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Bali, August 4-5th, 2016

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**SSBRN SYMPOSIUM
BALI, AUGUST 4-5, 2016**

COONDUCTING INTERDICIPLINARY RESEARCH

Social Science & Business Research Network

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PREFACE

This proceeding presents articles from SSBRN Symposium 2016 in Bali conducted by Social Science & Business Research Network (SSBRN) on Auguts 4-5, 2016. All of articles are research articles that are presented on the symposium. Using multidisciplinary research, SSBRN hopes that these articles may give benefit to business and social sciences communities. Readers can use these researches to guide their decision for better life.

SSBRN also thanks to all of our co-hosts. Atma Jaya University, University of Surabaya, Sanatha Dharma University, Universitas Pembangunan Nasional Yogyakarta, President University, STIE Kesuma Negara, Widya Mandala Catholic University, and Pelita Harapan University in Surabaya are generous co-hosts that give us much support. Many people also have made valuable contributions to this proceeding. We are indebted to them.

Bali, August 4, 2016

*Dr. Dedhy Sulistiawan
Chairman*

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SSBRN16-002

**IMPLEMENTASI PENERAPAN COSO, PENERAPAN GCG DI
PERUSAHAAN YANG BERBASISKAN TEKNOLOGI INFORMASI
UNTUK MEMPEROLEH KINERJA OPERASIONAL DAN KINERJA
KEUANGAN YANG BERKUALITAS**

Julisar

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Abstract

Due to increasing global competition, many enterprises are aware of the benefits of Enterprise Resource Planning. This study is focuses on aspects of the ERP utilized in manufacturing industries. This paper report on one suit case study application. The case was conducted by using interview and observation techniques. The Situation-Actor-Process (SAP) paradigm was used to analyze the case. A synthesis was performed in the management context, situational factors, processes used in ERP system and the relationship among the adherence to COSO, and GCG implementation. The resultant in learning issues in conjunction with the conclusion of the study may help in identifying the potential key areas in ERP implementation, adherence to COSO, and GCG implementation in accordance to get best quality in operational performance that has the implication to best quality to financial performance. Results reveal that top management support, mandate and commitment have positively related to ERP implementation, adherence to COSO, and GCG implementation. Future research by using hypothesis development can be conducted to show whereas there are a positive relationship among the variables.

Keywords: ERP Implementation, Adherence to COSO, GCG Implementation, Operational Performance, Financial Performance.

SSBRN16-003

SECTORAL LOAN PORTFOLIO CONCENTRATION AND RETURNS OF INDONESIAN BANKS

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²*Curtin University, Australia*

Abstract

The objective of this paper is to determine the impact of loan portfolio concentration on the returns of Indonesian banks. This paper uses a broad set of heuristic approaches to measure diversification and capture the deviation of a bank's portfolio from a benchmark since conceivable benchmarks are naive diversification across all sectors. Thus, The Hirschman Herfindahl Index, Distance Measures and Deviation from average are applied as measures of concentration. The data covers the pre and post GFC periods from 2003-2011 for 109 commercial banks in Indonesia (981 bank year observations). The findings show that the sectoral loan portfolio concentration in Indonesia tend to decrease overall overtime with an increased focus on unspecified other sectors, which primarily refers to consumption. In addition, the impact of loan portfolio concentration on the returns varies with the concentration measures. These differences could serve as prominent information for Central Bank in the application of a set of heuristic approaches to measure concentration.

Keywords: Concentration Risk, Loan Portfolio, HHI, Distance Measures, Indonesia.

JEL classification: G21

SSBRN16-005

DETERMINACY OF ACTUAL USAGE THROUGH BEHAVIORAL INTENTION CIMB NIAGA AIR ASIA BIG CARD

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Abstract

Since launching in 2014, the number of CIMB Niaga AirAsia BIG Card's users increased continually. Now, the number of users has reach millions of consumers. Therefore, this study aims to analyze the effects of perceived usefulness, perceived ease of use, compatibility, personal innovativeness and social influence to behavioral intention and the effect of behavioral intention to actual usage. The results of this study can be used by Cimb Niaga to develop the best strategy in order to increase the number of users and actual usage of CIMB Niaga AirAsia BIG Card. This study uses quantitative approach with (SEM) technique and AMOS 20.0 program. Questionnaires were distributed to 180 respondents who used as a sample in this study using non probability sampling and snowball sampling's method. The result of this study shows that perceived usefulness, personal innovativeness and social influence have positive and significant effects on behavioral intention. Perceived ease of use and compatibility has positive but insignificant effects on behavioral intention. In addition, this study also found that behavioral intention has positive and significant effects on actual usage of CIMB Niaga AirAsia BIG Card in Surabaya.

Keywords: Actual Usage, Behavioral Intention, CIMB Niaga AirAsia BIG Card, Indonesia.

SSBRN16-012

**PENGARUH FAKTOR SPESIFIK BANK DAN MAKRO EKONOMI
TERHADAP RISIKO KREDIT PERBANKAN DI INONESIA**

Sparta

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Abstract

This research goals are to examine the effect of the bank specific and macroeconomic variable to the level of risk in Indonesia. The samples are 107 conventional banks in Indonesia and the number of observation in 1177 during the period 2001 to 2011. Bank risk measurement uses the ratio of non-performing loans. The dependent variable used is non-performing loans. The independent variables are capital adequacy, asset growth, the percentage of foreign ownership, the percentage of government ownership, the percentage of public ownership, GDP growth and the bank loan growth. This study provides empirical evidence banks risk are positively significant influenced by the bank risk last year and negatively significant influenced by GDP growth. Other independent variabel as capital adequacy, asset growth, the percentage of foreign ownership, the percentage of government ownership, the percentage of public ownership, and the bank loan growth not influenced to bank credit risk in Indonesian. Empirical results of this study have implications for practitioners banks, institutions banking authorities or the FSA and the development of the theory of risk associated with specific bank factors and macro economic factors that influence banking credit risk as the results of this study.

Keywords: Banking Credit Risk, Specific Bank Factors, Macro Economic Factors, Nonperforming Loans and Gross Domestic Bruto.

SSBRN16-013

ANALYSIS OF MARKET BOUNDARIES ON TRADITIONAL MARKET PLACES MANAGED BY LOCAL GOVERNMENT IN PADANG

Yosi Suryani

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Abstract

The traditional market places is the site of bargaining power so as to form a price agreement. Padang City, West Sumatra, has 9 (nine) traditional markets places managed by the Government contained in several districts. This article is part of the research that has been done. The purpose of article writing is to analyze the market boundaries of traditional market places which is managed by the Government of Padang in order to provide optimum service for the people who were in the location closest to the traditional markets places. The analysis is a quantitative analysis of the formula Market Boundaries. The research result shows that out of the nine traditional markets places are owned by Padang City, Raya Market as a trade center has an area of coverage or limit the market's most extensive with a distance of 5,485 meters from the central market and Simpang Haru Market has an area of coverage or the shortest distance to a distance of 212 meters from the center of the market. The results are illustrated in the form of a map of the site boundary nine traditional markets places, in order to see the boundary conditions of each traditional markets overlapping or non-intersecting, so there is a space between two adjacent traditional markets places.

Keywords: Traditional Market Places, Market Boundaries, Boundary Map Location.

SSBRN16-015

LABA DAN ARUS KAS SEBAGAI PREDIKTOR LABA YANG AKAN DATANG

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Abstract

The forecast of earnings and cash flows may be needed to assess the company's ability to generate earnings in the future. This study aims to determine whether the earnings and cash flow have the ability to forecast earnings in future in banking companies listed in Indonesia Stock Exchange. The research samples is banking companies listed on the Indonesia Stock Exchange in 2010-2014. Sampling technique was determined by purposive sampling method, in order to obtain 64 observational data. To test the hypothesis, this study using multiple linear regression analysis. The results showed that both independent variables positive effect on the profit forecast the future. Both independent variables have the ability to predict future earnings, so the earnings and cash flow are fairly good predictors in predicting future earnings.

Keywords: Earnings, Cash Flows, Predictor.

SSBRN16-016

***EFFECT OF COMPENSATION, WORK ENVIRONMENT AND WORK
MOTIVATION EMPLOYEE PERFORMANCE AGAINST
TELECOMMUNICATIONS BALIKPAPAN EAST KALIMANTAN PROVINCE***

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Abstract

An organization without the support of an employee or employees of an appropriate both in terms of quantitative, qualitative and operational strategy of the organization or company it will not be able to maintain its existence, develop and advance in the future. Telecommunications Cooperative is a services provider agency channel distributor, general service and telco infrastructure. Developing businesses are relatively modern unconventional cooperative institutions, which at that time was heavily involved in the business Kisel who support the activities of Telkomsel. This study was conducted to determine the effect of Compensation, Work Environment and Work Motivation simultaneously and partially have an influence on Telecommunications Cooperative Work Performance in Balikpapan. The sample used in this study were 61 respondents. Analysis of data used is descriptive analysis classical test and multiple linear regression analysis. The results of the analysis are Compensation, Work Environment and Work Motivation influence on Job Performance. The first hypothesis, second and third-evident, compensation, Work Environment and Work Motivation significant effect on job performance. Partially it can be concluded that the dominant effect on Job Performance in Telecommunications Cooperative Balikpapan is Compensation.

Keywords: Motivation, Orientation and Job Loyalty, Performance, PDAM Balikpapan City.

SSBRN16-017

**PEMANFAATAN HAK KEKAYAAN INTELEKTUAL DALAM
BRANDING PRODUK *TRADITIONAL MEDICINE***

Endang Purwaningsih

Universitas YARSI, Indonesia

Abstrak

Isu eksploitasi terhadap warisan bangsa berupa pengetahuan tradisional/*genetic resources traditional knowledge* oleh negara asing atas obat-obatan yang bahan bakunya berasal dari sumber daya genetika negara berkembang termasuk Indonesia, tentu sangat menyedihkan. Dari sudut *economic interest* negara berkembang, sangat tidak adil apabila bahan baku dari negara berkembang diambil manfaatnya dan dipatenkan serta diberi merek di luar negeri dan dijual serta dibeli dengan mahal oleh masyarakat negara berkembang, yang seharusnya justru memperoleh *royalty* atas pemanfaatan *genetic resources* jika telah dilindungi hak kekayaan intelektual. Obat tradisional, herbal atau pun fitofarmaka harus dilindungi dengan motto *promote and protect*, bahkan dalam rangka melawan adagium negara maju bahwa *traditional knowledge* adalah *common heritage of mankind*, sehingga dengan asas keadilan akan tercapai kepastian hukum dan terlindunginya milik asli masyarakat Indonesia. Hasil penelitian ini diharapkan dapat memberikan sumbangan teoritis dalam bidang pengembangan ilmu humaniora, baik bagi akademisi maupun praktisi, pada tingkatan sebagai referensi buku maupun naskah akademik kebijakan ekonomi dan pemberdayaan masyarakat; serta dalam bidang hak kekayaan intelektual, yang selama ini *traditional knowledge* tidak tersentuh perundangan hak kekayaan intelektual. Selain itu juga untuk menemukan teori-teori yang berkaitan dengan motivasi masyarakat untuk memperoleh perlindungan kekayaan intelektual dan mengeksploitasinya secara adil, serta menciptakan model pemberdayaan yang tepat bagi masyarakat pengrajin jamu dan obat tradisional dalam rangka meningkatkan nilai tambah dan daya saing berkompetisi dalam era ACFTA.

Kata Kunci: Hak Kekayaan Intelektual, *Branding*, Produk, *Traditional Medicine*.

