

BOOK OF ABSTRACT

**GOVERNING VALUE AND INNOVATION:
BRIDGING BUSINESS, TECHNOLOGY, AND SOCIETY**

COPYRIGHT

Book of Abstracts

**International Conference on Economics, Technology, Management, Accounting, Education,
and Social Science (ICETEA) 2026**

27 June 2026

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**International Conference on Economics, Technology, Management, Accounting, Education,
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PREFACE

The Organizing Committee is pleased to present the Book of Abstracts of the International Conference on Economics, Technology, Management, Accounting, Education, and Social Science (ICETEA) 2026, held on 27 June 2026.

This book compiles the abstracts of papers accepted for presentation at ICETEA 2026. It reflects current research and scholarly discussions across various disciplines, including economics, technology, management, accounting, education, and social sciences.

ICETEA 2026 serves as an international platform for researchers, academics, practitioners, professionals, and students to exchange knowledge, present innovative ideas, and establish collaborative networks that contribute to sustainable academic and societal development.

The Organizing Committee extends its sincere appreciation to all authors, reviewers, keynote speakers, session chairs, sponsors, and participants whose valuable contributions have made this conference possible.

We hope this Book of Abstracts will serve as a useful reference and inspire future research collaborations across disciplines.

Organizing Committee

International Conference on Economics, Technology, Management, Accounting, Education, and Social Science (ICETEA) 2026

WELCOME MESSAGE

Welcome Message from the Conference Chair

Dear Distinguished Keynote Speakers, Researchers, Academicians, Professionals, Students, and Participants,

It is my great pleasure to welcome you to the International Conference on Economics, Technology, Management, Accounting, Education, and Social Science (ICETEA) 2026.

The rapid development of science, technology, and society requires stronger collaboration among researchers from diverse disciplines. ICETEA 2026 is organized to facilitate the exchange of knowledge, encourage interdisciplinary research, and strengthen international academic partnerships through meaningful scientific discussions.

We are honored to host participants from various institutions and countries who share a commitment to advancing knowledge and addressing contemporary global challenges through research and innovation.

On behalf of the Organizing Committee, I would like to express my deepest gratitude to our keynote speakers, reviewers, committee members, authors, sponsors, and participants for their valuable contributions and support.

May this conference provide meaningful discussions, foster new collaborations, and contribute to the advancement of science and society.

Thank you for your participation, and I wish you a successful and enjoyable conference.

Conference Chair

International Conference on Economics, Technology, Management, Accounting, Education, and Social Science (ICETEA) 2026

ABOUT ICETEA 2026

The International Conference on Economics, Technology, Management, Accounting, Education, and Social Science (ICETEA) 2026 is an international academic conference that provides a platform for researchers, academicians, professionals, practitioners, policymakers, and students to disseminate research findings, exchange ideas, and strengthen interdisciplinary collaboration.

ICETEA 2026 promotes high-quality scientific discussions on current issues and emerging trends across multiple disciplines. The conference welcomes original research papers, case studies, conceptual papers, and practical innovations that contribute to academic development and real-world problem solving.

Accepted papers are presented during parallel sessions and selected manuscripts may be considered for publication in conference proceedings or partner journals, subject to the respective editorial and review policies.

ICETEA 2026 is expected to foster global networking, encourage international research collaboration, and support the dissemination of impactful scientific knowledge.

RUNDOWN

Time (WIB, UTC+7)	Agenda	PIC
08.00 – 08.30	Preparation and Technical Checking	Committee
08.30 – 09.00	Participant Registration	Registration Team
09.00 – 09.05	Opening by Master of Ceremony (MC) and Reading of Agenda	MC
09.05 – 09.10	Singing National Anthem (<i>Indonesia Raya</i>)	All Participants
09.10 – 09.15	Welcome Speech by Dean of Faculty of Economics, Universitas Tulungagung	Dr. Sawal Sartono, M.M.
09.15 – 09.25	Sponsor Session: PopSurvey by Populix	Sponsor Representative
09.25 – 09.30	Introduction of Keynote Speakers and Conference Overview	MC
09.30 – 10.00	Keynote Speaker 1 (Presentation & Q&A) – Gautama Sastra Waskita, B.BA., M.M.	KS 1
10.00 – 10.30	Keynote Speaker 2 (Presentation & Q&A) – Dr. Alan Robert White	KS 2
10.30 – 11.00	Keynote Speaker 3 (Presentation & Q&A) – Dr. Illisriyani Ismail	KS 3
11.00 – 11.30	Keynote Speaker 4 (Presentation & Q&A) – Mohammad Romadhoni, S.Pd., M.A.	KS 4
11.30 – 11.35	Closing by MC	MC
12.00 – End	Parallel Presentation Sessions	Moderators

ABSTRACT BOOK

About This Book

This Book of Abstracts contains all accepted abstracts presented at the International Conference on Economics, Technology, Management, Accounting, Education, and Social Science (ICETEA) 2026.

The abstracts are organized according to registration and include the title, authors, affiliations, abstract, and keywords. The content of each abstract remains the sole responsibility of its respective author(s).

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AMID THE SURGE OF TECHNOLOGY: DIGITAL MULTITASKING, TECHNOLOGY USE, AND INDIVIDUAL EFFECTIVENESS WITH SELF-CONTROL

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ABSTRACT

This study aims to analyze the influence of digital multitasking, technology use intensity, and self-control on individual effectiveness in the digital era. The rapid advancement of technology has significantly transformed how individuals perform tasks, often requiring them to engage in multiple activities simultaneously, which may affect their productivity and overall performance. Therefore, understanding the factors that influence individual effectiveness has become increasingly important in today's digital environment. This discussion is quantitative and relies on the SEM-PLS model. The reports are obtained from each questionnaire distributed to participants through digital technology in their activity. The results indicate that digital multitasking and technology use intensity do not have a significant effect on individual effectiveness. In contrast, self-control is found to have a significant positive influence in improving individual effectiveness. These findings suggest that individual effectiveness is more strongly determined by internal regulatory capabilities rather than the level of exposure to digital activities. This study contributes to the development of research on individual behavior in the digital era and provides practical implications for improving productivity through strengthening self-control.

