASION (Studi Kasus Pada KPP Pratama Kembangan)

Giren Alviansah¹⁾; Muhyarsyah²

S1 Akuntansi, Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : girenalviansah24@gmail.com

Abstract

This study aims to examine the influence of the information technology, tax system fairness and the quality of fiscus services on tax evasion case studies at KPP Pratama Kembangan. The population in this study are individual taxpayers registered with the KPP Pratama Kembangan in 2022. The sampling technique in this study used accidental sampling. The research data was sourced from questionnaires shared with respondents. The data analysis method used is multiple linear regression analysis, while data processing uses SPSS. The results showed that information technology has a negative affect on tax evasion. The fairness of the tax system affects tax evasion. The quality of fiscus services affects tax evasion.

Keywords : *Information technology, fairness of the tax system, quality of fiscus services, and tax evasion*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Pengaruh Penerapan Standar Akuntansi Pemerintah, Kompetensi Sumber Daya Manusia, dan Pengendalian Internal Terhadap Kualitas Laporan Keuangan Pemerintah Daerah

(Studi Empiris Pemerintah Kabupaten Bone)

¹⁾Andi Alvian Agsyam Saputra; ²⁾Muhyarsyah

Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : *alvianandi82@gmail.com*,

Abstract

The purpose of this study was to examine: (1) The effect of Government Accounting Standards, (2) The Effect of Competence of Human Resources, (3) The Effect of Internal Control on the quality of local government financial reports. The population in this study is the SKPD of the Bone Regency Government in the Treasurer or Financial Reporting section. The sampling technique used in this research is saturated sampling. The data analysis method used is descriptive assumption test, classic assumption test, classic assumption test, and multiple linear regression analysis test. The results of the analysis show that government accounting standards and internal control have a positive effect on the quality of local government financial reports, while human resource competencies have no effect on the quality of local government financial reports.

Keywords : *Government Accounting Standards, Human Resources Competence, Quality Of Financial Reporting*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PENGARUH KESADARAN WAJIB PAJAK DAN SANKSI PAJAK TERHADAP KEPATUHAN WAJIB PAJAK ORANG PRIBADI DENGAN PREFERENSI RISIKO SEBAGAI VARIABEL MODERASI

**(Studi Kasus Mahasiswa Kelas Karyawan Jurusan Akuntansi di
Universitas Mercu Buana Kampus Meruya tahun angkatan 2018)**

Alytha Pratiwi¹⁾; Garin Pratiwi Solihati²⁾

Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : pratiwialytha19@gmail.com

Abstract

The purpose of this study was to determine the effect of taxpayer awareness and tax sanctions on individual taxpayer compliance with risk preference as a moderating variable (case study of Employee Class Students, Department of Accounting, Mercu Buana University class 2018). The population in this study were 199 students in the class of employees majoring in accounting at Mercu Buana University, Meruya Campus in the class of 2018. The sampling technique used non-probability methods with the slovin formula, a sample of 100 respondents. This study uses primary data, namely questionnaires. This study uses a quantitative method with multiple regression analysis model with smartPLS application. The results will show a positive or negative effect on taxpayer awareness and tax sanctions on individual taxpayer compliance with risk preference as a moderating variable.

Keywords : Taxpayer Awareness; Tax Sanctions; Taxpayer Compliance and Risk Preference



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis of The Effect of Company Characteristics and Corporate Governance on Tax Aggressiveness: Before and During The Covid-19 Pandemic (Empirical Study of Consumer Non-Cyclicals Companies Listed on The Indonesia Stock Exchange Period 2019-2020)

Amal Muliadi Nasution

Accounting Department, Mercu Buana University Jakarta

E-mail : amalmuliadi7@gmail.com

Abstract

This study aims to analyze the effect of company characteristics and corporate governance on tax aggressiveness before and during the Covid-19 pandemic. The independent variables of this study are the company characteristics (profitability, capital intensity, inventory intensity, and company size) and corporate governance (independence the board of commissioners and audit committee size). The dependent variable of the study is tax aggressiveness measured using the Effective Tax Rate (ETR). The population of this study are consumer non-cyclical companies listed on the Indonesia Stock Exchange for the period 2019-2020. The sampling method used was purposive sampling and obtained a total sample of 38 firm-years of observation with certain criteria. This study uses multiple regression analysis and chow test with SPSS software. Based on the results of the t-test, there is a positive influence of profitability on tax aggressiveness during the pandemic, there is a positive influence of inventory intensity and company size on tax aggressiveness during the pandemic. Meanwhile, capital intensity, inventory intensity, and independence the board of commissioners have not been shown an impact on tax aggressiveness before and during the pandemic. Then, the findings of the chow test found no difference in the effect of the six independent variables on tax aggressiveness before and during the pandemic.

Keywords : *company characteristics, corporate governance, tax aggressiveness*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

An Analysis The Influence Of Good Corporate Governance, Size, Leverage, On The Stock Return

Cindy Juniarsih

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : Cindyjuniar2003@gmail.com

Abstract

The study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and size affect the performance of stock return of financial companies listed on the Indonesia Stock Exchange. The population of this study included financial companies registered in the Indonesia Stock Exchange from 2020-2022. Sampling was carried out by purposive sampling method. Based on criteria established, a sample of 20 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, autocorrelation test, and test heteroscedasticity. Hypothesis testing by multiple regression analysis. Research result show that the board of commissioners, the board of directors, the audit committee, institutional ownership, have no influence on return saham. Meanwhile, independent commissioners, leverage, and firm size have a positive effect on stock return.

Keywords : *Board Of Commissioners, The Board Of Directors, The Audit Committee, Independent Commissioners, Institutional Ownership, Leverage, And Firm Size, Stock Return*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Millennial E-Wom Decisions: Investigation Of The Roles Of Partners, Internet, and Gender

Siti Asriah Immawati¹, Arief Bowo Prayoga Kasm²

¹ Management Department, Universitas Muhammadiyah Tangerang

² Management Department, Universitas Mercu Buana Jakarta

E-mail : ariefbowo@mercubuana.ac.id

Abstract

The aim of this paper is to find out the influence of the millennials in deciding their purchases through the eWom platform based on the role of peers, the duration of internet use, and gender. The research design is cross-sectional. Around 300 respondents from Indonesia participated in a self-managed survey who had experience using eWom in e-commerce buying local fashion clothes brands online. The study applied PLS-SEM to test the proposed model. Information from peers has been found to have a positive influence on the use of e-WOM. Internet usage positively affects consumer purchasing intentions. Usability perceived by consumers affects the use and purchasing intent of consumers. Gender also influences consumer purchasing intentions.

Keywords : *Internet, peer roles, gender, eWom, consumer purchasing intentions.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Digitalizing Rural Development in Indonesia: Unveiling Concepts and Strategies for Building Sustainable Digital Villages

Lucky Nugroho^{1*}, Haura Hazimah Melzattia², Muhammad Izzat Abidin³, Erik Nugraha⁴, Safira⁵

^{1,5}Universitas Mercu Buana Jakarta, Indonesia

²Universitas Brawijaya, Indonesia

³Universiti Islam Sultan Sharif Ali, Brunei Darussalam

⁴Universitas Sangga Buana YPKP, Bandung

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

Digitalizing rural Indonesia can alter the quality of life and promote inclusive economic growth. This article discusses the importance of digital technology in rural areas, highlighting the impact of the Fourth Industrial Revolution and the COVID-19 epidemic on human behavior and the significance of ICT in modern communal life. The report emphasizes the necessity for reliable infrastructure, particularly internet networks and related technologies, to adopt ICT in rural areas. The qualitative study examines the urgency, characteristics, and growth methods of digital villages in Indonesia using current literature, official reports, and academic papers. A digital village development approach emphasizes interconnectedness, collaborative capacity building, digital integration benefits, and growth. The study examines Indonesia's digital village potential in farming, plantations, aquaculture, animal husbandry, travel, and hospitality. After examining the pros and cons of digital villages, the article emphasizes the need for a comprehensive program and policy to ensure rural digitization success. It offers practical solutions for using digital technology to overcome challenges and promote sustainable development in rural areas.

Keywords: *Digital Village, Rural Development, Digitalization, Information and Communication Technology (ICT), Rural Economic Empowerment.*

Phenomenological Sharia Financial Literacy in Santri

(Case Study at Al-Khodijah Mojokerto Islamic Boarding School)

Rizky Firdausi Nuzula¹, Lucky Nugroho^{2*}, Yosi Mardoni³

^{1,3} Faculty of Economics and Business, Universitas Terbuka

² Faculty of Economics and Business, Universitas Mercu Buana

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

This study aims to examine Islamic financial literacy in female santri of Pondok Pesantren Al Khodijah Mojokerto. Pesantren is the earliest educational institution in Indonesia and has three important factors that together provide the environment of a modern madrasa in Indonesia. Research using qualitative methods aims to gain an understanding of the social context and obtain results through observation. After the data from the questionnaire is collected, qualitative data analysis is then carried out to answer the problem formulation consisting of: (i) how is the financial literacy of santriwati (ii) how is the perception of santriwati related to the importance of Islamic economics and finance and, (iii) to know the perception of santri related to the importance of Islamic economics and finance. The results showed that the Islamic financial literacy of female students is still low. Only 2.67% of santriwati have Islamic financial products while 26.67% have conventional financial products. And the majority of female students do not have financial products at all. The implication of the low Islamic financial literacy of female santri is the lack of understanding of the principles of Islamic finance and awareness to use Islamic financial products and services.

Keywords: *Internet, peer roles, gender, eWom, consumer purchasing intentions.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Phenomenology of Consumer Behavior in Buying Oriflame Beauty Products (Case Study in Brangsong District, Kendal Regency, Central Java Province)

Afika Nur Diana¹, Lucky Nugroho^{2*}, Zulfahmi³

^{1,3} Faculty of Economics and Business, Universitas Terbuka

² Faculty of Economics and Business, Universitas Mercu Buana

Email: lucky.nugroho@mercubuana.ac.id

Abstract

Oriflame is a leading beauty company founded by Bengt Hellsten and two brothers, Robert and Jonas af Johnick in 1967 through a direct sales system to more than 60 countries. The purpose of this research is to find out the behavior of consumers, especially people in Brangsong District, Kendal Regency in purchasing Oriflame products. The research method uses descriptive qualitative methods by conducting surveys to 130 consumers with 36 of them used as respondents regarding purchasing decisions. The results of the study are that the majority of people prefer to make direct purchases because they can find out product specifications directly, besides that the payment system is safer and easier. Then there are four main factors that influence people's behavior in Brangsong District, Kendal Regency in purchasing decisions for Oriflame products. These factors include price, product quality, product benefits or usability, and regarding halal certification on products.

Keywords: *Consumer Behavior, Purchase Portion, Purchase Decision.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PENGARUH KOMSARIS INDEPENDEN, KOMITE AUDIT, KEPEMILIKAN INSTITUSIONAL DAN KUALITAS AUDIT TERHADAP INTEGRITAS LAPORAN KEUANGAN

DANIEL HALIM, SUHARMADI

Studi Akuntansi, Fakultas Ekonomi & Bisnis, Universitas Mercubuana, Indonesia

E-mail : danielhalimidn@gmail.com

Abstract

This study aims to obtain empirical evidence regarding the Influence of Independent Commissioners, Audit Committees, Institutional Ownership and Audit Quality on the Integrity of Annual Report. The population used in this study is the Food and Beverage Sub-Sector Manufacturing companies listed on the Indonesia Stock Exchange in 2017-2021. This study uses purposive sampling technique and obtained 14 companies with a total of 70 final samples from the research that has been determined. In this research that the Independent Commissioner and Audit Quality variables had a positive effect on the Integrity of Financial Statements, while the Audit Committee and Institutional Ownership had no effect on the Integrity of Financial Statements.

Keywords : *Integritas Laporan Keuangan, Komisaris Independen, Komite Audit, Kepemilikan Institusional, Kualitas Audit*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis Of Privacy, Security And Consumer Trust In Purchasing At The Lazada co.id Marketplace In Nganjuk District

Muhammad Bawono¹, Lusi Nofita², Dyan Arintowati³, Rendi Dwi Apriansa⁴

^{1,2,3,4} Management Department, Sekolah Tinggi Ilmu Ekonomi Nganjuk

E-mail : muhammadbawono@stienganjuk.ac.id, nofitalusi6@gmail.com, dyanarintowati@stienganjuk.ac.id,
rendi@stienganjuk.ac.id

Abstract

This research aims to determine the analysis of privacy, security and consumer trust in purchases at the co.id Lazada marketplace in Nganjuk Regency. The population in this research is Lazada co.id Marketplace consumers in Nganjuk Regency who have made purchases at Lazada. The data collection method applied was in the form of a questionnaire distributed to 100 respondents who had been determined using the purposive sampling method. The calculation method uses the SPSS 25 application. The data analysis method uses Instrument Test, normality test, classical assumption test, multiple linear regression analysis, hypothesis testing, and coefficient of determination (R²). Based on testing on the F test, the results show that there is a simultaneous influence between Privacy, Security and Trust on Lazada co.id Marketplace Purchase Decisions, and the t test results show that Privacy, Security and Trust have a significant influence on Lazada co. Marketplace Purchase Decisions. id. has a positive and significant effect on Lazada Co.id Marketplace customers' purchasing decisions.