SSBRN16-018

**PENGARUH DANA PIHAK KETIGA DAN TINGKAT BAGI HASIL
TERHADAP VOLUME PEMBIAYAAN BERBASIS BAGI HASIL
(STUDI PADA BANK UMUM SYARIAH DI INDONESIA)**

Tri Widiastuty

Sekolah Tinggi Ilmu Ekonomi Ekuitas, Indonesia

Abstrak

Penelitian ini dilakukan untuk membuktikan seberapa besar pengaruh dana pihak ketiga dan tingkat bagi hasil terhadap volume pembiayaan berbasis bagi hasil yang diamati dari laporan tahunan bank umum syariah baik secara simultan maupun secara parsial. Yang termasuk dalam pembiayaan berbasis bagi hasil adalah pembiayaan mudharabah dan musyarakah. Selain itu pula penelitian ini diharapkan dapat memberi masukan pada manajemen bank umum syariah terkait faktor-faktor yang dapat mempengaruhi volume pembiayaan berbasis bagi hasil serta memberikan masukan bagi para investor sebagai dasar pengambilan keputusan untuk berinvestasi pada bank umum syariah. Populasi dalam penelitian ini adalah seluruh bank umum syariah di Indonesia sedangkan sampel yang digunakan adalah 10 bank umum syariah. Teknik pengambilan sampel yang digunakan adalah *purposive sampling*. Penulis menggunakan data pengamatan berupa laporan tahunan seluruh bank umum syariah di Indonesia mulai dari periode tahun 2000 hingga 2014. Pengaruh dana pihak ketiga dan tingkat bagi hasil terhadap volume pembiayaan berbasis bagi hasil dianalisis dengan menggunakan analisis regresi berganda. Hasil dari penelitian ini menunjukkan bahwa dana pihak ketiga berpengaruh positif terhadap volume pembiayaan berbasis bagi hasil sedangkan tingkat bagi hasil tidak berpengaruh positif terhadap volume pembiayaan berbasis bagi hasil.

Kata Kunci: Dana Pihak Ketiga, Tingkat Bagi Hasil, Pembiayaan Berbasis Bagi Hasil, Bank Umum Syariah

**PENGARUH *CO-CREATION EXPERIENCES* TERHADAP IDENTITAS
KABUPATEN GARUT SERTA DAMPAKNYA PADA KEPUTUSAN
BERKUNJUNG (SURVEI PADA WISATAWAN NUSANTARA YANG
BERKUNJUNG KE KABUPATEN GARUT)**

Fitri Lestari

STIE Ekuitas Bandung, Indonesia

Abstrak

Wisatawan memiliki peran sentral selaku pembuat keputusan untuk mengunjungi suatu tempat wisata tertentu. Namun jumlah kunjungan wisata ke Kabupaten Garut relatif fluktuatif. Hal itu terjadi karena Identitas Kabupaten Garut sebagai wisata masih sangat lemah. Melalui upaya *Co-Creation Eexperiences*, diharapkan dapat meningkatkan Identitas Kabupaten Garut, sebagai wisata. Adapun tujuan dari penelitian ini adalah untuk mengetahui: 1) gambaran *Co-Creation Eexperiences*; 2) gambaran identitas kabupaten Garut; 3) gambaran keputusan berkunjung; 4) pengaruh *Co-Creation Eexperiences* terhadap keputusan mengunjungi; 5) pengaruh identitas kabupaten Garut terhadap keputusan berkunjung; 6) pengaruh *Co-Creation Eexperiences* terhadap identitas kabupaten Garut; serta 7) pengaruh *Co-Creation Eexperiences* terhadap identitas Kabupaten Garut serta dampaknya pada keputusan berkunjung. Objek dari penelitian ini adalah para Wisatawan Nusantara yang mengunjungi Kabupaten Garut. Adapun metode penelitiannya menggunakan deskriptif verifikatif. Untuk mengukur besarnya pengaruh *Co-Creation Experiences* terhadap Identitas Kabupaten Garut dan implikasinya terhadap Keputusan Berkunjung, digunakan teknik analisis data *Path* (analisis jalur). Hasil penelitian mengungkapkan bahwa pelaksanaan *Co-Creation Experiences* dinilai para wisnus cukup tinggi. Identitas kabupaten Garut dinilai tinggi, dan keadaan keputusan berkunjung secara umum dinilai tinggi. Besarnya pengaruh *Co-Creation* terhadap Identitas Kabupaten Garut adalah 51,6%. Besarnya pengaruh *Co-Creation Experiences* terhadap Keputusan Berkunjung adalah 12,9%. Pengaruh Identitas Kabupaten Garut terhadap keputusan berkunjung adalah 19,9%. Sedangkan pengaruh *Co-Creation Experiences* terhadap Identitas Kabupaten Garut serta dampaknya pada keputusan berkunjung berpengaruh secara simultan signifikan.

Kata Kunci: *Co-Creation Experiences*, Identitas Kabupaten Garut, Keputusan Berkunjung.

SSBRN16-023

**PENGARUH PELATIHAN KEAMANAN TERHADAP KINERJA
KARYAWAN PT. “SATRIA BAJA HITAM”**

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Abstrak

Perkembangan yang pesat dalam dunia bisnis dewasa ini tidak dapat dipisahkan dari beberapa aspek pendukungnya, salah satunya adalah aspek keamanan yang sudah menjadi kebutuhan bagi para pengusaha. Keamanan merupakan upaya untuk melindungi diri sendiri dari berbagai bahaya yang mengancam jiwa. Dalam memenuhi kebutuhan akan keamanan, kini telah banyak perusahaan jasa yang menyediakan layanan keamanan sebagai dasar usahanya. Aktivitas jasa keamanan ini tidak lagi dimonopoli oleh pihak aparat kepolisian. Hal inilah yang menjadi sorotan utama bagi penyedia jasa layanan keamanan, dimana para karyawan harus diberikan pelatihan khusus agar kualitas kinerja karyawan dapat sesuai dengan harapan. Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh pelatihan keamanan yang diberikan perusahaan terhadap kinerja karyawan di PT. “Satria Baja Hitam”. Pengambilan sampel dilakukan dengan metode sampel jenuh, yaitu keseluruhan karyawan dengan jumlah 110 orang yang dijadikan responden. Instrumen pengumpulan data disusun dalam bentuk kuesioner yang menggunakan skala Likert. Data dalam penelitian ini dianalisis dengan menggunakan regresi linier sederhana. Hasil penelitian menunjukkan bahwa terdapat pengaruh positif dan signifikan pelatihan keamanan terhadap peningkatan kinerja karyawan di PT. “Satria Baja Hitam” dengan persentase 46,6%.

Kata Kunci: SDM (Sumber Daya Manusia), Pelatihan, Kinerja.

SSBRN16-024

***THE INCREASING OF INDONESIAN COMPETITIVENESS THROUGH
HUMAN RESOURCE ON ASEAN ECONOMIC COMMUNITY***

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Abstract

Human resources is important factor to determine the competitiveness of companies in the face of free competition in the Southeast Asian region. Indonesia has the largest population in Southeast Asia, but it has the lowest competitiveness in ASEAN.

This study aims to describe the competitiveness and the quality of Indonesian human resources in the face of the ASEAN Economic Community. The research was done on the ASEAN countries. This study is an empirical study using secondary data from a variety of relevant sources obtained from The Global Competitiveness Report, the United Nations Development Programme, World Bank, and the Central Bureau of Statistics.

The results of this study indicate that the competitiveness of Indonesian companies lowest in the ASEAN-5. One cause was found that the quality of human resources in Indonesia is the lowest in ASEAN-5. Amounted 66.9 percent of Indonesian workers classified as unskilled labor. The Indonesian government must improve the quality of human resources by improving education and skills.

Keywords: ASEAN Economic Community, Competitiveness, Human Resource, Indonesia.

SSBRN16-026

***BASIC AND ADVANCE FINANCIAL LITERACY INDEX
AMONG YOUNG GENERATIONS IN INDONESIA***

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Abstract

Financial literacy (FL) initiatives are known as becoming a key element for achieving financial reform around the world. This study aim to assess the degree of financial literacy using the basic and advance financial literacy index approach to measures financial literacy among young generations. In constructing financial literacy index, there are 4 steps: grouping questions, assigning score for each question, calculating weight for each question, and constructing financial literacy index. Primary data collected using online questionnaires through supervision by researcher. It is found that financial literacy among university students is vary differs depend on their background and willingness to learn about financial course. This study found the level of basic financial literacy and advance financial literacy among young generations found respectively 77 and 61. Financial literacy index counted 69, it is categorized to moderate (60-80) financial literacy index. Besides it were statistically found that previous financial courses significantly impact the financial literacy index and there is a difference between basic and advance financial literacy index among young generations. This study implies there is demanding of collaboration among government, academia, private sectors and civil society are the stakeholders to build better financial literacy to society.

Keywords: Financial Literacy Index, Financial Knowledge, University Student, Indonesia

SSBRN16-029

**PENGARUH KUALITAS PELAYANAN DAN KEPUASAN
TERHADAP LOYALITAS MAHASISWA PENGGUNA JASA
PENDIDIKAN DI POLITEKNIK LP3i BANDUNG**

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Abstrak

Penelitian ini bertujuan untuk mengetahui tingkat kualitas pelayanan yang terdiri dari *tangibility*, *reliability*, *responsiveness*, *assurance*, dan *empathy*, serta pengaruhnya terhadap loyalitas mahasiswa pengguna jasa pendidikan di Politeknik LP3i Bandung. Sampel penelitian sebanyak 100 mahasiswa di Politeknik LP3i Bandung. Data primer diperoleh melalui observasi, wawancara, dan kuesioner yang validitas dan reliabilitasnya telah diuji terlebih dahulu. Data yang didapat dianalisis dengan metode deskriptif untuk mengukur kinerja dimensi kualitas pelayanan dan tingkat loyalitas pelanggan. Hasil analisis deskriptif mengukur kinerja dimensi-dimensi kualitas pelayanan masih dan loyalitas mahasiswa. Hasil pengujian hipotesis dengan menggunakan analisis secara simultan dan parsial untuk mengukur pengaruh dimensi *tangibility* (X_1), *reliability* (X_2), *responsiveness* (X_3), dan *assurance* (X_4) terhadap loyalitas mahasiswa Politeknik LP3i Bandung (Y).

Kata Kunci: Kualitas Pelayanan, Kepuasan dan Loyalitas Mahasiswa.

DOES THE FORMULATION OF TAX AMNESTY CONSIDERING SMEs?

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Abstract

The objective of this article is offering theoretical concept discourse to emancipate the equity for SMEs taxpayers using Soekarno's thought as epistemology. This article is non positive research using critical paradigm. The article found that formulation tax amnesty in Indonesia which gives forgiveness on evaders taxpayers through the mechanism of mild redemption rates is seen has ignored SMEs. Under the SMEs taxation policy, they are required to pay income tax of 1% of turnover not from the margin and no compensation of losses for them. This inequity must be reassessed and rectified. One of Soekarno's thought, Marhaenism, taken as critical analysis. Core value of Marhaenism is notion of Pancasila, namely Sosio Democracy, Sosio Nasionalism and The One Almighty God. This thought give an idea that equity for SMEs can be created by considering opportunity and authority to SMEs and also vertically along with God's equity concept. Contribution of this article that is result of the research can be taken as discourse and consideration for tax policy authority. The originality namely research about tax amnesty which focused on equity for SMEs never conducted before.

Keywords: Equitable, Marhaenism, Pancasila, SMEs, Soekarno, Tax Amnesty.

SSBRN16-034

***THE ROLE OF EXTERNAL FEEDBACK ON THE RELATIONSHIP
BETWEEN TRAINING AND ORGANIZATIONAL PERFORMANCE***

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Abstract

The goal of HRM practices is to increase productivity and organizational performance. Training as one of the HRM practices can improve organizational performance through enhancing organizational human capital and organizational knowledge. This research examines the interaction between training and external feedback, which might strengthen the relationship between training and organizational performance in a positive way. This research has been done in a service company mainly focus on delivery services. After interviewing the key people in the organization, we concluded that external feedback given by the supervisors or colleagues can strengthen the relationship between training and organizational performance. Finally, practical implication and research limitations are discussed.

Keywords: External Feedback, Training, Performance, HRM Practices.

SSBRN16-035

GRATITUDE AND WELL-BEING: BE THANKFUL TO BE HEALTHIER

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Abstract

Gratitude or gratitude is the individual's ability to recognize and appreciate the good things in his life. Gratitude is a form of moral emotion that has three important functions, namely as a moral barometer, moral motives, and as a moral reinforcement. Gratitude is believed related to improve the quality of individual's life and mental health. The method used in this paper is literature review. This paper aims to discuss the conceptualization of gratitude; the benefits of gratitude to the improvement of well-being and mental health of individuals; and a variety of interventions to improve the gratitude on the individual.

Keywords: Gratitude, Grateful, Well-being, Mental Health.