Keywords: digital multitasking, individual effectiveness, productivity, self-control, technology use intensity

**THE EFFECT OF E-CRM, SERVICE QUALITY, AND BRAND IMAGE ON
CUSTOMER LOYALTY IN AUTOMOTIVE AFTER-SALES SERVICES:
EMPIRICAL EVIDENCE FROM AHASS SUMJAYA MOTOR SAMARANG**

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ABSTRACT

Customer loyalty is a critical issue in automotive after-sales services because customers have recurring maintenance needs and many alternative workshops. At AHASS Sumjaya Motor Samarang, internal data indicate low and fluctuating repeat customer rates during July to December 2025, which suggests that customer retention has not been stable. This study aims to examine the effect of electronic customer relationship management, service quality, and brand image on customer loyalty in automotive after-sales services. The study uses a quantitative explanatory design. The population consists of customers who have used service at AHASS Sumjaya Motor Samarang. A purposive sampling technique is planned with 110 respondents who have experienced workshop services and digital communication from the company. Data will be collected through a structured questionnaire using a five-point Likert scale. e-CRM is measured through information quality, system quality and ease of use, digital interaction quality, service personalization, and technology-based responsiveness. Service quality is measured through tangibles, reliability, responsiveness, assurance, and empathy. Brand image is measured through favorability, strength, and uniqueness of brand associations. Customer loyalty is measured through repurchase intention, positive recommendation, switching resistance, and commitment or preference. The data will be analyzed using descriptive statistics, validity and reliability tests, classical assumption tests, and multiple linear regression. The expected contribution of this study is an empirical model that explains how digital relationship management, direct service experience, and brand perception shape customer loyalty in a Honda authorized workshop. The findings are expected to guide after-sales service managers in improving retention through integrated digital communication, consistent service quality, and stronger brand positioning.

Keywords: automotive after-sales service, brand image, customer loyalty, e-CRM, service quality

ACCOUNTABILITY AND INTERNAL AUDIT QUALITY: A SYSTEMATIC LITERATURE REVIEW AND FUTURE RESEARCH AGENDA

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ABSTRACT

This research develops a systematic literature review (SLR) of the relationship between accountability and internal audit quality. As internal audit functions grow more important within organizational governance, unraveling accountability mechanisms and their impact on audit quality is becoming imperative. Based on selective review of literature, the authors of this review examine the quality of audit determinants, such as auditor's experience, professional dedication, and encouragement of the institution. The review further explains how accountability mechanisms influence auditors on the persistence of objectivity and a high degree of quality. Finally, the review develops recommendations for research on digital accountability and the internal audit's contributions toward environmental, social and governance reporting.

Keywords: Internal Audit Quality, Accountability, Systematic Literature Review, Corporate Governance, Auditor Effectiveness First Section

ANGKOT+ BMOVE AS A TECHNOLOGY-BASED PUBLIC SERVICE INNOVATION MODEL FOR COLLABORATIVE FINANCING AND FINANCIAL GOVERNANCE IN URBAN TRANSPORTATION

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ABSTRACT

Urban congestion is not merely a technical transportation issue; it also reflects weaknesses in public service governance, limited financing capacity, low technological integration, declining public transport service quality, and the underutilization of alternative revenue models. This article aims to formulate Angkot+ BMove as a conceptual model of public service innovation based on technology, collaborative financing, non-fare revenue, and financial governance in urban transportation. This study employs a conceptual qualitative approach through a narrative literature review and public service business model analysis. The reviewed literature covers digital payment, smart mobility, paratransit modernization, public transport governance, corporate social responsibility, public-private partnership, non-fare revenue, and financial sustainability. The findings indicate that Angkot+ BMove can be positioned as a revitalization model for urban angkot as a form of paratransit that is not only oriented toward congestion mitigation, but also toward building a more efficient, accountable, collaborative, inclusive, and sustainable public service ecosystem. The model is constructed through four main pillars: service digitalization using electronic identity cards, NFC, mobile applications, and real-time tracking; collaborative financing through CSR, sponsorship, and private-sector partnerships; non-fare revenue development through vehicle advertising, stop advertising, interactive radio, application-based promotion, and MSME integration; and financial governance based on transparency, accountability, efficiency, fairness, and sustainability. The contribution of this article lies in developing an urban public transport service management model that integrates economic, technological, managerial, accounting, educational, and social dimensions.

Keywords: Angkot+ BMove, collaborative financing, financial governance, public service innovation, smart mobility

**FROM VIRAL-BASED GOVERNANCE TO DIGITAL PUBLIC VALUE GOVERNANCE:
A MANAGEMENT MODEL FOR CITIZEN REPORTING, REAL-TIME DATA, AND
PUBLIC TRUST IN LOCAL GOVERNMENT SERVICES**

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ABSTRACT

Digital transformation in local government services is expected to accelerate responses to citizens' problems, strengthen transparency, improve accountability, and build public trust. However, in practice, various public issues such as damaged roads, clogged drainage, unmanaged waste, neglected public facilities, vulnerable citizens who remain unassisted, and outdated population data often receive attention only after becoming viral on social media. This phenomenon indicates the emergence of viral-based governance, namely a pattern of public service response that is more sensitive to viral pressure than to an integrated formal reporting system. This article aims to formulate a Digital Public Value Governance model for local government services based on citizen reporting, real-time data, and public trust. This study employs a conceptual qualitative approach through a narrative review of recent literature, policy document analysis, and contextual synthesis of digital public service practices, e-government, citizen complaint channels, and public trust. The findings show that local government digitalization should not be measured merely by the number of applications, websites, dashboards, or social media channels, but by its ability to solve citizens' real problems in a fast, measurable, transparent, inclusive, and accountable manner. This article proposes a model based on seven pillars: accessible citizen reporting, RT/RW as micro-level data nodes, real-time dashboards, cross-agency response, transparent follow-up, digital inclusion, and public trust. The contribution of this article lies in interpreting local government digitalization not as an application project, but as a public value management system oriented toward solving citizens' real problems before they become viral.

Keywords: citizen reporting, digital public value governance, local government services, public trust, real-time data

THE FREE NUTRITIOUS MEAL PROGRAM (MBG) AS A NUTRITION POLICY AND MANAGEMENT CHALLENGE: A PUBLIC VALUE-BASED GOVERNANCE MODEL FOR SCHOOL FOOD SERVICES

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ABSTRACT

The Free Nutritious Meal Program, locally known as Makan Bergizi Gratis (MBG), is one of Indonesia's national priority policies aimed at improving child nutrition, strengthening human capital, reducing family burdens, and stimulating local economic activity through food supply chains. However, the implementation of this large-scale program should not be understood merely as the provision of nutritious meals, but also as a public service management challenge. This article aims to formulate a public value-based governance model for school food services in the MBG program by emphasizing the integration of nutrition, food preparation, and management. This study employs a conceptual qualitative approach through a narrative literature review, policy document analysis, credible news synthesis, and public service management model analysis. The findings indicate that MBG has strategic value as a human capital investment, a driver of local economic activity, an instrument for absorbing local food products from farmers, livestock producers, fishers, cooperatives, and MSMEs, and a form of state presence in providing healthy food for school children. Nevertheless, food poisoning cases, kitchen capacity limitations, distribution delays, limited hygiene certification, and financial accountability challenges show that the success of MBG depends heavily on governance quality. This article proposes an integrative model based on seven pillars: nutrition–food preparation–management integration, collaborative service management, food safety and risk governance, financial accountability, sustainable local supply chains, local food absorption, and nutrition education supported by digital monitoring. The contribution of this article lies in interpreting MBG not merely as a nutrition program, but as a public service system that requires management capacity to ensure safe, standardized, timely, accountable, locally sourced, and socially impactful school meals.