Keywords : *Privacy, Security, Trust and Purchase Decision.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Phenomenology of Offline Purchasing Case Study of Sleepwear Shop "Thalita Collection" in Pabaton District, Central Bogor, Bogor City, West Java Province

(Studi Kasus Mahasiswa Kelas Karyawan Jurusan Akuntansi di
Universitas Mercu Buana Kampus Meruya tahun angkatan 2018)

Putri Trisnawati¹, Lucky Nugroho^{2*}, Zulfahmi³

^{1,3} Faculty of Economics and Business, Universitas Terbuka

² Faculty of Economics and Business, Universitas Mercu Buana

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

In Indonesia, online purchases are currently rampant due to the increasingly rapid development of the world of technology, as well as the many conveniences that buyers/consumers obtain. Makes many buyers/consumers more interested in shopping online than shopping offline. However, there are still some buyers/consumers who are loyal to shopping offline because they feel more happy and satisfied when shopping offline than shopping online. There are various reasons from buyers/consumers, especially from the Thalita Collection Store, which serve as a reference for them to be more interested and loyal to shopping offline. The Thalita Collection shop is an offline shop located in Bogor City, West Java. The advantages of offline stores are also one of the references why many buyers/consumers at Thalita Collection Stores choose to shop at offline stores.

Keywords : *Consumer Behavior, Purchase Portion, Purchase Decision.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Work Intention of Female Workers at PT Kualram Indonesia Textile Company

Fitri Hilwani¹, Lucky Nugroho^{2*}, Zulfahmi³

^{1,3} Faculty of Economics and Business, Universitas Terbuka

² Faculty of Economics and Business, Universitas Mercu Buana

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

This study was designed with the intention of gaining a deeper understanding of the intention to work of female workers at one of the private textile companies on the Rancaekek KM 25 road, Sumedang Regency. The majority of the female workforce using subjective riveting methodology. The purpose of the intention of working female workers at PT kualram is to help the family economy. The significance of women's contribution in the realm of work encourages companies to actively create a work environment that stimulates women's participation, both to recruit them and to retain them in the company. Thus, the creation of a spirit of survival is essential in realizing this commitment.

Keywords : Taxpayer Consumer Behavior, Purchase Portion, Purchase Decision.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Impact of Macroeconomic Variables, Financing Risks, and Third-Party Funds on Islamic Banking's Profitability

Retno Puji Astuti, Nurhasanah

Mercu Buana University

E-mail : Retno.puji@mercubuana.ac.id

Abstract

The aim of this research was to examine the impact of macroeconomic variables, financing risks, and third-party funds on the profitability of Islamic banking. The GDP and inflation are the macroeconomic variables that are taken into effect. Non-performing financing (NPF) is the financial risk that is used. Islamic banks that are registered with the Financial Services Authority (OJK) for the 2019–2020 sample period represent the research population. Purposive sampling was the technique used, and the sample size consisted of fourteen Islamic banks. This study used Eviews 10 to do multivariate regression analysis as its data analysis tool. The findings showed that the GDP and inflation, two macroeconomic variables, had no impact on the profitability of Islamic banking. Profitability is significantly impacted by third party funds, whereas Islamic banking's profitability is significantly impacted negatively by NPF.

Keywords : *Macroeconomic, Third-Party Funds, Non-Performing Financing, Profitability*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Aspects Influencing the Dividend Payout Ratio of the Indonesian Manufacturing Sector Amid the Covid-19 Epidemic

Lucky Nugroho^{1*}, Fitra Roman Cahaya², Muhammad Rudiyanto³, Erik Nugraha⁴, Yananto Mihadi
Putra⁵

^{1,3,5}Universitas Mercu Buana Jakarta, Indonesia

²Essex Business School, University of Essex, United Kingdom

⁴Universitas Sanggabuana YPKP, Bandung, Indonesia

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

The objective of this research endeavor is to examine the impact of assets, free cash flow (FCF), return on assets (ROA), current ratio (CR), and debt to equity (DER) on the dividend payout ratio (DPR). Therefore, the problem formulations in this study include: (i) does FCF affect DPR?; (ii) does ROA affect DPR?; (iii) does CR affect DPR?; (iv) does DER affect DPR?; (v) does assets affect DPR?. The methods used in this research are quantitative, using multiple regression. Furthermore, secondary data is sourced from the Indonesia Stock Exchange for the 2017–2020 period. The number of samples used amounted to 42 manufacturing companies. The results of this study found that the variables (i) FCF has a positive and significant effect on DPR; (ii) ROA variable has a negative and insignificant effect on DPR; (iii) CR variable has a positive and insignificant effect on DPR; (iv) DER variable has a negative and significant effect on DPR; and (v) company size or asset variable has a negative and significant effect on DPR. The implication of this research is to provide information to stakeholders in the construction sector related to factors that can affect DPR. The originality of this research lies in the object related to the construction sector, which is very important in the Indonesian economy.

Keywords : *free cash flow, return on assets, current ratio, debt to equity, dividend payout ratio.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Implementation of Corporate Governance (Case Study of Insurance Companies in Indonesia)

Lucky Nugroho^{1*}, Minanari², Safira³, Anees Janee Ali⁴, Audita Setiawan⁵, Yananto Mihadi Putra⁶

^{1,2,3,6}Universitas Mercu Buana Jakarta, Indonesia

⁴Universiti Sains Malaysia, Malaysia

⁵Universitas Sanggabuana YPKP, Bandung

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

The occurrence of bankruptcy in insurance companies in Indonesia shows indications of weak mitigation and not optimal implementation of corporate governance. Therefore, this conceptual paper aims to discover the types of risks in companies and the types of risks in insurance companies. The method used is qualitative. The method used is descriptive qualitative, which aims to explain certain phenomena or events in depth without measuring variables with numbers or statistics. In this conceptual paper on insurance company risk, qualitative methods aim to identify existing risks and provide views on good governance practices to deal with them. The result of this conceptual paper is that risk management is one step in mitigating companies from losses and bankruptcy, and insurance companies in Indonesia must be able to manage existing risks and apply good governance to maintain business sustainability. The implications of this conceptual paper provide information and references as well as new scientific treasures related to implementing risk management and the types of risks found in insurance companies.

Keywords : *Manajemen Risiko, Asuransi, Tata Kelola*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Pengaruh Penerapan Standar Akuntansi Pemerintah, Kompetensi Sumber Daya Manusia, dan Pengendalian Internal Terhadap Kualitas Laporan Keuangan Pemerintah Daerah

(Studi Empiris Pemerintah Kabupaten Bone)

¹⁾Andi Alvian Agsyam Saputra; ²⁾Muhyarsyah

Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : alvianandi82@gmail.com

Abstract

The purpose of this study was to examine: (1) The effect of Government Accounting Standards, (2) The Effect of Competence of Human Resources, (3) The Effect of Internal Control on the quality of local government financial reports. The population in this study is the SKPD of the Bone Regency Government in the Treasurer or Financial Reporting section. The sampling technique used in this research is saturated sampling. The data analysis method used is descriptive assumption test, classic assumption test, classic assumption test, and multiple linear regression analysis test. The results of the analysis show that government accounting standards and internal control have a positive effect on the quality of local government financial reports, while human resource competencies have no effect on the quality of local government financial reports.

Keywords : *Government Accounting Standards, Human Resources Competence, Quality Of Financial Reporting*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

An Analysis The Influence of Good Corporate Governance, Size, Leverage, On the Stock Return

Tyara Yovanka

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : araanka04@gmail.com

Abstract

This research uses 7 test variables, namely Independent Commissioner, Board Commissioner, Board Director, Leverage, Size, Institutional Ownership and Audit Committee. This research aims to find out how much influence Independent Commissioners, Board Commissioners, Board Directors, Leverage, Size, Institutional Ownership and Audit Committee have on the share return performance of infrastructure companies that are listed on the Indonesia Stock Exchange. The population used in this research are companies that have been listed on the Indonesian Stock Exchange from 2020-2022. Sampling used the purposive sampling method. The criteria that have been determined in this research will take 20 companies as research samples. The data analysis technique uses the Classic Assumption Test, namely Normality Test, Heteroscedasticity Test, Multicollinearity Test and Autocorrelation Test. This research uses hypothesis testing using multiple regression analysis. The research results show that. Research result show that the board of commissioners, the board of directors, the audit committee, institutional ownership, have no influence on return saham. Meanwhile, independent commissioners, leverage, and firm size have a positive effect on stock return.

Keywords : *Financial performance, good corporate governance, board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, size, and stock return.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PENGARUH TEKNOLOGI INFORMASI, KEADILAN SISTEM PERPAJAKAN, DAN KUALITAS PELAYANAN FISKUS TERHADAP TAX EVASION (Studi Kasus Pada KPP Pratama Kembangan)

Giren Alviansah¹⁾; Muhyarsyah²

S1 Akuntansi, Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : girenalviansah24@gmail.com

Abstract

This study aims to examine the influence of the information technology, tax system fairness and the quality of fiscus services on tax evasion case studies at KPP Pratama Kembangan. The population in this study are individual taxpayers registered with the KPP Pratama Kembangan in 2022. The sampling technique in this study used accidental sampling. The research data was sourced from questionnaires shared with respondents. The data analysis method used is multiple linear regression analysis, while data processing uses SPSS. The results showed that information technology has a negative affect on tax evasion. The fairness of the tax system affects tax evasion. The quality of fiscus services affects tax evasion.

Keywords : *Information technology, fairness of the tax system, quality of fiscus services, and tax evasion*

The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Urgency of Digitalization Vis a Vis Business Trends (Indonesia Case)

Lucky Nugroho^{1*}, Diah Iskandar², Erna Setiany³, Daru Asih⁴, Surender Mor⁵, Febyola Mellin⁶

^{1,2,3,4,6}Universitas Mercu Buana, Jakarta, Indonesia

⁵Bhagat Phool Singh Mahila Vishwavidyalaya, India

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

The purpose of this conceptual paper is (i) to know the characteristics of consumers from Gen Z and Millennials; (ii) to know the challenges for entrepreneurs in the era of the COVID-19 pandemic, the VUCA era, and the Industrial Revolution 4.0 era; and (iii) to know how entrepreneurs can retain consumers and answer current challenges. The research method used in this conceptual paper is descriptive-qualitative. This method answers questions and provides descriptive information about the topic under study. The result of this conceptual paper is that entrepreneurs today must be able to adapt to the conditions and phenomena that occur so that their businesses can survive and compete. The factors that need to be considered at this time include (i) the needs and desires of Gen Z and Millennials, (ii) new normal conditions, (iii) the VUCA era (volatility, uncertainty, complexity, ambiguity); and (iv) the Industrial Revolution 4.0 era. The implication of this conceptual paper is to provide information, provide references, and add scientific treasures for future researchers focusing on entrepreneurship and business.

Keywords : *Entrepreneurship, New Normal, VUCA, Industrial Revolution 4.0, Digitalization*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Service Quality And Product Quality In Influence Ud Karomah Abadi Makmur Customer Loyalty

Ramadhan Chossy Pratama¹, Dyan Arintowati², Muhammad Bawono³, Rendi Dwi Apriansa
Management Department, Sekolah Tinggi Ilmu Ekonomi Nganjuk

Email: stienganjuk5@gmail.com¹, dyanarintowati@stienganjuk.ac.id^{2*},
muhammadbawono@stienganjuk.ac.id³, rendi@stienganjuk.ac.id⁴

Abstract

The aim of this research is to prove the influence produced by product quality and service quality in maintaining the loyalty of a company's consumers partially or simultaneously. This is intended to find out to what extent service quality and product quality can protect a company from its competitors.

The research method used is a correlational quantitative method sourced from data obtained from questionnaire results. Questionnaires that have been filled out by respondents will be grouped and the results analyzed using the SPSS application. The results obtained from this study are that service quality with $t_{count} \leq t_{table}$, namely $-1.399 \leq 1.99834$ and a significance level of ≤ 0.05 , namely $0.167 \geq 0.05$, means that it partially has no positive and significant effect on consumer loyalty, which means that If service quality increases, consumer loyalty will not increase.

Meanwhile, partially product quality with a calculated t value $\geq t$ table, namely $7.350 \geq 1.99834$ and a significance level ≤ 0.05 , namely $0.000 \leq 0.05$, has a positive and significant influence on consumer loyalty, so that if product quality increases, consumer loyalty has also increased. Even though the results are partially different, simultaneously service quality and product quality have a positive and significant influence on consumer loyalty with proof that the SPSS calculation results are $F_{count} \geq F_{table}$ ($33.047 \geq 2.751$) and the significance level is ($0.000 \leq 0.05$).

Keywords : *Service Quality, Product Quality, Consumer Loyalty, UD Karamah Abadi Makmur*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Pengaruh *Brand Image* Terhadap Keputusan Pembelian

Toyota Agya Di PT Auto2000 Asia Afrika Bandung

Hestisugesti¹, Auliasyifaafadhillah^{2*},
Haiqalabdillahsk³, Anggadewianggraeni⁴

Marketing Management Department, Universitas Logistik dan Bisnis Internasional

Abstract

Based on brand perception and purchase intent, the purpose of this study is to ascertain whether the Toyota Agya automobile in auto2000 influences consumers' decisions to buy. Quantitative research is used in this study. The relationship between a number of variables is demonstrated by this research. With 99 respondents who work as service providers at auto2000 in the city of Bandung, this study takes a descriptive approach. Buying decisions (Y) and brand image (X) are the study's variables. A questionnaire is the tool used to collect the data.