THE INFLUENTIAL FACTORS TO THE POSTPONE AUDIT IN MINING COMPANIES

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Abstract

This study aims to determine the effect of the applied of the IFRS, the company size , the liquidity, the complexity of the company's operations , and the auditor's opinion on the delaying audit. This study uses financial statements that mining companies listed on the Indonesia Stock Exchange in 2010 - 2014. The research model using purposive sampling and acquired 13 companies would be the object of research. The research hypotheses were tested using multiple regressions.

These results indicate the company size, the liquidity, and the complexity of the company's operations affect the delaying audit, while the adoption of IFRS and the auditor's opinion has no effect on delaying audit.

Keywords: Delaying Audit, The Adoption of IFRS, The Company Size, The Liquidity, The Complexity of the Company's Operations, The Auditor's Opinion.

***THE BEST MODEL GOVERNMENT BASED ON TRUSTEESHIP
GOVERNANCE (STUDY CASES: BOJONEGORO DISTRICT)¹⁾***

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Abstract

Transformative governance and good leadership will form a strong government. In establishing and realizing governance Indonesia, it takes a leader who is able to realize the goals that had been expected. Research conducted by the case study method. Observation, library research, and in-depth interviews conducted for one year, January to December 2015. Bojonegoro district governs selected by a successful development (Suryaningsum, at al 2015). In this research will be explained Bojonegoro District governs, with its government focus based on trusteeship. This research result is trusteeship governance. A leader is someone who actively makes plans, coordinate, conduct experiments and leading the work to achieve the goal together. Suyoto, the regent of Bojonegoro is one of good regional leaders in Indonesia. Good government, based on trusteeship governance according to Suyoto based Islamic spirit. Human values are beautiful in Islam. Suyoto leadership is based on the hadith by Auf Ibn Malik. Bojonegoro can rebuild itself under Bupati Suyoto control by applying democratic and transparent system, with some sustainable development pillars as an effort to transformative government governance succeed. Suyoto stated that democratic system today is about the two sides' communication and Scharmer claimed that Bojonegoro is the best governance role in the world. Scharmer said that democracy in Bojonegoro uses "eco" approach rather than "ego". Suyoto applied democratic system in Bojonegoro, where the people are free to state their aspiration. He also opens a routine public dialogue in every Friday after finished Friday praying in hall of his official residence. This dialogue has been started since 2008 as his governing began. Everyone can join, usually about 500 guess come, and the local radio station broadcast this dialogue live.

Keywords: Bojonegoro District, Transformative Government Governance, Trusteeship Based.

¹⁾*This paper is part of research results PUPPT 2015-2016, Kemenristek DIKTI RI., about good government governance and poverty alleviation.*

THE EFFECT OF PARTICIPATIVE BUDGETARY, ASSYMETRIC INFORMATION, PRESSURE-HANDLING, AND ORGANIZATIONAL COMMITMENT ON THE BUDGETARY SLACK

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Abstract

This research had aimed to assess the impact of budgetary participative on the slack of budgeting, the asymmetric information on the slack budgeting, the handle-pressure on the slack of budgeting and the commitment of cohesiveness on the slack of budgeting. The prime of population element in this case is Satuan Kerja Perangkat Daerah (SKPD) Klaten Regency. The samples on this issue are head of the division/Subsection of finance, treasurer, and staff involved in the budgeting process at the work units (SKPD) Klaten regency that obtained by sampling purposive method regarding the population that will be used for a research sample requires a specific criteria based on researcher criteria. The data was collected using the instrument through the form of interviews and questionnaires. The hypothesis in this study was examined by using analysis of multiple linear regressions. The results of this research are budgetary participation which had not affect budgetary slack, asymmetric information, handle-pressure budgeting and organizational commitment affected on budgetary slack.

Keywords: Budgetary Participation, Asymmetric Information, Budget Emphasis, Organizational Commitment and Budgetary Slack

***ANALYSIS OF ENVIRONMENTAL MANAGEMENT AUTOMOTIVE SMEs
BY INDUSTRIAL SYMBIOSIS***

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Abstract

Environmental management at SME automotive components is still seen as expenditures that are often not covered by HPI automotive components individually. Will but if done with the environmental management, the costs arising borne jointly. One approach that requires cooperation in the environment is a industrial symbiosis. The application of industrial symbiosis approach requires collaboration and synergy among the culprit. At automotive components SME collaboration and synergy has occurred in order to meet industry as a supply chain that supports all automotive industry production processes. The application of industrial symbiosis in the SME auto component begins to see cooperation in agency cooperation has been formed. Therefore the aim of this study was to building a database of existing automotive SMEs in Jababeka Industrial Estate (JIE) and its surroundings; to analyze and implementing synergies between SME development efforts in the automotive components JIE and its surroundings; for analyze the flow of materials, energy, water and by-products among SMEs and automotive components around JIE; and analyze the formation of industrial symbiosis in SMEs and automotive components JIE surroundings. The sampling method was randomly and used questionnaires to obtain data. The number of samples obtained as many as 30 pieces with SME auto component as the unit of analysis. Data were analyzed using multiple regression analysis to obtain the effect of independent variable (energy consumption, water consumption, waste and byproducts) against the dependent variable (sustainability). Data analysis showed that co-operation between SMEs automotive component has occurred but yet still limited to business cooperation on environmental management cooperation. variable management waste and water consumption significantly affect sustainability, since both activities shown by these two variables have done by SMEs automotive components. variable consumption energy and by-products did not significantly affect the sustainability, because the act of consumption energy and byproducts in the automotive component SMEs have not been implemented. symbiotic approach industry as an environmental management approaches can be implemented between the SME component automotive, but still a lot of support is needed.

Keywords: Automotive Parts, Synergies, Waste Management, Water Consumption, Sustainability.

**MODEL PENDEKATAN TERINTEGRASI MENUJU KEBERLANJUTAN
UNIVERSITAS: ANALISA DARI PRAKTIK-PRAKTIK TERBAIK
DARI UNIVERSITAS–UNIVERSITAS YANG BERKELANJUTAN**

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Abstrak

Isu keberlanjutan universitas berkembang karena munculnya dampak dari kegiatan dan aktivitas di universitas. Dampak ini memiliki pengaruh terhadap lingkungan dan masyarakat sehingga menjadi penting bagi sebuah universitas untuk menemukan suatu model keberlanjutan dalam mengurangi dampak kegiatan dan aktivitas tersebut. Suatu pendekatan sistematis dibutuhkan dalam pengelolaan lingkungan serta untuk menjamin keberlanjutan. Proses menuju keberlanjutan universitas merupakan upaya universitas untuk menciptakan lingkungan kampus yang sehat, perekonomian makmur melalui konservasi energi dan sumber daya, pengelolaan limbah dan lingkungan yang efisien, serta memajukan keadilan sosial dan menerapkannya pada masyarakat baik pada tingkat nasional maupun internasional. Untuk menuju universitas yang berkelanjutan memerlukan pertimbangan faktor ekonomi, sosial dan lingkungan secara komprehensif. Penelitian ini bertujuan untuk mengidentifikasi praktik umum dalam mengembangkan model keberlanjutan yang terdapat di universitas yang dikaitkan dengan Tridharma Perguruan Tinggi. Penelitian ini dilakukan dengan menganalisis kegiatan yang mendukung keberlanjutan universitas pada beberapa perguruan tinggi dunia yaitu Osaka University, University of Western Australia, Brown University, National University of Singapore, University of Melbourne, Chulalongkorn University, Universitas Indonesia dan Universitas Gadjah Mada. Hasil analisis yang diperoleh dijadikan dasar untuk menggambarkan praktik terbaik untuk masing-masing parameter keberlanjutan universitas. Praktik umum ini selanjutnya dapat dikembangkan lebih lanjut dalam penyusunan pedoman bagi perguruan tinggi untuk mengembangkan konsep keberlanjutan universitas.

Kata Kunci: Keberlanjutan Universitas, Praktik Umum, Model Pendekatan Terintegrasi, Tridharma Perguruan Tinggi.

SSBRN16-042

***INDIVIDUAL TAXPAYER CHARACTERISTICS AND TAXPAYER
KNOWLEDGE: SURVEY ON INDIVIDUAL TAXPAYER IN BANDUNG
CITY, INDONESIA***

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Abstract

This research tried to test an influence between individual taxpayer characteristics toward tax knowledge. This research will present study about the effect of various individual characteristics, namely: Gender, Age, Education Level, and Income Level toward the tax knowledge. Data collected using 19 questions set-list in the questionnaire. Population in this research is individual taxpayer working as an employee in Bandung City. One hundred (100) sample were selected using simple random sampling. The result then analyzed using multiple regressions analysis. The result showed that gender has no influence over tax knowledge, while age, education level, and income level has influence over tax knowledge. Overall model was condiseder fit, with all independent variables can explain 18,3% of dependent variable.

Keywords: Age, Education Level, Gender, Income Level, Tax Knowledge.

SSBRN16-043

***DO PSYCHOLOGICAL FACTORS INFLUENCED TAX COMPLIANCE?
EXPLORATORY SURVEY ON INDIVIDUAL TAXPAYER IN BANDUNG
CITY, INDONESIA***

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Abstract

This research purposed was to test several psychological and cultural theme variable toward tax compliance. This research will present study about four independent variable: machiavellianism, perception on tax fairness, religiosity, and love of money toward the tax compliance. Data collected using 5 sections, 47 questions by using questionnaire. Population in this research is individual taxpayer working as an employee in Bandung City. One hundred (100) sample were selected using simple random sampling. The result then analyzed using multiple regressions analysis. The result showed that perception on tax fairness positively affect tax compliance, while other variable is not significantly affect tax compliance. The coefficient sign show no contradiction with underlying theory. Overall model was condiseder fit, with all independent variables can explain 22,4% of dependent variable.

Keywords: Love of Money, Machiavellianism, Perception on Tax Fairness, Religiosity, Tax Compliance.

**COMPARATIVE ANALYSIS ABOUT E-COMMERCE BASED ON ONLINE
USERS AND ONLINE SHOPPERS PERCEPTIONS (SURVEY ON
E-COMMERCE CUSTOMER IN WEST JAVA)**

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Abstract

The development of information technology is so rapid, including the Internet have a major impact for all aspects, not least the development of business and marketing, it can be seen from the number of Internet users continues to grow rapidly with the number of Internet users reached 82 million in Fiscal Year 2013, or about 30% of the total population in Indonesia. Its growth is supported by data from MCIT which states that the value of e-commerce transactions in 2013 reached Rp130 trillion, so it condition reflected that Indonesia as a potential market for e-commerce. Others data mentioned that the number of online users and online shoppers in Asean in Q1-2014, the rank of Indonesian Online Users on second after Vietnam, with a total 39 million users, while Vietnam 40 million. Its condition informs that Indonesia as a potential business of e-commerce. This number will grow rapidly follow the growing use of smartphones, internet penetration in Indonesia, the use of debit and credit cards, and consumer confidence to shop online. Geographically Indonesia as a archipelagic country, so e-commerce market comply with the public requirement and will be growing highly but need the availability of broadband access.

In 2014, population of west java province was 46,03 million people, makes it as the biggest province in Indonesia based on population. Consist of 23,35 million males and 22,68 million females. A large population of west java and increasing economic growth will impact increasing volume of e-commerce in western Java. The objective of this study is to know comparative analysis about e-commerce based on online users and online Shoppers Perceptions. The source of data consists of primary and secondary data, where the primary data came from the questioner, interview and observation in West Java with the total sample 500 respondent. The type of this research is descriptive analysis to explain the objective research. The results this research show the difference perception between online users and online shoppers perceptions on the e commerce variables : behaviour, technology, payment model, logistic and regulation of e-commerce.

Keywords: E-Commerce, Online Users, Online Shopper, West Java.