Keywords: financial accountability, food safety, Free Nutritious Meal Program, public service management, public value

DIGITAL GOVERNANCE AND FINANCIAL CAPABILITY AS A STRATEGIC MODEL FOR MSME BUSINESS RESILIENCE IN THE INTELLIGENT ECONOMY

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) are currently facing increasingly complex transformation pressures. MSME actors are not only required to sell through digital channels, but also to use digital payments, manage cash flow, understand customer data, produce marketing content, protect business information, and respond to the emergence of AI-enabled tools in daily business activities. However, technology adoption does not automatically improve business performance and resilience when it is not supported by governance, digital financial literacy, cash control, and managerial capability. This article aims to formulate a strategic model of MSME business resilience by integrating digital governance and financial capability in the intelligent economy. This study employs a conceptual qualitative approach through a narrative review of recent literature, digital economy policy data, and contextual synthesis of MSME practices related to QRIS, e-wallets, marketplaces, WhatsApp Business, digital bookkeeping applications, and AI-enabled tools. The findings indicate that digital technology can support MSMEs in marketing, customer engagement, operational efficiency, transaction recording, and decision-making. Nevertheless, it also creates new risks, including inaccurate technology-assisted decisions, weak data protection, platform dependency, poor financial recording, mixed personal-business finances, and uncontrolled digital costs. This article proposes an integrative model based on six pillars: digital literacy, digital governance, digital financial capability, cash flow control, data-driven decision-making, and digital risk management. The contribution of this article lies in interpreting digital technology and digital finance not merely as operational tools, but as strategic capabilities that must be governed to strengthen MSME resilience, competitiveness, accountability, and long-term sustainability.

Keywords: digital financial capability, digital governance, intelligent economy, MSME resilience, strategic management

TRENDS AND FUTURE OF EDUCATIONAL INNOVATION

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ABSTRACT

The development of digital technology such as Society 5.0, Internet of Things (IoT), and Big Data and Machine Learning have brought major changes to the world of education, especially in forming a more responsive, inclusive, and adaptive learning system. This study aims to examine the trends and future potential of technology-based educational innovations, especially at the elementary school level. The method used is a literature study with a qualitative descriptive approach, through a review of literature from various current scientific sources. The results of the study show that Society 5.0 encourages the transformation of the role of teachers and student learning patterns, IoT increases interactivity and efficiency in the learning process, and Big Data and Machine Learning enable the implementation of adaptive learning that is in accordance with the needs of individual students. However, the implementation of this technology also faces challenges such as limited infrastructure, teacher readiness, and data security. Therefore, the integration of technology in education needs to be carried out wisely, gradually, and involves the collaboration of all stakeholders.

Keywords: Big Data, Educational Innovation, IoT, Machine Learning, Society 5.0

SOCIOECONOMIC DETERMINANTS OF WOMEN'S PARTICIPATION IN WORK-FROM-HOME IN INDONESIA

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ABSTRACT

The expansion of remote work has reshaped labor markets, especially in the post-pandemic period. In Indonesia, however, the spread of work-from-home (WFH) arrangements raises concerns about unequal access. While remote work may enhance flexibility and support women's labor force participation, not all women benefit equally from these opportunities. This study examines the socioeconomic and structural determinants of women's participation in remote work in Indonesia. Using microdata from the August 2023 National Labor Force Survey (SAKERNAS), the analysis applies a binary logistic regression model with provincial fixed effects to account for regional variation. The results show that higher education, urban residence, and employment in formal service and professional sectors significantly increase the likelihood of engaging in WFH. In contrast, women in informal employment, with lower educational attainment, and those facing substantial domestic responsibilities, are less likely to access remote work. The findings also reveal notable regional disparities, reflecting differences in digital infrastructure and economic structure. These results suggest that participation in WFH is shaped not only by technological readiness but also by persistent structural and gender inequalities. The study underscores the need for inclusive policies that expand access to education, formal employment, and supportive work arrangements to ensure that remote work contributes to more equitable labor market outcomes.

Keywords: Remote Work, Gender Inequality, Labor Market, Digital Inclusion, Indonesia

OVERLY PRODUCTIVE, WANT TO GET OUT QUICKLY? TOXIC PRODUCTIVITY ANALYSIS ON TURNOVER INTENTION WITH JOB BURNOUT MEDIATION

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ABSTRACT

This study analyzes the effect of toxic productivity on turnover intention with job burnout as a mediating variable. The phenomenon of excessive productivity driven by internal and external pressures has become increasingly prevalent in modern workplaces. Individuals who continuously force themselves to remain productive without considering physical and psychological limits are at risk of experiencing job burnout, which may lead to the intention to leave the organization. This research employed a quantitative approach using primary data collected through questionnaires distributed to active employees. Data were analyzed using path analysis to examine both direct and indirect relationships among variables. For The findings indicate that toxic productivity has a positive and significant effect on job burnout. Furthermore, job burnout significantly influences turnover intention. In addition, job burnout significantly mediates the relationship between toxic productivity and turnover intention. These results suggest that workplace cultures that normalize excessive productivity without prioritizing employee well-being may increase burnout risk and employees' intention to resign. Therefore, organizations should develop work policies that emphasize work-life balance and healthy workload management to reduce turnover intention.

Keywords: toxic productivity, job burnout, turnover intention, employee well-being, organizational behavior

**THE PARADOX OF CAPITAL ADEQUACY AND DIGITAL EFFICIENCY
DOMINANCE: AN ANALYSIS OF INDONESIAN BANKING PROFITABILITY IN THE
REGULATORY TRANSITION ERA (2021–2025)**

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ABSTRACT

This study aims to empirically examine and analyze the effect of Capital Adequacy Ratio (CAR), Gross Non-Performing Loan (NPL), Net Interest Margin (NIM), and Operating Expenses to Operating Income (BOPO) on bank profitability (Return on Assets/ROA). The research period (2021–2025) captures the critical transitional phenomenon of the revocation of the Financial Services Authority (OJK) credit restructuring policy as of March 2024, alongside the rapid acceleration of digital banking efficiency. Utilizing a purposive sampling method, a sample of the 10 largest commercial banks listed on the Indonesia Stock Exchange (IDX) was selected, yielding 50 observations. Data analysis was conducted using panel data regression with the Random Effect Model (REM) estimation. The results reveal a capital adequacy paradox, where CAR has no significant effect on ROA due to high idle capital. Gross NPL is proven to have a significant negative effect, driven by the regulatory cliff impact post-stimulus. Meanwhile, NIM exhibits a marginally positive effect. The most crucial finding demonstrates that BOPO has an absolute negative effect and serves as the most dominant determinant of profitability. This confirms the Efficiency-Structure Theory, indicating that in the modern banking era, technology-driven operational efficiency is far more critical in dictating profits than traditional interest income instruments. These findings imply that management must prioritize digital process optimization and prudent risk management to withstand post-pandemic regulatory adjustments.