Simple linear regression analysis and descriptive analysis are the data analysis techniques employed. Version 25.0 of SPSS for Windows is used by data processing tools. Purchase decisions are significantly and favorably impacted by brand image, according to the findings of simple linear regression analysis.

This clarifies why PT.Auto2000 Asia Afrika Bandung's Toyota Agya purchasing decision-making process is positively influenced by brand image.

Keywords : *Brand Image, Purchase Decision.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Influence of Regional Original Income, General Allocation Funds, Special Allocation Funds and Profit Sharing Funds Regional Shopping (Case Study of 29 Districts in East Java Province).

Fitri Handayani¹, Suwandi², Indrian Supheni^{3*}, Wiwin Alief Bachtiar⁴
1,2,3,4 Accounting Departement, Sekolah Tinggi Ilmu Ekonomi Nganjuk

Email:

andayanifitri911@gmail.com¹, suwandi@stienganjuk.ac.id², indriansupheni@stienganjuk.ac.id^{3*},
alief@stienganjuk.ac.id⁴

Abstract

The aim of this research is to determine the effect of Regional Original Income, General Allocation Funds, Special Allocation Funds and Profit Sharing Funds on Regional Expenditures, the research method uses quantitative methods with secondary data in the form of Regional Revenue and Expenditure Budget Realization reports, the analytical method in this research is analysis multiple linear regression with the help of SPSS Version 21. With a total sample of 29 districts with an observation period of 4 years, namely 2018-2021, so the total sample used in this research is 116 data. The results of the study show that partially the Regional Original Income, General Allocation Funds and Profit Sharing Funds have a positive effect while Special Allocation Funds have no effect on Regional Expenditures. Simultaneous test results of the dependent variable have a positive effect on Regional Expenditures.

Keywords : Regional Original Income, General Allocation Funds, Special Allocation Funds, Profit Sharing Funds, Regional Expenditures.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Digital financial innovation's urgency for micro, small, and medium-sized entrepreneurs (an empirical case study of Indonesia)

Lucky Nugroho, Timea Gal, Nirdukita Ratnawati, Socharjoto, Audita Setiawan

Email:

seminar@gmail.com1 , talenta@gmail.com2*

Abstract

The development of information technology, computers, and the internet is something that cannot be avoided and has become part of daily activities, including trade transactions. Therefore, the purpose of this conceptual paper is to determine the role of financial technology in supporting trade transactions among micro, small, and medium entrepreneurs (MSMEs). The method used is descriptive-qualitative, which aims to answer the formulation of the problem consisting of (i) What is the role of financial technology in supporting digital trade; (ii) What are the benefits of financial technology for MSME business transactions? The results of this conceptual paper are: (i) the use of financial technology, also known as fintech, in supporting digital sales or e-commerce is very important in facilitating online shopping and accelerating business growth and digital trade; (ii) financial technology (FinTech) can provide many benefits for micro, small, and medium enterprises (MSMEs). The implication of this conceptual paper is to provide information and a reference for stakeholders who are concerned about MSMEs and financial technology. The novelty of this conceptual paper is that it discusses financial technology and its benefits for MSMEs, which are still rarely discussed

Keywords : *Keywords must be chosen carefully and are able to reflect the concepts/variables contained in the article, with a total of between three and six keywords. Written in alphabetical order and keywords separated by commas (,).*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Systematic Literature Review of Indonesian Zakat Management as an Effort to Alleviate Poverty

Istiyanti
State Islamic University Syarif Hidayatullah Jakarta
Agus Suprayogi
Cendekia Amanah Institute

E-mail : asis.family@gmail.com ¹; agus.supravogi@gmail.com ²

Abstract

Poverty is a problem for poor and developing countries. As a developing country, Indonesia is fully aware of this problem, this has been anticipated by the inclusion of poverty alleviation regulations since the founding of the Republic of Indonesia in the 1945 Republic of Indonesia Constitution, article 34 paragraph (1), "The poor and neglected children are cared for by the state".

The complexity of solving the problem of poverty means that up to 76 years since independence it has not yet been resolved. One solution is to use an economic approach. In this case, there are Sharia instruments which in this decade have begun to be used as solutions. The Sharia instrument in question is zakat.

Indonesia's zakat potential is quite large and is also supported by institutions which are also protected by law, making it necessary to carry out more in-depth studies in the context of comprehensive poverty alleviation.

Research on zakat management as an instrument for poverty alleviation using the qualitative Systematic Literature Review (SLR) method, using selected articles from credible Scopus Q1-Q4 and additional articles from Google Scholar because articles were found that were appropriate to the research topic. Then use the VOSviewer application tool to map the article title, author's name, country of origin, and keyword trends regarding zakat management. As a result, there will be several articles that are worth researching regarding zakat management so that they will answer the weaknesses of zakat management in Indonesia to find further zakat

Keywords : Systematic Literature Review, Zakat Management, Poverty Alleviation



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Influence of Financial Derivatives, Financial Leases and Institutional Ownership on Tax Avoidance

Wafi Wicaksana^{1*}, Yananto Mihardi Putra², ...
Accounting Department, Universitas Mercu Buana Jakarta

E-mail : 43219010095@student.mercubuana.ac.id^{1*}, yananto.mihadi@mercubuana.ac.id²

Abstract

This research falls under the category of quantitative research, aiming to ascertain the impact of the variables Financial Derivatives, Financial Leases, and Institutional Ownership on the variable Tax Avoidance. The study focuses on manufacturing companies listed on the Indonesia Stock Exchange, employing a purposive sampling method that yields a sample size of 19 companies. The analysis is conducted with a 5% significance level, utilizing the Panel Data Regression Analysis Method facilitated by the E-Views 12 computer program. The findings of the analysis reveal that (1) there is no statistically significant effect of financial derivatives on tax avoidance, (2) there is a significant effect of financial leases on tax avoidance, and (3) there is no significant effect of institutional ownership on tax avoidance.

Keywords : *Financial Derivatives, Financial Leases, Institutional Ownership, Tax Avoidance*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PENGARUH SKEPTISME PROFESSIONAL, LOCUS OF CONTROL DAN INDEPENDENSI TERHADAP KEMAMPUAN AUDITOR DALAM MENDETEKSI KECURANGAN (Studi Kasus Pada Bank ABC)

Andrianus Pujianto; Yulis Diana Alfia

¹ *Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia ; Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia*

E-mail : Andrianuspujianto@yahoo.com, yulis.diana@mercubuana.ac.id,

Abstract

This research aims to analyze the influence of professional skepticism, locus of control and independence on the auditor's ability to detect conditions. This research uses quantitative methods. Data was collected using questionnaire techniques. The respondents in this study were 40 people consisting of internal auditors at Bank ABC in Jakarta City. Three hypotheses were formulated and tested using regression analysis. The research results show that professional skepticism and independence have a significant effect on the auditor's ability to detect situations. Meanwhile, locus of control has no effect on the auditor's ability to detect fraud

Keywords: Kemampuan Auditor; Skeptisme Professional; Locus of Control; Independensi; Fraudi

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Pengaruh Pendapatan Asli Daerah, Dana Alokasi Umum Dan Dana Alokasi Khusus Terhadap Belanja Modal (*Studi Empiris pada Provinsi se-Indonesia Periode Tahun 2017 – 2020*)

Nuralfiyah Yunianti Dewi ¹⁾; Wieta Chairunesia ²⁾

E-mail : ¹⁾ alfialfiyah035@gmail.com, *Economics & Business, University of Mercu Buana, Indonesia*

²⁾ chairunesia.wieta@mercubuana.ac.id , *University of Mercu Buana, Indonesia*

Abstract

This study aims to determine how Regional Original Revenue (PAD), General Allocation Fund (DAU) and Special Allocation Fund (DAK) affect Capital Expenditure (BM) with data from all Indonesian provinces over a period of 3 years (2017-2020). The calculation results of the T statistical test obtained a significance value for Regional Original Revenue of 0.00, General Allocation Fund of 0.00, and Special Allocation Fund of 0.829 so that Regional Original Revenue, General Allocation Fund is positive and significant while Special Allocation Fund is positive and insignificant.

Keywords : *Regional Original Revenue, General Allocation Fund, Special Allocation Fund, Capital Expenditure.*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

ANALISIS PENERIMAAN PAJAK REKLAME PROVINSI DKI JAKARTA SEBELUM DAN SAAT PANDEMI COVID 19

Auliya Nur Azizah¹⁾; Adli²⁾

*SI Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana Jakarta, Indonesia, Dosen Fakultas
Ekonomi dan Bisnis, Universitas Mercu Buana Jakarta, Indonesia*

E-mail : auliyandr15@gmail.com, adlianwar69@gmail.com

Abstract

This study aims to analyze the effectiveness and contribution of advertisement tax revenues for the Province of DKI Jakarta and to find out the strategy of the Regional Government of DKI Jakarta to increase acceptance of effectiveness and contribution. In this study, the sample used was the report on the target and realization of DKI Jakarta Province advertisement tax and the realization of regional original income. Data collection methods used are documentation, literature study, and observation. The data analysis method used in this research is quantitative descriptive analysis which will be processed and analyzed. The results of this research show that in 2018-2022 there was a difference between before and during the Covid-19 pandemic for the effectiveness of advertising tax revenues which increased even during the pandemic, because the target was lowered by the government in 2020 at the beginning of Covid-19, the target value and realization of tax revenues advertising has decreased quite significantly from 2019 before the pandemic. It can be seen from the research results that the effectiveness of advertising tax has an average of 98.09% with effective criteria which always increases every year except in 2022 where it decreases. Meanwhile, the contribution of advertisement tax to Original Regional Income did not differ before and during the Covid-19 pandemic. It can be seen from the research results that the contribution of advertisement tax was very low with an average of 2.31%. There is no strategy from the Regional Government to update the old Regional Regulations from 2011 to 2023 to increase the effectiveness and contribution of advertising tax.

Keywords :



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

THE ROLE OF ORGANIZATION COMMITMENT, MACHIAVELLIAN, AUDITOR PERFORMANCE TERHADAP DYSFUNCTIONAL AUDITOR BEHAVIOR DAN AUDIT QUALITY SEBAGAI INTERVENING

Salsabila Ivana Surya Putri ¹⁾; Ratna Mappanyukki²⁾.

(Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana), Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana)
E-mail : salsabillap79@gmail.com, Ratnamappanyukki@mercubuana.ac.id

Abstract

This study aims to determine the influence of the Role of Organization Commitment, Machiavellian, and Auditor Performance towards Dysfunctional Auditor Behavior. This research is quantitative research using primary data. The research method used is convenience sampling. The research data was obtained by distributing questionnaires to 106 Auditor respondents works at Public Accounting Firms registered with the OJK and located in the DKI Jakarta Area. The result showed that the role of organization commitment and auditor performance did not affect dysfunctional auditor behavior, but Machiavellian has effect on dysfunctional auditor behavior. The role of organization commitment and Machiavellian had a significant positive effect on mediated dysfunctional auditor behavior by audit quality, while auditor performance has no effect on dysfunctional auditor behavior mediated by audit quality.

Keywords : Organization Commitment; Machiavellian; Auditor Performance; Dysfunctional Auditor Behavior; Audit Quality



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

THE EFFECT OF FINANCIAL LITERACY, PERCEIVED USEFULNESS, AND EASE OF USE OF ELECTRONIC WALLET ON IMPULSIVE BUYING BEHAVIOR OF COLLEGE STUDENTS

(Case Study on Mercu Buana University Students)

Putri Febrianti Azzahra 1); Rona Tumiur Mauli C. Simorangkir 2)

Economics & Business, University of Mercu Buana, Indonesia, University of Mercu Buana, Indonesia

E-mail : putrifebriantiazzahra@gmail.com, rona_caroline@mercubuana.ac.id

Abstract

This study aims to analyze the effect of financial literacy, perceived usefulness, and perceived ease of use of e-wallets on impulsive buying behavior of Mercu Buana University students. This type of research is quantitative research, with data collection methods using questionnaires via the Google Form link and distributed digitally to respondents. Theory Planned of Behavior (TPB) and Technology Acceptance Model (TAM) are used in this study. The population in this study was 1138 people. The sample selection method used was simple random sampling with a sample size of 296, and 307 respondents were found in this study. The object of this research is e-wallet user for students who are currently pursuing undergraduate education at Universitas Mercu Buana Meruya, Faculty of Economics and Business, majoring in accounting, class of 2018-2021. The data analysis method used is the Partial Least Square Structural Equation Modeling (PLS- SEM) analysis technique using the SmartPLS version 3 software analysis tool. What differentiates this research from previous research is the object of research and the time this research was conducted, where the object of this research is Mercu Buana Meruya University students majoring in accounting class 2018-2021. Based on the results of the financial literacy, and perceived ease of use have a significant positive effect, while perceived usefulness has no effect on impulsive buying behavior. The limitations of this study are that the scope is not too broad, where researchers only focus on one location. And for further research it is better to add other variables that are outside this research.