GOOD CORPORATE GOVERNANCE MECHANISM AND CORPORATE SOCIAL RESPONSIBILITY IN MANUFACTUR FIRMS THAT LISTED ON INDONESIA STOCK EXCHANGE

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Universitas Mahasaraswati

Abstract

The manufactur companies produce waste in production process. The waste have effect not only to environment but also for people and profit. To minimize the waste the company have to make their corporate be good corporate governance. The aims of this research are to know the effect of manajerial ownership, institutional ownership, size of commissioners' board, the number of independent commissioners and the size of the audit committee in the partial effect to corporate social responsibility. The population in this research are 154 manufactur companies and the samples are 161 companies. The sample collection method is used purposive sampling. The technique analysis data in this research is used classic assumption test and multiple regression analysis. The result show manajerial ownership has no effect to corporate social responsibility. The institutional ownership has no effect to corporate social responsibility. The board of commissioners has no effect to corpoarate social responsibility. The number of independent commissioners has no effect to corporate social responsibility. The size of the audit committee has positive significant effect to corporate social responsibility.

Keywords: Managerial Ownership, Institutional Ownership, Size of Commissioners' Board, The Number of Independent Commissioners, Size of the Audit Committee and Corporate Social Responsibility.

PENCAPAIAN KEUNGGULAN KOMPETITIF SEBUAH *START UP BUSINESS* MELALUI OPTIMALISASI FAKTOR EKSTERNAL PERUSAHAAN DI KOTA SURABAYA

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Abstrak

Warga Negara Indonesia belum banyak yang berani memutuskan untuk memilih karir menjadi seorang wirausaha. Resiko tinggi, lemahnya pengetahuan bisnis, serta lingkungan menjadi alasan besar bagi seseorang hingga akhirnya takut menjadi wirausaha. Padahal Indonesia membutuhkan sekitar 2% dari jumlah penduduknya berprofesi sebagai wirausaha agar Indonesia bisa menjadi sebuah negara maju. Usaha yang dibangun seorang wirausaha pada awal keputusan bisnisnya ini disebut dengan *start up business*. Sebuah *start up business* memiliki banyak rintangan dalam mencapai keunggulan kompetitif, terutama jika dilihat dari sisi faktor eksternal. Faktor eksternal yang dimaksud dilihat dari pendekatan *five forces* Porter. Porter berpendapat bahwa dengan menerapkan salah satu strategi ini, perusahaan akan memiliki keunggulan kompetitif dan mendapatkan pengembalian rata-rata industri. Apabila tidak segera diatasi dan disadari, maka sebuah *start up business* tidak akan mampu bertahan dalam dunia bisnis dengan waktu yang lama. Penelitian ini adalah penelitian deskriptif kualitatif dengan objek penelitian yaitu pemilik *start up business* di kota Surabaya. Peneliti melakukan wawancara ke enam narasumber yang dipilih dengan kriteria tertentu melalui metode *purposive sampling*. Hasil dari penelitian ini akan mendapatkan sebuah formulasi untuk mencapai keunggulan kompetitif sebuah *start up business* melalui optimalisasi faktor eksternal.

Kata Kunci: Keunggulan Kompetitif, *Start-up Business*, Faktor Eksternal, Five Forces Porter.

SSBRN16-048

**OPTIMALISASI PENGELOLAAN FAKTOR INTERNAL
UNTUK MENDORONG KEBERHASILAN *START-UP* BISNIS
KOTA SURABAYA**

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Abstrak

Pesatnya persaingan bisnis mendorong *entrepreneur* untuk meningkatkan kompetensi mengelola bisnis. *Start-up* bisnis dapat berkembang jika melakukan pengelolaan pada faktor internal dengan baik. Faktor internal merupakan komponen yang berada dalam *start-up* bisnis. Faktor internal dibagi menjadi dua perspektif yaitu individu dan perusahaan (bisnis) yang lebih mendasari kepada perkembangan sebuah perusahaan. Penelitian ini fokus pada faktor internal dari perspektif perusahaan yang terdiri dari empat komponen penting yaitu *marketing*, *human resource*, *finance*, dan *operational*. Objek penelitian ini adalah *start-up* bisnis yang berada di Kota Surabaya. Penelitian ini menggunakan metode deskriptif kualitatif dengan tujuan untuk melihat optimalisasi pengelolaan faktor internal dalam menunjang keberhasilan *start-up* bisnis dilihat dari perspektif perusahaan. Validasi hasil penelitian menggunakan teknik triangulasi dengan menggunakan: observasi partisipatif, wawancara mendalam, dan dokumentasi (foto dan hasil wawancara) kepada informan(objek) penelitian. Hasil penelitian menunjukkan pengelolaan faktor internal (*marketing*, *human resource*, *finance*, dan *operational*) merupakan komponen penting yang harus dioptimalkan guna menunjang keberhasilan *start-up* bisnis.

Kata Kunci : Faktor Internal, Keberhasilan *Start-up* Bisnis.

SSBRN16-049

**KOMITMEN ORGANISASI, KOMPETENSI APARATUR
DAN BUDAYA ORGANISASI TERHADAP KINERJA SKPD
PEMERINTAH KOTA BANDUNG**

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Abstrak

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh Komitmen Organisasi, Kompetensi Aparatur dan Budaya Organisasi terhadap Kinerja SKPD Pemerintah Kota Bandung. Metode penelitian yang digunakan adalah metode deskriptif. Populasi target, yakni seluruh SKPD di Pemerintah Kota Bandung yang berjumlah 61 SKPD. Sampel ditetapkan sebanyak 38 SKPD dengan teknik *simple random sampling*. Teknis analisis data menggunakan *Path Analysis*. Hasil penelitian menunjukkan bahwa komitmen organisasi, kompetensi aparatur dan budaya organisasi secara simultan berpengaruh positif dan signifikan terhadap kinerja SKPD (69,37%). Secara parsial, baik komitmen organisasi, kompetensi aparatur maupun budaya organisasi memiliki pengaruh yang positif terhadap kinerja SKPD. Komitmen organisasi memiliki pengaruh sebesar 48,52%, kompetensi aparatur memiliki pengaruh sebesar 12,39% sedangkan budaya organisasi memiliki pengaruh sebesar 8,46%.

Kata Kunci: Komitmen Organisasi, Kompetensi Aparatur, Budaya Organisasi, Kinerja SKPD.

**GLOBALISASI DAN KESEJAHTERAAN: KAPAN GLOBALISASI
MENGHASILKAN KESEJAHTERAAN?**

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Abstrak

Perdagangan bebas merupakan salah satu produk dari globalisasi. Namun, selama ini, belum ada sebuah konsensus yang mengungkapkan manfaat nyata dari globalisasi. Secara pesimistis, globalisasi dianggap memiliki dampak terhadap meningkatnya ketimpangan pendapatan. Pendapat optimis tentang globalisasi, beranggapan bahwa globalisasi melalui investasi asing dan perdagangan internasional mampu meningkatkan pendapatan masyarakat miskin sehingga dapat mengurangi kemiskinan. Makalah ini bertujuan untuk mengkaji kapan globalisasi dapat menghasilkan dampak positif terhadap peningkatan kesejahteraan masyarakat. Globalisasi dianggap merugikan negara-negara dunia ketiga (negara berkembang) dalam aspek “*fairness*” atau “*unfair trade*”. *Unfair trade* menyebabkan terjadinya kegagalan pasar yang membuat pencapaian pertumbuhan ekonomi yang tinggi dan masuknya modal asing tidak memberikan dampak yang besar terhadap peningkatan indeks pembangunan manusia. Selain itu, praktek korupsi membuat pemerintah tidak mampu mengatasi kegagalan pasar dalam mendistribusikan sumber daya secara merata. Globalisasi akan menghasilkan kesejahteraan jika pemerintah mampu melaksanakan perannya dalam perekonomian sebagai institusi yang inklusif.

Kata Kunci: Globalisasi, Kesejahteraan, Kemiskinan, Ketimpangan.

SSBRN15-051

**AVELLIATING POVERTY THROUGH DEVELOPING
MICROCREDIT BASED SELF HELP GROUP
Studies in UP2K-PKK Semarang**

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Abstract

Microcredit-based self help group provides the capital access to the poor and also gives access the capability development - based group in order to alleviate the poverty especially the poor women. Microcredit –based self help group is credit for the poor along with empowerment that includes training, partnerships, technical assistance, and membership in a self-help group itself. This study has three objectives: 1) to analyze the impact of capability development through self help group in empowering the poor , 2) to analyze the impact of the development of individual capabilities (initial endowment) in empowering the poor.

The unit of analysis of this study are members of UP2K (Upaya Peningkatan Pendapatan - Efforts to Increase Family Income) which is coordinated by the PKK (pemberdayaan dan Kesejahteraan Keluarga – Empowerment and Family Welfare) whose members are women from the poor who have a productive business. The research location is Semarang City . UP2K-PKK is one of the government programs through a community-based group that implemented and managed by the PKK cadres. Samples are UP2K-PKK members in West Semarang District which are the highest number of poor people in Semarang City. Data collected using a questionnaire which was delivered directly to the respondent along with indepth interview. Analysis tool used is description and qualitative analysis.

Keywords: Micro-Credit Based Self Help Group, The Development of Individual Capabilities, Capability Development–Based Self Help Group, Alleviating, Empowering, the Poor.

EFEKTIVITAS ISA 570 DALAM PENERBITAN OPINI *GOING CONCERN*

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Abstrak

Tujuan dari penelitian ini untuk melihat Opini audit *Going Concern* yang diterbitkan oleh Auditor yang berbasis ISA 570, penerapan ISA 570 ini akan membantu mempermudah auditor dalam menerbitkan opini going concern. Opini *going concern* akan diberikan merupakan opini yang dikeluarkan auditor untuk memastikan apakah perusahaan dapat mempertahankan kelangsungan hidupnya. Perbedaan SA 341 dengan ISA 570 disini akan memberikan dampak yang lebih efektif bagi manajemen untuk menjelaskan rencana manajemen yang akan dilakukan untuk mengatasi kesulitan yang mereka hadapi. SA 570 ini akan menunjukkan auditor lebih mendampingi manajemen dalam mengembangkan rencana atau strategi yang digunakan oleh manajemen untuk menaikkan kinerja keuangan dan non keuangan mereka. Pendekatan metode penelitian yang digunakan adalah pendekatan Non-Positivistik dalam Perspektif interpretif. Sumber dan jenis data dalam penelitian ini diperoleh dari key informan/*key person* (informasi kunci), yaitu semua auditor yang bekerja di KAP daerah Surabaya. Teknik pengumpulan datanya dengan cara teknik observasi, wawancara, dan dokumentasi. Hasil penelitian ini menunjukkan penerapan ISA 570 ini memberikan kemudahan bagi auditor dalam penerbitan opini *Going Concern*. Dalam pelaksanaan audit auditor akan lebih menekankan pada rencana strategis yang akan di laksanakan oleh pihak manajemen untuk mengatasi permasalahan yang di hadapi oleh perusahaan.

Kata Kunci: Opini *Going Concern*, ISA 570.

**IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY IN
SMALL MEDIUM ENTERPRISES CASE STUDY IN SEMARANG CITY**

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Abstract

Small to medium-sized enterprises account for about 99,9 percent of business in Indonesia. They are responsible for 97,16 percent of employment. As such, they play a fundamental role in society and can potentially have a huge impact on social welfare. Unfortunately they have not implemented the corporate social responsibility (CSR) properly. The initiative to implement CSR, so far have tended to focus on large companies and multinationals. As small medium enterprises have stakeholders and an impact on society, the concept of CSR is just as valid for small companies, as large companies. In order to achieve competitive edge for themselves, small and medium enterprises also have to address the social responsibility aspect of their businesses. Small and medium size enterprises should not ignore the growing connection between corporate reputation and social responsibility. They have to balance their operations with the concerns of internal and external stakeholders such as employees, customers, suppliers and business partners, labour unions, local communities, non-governmental organizations and governments. By its very nature CSR is a complex, multiform phenomenon emerging as the interface between enterprises and society, moreover for small medium enterprises. Social and environmental consequences have started to being weighed against economic gains and short-term profit against long-term prosperity by the businesses in order to maintain long-term sustainable growth and development. Due to relatively little attention being given to CSR in relation to small medium enterprises until recent years, the knowledge of social activities in this sector, particularly in Indonesia, has remained unexplored and amorphous. This study was conducted to determine the application of CSR in small and medium-sized companies. The aim of this study is to advance understanding of how small medium enterprises perceive CSR and their approaches to social responsibility. The study was conducted in the city of Semarang, the capital of Central Java province that perpetrators economy is dominated by small and medium businesses. Research using primary data obtained through in-depth interview to small and medium businesses. The population in this study was non agricultural small and medium businesses operating in the city of Semarang. The research was based on a random sample of small and medium-sized companies that have been operated minimum one year. The Depth interview covering small business motivation to undertake corporate social responsibility that oriented on profit, people and the planet, and the impact of its implementation on the performance and reputation of small and medium enterprises, standar of social life and the regional economy. Data analysis of this research is qualitative descriptive analysis. The results of this study contribute to the existing knowledge of business management, particularly in ethical business. The Small medium enterprises and policy makers can use the results of this study to improve and reorient their plans in implementing corporate social responsibility.