Keywords: Capital adequacy, Credit risk, Operational efficiency, Panel data regression, Regulatory cliff.

ENHANCING PRODUCT COST ACCURACY THROUGH TIME-DRIVEN ACTIVITY-BASED COSTING: INSIGHTS FROM MANUFACTURING FIRMS AND SMEs

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ABSTRACT

This study examines the role of Time-Driven Activity-Based Costing (TDABC) in enhancing product cost accuracy and supporting managerial decision-making in manufacturing companies and Small and Medium-Sized Enterprises (SMEs). As production processes become increasingly complex, organizations require more accurate costing systems to support effective management decisions. To address this issue, the study employs a Systematic Literature Review (SLR) based on the PRISMA framework. A total of 97 peer-reviewed articles published between 2010 and 2025 were selected from the Scopus, ScienceDirect, and Emerald databases as the primary sources of scientific articles and analyzed through thematic synthesis. The findings indicate that TDABC improves product cost accuracy by reducing cost distortion, enhancing overhead allocation, and providing a more realistic representation of resource consumption. Accurate cost information enables organizations to evaluate profitability more effectively, strengthen cost control, and support resource allocation decisions. Furthermore, TDABC-generated information contributes significantly to managerial decision-making by supporting profitability analysis, pricing decisions, strategic planning, and cost leadership initiatives. Through improved cost transparency and visibility of resource utilization, TDABC enables managers to make more informed and evidence-based decisions. Overall, the review demonstrates that TDABC functions not only as a costing methodology but also as a strategic management tool that links product cost accuracy with managerial decision-making and organizational competitiveness.

Keywords: managerial decision-making, manufacturing, product cost accuracy, SMEs, systematic literature review, time-driven activity-based costing (TDABC).

DOES AUDIT COMMITTEE MODERATE THE LINK BETWEEN ESG SCORE AND MARKET PERFORMANCE? EVIDENCE FROM INDONESIA

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ABSTRACT

This research not only aims to examine the effect of ESG scores and market performance, but also to include the audit committee (AC) in testing the relationship between ESG scores and market performance. The authors conducted research for 2018-2022, covering companies listed on the Indonesian Stock Exchange. This study used a regression, the coarsened exact matching (CEM) and propensity score matching (PSM) procedure in testing the hypothesis. The findings reveal that ESG score has a negative and insignificant effect on market performance and that the audit committee cannot moderate the effect between ESG score and market performance. The findings of this study indicate that stakeholders respond negatively to the ESG score and the company's involvement in the audit committee during the five-year observation period has no effect and does not trigger a response from stakeholders in both the financial and non-financial industries in Indonesia. Managers need to consider the importance of an audit committee that has financial expertise because it can minimize information asymmetry even though the interaction has no significant effect. This research includes audit committee variables (financial and non-financial competency characteristics) in examining the relationship between financial and non-financial industry ESG scores and how they affect market performance.

Keywords: Market performance, ESG score, Audit committee

**DIGITAL CONSUMPTION AMONG SANTRI AND ISLAMIC BOARDING SCHOOL
ADMINISTRATORS: AN ANALYSIS OF MASLAHAH VS GHARAR THEORY IN
ONLINE SHOPPING AND ISLAMIC FINTECH BEHAVIOR**

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ABSTRACT

This study analyzes digital consumption patterns (online shopping and Islamic fintech) among santri and administrators of Pesantren Al-Ma'tuq Sukabumi through the lenses of maslahah (benefit) and gharar (uncertainty) theory. A descriptive quantitative method was employed by distributing a Likert-scale questionnaire (1–5) to 168 respondents consisting of 129 active santri and 39 administrators. Data were analyzed using descriptive statistics and the Mann-Whitney U test. The findings indicate that: (1) the frequency of online shopping among administrators (Mean = 3.56) was significantly higher than among santri (Mean = 3.16), although both groups were strongly motivated by practicality (Mean > 4.0); (2) sharia awareness was very high in considering product halalness (Mean_total = 4.64) and reading reviews (Mean_total = 4.52), yet understanding of Islamic fintech contracts remained low (Mean_total = 2.95), particularly among santri; (3) concerns regarding gharar in the form of product mismatch (Mean_total = 4.39) and data security (Mean_total = 3.93) were high, but not entirely reduced by halal/sharia labels; and (4) there was a strong belief that digital consumption can generate maslahah if aligned with sharia principles (Mean_total = 4.56), although the values of qana'ah (Mean_total = 3.64) and concerns over consumptive lifestyles (Mean_total = 3.72) reflected an ongoing dialectic of values. The role of Islamic boarding schools in providing specific guidance was considered minimal (Mean_total = 2.84). The study concludes that the pesantren community consists of critical early adopters in which considerations of maslahah and gharar operate simultaneously, yet systematic guidance in contemporary fiqh muamalah remains necessary.

Keywords: Digital Consumption, Islamic Fintech, Maslahah, Gharar, Santri Behavior, Muslim Psychographics.

HOW SOCIAL MEDIA MARKETING ACTIVITIES DRIVE PURCHASE INTENTION: THE ROLES OF BRAND AUTHENTICITY, PERCEIVED VALUE, AND BRAND LOVE

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ABSTRACT

The rapid development of social media has transformed the way local skincare brands build relationships with consumers and influence purchase intention. This study aims to analyze how social media marketing activities (SMMA) drive purchase intention through the roles of brand authenticity, perceived value, and brand love among consumers of local skincare brands in Indonesia. This study employed a quantitative approach by collecting data through a survey of consumers from five local skincare brands who had purchasing experience after being exposed to social media marketing activities. Data were analyzed using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method. The findings reveal that SMMA significantly enhances brand authenticity, perceived value, and brand love. In addition, perceived value and brand authenticity were also found to positively influence purchase intention. Furthermore, these variables serve as key mechanisms in strengthening brand love, which subsequently increases purchase intention. The findings emphasize that consumers' psychological responses play an important role in transforming social media marketing activities into purchasing behavior. This study provides an empirical contribution by integrating brand authenticity, perceived value, and brand love into a comprehensive model that explains the transformation process of social media marketing activities into purchase intention. Practically, the findings offer implications for marketers in designing social media strategies that can build perceptions of brand authenticity, create perceived value, and strengthen consumers' emotional attachment in order to increase purchase intention.