Keywords: financial literacy; perceived usefulness; ease of use; impulsive buying behavior



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

FAKTOR FAKTOR DETERMINASI NON PERFORMING FINANCING PADA BANK SYARIAH DI INDONESIA

Maulana Syarif Nurulloh¹); Fitri Indriawati²)

^{1,2} Akuntansi Keuangan Syariah, Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia, Akuntansi,
Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : maulanasyanu@gmail.com, fitri_indriawati@mercubuanana.ac.id

Abstract

This study aimed to determine the factors that impact non performing financing at Shariah Bank in Indonesia (Empirical study based on Shariah Bank listed on Indonesia financial services authority for the period 2017- 2020). This study is using purposive sampling as sampling method, which is sampling technique using several consideration according to the used criteria to determine how much sample to be studied and the final results obtained 44 samples. The type of this study is quantitative and the data that used for this study is secondary data. This study uses multiple regression analysis as a testing tool. The result of this study indicate capital adequacy ratio and shariah board committee shows a negative effect on non performing financing, operational efficiency ratio (BOPO) shows a positive effect on non performing financing. Meanwhile BI Rate, inflation, and independent commissioner had no effect on non performing financing.

Keywords: Non Performing Financing Capital Adequacy Ratio Operating Expenses Operating Income BI Rate Inflation Sharia Supervisory Board Independent Commissioner



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Pengaruh Kecerdasan Emosional, Independensi, dan Gaya Kepemimpinan Terhadap Kinerja Auditor

Yoga Triatama; Panji Putranto, S.E., M.Ak

Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

Email: Triatama85@gmail.com, Panji.putranto@mercubuana.ac.id,

Abstract

An auditor in carrying out an audit of financial statements does not solely work for the benefit of his client, but also for the benefit of other parties who have an interest in the audited financial statements. Therefore, in giving an opinion regarding the fairness of the audited financial statements, public accountants must have high emotional intelligence, also be independent, and have a leadership style so that they can influence the performance of an auditor. The sample used in this study was 30 respondents using a quantitative descriptive approach. Determination of sample size using non-random sampling technique because the population to be studied specifically. The data collection method uses a survey method, with the research instrument being a questionnaire. This study uses the SPSS (Statistical Product and Service Solution) 25.0 for Windows tool, to measure the effect of the independent variables on the dependent variable and test the hypotheses proposed. This analysis is used to accept or reject the hypothesis. The results of this study state that the variables of emotional intelligence and independence do not have an effect on auditor performance. While the leadership style variable has an influence on auditor performance. Keywords: Emotional Intelligence, Independence, Leadership Style, Auditor Performance

Keywords: Kecerdasan Emosional; Independensi; Gaya Kepemimpinan; Kinerja Auditor;



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analisis Pengaruh Pendeteksian Fraud Diamond terhadap Kecurangan Laporan Keuangan

Vispy Anthika, Nurul Hidayah

Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercubuana, Indonesia

Email: vispyanthika@mercubuana.ac.id, nurul.hidayah@mercubuana.ac.id

Abstract

This study aims to obtain empirical evidence regarding the Analysis of the Effect of Fraud Diamond Detection on Financial Fraud Reports (Empirical study of Food and Beverage companies for the period 2021-2022). The independent variable used in this study is fraud diamond with four elements consisting of pressure, opportunity, rationalization, capability. The dependent variable used in this research is financial statement fraud. The population of this research is Food and Beverage Companies for the 2021 -2022 period. Samples were collected using purposive sampling method. A total of 128 companies were determined as samples. The analytical method of this study uses multiple linear regression. The results of the research show that rationalization and Capability have an effect on reports of financial fraud. Pressure and opportunity have no effect on reports of financial fraud. Keywords: Pressure, Opportunity, Rationalization, Capability, and Fraudulent Financial Statements.

Keywords: Kecurangan Laporan Keuangan; Pressure; Opportunity; Rasionalization; Capability;



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

**Analysis of the Influence of Implementation Good Governance,
Size, and Leverage on Stock Returns (Empirical Study of Consumer
Cyclicals Sub-Industry Hotels, Resort & Cruise Companies Listed on
the Indonesian Stock Exchange for the 2020-2022 Period)**

Violla Salza Sandoval

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : viollasandoval@gmail.com

Abstract

The study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and size affect on the stock return performance of financial companies listed on the Indonesia Stock Exchange (IDX) from 2020-2022. The chosen sampling technique is non-probability sampling. With a purposive sampling approach method. The content analysis method is employed to gather information from 10 issuers, resulting in a total of 30 samples. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, autocorrelation testing, and test heteroscedasticity. Hypothesis testing by multiple regression analysis. Research result show that the board of commissioners, the board directors, the audit committee, institutional ownership, have no influence on stock return. Meanwhile, independent commissioners, leverage, and size have a positive effect on stock return.

Keywords : *Board of Commissioners, Board of Directors, Audit Committee, Independent Commissioners, Institutional Ownership, Leverage, Size, Stock Return*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Good Corporate Governance: Analysis of Company Size and Leverage on Stock Returns in the Consumer Cyclical SubIndustry Hotels, Resort & Cruise Lines During the 2020-2022 Period

Wahyu Setiawan Raharjo

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : Setiawan07072023@gmail.com

Abstract

This study aims to identify the factors influencing the intention to adopt digital payment . ROA of ROA. Audit Committee. Entrepreneurship Measures of Tax Avoidance. This type of research is quantitative research. The data contained in this research was obtained from primary and secondary sources. BEI multinational companies used for the 2020-2022 period were used as the population. Study. Meanwhile, the sample determined was determined based on the purposive sampling method so that the sample size was 12 people. Data and collection techniques were used, namely observation, literature and secondary data. Then the classical assumptions are tested and the linear multiple regression statistical test is carried out. Schingga obtained the results that RDA has an impact on tax avoidance, company size has an impact on tax avoidance, the audit committee has an impact on tax avoidance, both partially and simultaneously

Keywords : *Research was conducted with the aim of finding out he effect*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

**Analysis of The Effect of Company Characteristics and Corporate
Governance on Tax Aggressiveness: Before and During The
Covid-19 Pandemic (Empirical Study of Consumer Non-
Cyclicals Companies Listed on The Indonesia Stock Exchange
Period 2019-2020)**

Bintang Alif Taufik Prakoso

Accounting Departement, Universitas Mercu Buana Jakarta

E-mail : bintangaliftaufik@gmail.com

Abstract

The purpose of this study is to analyze the impact of firm characteristics and corporate governance on proactive taxation before and during the Covid-19 pandemic. The independent variables in this study are firm characteristics (profitability, capital intensity, inventory intensity, firm size) and corporate governance (board independence and audit committee size). The dependent variable in this study is aggressive taxation, measured by the effective tax rate (ETR). The population of this study is manufacturing companies listed on the Indonesia Stock Exchange from 2019 to 2020. The sampling method used was a targeted sampling method, which used specific criteria to determine the total sample of 176 firm observation years. This study uses multiple regression analysis and Chow test using SPSS 25 software. Based on the data produced, there was an increase from 2019 to 2020, this increase was taken from a total of 19 company samples taken from the IDX website, where this increase was seen through multiple regression analysis tests and Chow tests with SPSS software. Based on the results of the t-test, there is a positive influence of profitability on tax aggressiveness before and after the pandemic, and the findings of the chow test found no differences in the influence of the six independent variables on tax aggressiveness.

Keywords : *Company Characteristics, corporate governance, tax aggressiveness*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Manage company data in the basic materials sector from 20 issuers

Kumala Wardani

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : Kumalawardani123@gmail.com

Abstract

This research aims to increase the value and excellence of the company as an action to achieve long-term goals. Company value is a market perception that comes from investors, creditors and other stakeholders which is shown in the market value of the company's shares which can be a measure of company value. The technique used in this research uses a purposive sampling technique. Obtained 20 issuers from companies in the basic materials sector listed on the Indonesian Stock Exchange. Data analysis used descriptive tests, normality tests, heteroscedasticity tests, autocorrelation tests using Durbin Watsons, and multicollinearity tests. The research results show that there is a significant value of 0.06 and there is no difference

Keywords : *Liquidity, profitability, company value, investors, creditors and stakeholders. on the company's condition as reflected in the share company value*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis of The Effect of Quality on Good Corporate Governance (GCG), Size and Leverage on Stock Returns

(Financial Sector 2020-2022 Period)

Wahyu Maydillah Nurrohman

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : wahyumn10@gmail.com

Abstract

This research aims to find empirical evidence such as; board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, and company size can influence the financial performance of stock returns. Companies listed on the Indonesia Stock Exchange (BEI) in 2020-2022. The sampling technique uses the "Purposive Sampling Method". Based on predetermined criteria, namely 20 sample companies. For data analysis techniques, classical hypothesis testing is used, namely the normality test, multicollinearity test, autocorrelation test and heteroscedasticity test. In hypothesis testing with multiple regression analysis. The research results show that the board of commissioners, board of directors, audit committee and institutional ownership have no influence on stock returns. Thus, independent commissioners, leverage and company size can have a positive effect on stock returns.

Keywords : *Board Of Commissioners, Board Of Directors, Audit Committee, Independent Commissioners, Institutional Ownership, Leverage, Firm Size, Stock Return.*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

**The Influence Of Leverage, Company Size, Institutional Ownership, And
Audit Committee On Stock Returns (Energy Sector Companies Listed On
The Indonesian Stock Exchange During The 2020 - 2022 Period).**

Daud Muharam

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : daud.muhamam2603@gmail.com

Abstract

Stock returns are an important indicator of a company's financial performance for investors. Many factors can influence stock returns, one of which is good corporate governance (GCG). This research aims to analyze the influence of independent commissioners, board commissioners, board directors, leverage, size, institutional ownership, and audit committees on stock returns in energy sector companies listed on the Indonesia Stock Exchange during the 2020 - 2022 period. Research data was obtained from the financial reports of companies listed on the Indonesia Stock Exchange. The research sample consisted of 20 companies in the energy sector selected using the purposive sampling method. Data analysis was carried out using panel data regression analysis. This research shows that independent commissioners, board commissioners and board directors have a significant influence on stock returns. Leverage and company size are also proven to significantly influence stock returns. Meanwhile, institutional ownership and audit committees do not show a significant influence on stock returns. This analysis provides views or understanding to stakeholders, especially companies in the energy industry, regarding the factors that influence stock returns. The study also highlights the need to pay more attention to industry-specific factors, such as energy company characteristics, in investment decision making.

Keywords : *Stock returns, corporate governance, independent commissioners, institutional ownership, leverage, size, audit committee*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

INFLUENCE OF GOOD CORPORATE GOVERNANCE, PROFITABILITY AND FIRM SIZE TO FIRM VALUE

Analysis of The Effect of Quality on Good Corporate Governance (GCG), Size and Leverage on Stock Returns (Financial Sector 2020-2022 Period)

Wahyu Maydillah Nurrohman

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : wahyumn10@gmail.com

This research aims to find empirical evidence such as board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, and company size can influence the financial performance of stock returns. Companies listed on the Indonesia Stock Exchange (BEI) in 2020-2022. The sampling technique uses the "Purposive Sampling Method". Based on predetermined criteria, namely 20 sample companies. For data analysis techniques, classical hypothesis testing is used, namely the normality test, multicollinearity test, autocorrelation test and heteroscedasticity test. In hypothesis testing with multiple regression analysis. The research results show that the board of commissioners, board of directors, audit committee and institutional ownership have no influence on stock returns. Thus, independent commissioners, leverage and company size can have a positive effect on stock returns. Abstract

Keywords : *Board Of Commissioners, Board Of Directors, Audit Committee, Independent Commissioners, Institutional Ownership, Leverage, Firm Size, Stock Return.*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

How About Good Corporate Governance, size, Leverage, And Financial Performance (Food and Beverage Sector Period 2020- 2022)

Triani Sukmawati

Accounting Department, Mercu Buana University of Jakarta

E-mail : Trianisukmawati212@gmail.com

Abstract

This study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and firm size affect the performance of the company. Financial performance of companies listed on the food and beverage sector. The population of this study included companies registered in the Indonesia Stock Exchange (IDX) from 2020 to 2022. Sampling was carried out by purposeful sampling method, based on criteria established, a sample of 20 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, variable variance test and autocorrelation test. Hypothesis testing by multiple regression analysis and also Chow test with SPSS 25 software. Research results show that the board of directors, institutional ownership, and independent commissioners have no influence on stock return, meanwhile, the board of commissioners, the audit committee, leverage, and firm size have a positive effect on stock return.