Keywords: Small Medium Enterprises, Corporate Social Responsibility, Long Term Sustainable Growth and Development, Ethical Business.

SSBRN16-054

**PENGARUH SIMPAN PINJAM PEREMPUAN (SPP) PNPM MANDIRI
PERDESAAN TERHADAP PENINGKATAN USAHA KERAJINAN
KELOMPOK JEMPIRING IX DI KELURAHAN BITERA, KECAMATAN
GIANYAR, KABUPATEN GIANYAR**

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Abstrak

Tujuan penelitian adalah untuk mengetahui pengaruh Simpan Pinjam Perempuan PNPM Mandiri Perdesaan terhadap peningkatan usaha kerajinan Kelompok Jempiring IX Kelurahan Bitera, Kecamatan Gianyar, Kabupaten Gianyar. Teknik analisis data dengan menggunakan metode statistik. Di dalam penelitian ini analisis statistik dengan menggunakan program SPSS versi 21.00 for Windows. Berdasarkan hasil dan pembahasan mengenai pengaruh Simpan Pinjam Perempuan PNPM Mandiri Perdesaan terhadap peningkatan usaha kerajinan Kelompok Jempiring IX Kelurahan Bitera, Kecamatan Gianyar, Kabupaten Gianyar maka diperoleh nilai koefisien Simpan Pinjam Perempuan (X) sebesar 1,566. Simpan Pinjam Perempuan mempunyai hubungan yang searah (positif) dengan peningkatan usaha. Uji t terhadap variabel Simpan Pinjam Perempuan (X) didapat t_{hitung} sebesar 3,830 dengan signifikansi t sebesar 1,860. Secara parsial, variabel Simpan Pinjam Perempuan (X) berpengaruh positif signifikan terhadap variabel peningkatan usaha (Y). Nilai koefisien determinasi (*Adjusted R²*) sebesar 0,647, variabilitas variabel dependen yang dapat dijelaskan oleh variabilitas variabel independen sebesar 64,7%, sisanya sebesar 35,3% dipengaruhi oleh variabel lain yang tidak diteliti.

Kata Kunci : Simpan Pinjam Perempuan, PNPM, Peningkatan Usaha.

SSBRN16-056

**MENELISIK NILAI-NILAI KODE ETIK PROFESI AKUNTAN
INDONESIA DALAM PERSPEKTIF BUDAYA GORONTALO**

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Abstrak

Penelitian ini bertujuan untuk mengungkap nilai-nilai kode etik profesi akuntan Indonesia dalam perspektif nilai-nilai budaya Gorontalo. Penelitian ini merupakan penelitian kualitatif dengan menggunakan pendekatan interaksionisme simbolik. Hasil penelitian ini menunjukkan bahwa nilai-nilai budaya Gorontalo dapat disajikan dan disandingkan dengan kode etik profesi akuntan Indonesia. Dari kesesuaian prinsip umum kode etik IAI ditemukan beberapa nilai-nilai budaya yang dapat diusulkan menjadi pelengkap prinsip umum kode etik IAI yang telah ada. Nilai-nilai budaya tersebut di antaranya adalah *doluhupa* (musyawarah), *pohala'a* (kekeluargaan), *moleleyangi* (hijrah), *molito* (malu), *tahuda* (pesan moral), *pulanga* (tanggung jawab), *respect* (kehormatan), jaringan Tuhan (spiritual) dan etika menjaga keseimbangan.

Kata Kunci: Kode Etik IAI, Budaya Gorontalo dan Interaksionisme Simbolik.

SSBRN16-057

**KARAKTERISTIK KEWIRAUSAHAAN PEREMPUAN
(STUDI TERHADAP WIRAUSAHA PEREMPUAN DI WILAYAH BEKASI
SELATAN)**

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Abstrak

Pada tahun 2015 tercatat 60% dari 52 juta pelaku UMKM di Indonesia dijalankan oleh perempuan. Dapatlah dikatakan bahwa UMKM adalah sektor yang ramah perempuan. Menjadi suatu fenomena bahwa kontribusi wirausaha perempuan cukup besar dalam ketahanan ekonomi keluarga. Sebagai pelaku usaha, perempuan memiliki sifat, ciri atau nilai yang disebut sebagai faktor intrinsik. Faktor intrinsik memiliki peran penting terhadap keberlanjutan usaha yang dijalankan. Oleh karenanya penelitian ini bertujuan memetakan faktor intrinsik wirausaha perempuan. Metode kualitatif dengan pendekatan fenomenologi digunakan untuk menggali sifat, ciri dan nilai kewirausahaan melalui pengalaman dan proses sosial dimana terjadi interaksi individu dengan dunia usahanya. Penelitian dilakukan terhadap perempuan pelaku UMKM di wilayah Bekasi Selatan mengingat 86,97 persen UMKM menjadi motor penggerak ekonomi lokal. Pemilihan narasumber menggunakan purposive sampling dengan metode pengumpulan data menggunakan teknik wawancara. Hasil pemetaan menemukan adanya sebelas karakteristik kewirausahaan perempuan sebagai sumber daya internal atau faktor intrinsik. Karakteristik kewirausahaan tersebut adalah modal dasar kewirausahaan perempuan.

Kata Kunci: Faktor intrinsik, Karakteristik Kewirausahaan, Sumberdaya Internal, Modal Dasar Kewirausahaan

SSBRN16-060

**MOTIVASI BERPRESTASI DAN *FEAR OF SUCCESS (FOS)* PADA
WANITA BEKERJA
(STUDI PADA KARYAWATI PT.TELKOM,Tbk BANDUNG)**

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Abstrak

Penelitian ini bertujuan untuk mengetahui dan menganalisa motivasi berprestasi (*need of achievement/N'Ach*) dan FOS, serta untuk mengetahui pengaruh motivasi berprestasi terhadap FOS wanita bekerja pada PT.TELKOM INDONESIA, Tbk di Bandung. Metode yang digunakan adalah metode survey dengan menyebarkan kuesioner ke 79 responden. Hasil penelitian ini menunjukkan bahwa tingkat motivasi berprestasi pada Karyawan TELKOM tinggi. Hal ini didasarkan pada pengukuran indikator pengambilan resiko, kebutuhan akan umpan balik, orientasi tujuan, dan tanggung jawab. Sedangkan tingkat FOS pada karyawan TELKOM rendah. Hal tersebut berdasarkan pengukuran indikator pada dimensi *loss of feminity, loss of social self-esteem, & social rejection*. Besarnya pengaruh motivasi berprestasi terhadap pengembangan karir melalui FOS adalah 18,4%.

Kata Kunci: Motivasi Berprestasi, *Fear of Success (fos)*, Wanita Bekerja.

SSBRN16-061

**ANALISIS PENGARUH IMPLEMENTASI SISTEM INFORMASI
AKUNTANSI TERHADAP PROSES BISNIS PADA PT. BPR KS
BANDUNG**

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh implementasi sistem informasi akuntansi terhadap Proses Bisnis pada PT. BPR KS Bandung. Proses bisnis yang berjalan dalam organisasi semakin lama semakin berkembang. Proses transaksi yang ada juga semakin rumit, dalam hal ini, suatu organisasi tidak bisa hanya mengandalkan pemrosesan transaksi secara tradisional. Oleh karena itu, implementasi dan pengembangan sistem informasi (khususnya Sistem Informasi Akuntansi) merupakan suatu keharusan bagi organisasi dalam menjalankan aktivitas bisnisnya.

Sample yang digunakan sebanyak 40 sample yang dipilih secara *simple random sampling*. Metode penelitian yang digunakan adalah pendekatan deskriptif, yaitu pendekatan penelitian yang disusun dalam rangka memberikan gambaran secara sistematis tentang informasi ilmiah yang berasal dari subjek atau objek penelitian. Metode pengumpulan data menggunakan kuesioner dan metode analisis data yang digunakan adalah model regresi linier berganda. Hipotesis ini diuji dengan uji F dan uji T.

Hasil dalam penelitian ini menunjukkan bahwa secara simultan system informasi akuntansi berpengaruh signifikan terhadap proses bisnis. Secara parsial beberapa variable penelitian berpengaruh signifikan terhadap proses bisnis pada PT. BPR KS Bandung.

Kata Kunci: Sistem Informasi, Proses Bisnis, Simultan.

**MEMBANGUN STANDAR KOMPETENSI AKUNTAN MELALUI SISTEM
PENGENDALIAN PADA PENDIDIKAN AKUNTANSI STUDI KASUS DI
PERGURUAN TINGGI**

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Abstrak

Fakta berlakunya masyarakat ekonomi ASEAN (MEA) tidak dapat dihindari oleh seluruh entitas dalam ekosistem bisnis, tidak terkecuali para akuntan. Peran dan fungsi seorang akuntan tidak hanya sebagai agen perubahan, namun juga menjadi pemimpin dan pencipta nilai akuntabilitas. Nilai-nilai yang terkandung dalam aspek akuntabilitas inilah yang dibutuhkan secara mutlak oleh setiap bisnis.

Perguruan tinggi memegang peranan penting dalam membentuk pribadi seorang akuntan yang memiliki akuntabilitas (*attitude*) sebagai kompetensi utama. Proses pendidikan di perguruan tinggi ini harus dijamin kualitasnya melalui instrumen sistem pengendalian yang diterapkan. Penelitian ini bertujuan untuk mengidentifikasi bagaimana sistem pengendalian pada pendidikan akuntansi di lingkungan perguruan tinggi membentuk kompetensi seorang calon akuntan khususnya pada aspek *attitude*.

Penelitian ini menggunakan pendekatan kualitatif dengan strategi studi kasus. Hasil dari penelitian ini menunjukkan bahwa melalui *assessment* sebagai salah satu instrumen pengendalian, mahasiswa mengerti dan belajar menerapkan nilai-nilai seorang akuntan. Mahasiswa diarahkan untuk memiliki orientasi bagaimana mencapai kompetensi lulusan program studi akuntansi. Penelitian ini memberikan kontribusi terhadap dunia pendidikan bahwa sistem pengendalian dalam proses pendidikan di perguruan tinggi diperlukan untuk membentuk profil lulusan yang sesuai dengan standar kompetensi akuntan khususnya dalam aspek *attitude*.

Kata Kunci: Standar Kompetensi Akuntan, Sistem Pengendalian, Akuntabilitas, Pendidikan Akuntan.

SSBRN16-069

HUMAN CAPITAL, BOARD MONITORING AND CORPORATE PERFORMANCE

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Abstract

Board of commissioner is one of internal control mechanism of corporate governance of which role is to monitor and give recommendations to management in order to increase firm value. The purpose of the study is to describe effect of monitoring role in increasing corporate performance, and effect of human capital on effectiveness of monitoring role. The population is manufacturing companies listed in Indonesian Stock Exchange; using purposive sampling there 790 companies as the sample. The analysis revealed that one of the indicators of human capital, that is level of education, is a good indicator to explain human capital. The hypothesis testing shows that monitoring role has significant influence on corporate performance and human capital has influence on monitoring role. However, family control cannot strengthen the effect of monitoring role on corporate performance. The study uses human capital attribute as variable that affect monitoring role of commissioner board. Human capital is involved since the Indonesian public company is dominated by family members and generally, one's capability is not taken into account in commissioner board recruitment.

Keywords: Human Capital, Monitoring Role, Commissioner Board, Firm Performance.