Keywords: Social Media Marketing Activities, Brand Authenticity, Perceived Value, Brand Love, Purchase Intention

**ACCOUNTING INFORMATION SYSTEMS, AUDIT QUALITY, AND SDG
REPORTING: THE MEDIATING ROLE OF SUSTAINABILITY DISCLOSURE AND THE
MODERATING EFFECT OF GOVERNANCE**

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ABSTRACT

This study examines the growing importance of integrating accounting information systems and audit quality in enhancing organizational transparency and accountability, particularly in the context of Sustainable Development Goals (SDGs) reporting. As sustainability reporting becomes a critical component of corporate disclosure, organizations are required to ensure that the information presented is both reliable and relevant. Therefore, this research aims to analyze the influence of accounting information systems and audit quality on SDG reporting, while investigating the mediating role of sustainability disclosure and the moderating effect of governance quality. This study adopts a quantitative research approach using survey data collected from professionals involved in accounting, auditing, and financial reporting functions. The data are analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to evaluate both measurement and structural models. The findings indicate that accounting information systems and audit quality have significant positive effects on sustainability disclosure, which in turn significantly enhances SDG reporting. Additionally, sustainability disclosure is found to partially mediate the relationship between the independent variables and SDG reporting. Governance quality also plays a significant moderating role, strengthening the relationship between both accounting information systems and audit quality with SDG reporting. These results highlight the importance of integrating technological systems, audit practices, and governance mechanisms to improve sustainability reporting practices. The study contributes to the literature by providing an integrated framework that links accounting systems, audit quality, and SDG reporting, and offers practical implications for organizations aiming to improve transparency and sustainability performance.

Keywords: accounting information systems, audit quality, governance quality, SDG reporting, sustainability disclosure

**INTEGRATING ACCOUNTING INFORMATION SYSTEMS AND AUDITING TO
ENHANCE SDG-ORIENTED ACCOUNTABILITY: THE MEDIATING ROLE OF
INTERNAL CONTROL EFFECTIVENESS AND THE MODERATING ROLE OF
INSTITUTIONAL GOVERNANCE**

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ABSTRACT

This study investigates the role of Accounting Information Systems (AIS) and auditing in enhancing SDG-oriented accountability in higher education institutions, with Internal Control Effectiveness as a mediating variable and Institutional Governance as a moderating variable. The increasing demand for transparency, sustainability reporting, and accountable governance has encouraged institutions to integrate digital accounting systems and effective audit practices to support Sustainable Development Goals (SDGs). The objective of this research is to analyze the direct effect of AIS and auditing on SDG-oriented accountability, examine the mediating role of Internal Control Effectiveness, and evaluate the moderating influence of Institutional Governance. This study employs a quantitative research design using primary data collected through structured questionnaires distributed to financial managers, internal auditors, accounting staff, and institutional leaders from public and private higher education institutions in Indonesia. A total of 210 valid responses were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results indicate that AIS implementation and auditing practices have a significant positive effect on SDG-oriented accountability. Furthermore, Internal Control Effectiveness partially mediates the relationship between AIS, auditing, and accountability, demonstrating that strong internal controls improve the reliability and transparency of institutional reporting. The findings also reveal that Institutional Governance strengthens the relationship between AIS, auditing, and SDG-oriented accountability, indicating that institutions with effective governance structures are better able to optimize digital accounting systems and audit functions to achieve sustainability objectives. This study contributes to the literature on sustainability accounting and governance by providing empirical evidence regarding the integration of AIS, auditing, internal control, and governance in promoting SDG-oriented accountability. The findings offer practical implications for institutional policymakers and management in developing sustainable governance and accountability frameworks.

Keywords: accounting information systems, auditing, institutional governance, internal control effectiveness, SDG-oriented accountability

INNOVATIVE STRATEGIES FOR INTEGRATING NEW TECHNOLOGIES TO IMPROVE OPERATIONAL EFFICIENCY

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ABSTRACT

This study critically examines the integration of advanced technologies, including Artificial Intelligence (AI), the Internet of Things (IoT), and Blockchain, in improving operational efficiency across industries. Using a systematic literature review methodology, 23 articles published between 2020 and 2024 were analyzed. The findings highlight the transformative role of AI in optimizing decision-making, automating tasks, and driving innovation. IoT enables real-time data exchange, predictive analytics, and seamless connectivity, while Blockchain enhances trust, transparency, and operational workflows, especially in supply chains and financial systems. Despite significant benefits, barriers such as high implementation costs, technical complexity, and digital literacy gaps remain major challenges. This study recommends strengthening digital literacy, encouraging collaborative ecosystems, and implementing measurable, ethical, and sustainable strategies for effective technology adoption.

Keywords: Artificial Intelligence (AI), Internet of Things (IoT), Blockchain Technology, Operational Efficiency, Digital Transformation

FORMING GROWTH MINDSET THROUGH INTEGRATION OF TAHFIDZ AL-QUR'AN AND ENTREPRENEURSHIP PROGRAMS: A PHENOMENOLOGICAL STUDY AT PESANTREN IMTAQ SHIGOR PROGRAM KHUSUS (SPECIAL PROGRAM) ISY KARIMA

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ABSTRACT

This study aims to examine the formation of growth mindset through the integration of the Tahfidz Al-Qur'an and entrepreneurship programs at Pesantren IMTAQ Shigor Program Khusus (Special Program) Isy Karima. Using a qualitative phenomenological approach, data were collected through in-depth interviews, participatory observation, and documentation involving santri, ustadz, entrepreneurship mentors, and pesantren management. The results reveal three key findings. First, program integration is implemented organically and holistically, grounded in the philosophy of tawazun (balance between worldly and spiritual dimensions), manifested through the tadabbur ayat and Qur'anic doctrine programs that apply Qur'anic values as guidance for entrepreneurial activities. Second, the process of forming growth mindset occurs through four main mechanisms: perseverance in the face of difficulty through Qur'anic memorization, reframing failure as learning, transcendental self-belief drawn from Qur'anic verses, and mastery experiences through a gradual memorization system. The entrepreneurship program functions as a growth mindset laboratory through real-world experience. Third, obstacles arise from three interrelated dimensions: the santri themselves (especially the effects of holidays and a tendency to give up), the curriculum (lack of a formal integration framework), and the ustadz/mentor (challenges in maintaining consistency and steadfastness in personalized guidance). Notably, the pesantren's response to these obstacles—through calmness, motivation, and personal guidance—itself becomes a catalyst for authentic growth mindset formation. This study contributes a distinctive Islamic model of growth mindset development that enriches Dweck's Western concept with a spiritual-transcendental dimension.