Keywords : *Financial performance, good corporate governance board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, company size*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Optimizing Business Corn Silk as A Functional Drink to Enhance Body Immunity

The Effects of Corporate Ownership Structure and Board Size on Stock Returns (Statistical Insights of Energy Sector Companies Listed on The Stock Exchange Three Years From 2020 To 2022)

Ana Safitri

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : anasafitri9303@gmail.com

Abstract

This study aims to analyze the effect of independence, board of commissioners, board of directors, leverage, company size, institutional ownership, and audit committee on stock returns in energy sector companies. Listed on the Indonesia Stock Exchange during the period 2020 to 2022. The sample of this study was selected using purposive sampling method. This study uses 20 energy sector companies. This analysis method uses regression to measure the relationship between independent variables and stock returns in the company financial statements and annual reports. The results showed that independent commissioners, independent boards, boards of commissioners and boards of directors have a significant effect on stock returns. Leverage and company size are also proved to have a significant effect on stock returns. Meanwhile, institutional ownership and audit committee showed no significant effect on stock returns. This study provides insights for stakeholders, especially in the context of energy sector companies, to understand the factors that influence stock returns. The study also underscores the need for greater attention to sectoral factors, such as energy company characteristics, in investment decision-making.

Keywords : *Leverage, independence, board of commissioners, board of directors, company size, institutional ownership, audit committee, energy sector, stock returns, financial statements, annual reports*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis of The Effect of Company Characteristics and Corporate Governance on Tax Aggressiveness: Before and During The Covid-19 Pandemic (Empirical Study of Consumer Non-Cyclical Companies Listed on The Indonesia Stock Exchange Period 2019-2020)

Idham Zhari Yahya

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : Idhamzy70@gmail.com

Abstract

This study aims to analyze the effect of company characteristics and corporate governance on tax aggressiveness before and during the Covid-19 pandemic. The independent variables of this study are the company characteristics (profitability, capital intensity, inventory intensity, and company size) and corporate governance (independence the board of commissioners and audit committee size). The dependent variable of the study is tax aggressiveness measured using the Effective Tax Rate (ETR). The population of this study are Consumer non-Cyclical companies listed on the Indonesia Stock Exchange period 2019-2020. The sampling method used was purposive sampling and obtained a total sample of 38 firm-years of observation with certain criteria. This study uses multiple regression analysis and chow test with SPSS 25 software. Based on the results of the t test, there was a positive effect profitability on tax aggressiveness during the pandemic, there was a positive effect company size on tax aggressiveness during the pandemic, there was no negative effect audit committee size on tax aggressiveness before the pandemic and during the pandemic. However, it is not proven that company size had an effect on tax aggressiveness before the pandemic. Meanwhile, capital intensity, inventory intensity, and independence the board of commissioners have not been shown an impact on tax aggressiveness before and during the pandemic. Then, the findings chow test found there was no difference effect of the six independent variables on tax aggressiveness before and during the pandemic.

Keywords: *company characteristics, corporate governance, tax aggressiveness*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

How About Good Corporate Governance, size, Leverage, and Financial Performance (Healthcare Sector Period 2019-2021)

Nabilah Anisah Putri Hasbi

Accounting Department, Mercu Buana University Jakarta

E-mail : Pnabilah1234@gmail.com

Abstract

This study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and firm size affect the performance of stock return in the company. Financial performance of companies listed on the healthcare sector. The population of this study included companies registered in the Indonesia Stock Exchange (IDX) from 2019 to 2021. Sampling was carried out by purposeful sampling method, based on criteria established, a sample of 19 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, variable variance test and autocorrelation test. Hypothesis testing by multiple regression analysis with the help of the program SPSS version 25. Research results show that board commissioners, board of directors, the audit committee, commissioner independents, firm size, and leverage have no influence on stock return. Meanwhile, ownership institutional have a positive effect on stock return.

Keywords: financial performance, good corporate governance board of commissioners, board of directors, audit committee, Independent commissioners, institutional ownership, leverage, firm size, stock return



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

How About Good Corporate Governance, Size, Leverage, Financial Performance (Food and Beverage Sector Period 2020- 2022)

Narensa Sesarizki Salsabila

Accounting Department, Mercu Buana University Jakarta

Email:

Abstract

This study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and firm size affect the performance of the company. Financial performance of companies listed on the food and beverage sector. The population of this study included companies registered in the Indonesia Stock Exchange (IDX) from 2020 to 2022. Sampling was carried out by purposeful sampling method, based on criteria established, a sample of 20 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, variable variance test and autocorrelation test. Hypothesis testing by multiple regression analysis with the help of the program SPSS version 25. Research results show that the board of commissioners, board of directors, institutional commissaris, independent commissioners, leverage, and firm size have no influence on stock return. Meanwhile, audit committe has a positive effect on stock return.

Keywords: financial performance, good corporate governance, board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, firm size, stock return



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis of The Effect of Company Characteristics and Corporate Governance on Tax Aggressiveness: Before and During The Covid-19 Pandemic (Empirical Study of Consumer Non-Cyclicals Companies Listed on The Indonesia Stock Exchange Period 2019-2020)

Naufal Mahardika

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : mahardikanaufal68@gmail.com

Abstract

This study aims to analyze the effect of company characteristics and corporate governance on tax aggressiveness before and during the Covid-19 pandemic. The independent variables of this study are the company characteristics (profitability, capital intensity, inventory intensity, and company size) and corporate governance (independence the board of commissioners and audit committee size). The dependent variable of the study is tax aggressiveness measured using the Effective Tax Rate

(ETR). The population of this study are Consumer non- Cyclical companies listed on the Indonesia Stock Exchange period 2019-2020. The sampling method used was purposive sampling and obtained a total sample of 38 firm- years of observation with certain criteria. This study uses multiple regression analysis and Chow test with SPSS 25 software. Based on the results of the t-test, there was a positive effect profitability on tax aggressiveness during the pandemic, there was a positive effect company size on tax aggressiveness during the pandemic, there was a positive effect of inventory intensity on tax aggressiveness during the Covid-19 pandemic. Meanwhile, capital intensity, inventory intensity, and independence the board of commissioners have not been shown an impact on tax aggressiveness before and during the pandemic. Then, the findings Chow test found there was no difference effect of the six independent variables on tax aggressiveness before and during the pandemic

Keywords: company characteristics, corporate governance, tax aggressiveness



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

How About Good Corporate Governance, size, Leverage, And Financial Performance (Food and Beverage Sector Period 2020- 2022)

Sabila Alya Cintia

Accounting Departement, Mercu Buana University of Jakarta

Email: sabilaalya6@gmail.com

Abstract

This study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and firm size affect the performance of the company. Financial performance of companies listed on the food and beverage sector. The population of this study included companies registered in the Indonesia Stock Exchange (IDX) from 2020 to 2022. Sampling was carried out by purposeful sampling method, based on criteria established, a sample of 20 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, variable variance test and autocorrelation test. Hypothesis testing by multiple regression analysis and also Chow test with SPSS 25 software. Research results show that the board of directors, institutional ownership, and independent commissioners have no influence on stock return, meanwhile, the board of commissioners, the audit committee, leverage, and firm size have a positive effect on stock return.

Keywords: Financial performance, good corporate governance board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, company size.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

How About Good Corporate Governance, size, Leverage, and Financial Performance In The Healthcare Sector Period 2019- 2021

Sesanti Aji Rini Basuki

Accounting Department, Mercu Buana University Jakarta
Email: sesanti.arb@gmail.com

Abstract

This study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and firm size affect the performance of stock return in the company. The population of this study included healthcare companies registered in the Indonesia Stock Exchange (IDX) from 2019 to 2021. Sampling was carried out by purposeful sampling method, and based on the criteria established, a sample of 19 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, variable variance test, and autocorrelation test. Hypothesis testing by multiple regression analysis with the help of the program SPSS version 25. Research results show that the board of commissioners, board of directors, the audit committee, Independent commissioners, leverage, and firm size have no influence on stock return. Meanwhile, institutional ownership has a positive effect on stock return.

Keywords: *Financial Performance, Good Corporate Governance Board Of Commissioners, Board Of Directors, Audit Committee, Independent Commissioners, Institutional Ownership, Leverage, Firm Size, and Stock Return*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis of MSMEs' Taxpayer Compliance: Impact of E-Filing Implementation, Tax Incentive Policy, and Quality of Tax Service

Analysis of The Effect of Implementing Good Corporate Governance on Company Financial Performance (Empirical Study of Basic Materials Sector Companies Listed on the Indonesian Stock Exchange Period 2020-2022)

Virginia Amaylia Tantri

Accounting Department, Universitas Mercu Buana Jakarta

Email: amelia.tantri989@gmail.com

Abstract

The aim of this research is to determine the effect of good corporate governance on financial performance. The independence variable in this research is good corporate governance independence, which is represented by an independent board of directors, an audit committee and managerial ownership. Meanwhile, the dependent variable is the company's financial performance. The target of this research is companies in the Basic Materials sector, whose research population includes all raw materials companies listed on the Indonesian Stock Exchange (IDX). The type of data used is secondary data in the form of the 2020-2022 annual financial report of the Basic Materials company listed on the Indonesia Stock Exchange. The sampling technique used was purposive sampling and the hypothesis testing method was multiple linear regression analysis. The research results show that the independent board variable has a significant positive effect on financial performance, the audit committee has no effect on financial performance, and managerial ownership has no effect on financial performance.

Keywords: Good Corporate Governance, Financial Performance, Board of Commissioner, Board of Directors, Independent Commissioners, Audit Committee, Institutional Ownership, Leverage, Company Size, Basic Materials

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Influence of Public Accountability, Service Performance and Administrative Information Systems for Producing E-KTP on Community Satisfaction (Case Study at the Nganjuk Regency Population and Civil Registration Service).

Maharanto S¹, Muhammad Ali Lutfi², Ambarwati^{3*}, Wiwin Alief Bachtiar⁴

^{1,2,3,4} Accounting Departement, Sekolah Tinggi Ilmu Ekonomi Nganjuk

Email: maharanto05@gmail.com¹, alilutfi@stienganjuk.ac.id², ambarwati@stienganjuk.ac.id^{3*}, alief@stienganjuk.ac.id⁴

Abstract

This research addresses the misappropriation of government funds allocated to public service agencies, specifically focusing on the Nganjuk Regency Population and Civil Registration Service in managing expenditures for community services. The study aims to enhance fund allocation transparency and effectiveness by examining the impact of public accountability, service performance, and the administrative information system (SIK) for e-KTP issuance on community satisfaction. Employing a quantitative approach with a statistical description, the researchers randomly sampled 100 respondents and collected primary data through Likert-scale questionnaires. The analysis involved descriptive statistics, instrument tests, classical assumption tests, and multiple linear regression. The empirical findings indicate a significant and positive influence of public accountability, service performance, and the population administration information system on community satisfaction during e-KTP issuance. This research contributes significantly to understanding the factors shaping community satisfaction and underscores the need for transparent fund utilization and efficient service delivery in public agencies like DISPENDUKCAPIL.

Keywords: public accountability, service performance, SIK, community satisfaction



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PENGARUH SKEPTISME PROFESSIONAL, LOCUS OF CONTROL DAN INDEPENDENSI TERHADAP KEMAMPUAN AUDITOR DALAM MENDETEKSI KECURANGAN (Studi Kasus Pada Bank ABC)

Andrianus Pujianto ¹⁾; Yulis Diana Alfia ²⁾

^{1,2}Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : Andrianuspujianto@yahoo.com, yulis.diana@mercubuana.ac.id,

Abstract

This research aims to analyze the influence of professional skepticism, locus of control and independence on the auditor's ability to detect conditions. This research uses quantitative methods. Data was collected using questionnaire techniques. The respondents in this study were 40 people consisting of internal auditors at Bank ABC in Jakarta City. Three hypotheses were formulated and tested using regression analysis. The research results show that professional skepticism and independence have a significant effect on the auditor's ability to detect situations. Meanwhile, locus of control has no effect on the auditor's ability to detect fraud.

Keywords: Auditor Ability; Professional Skepticism; Locus of Control; Independence; Fraud;



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Pengaruh Pendapatan Asli Daerah, Dana Alokasi Umum Dan Dana Alokasi Khusus Terhadap Belanja Modal (*Studi Empiris pada Provinsi se- Indonesia Periode Tahun 2017 – 2020*)

Nuralfiyah Yunianti Dewi ¹⁾; Wieta Chairunesia ²⁾

Economics & Business, University of Mercu Buana, Indonesia

E-mail : alfialfiah035@gmail.com

Abstract

This study aims to determine how Regional Original Revenue (PAD), General Allocation Fund (DAU) and Special Allocation Fund (DAK) affect Capital Expenditure (BM) with data from all Indonesian provinces over a period of 3 years (2017-2020). The calculation results of the T statistical test obtained a significance value for Regional Original Revenue of 0.00, General Allocation Fund of 0.00, and Special Allocation Fund of 0.829 so that Regional Original Revenue, General Allocation Fund is positive and significant while Special Allocation Fund is positive and insignificant.