SSBRN16-070

INTERNALISASI NILAI-NILAI BUDAYA GORONTALO “*RUKUNO LO TAALIYA*” DALAM PENETAPAN HARGA JUAL PADA PEDAGANG TRADISIONAL DI KOTA GORONTALO

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Abstrak

Penelitian ini bertujuan untuk mengungkap nilai-nilai budaya Gorontalo *Rukuno Lo Taaliya* dalam penetapan harga jual pada pedagang tradisional di Gorontalo. Penelitian ini merupakan penelitian kualitatif dengan pendekatan etnometodologi sebagai metodenya. Hasil penelitian ini menunjukkan bahwa di dalam penetapan harga jual berbasis budaya *Rukuno Lo Taaliya* terkandung nilai kejujuran, tolong menolong, nilai keikhlasan, nilai kepercayaan (*trust*) dan cinta kasih. Hal yang menarik adalah nilai-nilai tersebut merefleksikan nilai syukur yang terbingkai melalui ibadah dan sedekah. Hasil dari penelitian ini dapat memberikan kontribusi bagi pengembangan ilmu akuntansi khususnya akuntansi manajemen dan sebagai referensi bagi peneliti selanjutnya bahwa harga jual tidak hanya terbentuk oleh nilai-nilai materi berupa uang namun juga terbingkai oleh nilai-nilai non materi, yaitu nilai-nilai budaya *Rukuno Lo Taaliya*. Hasil penelitian ini menggambarkan tentang konsep harga jual yang berbeda dari konsep harga jual secara umum, yang selama ini dipahami dan terdapat diberbagai literatur atau penelitian sebelumnya.

Kata Kunci: Harga Jual, Budaya *Rukuno Lo Taaliya* dan Etnometodologi.

SSBRN16-071

**KEBERHASILAN WIRAUSAHAN DENGAN MODAL SOSIAL DI PULAU
JAWA (ETNIS MINANG DAN THIONGHOA)**

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Abstrak

Tujuan dari penelitian ini adalah untuk melihat bagian berjalannya modal sosial pada wirausahaan etnis Minang dan etnis Thionghoa dengan menganalisis tiga faktor modal sosial yaitu kepercayaan, jaringan dan reciprocity. Penelitian ini dilakukan dengan menggunakan metode kualitatif dengan penentuan sampel dan lokasi penelitian berdasarkan *purposive sampling*. Penelitian dilakukan tahun 2014 dengan lokasi penelitian yaitu Kota Jakarta. Hasil penelitian menunjukkan bahwa keberhasilan wirausaha etnis Minang sangat dipengaruhi oleh modal sosial. Sebanyak 50 responden yang diwawancarai, 25 responden wirausaha etnis Minang dan 25 responden wirausaha etnis Thionghoa. Sebanyak 34 menjawab bahwa keberhasilan mereka dipengaruhi oleh faktor modal sosial dan hanya 16 responden menjelaskan bahwa keberhasilan mereka dipengaruhi oleh faktor lainnya seperti faktor keuangan, faktor kreatifitas diri dan faktor lainnya. Wirausaha Etnis Minang mempunyai modal sosial yang sangat kuat dan sangat berkontribusi dalam pembangunan daerahnya masing-masing. Sedangkan untuk wirausaha etnis Thionghoa hanya sedikit keberhasilannya yang dipengaruhi oleh modal sosial.

Kata Kunci: Sosial Modal, Kepercayaan, Jaringan, Reciprocity, Pengusaha.

SSBRN16-072

THE IMPLEMENTATION OF SUSTAINED POVERTY ALLEVIATING PROGRAM IN RURAL COMMUNITY BASED ON LOCAL COMMUNITY

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Abstract

This research aimed to analyze the implementation of sustained poverty alleviating program in rural community based on local community. This study was conducted on Bandung Village, Gunungkidul District, DIY which then been chosen as many as 45 families as sample, and 39 families as sample on Wadaslintang Village, Wonosobo District, Central Java. Convenience Sampling was done as the technique of data gathering technique. The instruments of this study were questionnaire, focus group discussion, and deep interview. The data were processed with descriptive analysis and regression techniques. The result of this study showed that mostly the head families on Bandung Village worked as farmers. Besides, the head families on Wadaslintang Village worked as grocery sellers and palm sugar producers. The monthly income of the residents was less than IDR 600.000 (73,3% on Bandung Village, and 66,7% on Wadaslintang Village). The results of multiple regression showed that the level of education and local government policy significantly gave negative impact on the reduction of poor residents, while the social costs and capital access significantly gave negative impact on the reduction of poor residents. As many as 60,2% poor residents had got poverty alleviating program. The optimization mechanism of poverty alleviating program was done through education and training activity. Most of poor residents were interested in being involved in education and training about: production process, product marketing, product packaging, business financial records, and entrepreneurship.

Keywords: Community Development, Productive, Poor, Local Communities.

SSBRN16-073

**ANALISIS HUBUNGAN TINGKAT PENGEMBALIAN SAHAM DENGAN
LABA DAN ARUS KAS DI BURSA EFEK JAKARTA**

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STIE Ekuitas Bandung

Abstrak

Informasi Akuntansi merupakan informasi yang sangat dibutuhkan oleh investor untuk pengambilan keputusan. Investor akan menganalisis laporan keuangan perusahaan sebelum mereka memutuskan untuk membeli saham suatu perusahaan. Laba dapat menimbulkan informasi yang asimetri antara manajemen dan penanam modal, karena yang membuat pengukuran kinerja adalah manajemen oleh karenanya maka digunakan laporan arus kas sebagai informasi tambahan. Adapun tujuan dari penelitian ini adalah untuk mengetahui: 1) hubungan antara tingkat pengembalian saham dengan laba dan arus kas operasi tahunan dari tahun 2011-2014 dan membandingkannya dengan hubungan antara tingkat pengembalian saham dengan laba dan arus kas operasi jangka panjang (dua dan empat tahun); 2) apakah asosiasi tingkat pengembalian saham dengan laba dan arus kas operasi akan meningkat apabila jangka waktu penelitian diperpanjang. Penelitian dilakukan pada perusahaan industri makanan dan minuman yang telah tercatat di Bursa Efek Indonesia sejak tahun 1994. Penelitian ini menggunakan model regresi linier dan pengujian regresi dilakukan dengan menggunakan *pooling* data. Kemudian dilakukan juga pengujian ekonometrik yaitu uji multikolinieritas dan uji heterokedastisitas.

Hasil penelitian ini yaitu terdapat hubungan yang positif antara laba dan arus kas operasi dengan tingkat pengembalian saham untuk interval waktu satu tahun, dua tahun dan empat tahun dengan nilai koefisien yang meningkat dari interval satu tahun, dua tahun dan empat tahun.. Berdasarkan uji F untuk interval satu tahun, laba dan arus kas mempunyai pengaruh terhadap tingkat pengembalian saham dengan tingkat signifikansi 19,4%. Berdasarkan uji t, hanya laba dengan interval satu tahun yang mempunyai pengaruh signifikan terhadap tingkat pengembalian saham.

Kata Kunci: Tingkat Pengembalian Saham, Laba, Arus Kas Operasi, Pengujian Regresi, Pengujian Ekonometrik.

SSBRN16-074

***ANALISYS TOOL CONTINUED WITH PRINCIPAL
COMPONENT ANALYSIS (PCA)***

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Abstract

This research aims to look at how implementation of the company's financial ratio analysis using advanced analysis tools PCA at a company in indonesia. Data analysis in this study using the method of Principal Component Analisis, a way to identify patterns of data set, to search for similarities and differences in the variables in the ratio of financial tools-aided comprehensive PCA Statistics using Minitab 16 versions. Research using several financial ratios the ratio of DER (debt equity ratio), EPS (earnings per share), ROE (return on Equity), ROI (Return On Investment), ROS (return on sales), ROA (return on assets), NPT (net profit after tax) and GM (gross margin), while for the company that makes the sample, namely PT HM Sampoerna Tbk to finance report ended 1998-2012. Results from research that has been done can be concluded that the analysis model using the PCA can be applied in assessing the company's financial ratios in Indonesia. Application research of using model analysis of financial ratios, this application can be used as a tool of the continuation of the process of a financial ratio analysis on a company.

AMS Subject Classification: 15A04, 15A18, 15A06

Keywords: PCA, The Company's Financial Ratios, Multicollinearity, Minitab 16.

SSBRN16-075

***EQUALITY BETWEEN SKK MIGAS AND COOPERATION CONTRACT
CONTRACTORS IN UPSTREAM OIL AND GAS INDUSTRY***

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Abstract

Oil and gas are strategic natural resources owned by the country and having important role in national economy. Special Task Force for Upstream Oil and Gas Business Activities (SKK Migas) is an institution established by the Government of the Republic of Indonesia under Presidential Regulation Number 9 of 2013 on Management of Upstream Oil and Gas Business Activities. SKK Migas is assigned to manage the upstream oil and gas business activities, and in doing so SKK Migas is cooperating with Cooperation Contract Contractors under a Cooperation Contract / Production Sharing Contract (PSC). This research was conducted using normative research method to determine the equality between parties in Oil and Gas Cooperation Contracts Between SKK Migas and Cooperation Contract Contractors. The results show that there is an equality between parties in Cooperation Contracts in both contract drafting aspect and the fulfillment of contract. The clauses which indicate the implementation of the contractual balance are shown in the domestic market obligation clause, production sharing clause and cost recovery clause. By the time of the fulfillment of contract, supervision from government authorities such as The Audit Board Of The Republic of Indonesia (BPK) also guarantees the implementation of contractual balance between the parties.

Keywords: Equality, Contractual Balance, Cooperation Contract.

SSBRN16-077

PERILAKU PEMBELIAN IMPULSIF KONSUMEN PADA *DEPARTMENT STORE* DI SURABAYA

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Abstrak

Pembelian impulsif merupakan pembelian yang secara tiba-tiba dilakukan oleh konsumen. Perilaku pembelian impulsif sering dilakukan oleh konsumen pada retail fashion. Dorongan membeli dipicu oleh lingkungan belanja secara fisik seperti atmosfer toko (*atmospheric*). Selain pengaruh luar yang berupa stimuli, pembelian impulsif juga dipengaruhi oleh motif belanja dan faktor emosi. Penyebab pembelian impulsif sangat beragam baik karena pengaruh eksternal maupun internal. Sebagian besar pembelian yang dilakukan oleh konsumen retail fashion adalah pembelian yang tidak direncanakan dimana keputusan pembelian seringkali dibuat di toko. Tujuan dari penelitian ini adalah untuk mengkonfirmasi model pembelian impulsif untuk fashion. Hasil penelitian menunjukkan bahwa faktor internal konsumen yaitu keterlibatan produk dapat mempengaruhi perilaku hedonis dan emosi positif konsumen. Demikian juga halnya dengan stimuli dari luar yaitu atmosfer toko dapat mempengaruhi perilaku hedonis dan emosi positif. Baik perilaku hedonis maupun emosi positif mempengaruhi pembelian impulsif. Emosi positif berpengaruh positif terhadap pembelian impulsif. Sementara hasil menunjukkan bahwa perilaku hedonis berpengaruh negatif terhadap pembelian impulsif.

Kata Kunci: Pembelian Impulsif, Perilaku Hedonis, Emosi Positif, Keterlibatan Produk, Atmosfer Toko.

SSBRN16-078

RELEVANSI NILAI INSTRUMEN KEUANGAN DERIVATIF

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Abstract

The objective of this study is to show the value relevance of derivative instruments. Derivative instruments have two purposes: to hedge or speculative. Hedging means how far the banking has to protect the business. Meanwhile speculative will give more risky in banking. So that, the derivative instruments have value relevance. To test the value relevance, this study uses multiple regressions. The results show that derivative instruments have value relevance. It means that the users perceive that banking industry uses derivative to hedge.

Keywords: Value Relevance, Derivative Instruments, Hedging.

SSBRN16-084

EVALUATION OF INDIVIDUAL TRUST THROUGH STRUCTURAL EQUATION MODEL

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Abstract

The main objective of this research paper is to identify the role of four constructs like cause campaign, emotional benefits, self-expressive benefits, functional benefits and its effect on consumer trust. Data is collected from 640 subjects who buy organic cosmetics products from the retail outlets of Karnataka state, India. Primary data is collected through structured questionnaire. Totally 10 outlets of organic cosmetics are selected in which 7 are located at Bangalore, 2 at Mangalore and 1 at Mysore. Second generation software smart PLS-3 has been used. Partial least square structural equation modelling has been applied in order to find the cause and effect relationship between the exogenous and endogenous latent variables. Hypothesis has been checked with the help for T-statistics of threshold value 1.96 and above. Measurement model and structural model has been developed in order to calculate the outer loading, indicator reliability, composite reliability, convergent validity through average variance extraction, discriminant validity through cross loading, Fornell Larcker criterion, path coefficient and hypothesis testing. Under cause consequential-on going cause, cause purview-national and international cause, cause rubric-primary and secondary, cause span-regular, emotional benefits-negative emotions, functional benefits-store, self expressive benefits-inner self plays an vital role in determining the importance of trust.