Keywords: Entrepreneurship, Growth Mindset, Islamic Education, Pesantren, Phenomenology, Qur'anic Memorization

GREENWASHING ACROSS SECTORS IN INDONESIA: HOW IT AFFECTS FIRM VALUE?

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ABSTRACT

This study examines the relationship between greenwashing and firm value across sectors in Indonesia. Using Bloomberg ESG disclosures and ESG scores from 160 listed companies (475 firm-year observations) during 2022 – 2024, greenwashing is measured using a decoupling approach. A mean-difference test and panel data regression are used. The results show that sectors suspected of greenwashing exhibit significantly higher greenwashing scores than other sectors. However, greenwashing does not have a significant effect on firm value in the sectors suspected of greenwashing behaviour. In contrast, greenwashing has a positive relationship with profitability, although no relationship was discovered in the sectors without apparent greenwashing behaviour. These findings suggest that the impact of greenwashing depends on sectoral characteristics.

Keywords: greenwashing, ESG disclosures, ESG scores, Firm Value, Sectors

GOVERNING VALUE THROUGH GENDER DIVERSITY: HOW WOMEN ON BOARDS DRIVE FIRM PERFORMANCE IN INDONESIA

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ABSTRACT

This article examines whether the composition of corporate boards—particularly the inclusion of women directors—has measurable implications for firm value among non-financial companies listed on the Indonesia Stock Exchange (IDX) over the 2018–2023 period. Anchored in principal-agent theory and the resource-based view of the board, the study posits that gender-inclusive governance structures generate superior oversight quality and broader access to strategic resources, ultimately translating into enhanced market valuation. Panel data covering 193 companies and yielding 1,158 firm-year observations were analyzed using pooled ordinary least squares regression with heteroscedasticity-consistent standard errors. Two complementary proxies for gender composition were employed: an aggregate board gender diversity index and the proportion of female directors on the board. Empirical results confirm that both measures exert statistically significant positive effects on Tobin's Q. Specifically, a marginal increment in the gender diversity score corresponds to a 0.1721 improvement in Tobin's Q (significant at the 1% level), while each percentage-point rise in female board representation is associated with a 0.0061 increase in market-to-book value (significant at the 5% level). These outcomes substantiate the governing value proposition that gender-balanced boards constitute a structural mechanism—not merely a symbolic commitment—for long-term wealth creation. Policy implications are discussed for regulators, institutional investors, and corporate governance practitioners in emerging market settings.

Keywords: Corporate Governance; Board Composition; Gender Diversity; Tobin's Q; Emerging Markets; Indonesia

**THE INFLUENCE OF FINANCIAL LITERACY, ACCOUNTING LITERACY, AND
LOCUS OF CONTROL ON FINANCIAL MANAGEMENT BEHAVIOR, WITH
FINANCIAL SELF-EFFICACY AS MEDIATING VARIABLE, AMONG PAYLATER
USERS**

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ABSTRACT

The development of financial technology, particularly in PayLater services, has altered public financial management behavior and has the potential to increase the risk of suboptimal financial management. Therefore, this study aims to analyze the influence of financial literacy, accounting literacy, and locus of control on financial management behavior with financial self-efficacy as a mediating variable. This study is based on the Theory of Planned Behavior, which emphasizes that attitudes, subjective norms, and perceived control influence individual behavior in financial decision-making. The research method used is a quantitative approach with Structural Equation Modeling (SEM) analysis based on SmartPLS. Primary data were obtained through the distribution of an online questionnaire to 130 PayLater user respondents using purposive sampling. The results indicate that financial literacy and locus of control have a significant positive effect on financial management behavior, whereas accounting literacy does not have a significant effect. Financial self-efficacy has a direct effect on financial management behavior but does not mediate the effects of financial literacy and accounting literacy; however, it does mediate the effect of locus of control. In conclusion, financial literacy and locus of control are the primary factors in shaping the financial management behavior of PayLater users.

Keywords: Financial Literacy, Accounting Literacy, Locus of Control, Financial Self-Efficacy, Financial Management Behavior, PayLater

PROMOTING YOUNG CHILDREN'S INTEREST IN LEARNING ENGLISH THROUGH PLAY-BASED LEARNING IN AN EFL CONTEXT

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ABSTRACT

This study explores the influence of play-based learning on young children's interest in learning English in an EFL context. Learning English as a foreign language can be challenging for young learners, particularly when instructional methods are not appropriate for their developmental stage and learning characteristics. Therefore, educators are encouraged to implement engaging and age-appropriate teaching strategies to increase students motivation and participation in the learning process. One of the approaches that can support young learners' engagement is play-based learning, which integrates educational context with interactive and enjoyable activities. The purpose of this study is to examine how play-based learning influences young children's interest in learning English in an EFL environment. This study employed a descriptive qualitative research design involving first to third grade elementary school students enrolled in an English tutoring program. The data were collected through classroom video recordings during learning activities and analyzed using indicators of students' learning interest, including participation, attention, enthusiasm, and responsiveness during classroom interaction. The findings indicate that play-based learning creates a more enjoyable learning atmosphere and encourages students to participate actively in English learning activities. The student also demonstrated greater enthusiasm and confidence when engaging in game-based activities. This study contributes to the development of effective teaching strategies for young learners and highlights the importance of using age-appropriate and interactive learning methods in English language teaching within EFL contexts.

Keywords: Age-appropriate learning, EFL context, English learning, Play-based learning, Young learners

DIGITALIZATION OF REGIONAL FINANCIAL MANAGEMENT IN BENGKULU: GOVERNING VALUE FOR FISCAL EFFICIENCY AND INNOVATION

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ABSTRACT

Digital transformation in public financial governance has become a strategic agenda for strengthening transparency, accountability, and fiscal efficiency. This study analyzes the implementation of digitalization of regional financial management in Bengkulu through e-planning, e-budgeting, and e-audit systems, and its relevance to the principles of governing value and fiscal innovation. Using a qualitative case study approach, this research uses secondary data from regional budget (APBD) documents, financial reports, regional regulations, and academic literature related to digital governance. The analysis shows that digitalization in Bengkulu improves the consistency of budget planning, accelerates administrative processes, and strengthens public information, and transparency. Digital-based fiscal innovation also opens up opportunities for community and local business participation, bridging the interests of the government, technology, and society. However, challenges such as limited human resource capacity, technological infrastructure, and regulatory consistency must be addressed to ensure the sustainability of fiscal digitalization. This study emphasizes that fiscal digitalization in Bengkulu is not merely a technical innovation but also a governance instrument that generates value in the form of legitimacy, trust, and sustainability. Thus, Bengkulu can be positioned as a policy laboratory that offers new perspectives in the international discourse on fiscal innovation in developing countries while also supporting the achievement of the Sustainable Development Goals (SDGs).