Keywords: *Regional Original Revenue, General Allocation Fund, Special Allocation Fund, Capital Expenditure.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Pengaruh Kecerdasan Emosional, Independensi, dan Gaya Kepemimpinan Terhadap Kinerja Auditor

Yoga Triatama; Panji Putranto, S.E., M.Ak

Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : Triatama85@gmail.com, Panji.putranto@mercubuana.ac.id

Abstract

An auditor in carrying out an audit of financial statements does not solely work for the benefit of his client, but also for the benefit of other parties who have an interest in the audited financial statements. Therefore, in giving an opinion regarding the fairness of the audited financial statements, public accountants must have high emotional intelligence, also be independent, and have a leadership style so that they can influence the performance of an auditor. The sample used in this study was 30 respondents using a quantitative descriptive approach. Determination of sample size using non-random sampling technique because the population to be studied specifically. The data collection method uses a survey method, with the research instrument being a questionnaire. This study uses the SPSS (Statistical Product and Service Solution) 25.0 for Windows tool, to measure the effect of the independent variables on the dependent variable and test the hypotheses proposed. This analysis is used to accept or reject the hypothesis. The results of this study state that the variables of emotional intelligence and independence do not have an effect on auditor performance. While the leadership style variable has an influence on auditor performance. **Keywords:** Emotional Intelligence, Independence, Leadership Style, Auditor Performance.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

FAKTOR FAKTOR DETERMINASI NON PERFORMING FINANCING PADA BANK SYARIAH DI INDONESIA

Maulana Syarif Nurulloh¹⁾; Fitri Indriawati²⁾

Akuntansi Keuangan Syariah, Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia

E-mail : maulanasyanu@gmail.com, fitri_indriawati@mercubuanana.ac.id

Abstract

This study aimed to determine the factors that impact non performing financing at Shariah Bank in Indonesia (Empirical study based on Shariah Bank listed on Indonesia financial services authority for the period 2017- 2020). This study is using purposive sampling as sampling method, which is sampling technique using several consideration according to the used criteria to determine how much sample to be studied and the final results obtained 44 samples. The type of this study is quantitative and the data that used for this study is secondary data. This study uses multiple regression analysis as a testing tool. The result of this study indicate capital adequacy ratio and shariah board committee shows a negative effect on non performing financing, operational efficiency ratio (BOPO) shows a positive effect on non performing financing. Meanwhile BI Rate, inflation, and independent commissioner had no effect on non performing financing.

Keywords: Non Performing Financing Capital Adequacy Ratio Operating Expenses Operating Income BI Rate Inflation Sharia Supervisory Board Independent Commissioner



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

THE EFFECT OF FINANCIAL LITERACY, PERCEIVED USEFULNESS, AND EASE OF USE OF ELECTRONIC WALLET ON IMPULSIVE BUYING BEHAVIOR OF COLLEGE STUDENTS

(Case Study on Mercu Buana University Students)

Putri Febrianti Azzahra ¹⁾; Rona Tumiur Mauli C. Simorangkir ²⁾

Economics & Business, University of Mercu Buana, Indonesia

E-mail : putrifebriantiazzahra@gmail.com, rona_caroline@mercubuana.ac.id

Abstract

This study aims to analyze the effect of financial literacy, perceived usefulness, and perceived ease of use of e-wallets on impulsive buying behavior of Mercu Buana University students. This type of research is quantitative research, with data collection methods using questionnaires via the Google Form link and distributed digitally to respondents. Theory Planned of Behavior (TPB) and Technology Acceptance Model (TAM) are used in this study. The population in this study was 1138 people. The sample selection method used was simple random sampling with a sample size of 296, and 307 respondents were found in this study. The object of this research is e-wallet user for students who are currently pursuing undergraduate education at Universitas Mercu Buana Meruya, Faculty of Economics and Business, majoring in accounting, class of 2018-2021. The data analysis method used is the Partial Least Square Structural Equation Modeling (PLS-SEM) analysis technique using the SmartPLS version 3 software analysis tool. What differentiates this research from previous research is the object of research and the time this research was conducted, where the object of this research is Mercu Buana Meruya University students majoring in accounting class 2018-2021. Based on the results of the financial literacy, and perceived ease of use have a significant positive effect, while perceived usefulness has no effect on impulsive buying behavior. The limitations of this study are that the scope is not too broad, where researchers only focus on one location. And for further research it is better to add other variables that are outside this research.

Keywords: financial literacy, perceived usefulness, ease of use, impulsive buying behavior.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

ANALISIS PENERIMAAN PAJAK REKLAME PROVINSI DKI JAKARTA SEBELUM DAN SAAT PANDEMI COVID 19

Auliya Nur Azizah¹⁾; Adli²⁾

SI Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana Jakarta, Indonesia

E-mail : auliyar15@gmail.com, adlianwar69@gmail.com.,

Abstract

This study aims to analyze the effectiveness and contribution of advertisement tax revenues for the Province of DKI Jakarta and to find out the strategy of the Regional Government of DKI Jakarta to increase acceptance of effectiveness and contribution. In this study, the sample used was the report on the target and realization of DKI Jakarta Province advertisement tax and the realization of regional original income. Data collection methods used are documentation, literature study, and observation. The data analysis method used in this research is quantitative descriptive analysis which will be processed and analyzed. The results of this research show that in 2018-2022 there was a difference between before and during the Covid-19 pandemic for the effectiveness of advertising tax revenues which increased even during the pandemic, because the target was lowered by the government in 2020 at the beginning of Covid-19, the target value and realization of tax revenues advertising has decreased quite significantly from 2019 before the pandemic. It can be seen from the research results that the effectiveness of advertising tax has an average of 98.09% with effective criteria which always increases every year except in 2022 where it decreases. Meanwhile, the contribution of advertisement tax to Original Regional Income did not differ before and during the Covid-19 pandemic. It can be seen from the research results that the contribution of advertisement tax was very low with an average of 2.31%. There is no strategy from the Regional Government to update the old Regional Regulations from 2011 to 2023 to increase the effectiveness and contribution of advertising tax.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analisis Pengaruh Pendeteksian Fraud Diamond terhadap Kecurangan Laporan Keuangan

Vispy Anthika, Nurul Hidayah

Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercubuana, Indonesia

E-Mail : vispyanthika@mercubuana.ac.id, nurul.hidayah@mercubuana.ac.id

Abstract

This study aims to obtain empirical evidence regarding the Analysis of the Effect of Fraud Diamond Detection on Financial Fraud Reports (Empirical study of Food and Beverage companies for the period 2021-2022). The independent variable used in this study is fraud diamond with four elements consisting of pressure, opportunity, rationalization, capability. The dependent variable used in this research is financial statement fraud. The population of this research is Food and Beverage Companies for the 2021 -2022 period. Samples were collected using purposive sampling method. A total of 128 companies were determined as samples. The analytical method of this study uses multiple linear regression. The results of the research show that rationalization and Capability have an effect on reports of financial fraud. Pressure and pportunity have no effect on reports of financial fraud.

Keywords: *Pressure, Opportunity, Rationalization, Capability, and Fraudulent Financial Statements.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Role of Emerging Uses Technology-based in Accounting Information Processing (A Study of Property & Real Estate Sector in Indonesia)

Pradita Dyah Ayu Paramitha¹, Agustin Fadjarenie²

Department of Accounting, Universitas Mercu Buana, Jakarta, Indonesia

E-mail : praditadyah.ayuparamitha@gmail.com, agustin.fadjarenie@mercubuana.ac.id

Abstract

Financial statements present the financial position and performance of an entity. The timeliness of submitting financial statements is crucial to make the decisions correctly. This research empirically tests the influence of providing modified opinions, the complexity of company operations, and company size on delays in submitting financial statements—the study was conducted using quantitative research methods. We are gathering data through analyses of the financial statements in the property and real estate sectors in 2020-2022. The results show that the complexity of a company's operations significantly positively affects delays in submitting financial reports. Meanwhile, providing a modified opinion and company size does not affect the delay in presenting financial statements. The results of this research imply the importance of using technology-based accounting information processing to meet user needs for timelines in financial statements submitted.

Keywords : Modified Opinions, Operational Complexity Company Size, Company Size, Delay in Submitting Financial Reports, Property and Real Estate Sector



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Membayar Pajak Kendaraan Bermotor

(Studi Kasus pada Wajib Pajak yang Terdaftar di Samsat Jakarta Barat)

Rika Ristiani¹⁾; Yulis Diana Alfia²⁾; Afly Yessie³⁾

rikaristiani191@gmail.com, S1 Akuntansi, Fakultas Ekonomi dan Bisnis, Mercu Buana, Indonesia
yulis.diana@mercubuana.ac.id, Dosen S1 Akuntansi, Fakultas Ekonomi dan Bisnis, Mercu Buana, Indonesia
afly.yessie@gmail.com, Dosen S1 Akuntansi, Fakultas Ekonomi dan Bisnis, Mercu Buana, Indonesia

Abstract

This research is aimed to know the effect of income levels, tax sanctions, and the application of e-Samsat on taxpayer compliance in paying motor vehicle taxes. This research is conducted at the west Jakarta Samsat office in which the people who have two-wheeled motorbikes are registered at the West Jakarta Samsat is the sample in this research. The method of determining the sample is by using purposive sampling method, with 100 respondents. The data used in this research is primer data. The data obtained were analyzed by using PLS (Partial Least Square) analysis techniques through SmartPLS 3.0 software. The findings of this research show that (1) Income levels has effect on taxpayer compliance in paying motor vehicle taxes, (2) Tax sanctions has no effect on taxpayer compliance in paying motor vehicle taxes, (3) Application e-Samsat has no effect on taxpayer compliance in paying motor vehicle taxes.

Keywords : *Income Levels, Tax Sanctions, Application E-Samsat, Taxpayer Compliance*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

PEMAHAMAN AKUNTANSI, PERSEPSI PELAKU UMKM, SKALA USAHA DAN SOSIALISASI TERHADAP IMPLEMENTASI SAK

EMKM (Studi Pada UMKM Kecamatan Jatiasih, Kota Bekasi)

Audina Cintya Devi¹⁾; Dwi Asih Surjandari²⁾

¹⁾ *audinacintyadv@gmail.com, Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia*

²⁾ *dwi.asih@mercubuana.ac.id, Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Indonesia*

Abstract

This research aims to assess the effect of understanding of accounting, perceptions of MSME actors, business scale and socialization on the implementation of SAK EMKM. This analysis uses independent variables, namely understanding of accounting, perceptions of MSME actors, business scale and socialization. The dependent variable is implementation of SAK EMKM. The method used in this research is quantitative associative causal and the type of data used is primary data. The population in this study are MSME in Jatiasih Districts, Bekasi City. The sample used was 73 respondents determined using the slovin formula with the random sampling method. Data collection was carried out by distributing questionnaires. The statistical test used to test hypothesis Structural Equation Modeling (SEM) on Partial Least Square (PLS) with SmartPLS Version 3.2.9 Program. The results of this study is that understanding of accounting, perceptions of MSME Actors, business scale and socialization has an effect positive and significant on the implementation of SAK EMKM.

Keyword : Understanding of Accounting, Perceptions of MSME Actors, Business Scale, Socialization, Implementation of SAK EMKM.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

THE ROLE OF ORGANIZATION COMMITMENT, MACHIAVELLIAN, AUDITOR PERFORMACE TERHADAP DYSFUNCTIONAL AUDITOR BEHAVIOR DAN AUDIT QUALITYSEBAGAI INTERVENING

Salsabila Ivana Surya Putri ¹⁾; Ratna Mappanyukki²⁾.

¹⁾salsabillap79@gmail.com (Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana)

²⁾Ratnamappanyukki@mercubuana.ac.id (Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana)

Abstract

This study aims to determine the influence of the Role of Organization Commitment, Machiavellian, and Auditor Performance towards Dysfunctional Auditor Behavior. This research is quantitative research using primary data. The research method used is convenience sampling. The research data was obtained by distributing questionnaires to 106 Auditor respondents works at Public Accounting Firms registered with the OJK and located in the DKI Jakarta Area. The result showed that the role of organization commitment and auditor performance did not affect dysfunctional auditor behavior, but Machiavellian has effect on dysfunctional auditor behavior. The role of organization commitment and Machiavellian had a significant positive effect on mediated dysfunctional auditor behavior by audit quality, while auditor performance has no effect on dysfunctional auditor behavior mediated by audit quality.

Keywords: Organization Commitment; Machiavellian; Auditor Performance; Dysfunctional Auditor Behavior; Audit Quality



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

An Analysis The Influence of Good Corporate Governance, Size, Leverage, On the Stock Return

Tyara Yovanka

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : Araanka04@gmail.com

Abstract

This research uses 7 test variables, namely Independent Commissioner, Board Commissioner, Board Director, Leverage, Size, Institutional Ownership and Audit Committee. This research aims to find out how much influence Independent Commissioners, Board Commissioners, Board Directors, Leverage, Size, Institutional Ownership and Audit Committee have on the share return performance of infrastructure companies that are listed on the Indonesia Stock Exchange. The population used in this research are companies that have been listed on the Indonesian Stock Exchange from 2020-2022. Sampling used the purposive sampling method. The criteria that have been determined in this research will take 20 companies as research samples. The data analysis technique uses the Classic Assumption Test, namely Normality Test, Heteroscedasticity Test, Multicollinearity Test and Autocorrelation Test. This research uses hypothesis testing using multiple regression analysis. The research results show that. Research result show that the board of commissioners, the board of directors, the audit committee, institutional ownership, have no influence on return saham. Meanwhile, independent commissioners, leverage, and firm size have a positive effect on stock return.