Keywords: Measurement Model, Structural Model, Cause Campaign, Validity, Reliability.

***COSTUMERS' PERCEPTION OF PERCEIVED WEBSITE SERVICE
QUALITY AND ITS IMPLICATION ON E-LOYALTY***

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Abstract

Looking at the fast development of e-Commerce in Indonesia and yet only a small number of researches have been conducted in the field of Perceived Website Service Quality and its Implication on e-Loyalty based on Portal Garuda, an official government journal website, hence the aim of the research is to fill in the gap and enrich the research on e-loyalty. Samples were taken from Greater Jakarta with 384 respondents from April 4 to May 11, 2016. Convenience sampling and snowball sampling approaches were used in this research. Convergence validity and Discriminant validity were tested using factor analysis were found valid. As for reliability of the data all indicators were reliable with Cronbach's Alpha exceeded 0.6. Fulfillment and Efficiency have shown significant influence on Perceived Service Quality. Perceived Service Quality has shown a significant influence on Satisfaction and Return Intention. Surprisingly only Return Intention has significant influence of Loyalty but not satisfaction. However for overall result, the findings have shown important implications to ensure quality services to capture customers' perceived service quality that may evolve to customer satisfaction, customer return intention and loyalty. These findings may assist the management to establish and implement customer-oriented marketing strategies to increase customer perceived service quality on a website.

Keywords: E-commerce, E-loyalty, Satisfaction, Return Intention, Website Service Quality.

SSBRN16-086

**POTENSI *FRAUD* DAN STRATEGI ANTI *FRAUD* PENGELOLAAN
KEUANGAN DESA**

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Abstrak

Penelitian ini bertujuan untuk menggali potensi titik rawan *fraud* dari pengelolaan keuangan Desa di Indonesia dan bagaimana strategi *anti fraud* yang tepat untuk mencegahnya. Pengelolaan keuangan desa meliputi alokasi dana desa dan dana desa. Penelitian ini menggunakan paradigma kritis. Pengumpulan data menggunakan wawancara informan, dokumentasi dan data-data terkait pengelolaan dana desa. Hasil penelitian mengindikasikan bahwa potensi *fraud* pada pengelolaan keuangan desa di Indonesia cukup mengkhawatirkan mulai dari proses perencanaan, implementasi dan pelaporan. Potensi masalah yang muncul ada dalam regulasi dan kelembagaan, tata laksana, pengawasan dan sumber daya manusia. Strategi anti *fraud* yang dapat diterapkan antara lain dengan menerapkan *e-budgeting* pada keuangan desa, peningkatan kompetensi SDM pengelola dan pendamping keuangan desa. Penerapan dana desa di Indonesia merupakan program baru pemerintah, sehingga masih sedikit penelitian yang dilakukan terutama penelitian dengan konteks strategi anti *fraud*.

Kata Kunci: Potensi *Fraud*, Strategi Anti *Fraud*, Keuangan Desa.

SSBRN16-087

**ANALISIS DAMPAK KUALITAS SARANA, LAYANAN, DAN
INFORMASI TERHADAP KEINGINAN BERPERILAKU PADA
WISATAWAN**

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Abstrak

Penelitian ini bertujuan untuk menganalisis dampak kualitas sarana, layanan, dan informasi terhadap keinginan berperilaku wisatawan di Kota Blitar. Jenis penelitian yang dilakukan adalah penelitian penjelasan (*explanatory research*). Karakteristik populasi dalam penelitian ini mengacu pada pengunjung yang memiliki tingkat perhatian tertentu terhadap pariwisata yang ada di Kota Blitar. Sampel dalam penelitian ini berjumlah 122 responden. Pengambilan sampelnya menggunakan metode *purposive sampling*. Analisis yang digunakan adalah analisis regresi yang dapat menjelaskan hubungan sebab akibat dengan menggunakan program Amos 19. Hasil penelitian menunjukkan bahwa semakin baik sarana objek wisata tidak berdampak signifikan pada peningkatan keinginan berperilaku pengunjung. Semakin baik kualitas layanan objek wisata berdampak signifikan pada keinginan berperilaku pengunjung. Semakin baik kualitas informasi objek wisata tidak berdampak signifikan pada keinginan berperilaku pengunjung. Kualitas layanan yang baik juga ditunjang dari sarana yang disediakan dan informasi yang disampaikan. Keterkaitan antar variabel dalam penelitian ini belum pernah dilakukan oleh peneliti lain.

Kata Kunci: Kualitas Sarana, Layanan, Informasi, Keinginan Berperilaku, Wisatawan.

SSBRN16-088

FAKTOR-FAKTOR YANG BERPENGARUH TERHADAP PERINGKAT OBLIGASI (STUDI PADA PERUSAHAAN MANUFAKTUR YANG TERDAFTAR DI BEI)

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Abstrak

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang berpengaruh terhadap peringkat obligasi pada perusahaan manufaktur. Latar belakang penelitian ini didasarkan pada fenomena yang terjadi pada perusahaan manufaktur. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang berpengaruh terhadap peringkat obligasi pada perusahaan manufaktur. Faktor-faktor yang akan diuji di dalam penelitian ini meliputi rasio cakupan, rasio likuiditas, rasio solvabilitas, rasio profitabilitas, dan risiko bisnis. Populasi dalam penelitian ini adalah semua perusahaan manufaktur yang terdaftar di BEI, yang mempunyai kriteria yang pertama, perusahaan tersebut terdaftar di BEI selama 5 tahun, yang kedua perusahaan tersebut menerbitkan obligasi berturut-turut selama 5 tahun. Berdasarkan kriteria tersebut didapatkan sebanyak 8 perusahaan yang menjadi sampel penelitian. Analisis data pada penelitian ini menggunakan analisis regresi berganda. Hasilnya menunjukkan bahwa dari kelima variabel yang diteliti hanya satu yang memiliki pengaruh terhadap peringkat obligasi, yaitu risiko bisnis. Hasil ini memberikan kontribusi terhadap teori dan praktisi.

Kata Kunci: Peringkat Obligasi, Rasio Cakupan, Rasio Likuiditas, Rasio Solvabilitas, Rasio Profitabilitas, Risiko Bisnis.

SSBRN16-089

UNIT ROOT AND VAR OF MACROECONOMIC VARIABLES ON STOCK RETURNS AND DEVIDEN S & P

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Abstract

This research aims to look at how the relationship between the macroeconomic impact in the country against US stock prices and dividends on the S & P during the period between January 1960 to December 2014, with using test unit root and vector autoregression. From the research that has been done you can conclude that the data in the research to the level not significantly, but at the level of the 1st and 2nd diff data significant and stationary. By using the test data in the VAR did the study look value adj. R squared his very high i.e. of 0.997527, variable pricing a stock S & P contributes significantly by macro economics variable components in research S & P t-1, t-1 GDP and the level of long-term interest rates t-1, and if the overall outlines, almost every variable has a significant influence, using the lag 1. Then the model in the proposal with a lag of 1 very precisely to define the research results.

Keywords: Stock Returns, Deviden, Macroeconomic Variables, VAR, Unit Root.

JEL Classifications: D11; E32; G12; G32

**THE RELATIONSHIP BETWEEN WORK-FAMILY ENRICHMENT, AND
LIFE SATISFACTION AMONG WOMEN EMPLOYEES WORKING IN
INFORMATION TECHNOLOGY INDUSTRIES**

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Abstract

The objectives of this research are to examine the relationship between, work-family enrichment, family-work enrichment and life satisfaction and to investigate whether any reciprocal relationship exists between the constructs work-family enrichment and family-work enrichment. The research design used in the study combines both exploratory and descriptive phases. In the initial stages of the study using exploratory phase a thorough literature review was done to refine the objectives under study and in the descriptive phase of the study, the hypothesis to be tested were formulated. A Survey questionnaire was administered to 750 women employees working in the information technology companies having an employee strength of 2000 and above, located in and around the electronic city of Bengaluru. The researcher has focussed only on the companies which have more than 25 percent of women employees in their workforce. A simple random sampling technique (lottery methods) was used to select the respondents from the list provided by the respective Human resource department of the company. A full structural modelling, testing was used in SEM with AMOS 16 data-fitting program, supported the hypothesized relationship. The result obtained from the structural equation modelling showed that the relationship between work-family enrichment and family-work enrichment is mutual and that work-family enrichment and family-work enrichment has an influence on life satisfaction.

Keywords: Work-family Enrichment; Family-work Enrichment; Information Technology; Life Satisfaction.

SSBRN16-091

**PENGARUH PELAKSANAAN PENGENDALIAN INTERNAL, FUNGSI
AUDIT INTERNAL DAN PELAKSANAAN *GOOD UNIVERSITY
GOVERNANCE* TERHADAP KUALITAS LAPORAN KEUANGAN**

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Abstrak

Penelitian ini bertujuan untuk untuk menguji seberapa besar pengaruh Pelaksanaan Pengendalian Internal, Fungsi Audit Internal dan Pelaksanaan *Good University Governance* terhadap Kualitas Laporan Keuangan pada perguruan tinggi BHMN. Mengingat pentingnya Kualitas Laporan Keuangan, hal ini diketahui bahwa BAKN menemukan adanya potensi penyimpangan terhadap pengelolaan keuangan dan Laporan keuangan di Kemendiknas, khususnya perguruan tinggi BHMN.

Desain yang digunakan adalah desain kausalitas. Sedangkan metode yang digunakan adalah survei. Adapun analisis yang digunakan adalah analisis jalur. Penelitian ini dilakukan pada 7 (tujuh) perguruan tinggi BHMN di Indonesia.

Hasil analisis menunjukkan bahwa: (1) Secara simultan pelaksanaan pengendalian internal, fungsi audit internal dan pelaksanaan *good university governance* memberikan pengaruh secara positif sebesar 70,2% terhadap kualitas laporan keuangan ; (2) Secara parsial pengendalian internal, fungsi audit internal dan *good university governance* memberikan pengaruh secara positif, besarnya pengaruh tersebut secara berurut adalah sebesar 45,4%, 13,8% dan 11,0%.

Kata Kunci: Pelaksanaan Pengendalian Internal, Fungsi Audit Internal, Pelaksanaan *Good University Governance*, Kualitas Laporan Keuangan.

**CROSS-NATIONAL VARIATION IN NEGOTIATION TENDENCIES, A
COMPARISON BETWEEN KARNATAKA (INDIA) AND IBAGUE
(COLOMBIA)**

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Abstract

Negotiation is a process of communicative interaction in which two or more parties attempt to resolve a conflict of interest, using dialogue and discussion, discarding violence as a method of action and moving towards a gradual through mutual concessions (Morley and Stephenson, 1977). Cultural intelligence (Earley Y Ang, 2003). Cultural intelligence has been defined as "being skilled and flexible about the understanding of a culture, learn from interactions with it and gradually reshape the thinking and individual behavior to make more thoughtful, capable and appropriate to interact with others different cultures.

This paper compares the cultural aspects of business negotiations between two countries India and Colombia. Two similar places in both countries are selected for this purpose – Mangalore and Udupi Districts in Karnataka State, India and Ibague, Colombia.

Hofstede's Cultural Dimensions (1980) model is used to compare the cultural dimensions- power distance, individualism, aversion to uncertainty and masculinity. The research also tries to find the most useful tool for bargaining in both the places.

The research tested the following Hypothesis:

H1: Majority Indian and Colombian people make informal business negotiations

H2: Indian and Colombian people have positive attitude when they are dealing with other cultures

H3: Indian and Colombian negotiations are focused in create a relationship

H4: Indian and Colombian people tend to bargain in a negotiation

H5: Indian and Colombian people have the same way to make business

Samples of 100 responses were collected using a structured questionnaire at both the places contacting industry, retail outlets and Universities for the research.