Keywords: Digital governance, Efficiency, Fiscal innovation, Governing value, Sustainable Development Goals

THE FRAGILE LINK BETWEEN HEALTH AND LIVELIHOODS: EVIDENCE FROM FISHERMEN HOUSEHOLD INCOME DYNAMICS

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ABSTRACT

This study investigates the impact of health shocks and socio-economic characteristics on the household income of fishermen in Bengkulu City. using income as a proxy for welfare. Cross-sectional survey data from 100 fishing households were analyzed using multiple linear regression to assess the effects of sick days, age, and the number of school-age household members on fishermen welfare. The model demonstrates moderate explanatory power, with an R value of 0.607 and an R-squared of 0.368, indicating that 36.8% of the variation in income among fishermen is explained by these variables. The model is statistically significant at the 1% level, as shown by an F-statistic of 5.883 (p-value = 0.001), confirming that the independent variables collectively influence fishermen's income. The findings reveal that the number of sick days has a negative and statistically significant effect on income, indicating that deteriorating health reduces working days at sea and lowers productivity, which in turn decreases household earnings. Conversely, age and the number of school-age household members exhibit positive and significant relationships with income, suggesting that experience and household labor structure contribute to income generation. Overall, health status emerges as a critical determinant of fishermen's welfare, as poor health limits productive capacity and income. Consequently, strategies to enhance fishermen's welfare should incorporate economic interventions alongside increased attention to health protection, occupational safety, and access to healthcare services. These measures are particularly vital for small-scale fishing households, which are susceptible to health-related income shocks and unstable livelihoods over time.

Keywords: Fishermen income, health shocks, cross-sectional regression, welfare, Bengkulu City.

FINANCIAL SUSTAINABILITY IN EDUCATIONAL ORGANIZATIONS THROUGH THE INTEGRATION OF COST CONTROL AND RISK-ORIENTED ACCOUNTING

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ABSTRACT

This study examines financial sustainability in educational organizations through the integration of cost control and risk-oriented accounting. This study employed a qualitative approach using a literature review design. Data were collected from international journal articles, books, conference proceedings, and institutional reports published between 2015 and 2026 related to financial sustainability, cost control, governance systems, and risk-oriented accounting in educational organizations. The collected literature was analyzed using content analysis techniques involving data reduction, categorization, interpretation, and synthesis of relevant theoretical and empirical findings. The analysis focused on identifying relationships among cost control, risk-oriented accounting, and financial sustainability within educational institutions. The findings indicate that effective cost control contributes significantly to improving financial efficiency, resource optimization, institutional accountability, and long-term organizational sustainability. Educational institutions implementing strategic budgeting, operational monitoring, and digital financial systems demonstrate stronger financial resilience and governance quality. Based on the findings, the study concludes that the integration of cost control and risk-oriented accounting is essential for strengthening financial sustainability in educational organizations. The study proposes that sustainability-oriented financial governance, supported by strategic cost management and integrated risk accounting systems, can improve institutional resilience, governance effectiveness, and long-term competitiveness in the educational sector.

Keywords: Accountability, cost control, educational organizations, financial sustainability, risk-oriented accounting

THE INFLUENCE OF SOCIAL MEDIA MARKETING ON BUYING INTEREST AMONG GENERATION Z IN TIKTOK SHOP

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ABSTRACT

The advancement of digital technology has reshaped the way businesses conduct marketing activities and interact with consumers. The widespread adoption of social media has provided organizations with new opportunities to communicate with target markets through engaging and interactive content. Among the growing number of digital platforms, TikTok Shop has gained considerable popularity as a social commerce platform, especially among Generation Z, a demographic group known for its intensive use of social media and online shopping applications. As a result, social media marketing has become a key element that may affect consumers' intentions to purchase products offered through digital channels. This study investigates the effect of social media marketing on the buying interest of Generation Z consumers using TikTok Shop. A quantitative research design was employed, utilizing a survey as the primary data collection method. Data were obtained through questionnaires administered to Generation Z users of TikTok Shop. Respondents were selected through purposive sampling based on predetermined criteria, and the proposed relationship between variables was analyzed using simple linear regression. The findings are expected to provide practical insights for companies and digital marketing practitioners regarding the effectiveness of social media marketing in stimulating consumer buying interest within social commerce environments. In addition, this study contributes to the existing body of knowledge in marketing management, particularly in the fields of digital marketing, social commerce, and consumer behavior in the digital age.

Keywords: buying interest, digital marketing, Generation Z, social media marketing, TikTok Shop

CORPORATE SUSTAINABILITY PERFORMANCE IMPROVEMENT BASED ON ENVIRONMENTAL COST EFFICIENCY AND CARBON ACCOUNTING PRACTICES

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ABSTRACT

This study explores the role of environmental cost efficiency and carbon accounting practices in improving corporate sustainability performance. The study focuses on how organizations integrate environmental management strategies, carbon accounting systems, and sustainability-oriented governance practices to strengthen environmental accountability and long-term organizational sustainability. An exploratory study using a qualitative literature review approach was conducted by examining international journal articles, books, conference proceedings, and institutional reports related to environmental cost management, carbon accounting, and corporate sustainability published between 2015 and 2026. The collected literature was analyzed using content analysis techniques involving categorization, interpretation, comparison of findings, and thematic synthesis to identify conceptual relationships and major research trends. The findings reveal that environmental cost efficiency significantly contributes to improving corporate sustainability performance through resource optimization, waste reduction, operational efficiency, and environmental accountability. Organizations implementing effective environmental cost management systems demonstrate stronger governance quality and better sustainability performance. Drawing from the findings, the study proposes a conceptual perspective that corporate sustainability performance improvement depends on the integration of environmental cost efficiency and carbon accounting practices. Organizations capable of combining environmental accountability, strategic cost management, and sustainability-oriented governance are more likely to achieve stronger sustainability performance and long-term organizational sustainability.

Keywords: carbon accounting, corporate sustainability, environmental accountability, environmental cost efficiency, sustainability performance

STRENGTHENING SUSTAINABILITY REPORTING THROUGH DIGITAL INNOVATION AND THE DEVELOPMENT OF CORPORATE ACCOUNTING CULTURE

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ABSTRACT

This study explores the role of digital innovation and corporate accounting culture in strengthening sustainability reporting within modern organizations. The study focuses on how digital transformation, sustainability-oriented accounting practices, and governance systems contribute to improving transparency, accountability, and organizational sustainability. An exploratory study using a qualitative literature review approach was conducted by examining international journal articles, books, conference proceedings, and institutional reports related to sustainability reporting, digital innovation, and corporate accounting culture published between 2015 and 2026. The collected literature was analyzed using content analysis techniques involving categorization, interpretation, comparison of findings, and thematic synthesis to identify conceptual relationships and research patterns. The findings reveal that digital innovation significantly improves sustainability reporting quality through enhanced transparency, integrated reporting systems, real-time data processing, and stronger stakeholder engagement. Organizations implementing digital technologies such as artificial intelligence, blockchain, and cloud-based reporting systems demonstrate better governance effectiveness and sustainability accountability. Drawing from the findings, the study proposes a conceptual perspective that sustainability reporting effectiveness depends on the integration of digital innovation and sustainability-oriented corporate accounting culture. Organizations capable of combining technological capability with ethical governance practices are more likely to strengthen sustainability reporting quality, stakeholder trust, and long-term organizational competitiveness.