Keywords : *Financial performance, good corporate governance, board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, size, and stock return.*

Implementation of Corporate Governance (Case Study of Insurance Companies in Indonesia)

Lucky Nugroho^{1*}, Minanari², Safira³, Anees Janee Ali⁴, Audita Setiawan⁵, Yananto Mihadi Putra⁶

^{1,2,3,6}Universitas Mercu Buana Jakarta, Indonesia

⁴Universiti Sains Malaysia, Malaysia

⁵Universitas Sanggabuana YPKP, Bandung

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

The occurrence of bankruptcy in insurance companies in Indonesia shows indications of weak mitigation and not optimal implementation of corporate governance. Therefore, this conceptual paper aims to discover the types of risks in companies and the types of risks in insurance companies. The method used is qualitative. The method used is descriptive qualitative, which aims to explain certain phenomena or events in depth without measuring variables with numbers or statistics. In this conceptual paper on insurance company risk, qualitative methods aim to identify existing risks and provide views on good governance practices to deal with them. The result of this conceptual paper is that risk management is one step in mitigating companies from losses and bankruptcy, and insurance companies in Indonesia must be able to manage existing risks and apply good governance to maintain business sustainability. The implications of this conceptual paper provide information and references as well as new scientific treasures related to implementing risk management and the types of risks found in insurance companies.

Keywords : *Manajemen Risiko, Asuransi, Tata Kelola*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Influence Of Company Size and Audit Committee On Stock Returns (Industrial Sector Companies Listed On The Indonesian Stock Exchange During The 2020 - 2022 Period).

Rachel Rovita Sinaga

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : Rachelrovitasinaga@gmail.com

Abstract

This research aims to analyze the influence of company size and institutional ownership on stock returns in industrial sector companies listed on the Indonesia Stock Exchange during the 2020-2022 period. This research uses financial data and institutional ownership of related companies to identify the relationship between company size, institutional ownership and stock returns. Statistical regression analysis is used to measure the impact of these variables on the company's stock performance. The findings of this research can provide additional insights for investors, portfolio managers and other stakeholders in making more informed and intelligent investment decisions.

Keywords : *company size, institutional ownership, stock returns, energy sector, Indonesian Stock Exchange (BEI), panel regression, fixed effects*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

An Analysis of the Effects of Size, Leverage, and Good Corporate Governance on Stock Return;

Ahmad Reza Saputra

Accounting Department, Mercu Buana University

E-mail : rezaahmaddes@gmail.com

Abstract

The goal of the study was to gather empirical information regarding the effects of institutional ownership, leverage, size, audit committee, board of directors, independent commissioners, and board of commissioners on the stock return performance of financial enterprises listed on the Indonesia Stock Exchange. The infrastructure companies listed on the Indonesia Stock Exchange between 2020 and 2022 comprised the research population. Sampling was carried out by purposive sampling method. Based on criteria established, a sample of 20 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, autocorrelation test, and test heteroscedasticity. Hypothesis testing by multiple regression analysis. Research result show that the board of commissioners, the board of directors, the audit committee, institutional ownership, have no influence on return saham. Meanwhile, independent commissioners, leverage, and firm size have a positive effect on stock return.

Keywords : *Financial performance, good corporate governance, institutional ownership, size, leverage, audit committee, board of directors, independent commissioners, and stock return*

Aspects Influencing the Dividend Payout Ratio of the Indonesian Manufacturing Sector Amid the Covid-19 Epidemic

Lucky Nugroho^{1*}, Fitra Roman Cahaya², Muhammad Rudiyanto³, Erik Nugraha⁴, Yananto Mihadi
Putra⁵

^{1,3,5}Universitas Mercu Buana Jakarta, Indonesia

²Essex Business School, University of Essex, United Kingdom

⁴Universitas Sanggabuana YPKP, Bandung, Indonesia

E-mail : lucky.nugroho@mercubuana.ac.id

Abstract

The objective of this research endeavor is to examine the impact of assets, free cash flow (FCF), return on assets (ROA), current ratio (CR), and debt to equity (DER) on the dividend payout ratio (DPR). Therefore, the problem formulations in this study include: (i) does FCF affect DPR?; (ii) does ROA affect DPR?; (ii) does CR affect DPR?; (iv) does DER affect DPR?; (v) does assets affect DPR?. The methods used in this research are quantitative, using multiple regression. Furthermore, secondary data is sourced from the Indonesia Stock Exchange for the 2017–2020 period. The number of samples used amounted to 42 manufacturing companies. The results of this study found that the variables (i) FCF has a positive and significant effect on DPR; (ii) ROA variable has a negative and insignificant effect on DPR; (iii) CR variable has a positive and insignificant effect on DPR; (iv) DER variable has a negative and significant effect on DPR; and (v) company size or asset variable has a negative and significant effect on DPR. The implication of this research is to provide information to stakeholders in the construction sector related to factors that can affect DPR. The originality of this research lies in the object related to the construction sector, which is very important in the Indonesian economy.

Keywords : *free cash flow, return on assets, current ratio, debt to equity, dividend payout ratio.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis Regarding The Influence Of The Board Of Commissioners, Board Of Directors, Audit Committee, Independent Board Of Commissioners, Institutional Ownership, Leverage, And Company Size On Stock Returns In 2020-2022

Natasya Destiani

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : natasyadesti29@gmail.com

Abstract

The aim of this research is to find empirical evidence showing that the board of commissioners, board of directors, independent commissioner audit committee, institutional ownership, leverage, and firm size have an influence on stock returns. This research was conducted on companies in the properties and real estate industrial sector listed on the Indonesia Stock Exchange (IDX) with a sample size of 20 companies from 2020 to 2022. The method used in sampling was purposive sampling and technical data analysis using classic hypothesis tests which include normality tests, heteroscedasticity tests, autocorrelation tests and multicollinearity tests. Hypothesis testing is carried out using multiple regression analysis. The research results show that the board of directors and firm size do not have a significant influence on stock returns, while the board of commissioners, audit committee, independent board of commissioners, institutional ownership and leverage have a significant influence on stock returns.

Keywords : *Good corporate governance, leverage, size, stock return*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analyzing Leverage, Size, Ownership, and Audit Committee Impact on Stock Returns in Indonesian Energy Sector (2020-2022)

Fadhila Luthfita Sari

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : dhilaluthfitasari@gmail.com

Abstract

The Research aims on the financial performance of energy sector companies listed on the Indonesian Stock Exchange for the period 2020-2022. The research employed a targeted sampling method, examining 60 observations from 20 companies. Utilizing regression analysis, the study aimed to assess the relationship between independent variables such as Independent Commissioner, Board of Commissioners, Administrators, Financial Leverage, Size, Institutional Ownership, and Audit Committee, and stock returns based on the financial reports and annual reports of these companies. The findings indicate that Independent Commissioners, Administrators, and Independent Administrators have a significant impact on stock returns. Financial leverage and company size are also demonstrated to have a significant effect on stock returns. Meanwhile, institutional ownership and the audit committee did not show a significant impact on stock returns. These results offer insights to stakeholders, particularly in the context of energy companies, providing a better understanding of factors influencing stock returns. The study underscores the importance of paying attention to sector-specific factors, such as characteristics unique to energy companies, when making investment decisions.

Keywords : *Independent commissioner, board commissioner, board director, leverage, size, institutional ownership, audit committee, stock return*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Good Corporate Governance: Analysis of Leverage and Company Size on Stock Returns in the Property and Real Estate Sector (2020-2022)

Adelia Adinda Putri

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : delpri@gmail.com

Abstract

The research aims to find empirical evidence supporting the proposition that the board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, and company size influence on stock returns. The population of this study includes companies listed on the Indonesia Stock Exchange (IDX) in the property and real estate sectors over a period of three-years, starting from 2020 to 2022. Sampling was carried out by a purposeful sampling method, based on the criteria established, a sample of 20 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality, multicollinearity, heteroskedasticity, and autocorrelation tests. Hypothesis testing was carried out using multiple regression analysis. The research results indicate that the Board of Directors and Firm Size do not have a significant influence on stock returns. Meanwhile, the Board of Commissioners, Audit Committee, Independent Commissioners, Institutional Ownership, and Leverage significantly affect stock returns.

Keywords : *audit committee, board of commissioners, board of directors, classical hypothesis testing, good corporate governance, independent commissioners, institutional ownership, leverage, size, stock return*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Influence Of Leverage, Company Size, And Audit Committee On Stock Returns (Industrial Sector Companies Listed On The Indonesian Stock Exchange During The 2020 - 2022 Period).

Davina Azzahra

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : davinalawe@gmail.com

Abstract

This study aims to analyze the influence of leverage, company size, and audit committee on stock returns of industrial sector companies listed on the Indonesian Stock Exchange during the period of 2020-2022. Leverage is measured using the long-term debt to total equity ratio, company size is measured by total assets, and the presence of an audit committee is obtained from financial reports and annual reports of the companies. The analysis method used is multiple linear regression to examine the relationship between leverage, company size, audit committee, and stock returns. The data used in this study include financial data and annual reports of industrial sector companies available on the Indonesian Stock Exchange. The results show that leverage has a significant negative influence on stock returns, while company size has a significant positive influence on stock returns. Additionally, the presence of an audit committee also has a significant positive influence on stock returns.

Keywords : *Leverage, company size, audit committee, stock returns, industrial sector, Indonesian Stock Exchange.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Influence of Independent Commissioners, Company Size and Institutional Ownership on Stock Returns (Basic Materials Sector Listed on the Indonesian Stock Exchange during the 2020 – 2022 Period)

James Eka Prasetyo

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : jameseka139@gmail.com

Abstract

The aim of this research is to analyze the influence of independent variables (independent commissioners, board commissioners, board directors, leverage, size, institutional ownership, audit committee) on the dependent variable (share returns) in raw materials sector companies listed on the Indonesia Stock Exchange (BEI). 2020-2022 period. This study looked at 60 observations from 20 companies. This analysis method uses regression to measure the relationship between independent variables and stock returns in financial reports and annual statements. The research results show that the independent commissioner variables, size and institutional ownership have a significant positive effect on stock returns. Meanwhile, the variables board commissioner, board director, leverage, and audit committee do not have a significant effect on stock returns. Based on the results of this research, it can be concluded that independent commissioners, size and institutional ownership can increase stock returns of companies in the raw materials sector. This shows that companies that have independent commissioners, are large in size, and have high institutional ownership tend to have better performance and are able to provide higher returns for their investors.

Keywords : *Independent commissioner, size, institutional ownership, stock return*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis Of The Influence Of Good Corporate Governance, Leverage And Company Size On Stock Returns In 20 Companies (Property And Real Estate Sector Listed On The Indonesian Stock Exchange For The 2020- 2022 Period)

Fathiyah Firsyahni

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : fathiyahfirsyahni11@gmail.com

Abstract

This study aims to test that the board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, and firm size affect company performance (empirical study). The population in this study was taken from companies listed on the Indonesia Stock Exchange (IDX) with the property and real estate sector in the period 2020 to 2022. The sampling technique was carried out by purposive sampling method, with certain criteria so that 20 companies were selected as samples in this study. The data analysis technique used is the classic hypothesis test, namely the normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test. Hypothesis testing with multiple regression analysis. The results showed that the board of directors and company size had no significant effect on the company's stock return. While the board of commissioners, audit committee, independent board of commissioners, institutional ownership, and leverage have a significant effect on the company's stock return.

Keywords: *audit committee, board of commissioner, board of directors, good corporate governance, independent commissioners, institutional ownership, leverage, size, stock return.*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Effect of Leverage and Size on Stock Returns as an Investment (Industrial Sector Companies: Evidence from Panel Data of Indonesia Stock Exchange Listed Companies, 2020-2022)

Nabilla Lailatus Safira

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : nabillasafiraaa16@gmail.com

Abstract

This study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and firm size affect the performance of stock return as an investment in the company. In the dynamic landscape of financial markets, understanding the factors influencing investment returns is crucial for navigating towards profitable decisions. This study delves into the specific context of industrial sector companies listed on the Indonesia Stock Exchange, examining the interplay between two key variables – leverage and size – and their respective impacts on stock returns. Utilizing a robust panel data approach, encompassing 20 companies and 3 years (2020-2022), amounting to 60 observations, the research sheds light on the potential investment implications associated with varying levels of corporate debt financing and company size. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, variable variance test, and autocorrelation test. Hypothesis testing by multiple regression analysis with the help of the program SPSS version 25. The results show that leverage has a negative effect on stock returns, while size has a positive effect on stock returns. This means that industrial sector companies with high leverage tend to have lower stock returns, while industrial sector companies with large sizes tend to have higher stock returns.

Keywords: leverage, size, stock returns, industrial sector

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Good Corporate Governance: Analysis of the Effect of Company Size and Leverage on Companies Listed on the Indonesia Stock Exchange (IDX) on Stock Returns (Property and Real Estate Sector Period 2020-2022).

Novia Eka Sapitri

Accounting Department, Universitas Mercu Buana Jakarta

Email: noviaekasapitri213@gmail.com

Abstract

This study aims to find empirical evidence that the board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, and firm size affect stock returns. The population in this study are companies in the property and real estate sector listed on the Indonesia Stock Exchange (IDX) for the period from 2020 to 2022. The purposive sampling method is used in sampling in this study and based on the criteria that have been set then obtained a sample of 20 companies. The technique of data analysis in this study used the classical hypothesis test, namely normality test, multicollinearity, heteroscedasticity, and autocorrelation. Multiple regression analysis is used for hypothesis testing. The results show that the board of directors and the size of the company do not influence stock returns. While the board of commissioners, audit committee, independent commissioners, institutional ownership, and leverage have a significant effect on stock returns.