The results show that there is a considerable amount of similarity in negotiation in both the countries. Columbian negotiations are more focused on contracts. Majority of Colombians feel Price is the best tool for bargaining whereas Indians feel Intellectual Property as a powerful tool during bargain.

Keywords: Negotiation, Cultural Aspects of Negotiation, Intellectual Property.

THE EFFECT OF JOB SATISFACTION AND WORK ENGAGEMENT ON ORGANIZATIONAL COMMITMENT

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Abstract

The research is undertaken in order to find out the relationship between the variables of organizational commitment, job satisfaction and work engagement. The sample of few financial service companies' employees in Bangalore, India was selected for the purpose of this study. Statistically significant differences between the samples were found for measures of job satisfaction, work engagement and organizational commitment. The two samples for job satisfaction and work engagement were statistically have positive controlling over the organizational commitment and few other characteristics. For the combined collected samples that is job satisfaction on organizational commitment and work engagement on organizational commitment had given the positive outcomes. The relation between job satisfaction and work engagement is also shown positive in the study. When considering the two measures satisfaction and commitment, the effect of a consideration on commitment is being stronger in the sample collected. It was found to moderate the effect of respondents on satisfaction, which is found of being more positive amongst the people towards the organization. Specifically, not only organizational commitment is strongest even work engagement and job satisfaction are both strong, but the results also indicate that they are positively associated with organizational commitment.

Keywords: Work Engagement, Organizational Commitment, Job Satisfaction, Financial Service Companies.

SSBRN16-094

**EMPERICAL ASSESSMENT OF PATIENT- PERCEIVED
HOSPITAL SERVICE QUALITY SCALE**

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Abstract

The purpose of this paper is to empirically evaluate a conceptual framework for measuring the patient perceived hospital service quality. The data is collected from the patients of teaching, public and corporate hospitals using a structured questionnaire adopting a cross sectional quantitative method. Various tests confirm the proposed conceptual framework is reliable and valid. It also establishes that the nine dimensions as proposed in the conceptual framework measure the hospital service quality. The framework empowers managers to assess the quality of healthcare in any hospital settings - corporate, public and teaching hospital, an advantage when compared to any other any existing scales to measure hospital service quality.

Keywords: Reliability, Scale Assessment, Service Quality.

***THE INFLUENCE OF ORGANIZATIONAL CULTURE, CAREER PATH,
AND SELF-EFFICACY TOWARD EMPLOYEE PERFORMANCE AT PT.
HASTA AYU NUSANTARA***

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Abstract

The year of 2016 is the highlight and proof on how we are faced with the global competitiveness challenge, meaning every company sets any strategies just to survive in the society. In order to be globally competitive, every company has to be globally competent and the journey begins by first ensuring the quality of workers (human resources). In order to survive in this era where competition is high, a company must have and maintain good performance from their employees, therefore there are several things to be considered as factors to gain high performance of employee which are organizational culture, self-efficacy, and career path. The objectives of this research are to determine the influence of Organizational Culture, Self-efficacy and Career Path towards the employee performance of PT. Hasta Ayu Nusantara. In this research, the researcher used quantitative approach. Data were collected by structured questionnaire distributed to 67 respondents. Descriptive statistics, classical assumption, multiple regression test, hypothesis test which included T-test (partial test) and F-test (simultaneously test) were employed to analyze the data. Based on the analysis of the data, it can be concluded that from the 4 hypothesis, all of them significantly influence employee performance.

Keywords: Organizational Culture, Career Path, Self-Efficacy, and Employee Performance.

***THE RELATIONSHIP BETWEEN FRAMING, INTERNAL CONTROL,
LOVE OF MONEY TOWARD FRAUDULENT REPORTING***

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Abstract

This research evaluates the impacts of internal control strength toward fraudulent reporting with the involvement of internal control framing. Internal control has been widely accepted as framework of fraud prevention. Nevertheless, internal control has inconsistently created unfavorable result in preventing fraud. Strengthened internal control is not always associated with lower fraud. Thus, the role of internal control framing is predicted as a variable that may influence fraudulent reporting. Love of money is also tested to give an insight whether the employee traits might influence the decision. Experiment was conducted to determine the influence of internal control strength and internal control framing over the fraudulent reporting. Then, to test the love of money, questionnaire was distributed to the same respondents before the experiment. Inconsistent with the previous research which mentioned the influence of interaction between internal control strength and framing towards fraudulent reporting, this research found the significant influence of framing toward fraudulent reporting is more than the influence of weak or strong internal control. Love of money fails to be a personal determinant that influences fraudulent reporting decision. This result addressed the important role of framing towards fraudulent reporting based on the empirical evidence from Indonesian respondent and culture.

Keywords: Fraudulent Reporting, Internal Control Strength, Framing Coordinating, Framing Monitoring, and Love of Money.

SSBRN16-097

**PENILAIAN CORAK BUDAYA ORGANISASI DENGAN METODE
ORGANIZATIONAL CULTURE ASSESMENT INSTRUMENT: STUDI PADA
PERUSAHAAN JASA PARIWISATA DI YOGYAKARTA**

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Abstract

The purpose of this study is to identify the current culture of a hospitality service company and explain the changing direction of future culture in the company management. The context of this study is human resources and hospitality research with a focus on small medium enterprise in Yogyakarta, Indonesia. This research is conducted by using Organizational Culture Assessment Instrument (OCAI) in order to assess the actual corporate culture condition and the preferred culture that is desired to be in the company. By measuring six dimensions of OCAI and assessing the culture characteristic, the current result shows the tendency to clan culture with 281.83 points and hierarchy culture with 255.25 points. Meanwhile, the potential feature, which is the clan culture, tends to increase with 302.83 points and adhocracy culture tends to increase to 209.83 points.

Keywords: OCAI, Corporate Culture, Human Resources, Hospitality.

SSBRN16-100

**PENGARUH KOMPETENSI SUMBER DAYA MANUSIA DAN
PENERAPAN STANDAR AKUNTANSI PEMERINTAH TERHADAP
KUALITAS LAPORAN KEUANGAN DAERAH PADA PEMERINTAHAN
KABUPATEN LUWU TIMUR**

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Abstrak

Penelitian ini untuk menguji pengaruh kompetensi sumber daya manusia dan penerapan standar akuntansi pemerintah terhadap kualitas laporan keuangan daerah pada pemerintahan di Kabupaten Luwu Timur. Penelitian ini menggunakan pendekatan kuantitatif dengan metode penelitian deskriptif korelasi. Sampel ditentukan dengan teknik purposive sampling dan penentuan jumlah sampel untuk tiap bagian menggunakan metode proporsional. Sampel dalam penelitian ini sebanyak 48 responden. Data dikumpulkan dengan menyebarkan langsung kuisisioner kepada responden yang bersangkutan dan kuisisioner yang dapat diolah hanya 43 responden. Teknik analisis data yang digunakan adalah regresi linear berganda. Hasil penelitian menunjukkan bahwa kompetensi sumber daya manusia dan penerapan akuntansi pemerintah berpengaruh positif dan signifikan terhadap kualitas laporan keuangan pemerintah Kabupaten Luwu Timur.

Kata Kunci: Kompetensi, Standar Akuntansi Pemerintah, Kualitas Laporan Keuangan.

***TOURIST SEGMENTATION USING ATTITUDE TOWARDS CULTURAL
TOURISM: A CLUSTER ANALYTIC APPROACH***

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Abstract

This paper is an attempt to segment the tourist market based on its attitude towards cultural tourism and to identify the differences between segments in terms of attitude. Attitude towards cultural tourism has been measured using 16 items. Data have been gathered from 200 respondents visiting Goa, India. Factor analysis of the items was performed to reduce the items to dimensions and the factor scores generated were used in further cluster analysis to develop the segments. Differences between the segments were tested using t test. Original item scores as well as factor scores were used as dependent variables in t tests. Sixteen items of tourist attitude towards cultural tourism have been reduced to six factors. Using the factor scores a two-cluster solution was obtained which was found to be ideal. Significant differences were found to exist between clusters in the attitude towards cultural tourism. The work is original in as much as the nature of differences obtained, approach and the implications of findings for cultural tourism promotion.

Keywords: Cultural Tourism, Attitude towards Cultural Tourism, Cluster Analysis, Tourist Segmentation.

**NAÏVE BAYES IMPLEMENTATION INTO BAHASA INDONESIA
STEMMER FOR CONTENT BASED WEBPAGE CLASSIFICATION**

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Abstract

A lot of information can be gathered by using internet technology. Internet may give out positive and negative impacts at once. There is a lot of content that not suitable to be consumed, especially for children, which is contain pornography. There are several ways have been done to block webpages containing pornography, but none has done it by reading the content. It is necessary to embed the machine learning role in the web browser so that the blocking process can be executed in real time. Blocking process performed by classifying web page based on its content into two groups, that is pornography or not. A good stemming process is needed in order to provide a good result of the web page reading. This study focuses on web pages in Bahasa Indonesia. Implementing Naive Bayes into Bahasa Indonesia stemmer algorithm in this study can classify web pages into several class with an accuracy of 84.03%.

Keywords: Information Retrieval, Naïve Bayes, Web Content Filtering.

SSBRN16-104

***FAIR VALUE AND HISTORICAL COST ACCOUNTING: EVIDENCE FROM
INSURANCE COMPANIES IN INDONESIA***

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Abstract

This study is aimed to identify whether fair value presentation enunciates better representation to company's value compared to historical cost. We used the data of insurance companies in Indonesia which present both values for their investment securities. The study used the model of Barth (1994) to analyze the data. We observed 88 company-years data of insurance companies listed in Indonesian Stock Exchange. The analysis was done using SPSS 19. We find that the fair value accounting is better in explaining the stock price of the company compared to the historical cost.

Keywords: Fair Value, Historical Cost, Investment Securities, Insurance Companies, Indonesia.

JEL Classification: M41, M48

CUSTOMERS INNOVATIVENESS, HEDONIST AND UTILITARIAN ATTITUDES

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Abstract

This study was conducted to determine the dimensions of innovation fashion consumers toward hedonic and utilitarian attitudes, differences in innovation fashion consumers who have low and high allowance, differences in consumer fashion innovative male and female. In this study a total of 220 questionnaires distributed questionnaire respondents are all students of the Faculty of Economics and the Graduate Program, University of Atma Jaya Yogyakarta. The results of this study note from factor analysis on utilitarian attitude formed 2 factors, functional factors and quality factors. Meanwhile the attitude of the hedonistic formed two factors: singular factors and personal factors. From the results regression analysis of this study indicated significant differences in innovation fashion between consumers who have low and high allowance on hedonic and utilitarian attitude. This study also indicated significant differences in between consumer fashion innovation of men and women in the hedonic and utilitarian attitude.

Keywords: Consumers Innovativeness, Hedonic and Utilitarian.

EXPLORING TECHNOLOGY ACCEPTANCE AND TECHNOLOGY REJECTION OF MOBILE WALLET: A CASE OF Y GENERATION IN INDONESIA

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Abstract

The purpose of this paper is to explore between consumer acceptance and rejection toward adoption of mobile wallet in Indonesia. Four voluntary Y generation individuals who actively used smartphone will be selected and given chances as informants to try various mobile wallets products available in a week. A briefing will be held in the beginning to give clear instruction related to research and what they need to do in one week. Later, a in-depth interview will be held for each informants in the end of experiment. This approach is chosen to give clear understanding to the process of technology acceptance and rejection for non-user of mobile wallet. It is predicted that performance expectancy will be the main concern of consumer acceptance followed by the number of merchants and user (network externalities). In addition, awareness is also predicted played as influential factors. Moreover, this study is predicted that a trial of mobile wallet can influence consumer to adopt mobile wallet. Selection of informants was main issue in this paper. To make control, evaluation, and discussion easier, The informant are non-random selected and only limited to Y generation in Yogyakarta, Indonesia. Conducting this research in different generation, cities, or other background may have different result. Currently, there are no qualitative research examined mobile wallet adoption specifically at the moment of this paper submitted. Moreover, most of qualitative research toward mobile technology adoption did not involve experiment into the research structure.

Keywords: Mobile Wallet, Technology Acceptance, Technology Rejection, Y Generation, Indonesia.