Keywords: *Audit committee, board of commissioners, board of directors, company size, good corporate governance, independent commissioners, institutional ownership, leverage, return saham.*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

**The Influence Of Leverage, Company Size, Institutional Ownership, And
Audit Committee On Stock Returns (Energy Sector Companies Listed On
The Indonesian Stock Exchange During The 2020 - 2022 Period).**

Syahril Irawan

Accounting Department, Universitas Mercu Buana Jakarta
E-mail : arilirawan66@gmail.com

Abstract

This research aims to analyze the influence of independent commissioners, board commissioners, board directors, leverage, size, institutional ownership, and audit committees on stock returns in energy sector companies listed on the Indonesia Stock Exchange during the period 2020 - 2022. This research sample was selected using the method purposive sampling. This study looked at 60 observations from 20 companies. This analysis method uses regression to measure the relationship between independent variables and stock returns in the company's financial statements and annual reports. The research results show that independent commissioners, board commissioners and board directors have a significant influence on stock returns. Leverage and company size are also proven to significantly influence stock returns. Meanwhile, institutional ownership and audit committees do not show a significant influence on stock returns. These findings provide insights for stakeholders, especially in the context of energy sector companies, to understand the factors that influence stock returns. This study also underscores the need for greater attention to sector-specific factors, such as energy company characteristics, in investment decision making.

Keywords: *Independent commissioner, board commissioner, board director, leverage, size, institutional ownership, audit committee, stock return*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Analysis of the Influence of Implementation Good Governance, Size, and Leverage on Stock Returns.

Febry Kurnia Putri

Accounting Department, Universitas Mercu Buana Jakarta

Email: febrykptr@gmail.com

Abstract

The study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and firm size affect on the stock return performance of financial companies listed on the Indonesia Stock Exchange (IDX) from 2020-2022. The chosen sampling technique is non-probability sampling. With a purposive sampling approach method. The content analysis method is employed to gather information from 20 issuers, resulting in a total of 60 samples. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, autocorrelation test, and test heteroscedaticity. Hypothesis testing by multiple regression analysis. Research result show that the board of commissioners, the board of directors, the audit committee, institutional ownership, have no influence on return saham. Meanwhile, independent commissioners, leverage, and firm size have a positive effect on stock return.

Keywords: *inferences Board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, firm size, stock return*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

The Effect of the Board of Commissioners, Board of Directors, Audit Committee, Board of Independent Commissioners, Institutional Ownership, Leverage, and Company Size on Stock Return (Empirical Study of Property and Real Estate Companies Listed on the Indonesian Stock Exchange for the 2020-2022 Period)

Dini Agustina

Accounting Department, Universitas Mercu Buana Jakarta
Email: agustinadini227@gmail.com

Abstract

Factors such as the Board of Commissioners, Board of Directors, Audit Committee, Board of Independent Commissioners, Institutional Ownership, Leverage, and Company Size have the potential to influence Company's Stock Return in the Property & Real Estate sector through their influence on corporate governance and investor confidence. This research aims to find empirical evidence related to influence of the Board of Commissioners, Board of Directors, Audit Committee, Independent Board of Commissioners, Institutional Ownership, Leverage and Company Size on Company Stock Returns. The population of this research are companies listed on the Indonesia Stock Exchange (BEI) in the Property & Real Estate sector in the period 2020-2022. The number of samples used was 20 companies. Sampling was carried out by purposive sampling method. Data analysis technique use classic hypothesis testing, namely the normality test, heteroscedasticity test, multicollinearity test, and autocorrelation test. Hypothesis testing in this research was carried out using multiple regression analysis. From the research results it can be concluded that the Board of Directors and Company Size have no influence on the Company's Stock Return. Meanwhile, the Board of Commissioners, Audit Committee, Independent Board of Commissioners, Institutional Ownership, and Leverage have a significant influence on the Company's Stock Return.

Keywords: . Board of Commissioners, Board of Directors, Audit Committee, Board of Independent Commissioners, Institutional Ownership, Leverage, Company Size, Share Returns, Good Corporate Governance.



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

How About Good Corporate Governance, Size, Leverage, Financial Performance (Food and Beverage Sector Period 2020-2022)

Mutia Amelia

Accounting Department, Universitas Mercu Buana Jakarta
Email: mutiaamelia07@gmail.com

Abstract

This study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and firm size affect the performance of the company. Financial performance of companies listed on the food and beverage sector. The population of this study included companies registered in the Indonesia Stock Exchange (IDX) from 2020 to 2022. Sampling was carried out by purposeful sampling method, based on criteria established, a sample of 20 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, variable variance test and autocorrelation test. Hypothesis testing by multiple regression analysis and also chow test with SPSS 25 software. Research results show that the board of commissioners, board of directors, the audit committee, Independent commissioners, institutional ownership, firm size and leverage, have no influence on stock return.

Keywords: financial performance, good corporate governance, board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, firm size, stock return

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

An Analysis The Influence of Good Corporate Governance, Size, Leverage, On The Stock Return

Natasya Anindita Putri

Accounting Department, Universitas Mercu Buana Jakarta
Email: tasya.putri200307@gmail.com

Abstract

The purpose of this study is to find empirical evidence that the board of commissioners, board of directors, audit committee, independent commissioners, institutional ownership, leverage, and size affect the stock return performance of financial companies listed on the Indonesia Stock Exchange, so that the study uses 7 test variables consisting of Independent Commissioner, Board Commissioner, Board Director, Leverage, Size, Institutional Ownership and Audit Committee. This study uses a population, namely companies in the Infrastructure sector listed on the Indonesia Stock Exchange (IDX) from 2020 to 2022. In taking samples, a purposive sampling method was used. Collecting information from 20 companies, so that a sample of 60 was obtained based on predetermined criteria. The data analysis technique uses classical hypothesis testing, namely normality test, multicollinearity test, autocorrelation test, and heteroscedasticity test. Hypothesis testing with multiple regression analysis. The results showed that the board of commissioners, board of directors, audit committee, institutional ownership, had no effect on stock returns. Meanwhile, independent commissioners, leverage, and company size have a positive effect on stock returns.

Keywords: Board Of Commissioners, Board Of Directors, Audit Committee, Independent Commissioners, Institutional Ownership, Leverage, Firm Size, Stock Return



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

Impact of Corporate Governance on Stock Performance: An Analysis of Basic Material Companies on the Indonesia Stock

Exchange

Nicholas Ruben

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : ruben.nicholas41@gmail.com

Abstract

This research aims to analyze the impact of independent commissioners, board commissioners, board directors, leverage, size, institutional ownership, and audit board of committees on stock returns in the energy sector companies listed on the Indonesia Stock Exchange during the period 2020-2022. The research sample was using purposive sampling method, involving 60 observations from 20 companies. The analysis method aims to investigate the influence of independent commissioner, board commissioner, board director, leverage, size, institutional ownership, and audit committee as independent variables on stock returns as the dependent variable. The study utilizes financial and corporate governance data of the listed companies during a specific period. Regression analysis methodology is employed to measure the extent to which each independent variable affects stock returns. The research findings are expected to provide further insights into factors contributing to companies' stock performance, with a focus on corporate governance aspects and financial structures. Practical implications of these findings can assist stakeholders in making more informed investment decisions, supporting sustainable company growth. The results indicate that the independent board variable has a significant positive effect on financial performance, the audit committee has no effect on financial performance, and managerial ownership has no effect on financial performance.

Keywords: *good corporate governance, financial performance, commissioner, board of directors, independent commissioners, audit committee, institutional ownership, leverage, company size, basic, materials*



The 1st International Annual Conference on Economics, Management, Business and Accounting
(INACEMBA) 2023

How About Good Corporate Governance, Size, Leverage, On The Stock Return (Empirical Study of Healthcare Companies Listed on The Indonesia Stock Exchange Period 2020-2022)

Nabilla Ardhana

Accounting Department, Universitas Mercu Buana Jakarta

E-mail : nabilaardhana2906@gmail.com

Abstract

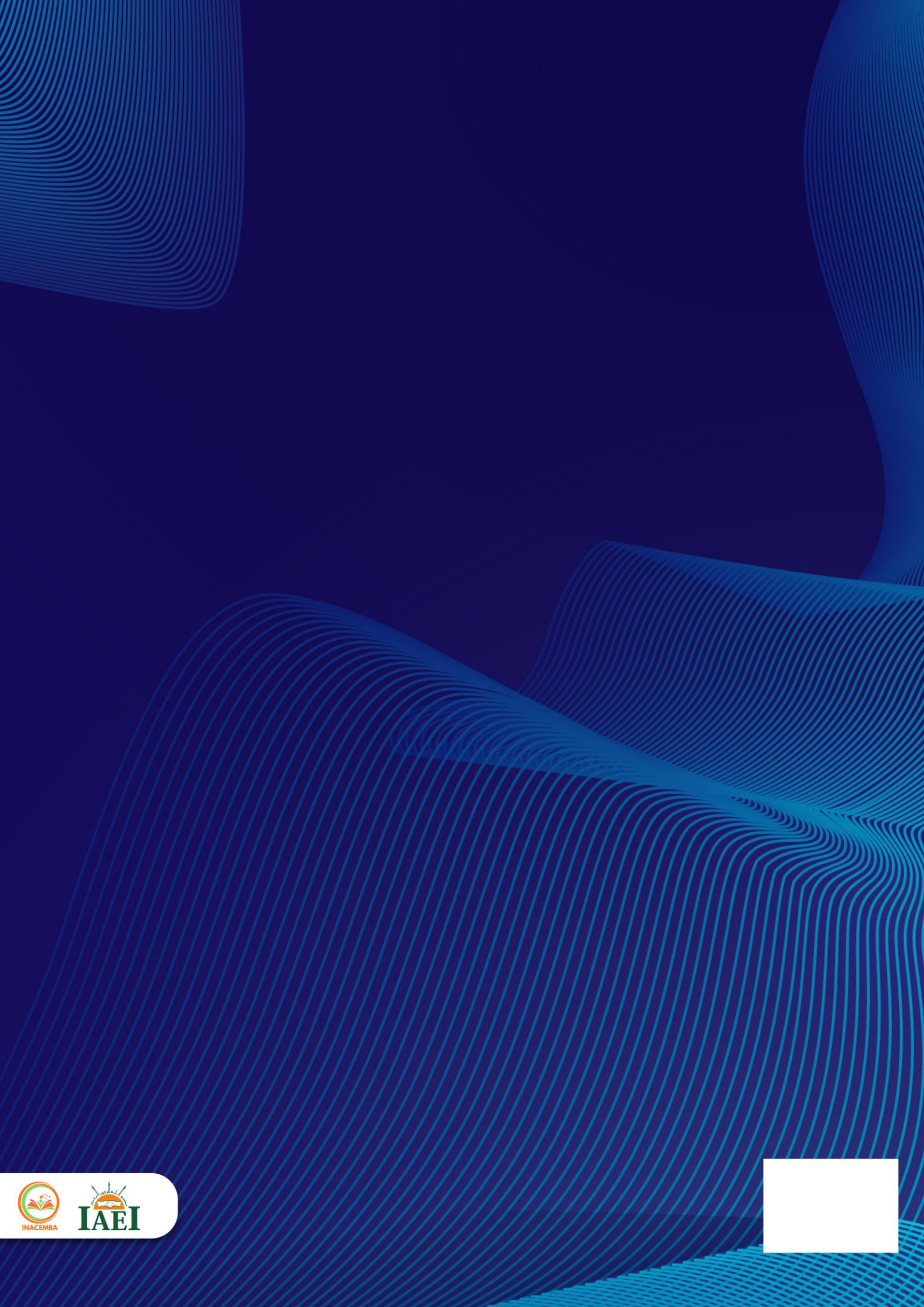
This study aimed to find empirical evidence that the board of commissioners, the board of directors, the audit committee, independent commissioners, institutional ownership, leverage, and firm size affect the performance of the company, financial performance of companies listed on the Indonesian Stock Exchange). The population of this study included companies registered in the Indonesian Stock Exchange from 2020 to 2022. Sampling was carried out by purposeful sampling method, based on criteria established, a sample of 19 companies was obtained. Data analysis techniques use classical hypothesis testing, namely normality test, multicollinearity test, variable variance test and autocorrelation test. Hypothesis testing by multiple regression analysis. Research result show that the board of commissioners, the board of directors, the audit committee, institutional ownership, have no influence on return saham. Meanwhile, independent commissioners, leverage, and firm size have a positive effect on stock return.

Keywords: *Financial Performance, Good Corporate Governance, Board of Commissioners, The Board of Directors, The Audit Committee, Independent Commissioners, Institutional Ownership, Leverage, Firm Size, and Stock Return*

"Contemporary Issues In Islamic Finance, Business Sustainability,
and Digital Financial Inclusion"

Supported & Organized By:





INACEMBA



IAEI