Keywords: accounting culture, digital innovation, governance sustainability, organizational transparency, sustainability reporting

TRANSPARENCY AND GOVERNANCE ENHANCEMENT IN MODERN INSTITUTIONS THROUGH ACCOUNTING DIGITALIZATION TRANSFORMATION

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ABSTRACT

This study examines the mediating role of Psychological Safety in the relationship between digital competence, employee agility, and employee performance within the context of digital transformation. It aims to address the gap between high employee capability and suboptimal performance outcomes observed in modern organizations. An exploratory qualitative approach was employed, involving employees from PLN Indonesia Power. Data were collected through in-depth interviews, observations, and document analysis to capture employees' experiences and perceptions regarding digital work environments. The collected data were analyzed using thematic analysis. This process included data familiarization, coding, theme development, and interpretation to identify patterns related to digital competence, agility, psychological safety, and performance. The findings reveal that while employees demonstrate high levels of digital competence and agility, their performance is significantly influenced by the level of psychological safety in the workplace. Employees working in supportive environments exhibit greater confidence, willingness to experiment, and active participation, leading to improved performance. Conversely, low psychological safety limits knowledge sharing and innovation, resulting in underutilization of employee capabilities. The study also identifies psychological safety as a key mechanism that transforms individual capabilities into effective performance outcomes. This study proposes a conceptual model highlighting the mediating role of psychological safety in bridging the gap between employee capabilities and performance. The findings emphasize that successful digital transformation requires not only technological readiness but also a psychologically supportive work environment.

Keywords: Accounting Digitalization, Institutional Transparency, Digital Governance, Financial Accountability, Organizational Sustainability

ENHANCING GOOD CORPORATE GOVERNANCE THROUGH THE APPLICATION OF RESPONSIBILITY-BASED MANAGEMENT ACCOUNTING SYSTEMS

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ABSTRACT

This study examines how responsibility-based management accounting systems (RBMAS) contribute to enhancing good corporate governance, with a particular focus on accountability and transparency in modern organizations. It seeks to address the gap between formal governance structures and their practical effectiveness in supporting organizational control and decision-making. An exploratory qualitative study was conducted using a case study approach. Data were collected from organizational actors involved in accounting and governance practices through in-depth interviews, observations, and document analysis to capture comprehensive insights into system implementation. The collected data were analyzed using thematic analysis. The process involved coding, categorizing, and identifying key themes related to responsibility centers, transparency mechanisms, and governance outcomes. Data triangulation was applied to ensure credibility and consistency of findings. The findings reveal that the implementation of RBMAS strengthens accountability by clearly defining responsibility centers and performance measures. The system enables more structured reporting and improves decision-making processes. In addition, accounting systems enhance transparency by providing accurate and timely information, particularly when supported by digital technologies. However, challenges such as system integration and human factors influence the effectiveness of implementation. The study also highlights that governance effectiveness is shaped not only by technical systems but also by organizational culture and leadership support. Based on the findings, this study proposes a conceptual framework that integrates responsibility-based accounting systems with transparency mechanisms to enhance corporate governance. The results emphasize that effective governance requires alignment between accounting systems, organizational processes, and human factors in order to achieve sustainable performance and accountability.

Keywords: Responsibility-Based Management Accounting; Corporate Governance; Accountability; Transparency.

DIGITAL ERA FRAUD PREVENTION USING CYBER FORENSIC ACCOUNTING TECHNIQUES IN ORGANIZATIONAL FINANCIAL SYSTEMS

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ABSTRACT

This study explores the role of cyber forensic accounting techniques in preventing financial fraud within organizational financial systems in the digital era, with a focus on how these techniques are integrated with internal control systems to enhance fraud detection and prevention capabilities. This research employs a qualitative approach using a literature study method. Relevant academic sources were collected from peer-reviewed international journals, books, and indexed publications focusing on forensic accounting, cybersecurity, internal control systems, and digital financial transformation. The data were analyzed using qualitative content analysis with a thematic synthesis approach. Key themes were identified, categorized, and synthesized to develop an integrated conceptual understanding of cyber forensic accounting and internal control systems in fraud prevention. The findings indicate that cyber forensic accounting significantly enhances fraud prevention through the use of big data analytics, artificial intelligence, continuous auditing, and blockchain technology. These tools enable real-time detection of anomalies and improve the accuracy of fraud identification. Furthermore, the integration of cyber forensic accounting with internal control systems strengthens organizational governance by improving risk monitoring, automating control processes, enhancing audit trails, and increasing transparency. However, the effectiveness of these systems depends on technological readiness, human resource competence, and organizational adaptability to digital transformation. The study concludes that cyber forensic accounting, when integrated with internal control systems, provides a comprehensive and proactive framework for fraud prevention in digital financial environments. This integration shifts fraud management from a reactive to a preventive approach, thereby strengthening organizational resilience against increasingly sophisticated cyber fraud threats.

Keywords: cyber forensic accounting; fraud prevention; internal control systems; digital financial systems; big data analytics; blockchain; continuous auditing.

**THE EFFECTIVENESS OF WHISTLEBLOWING MECHANISMS AND INVESTIGATIVE
ACCOUNTING IN UNCOVERING FINANCIAL FRAUD CASES**

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ABSTRACT

This study examines the effectiveness of whistleblowing mechanisms and investigative accounting in uncovering financial fraud cases within organizational settings, particularly in the context of increasing financial complexity and digital transformation. The integration of behavioral reporting systems and forensic investigative approaches is considered essential in strengthening fraud detection capabilities. This research employs a qualitative approach using a systematic literature review method. Relevant academic sources were collected from peer-reviewed international journals, books, and indexed publications focusing on whistleblowing systems, investigative accounting, fraud detection, and organizational governance. The collected literature was analyzed using thematic synthesis. Key concepts were identified, coded, and categorized to explore the relationship between whistleblowing mechanisms and investigative accounting in fraud detection processes. The analysis emphasizes the interaction between behavioral reporting systems and forensic analytical techniques. The findings indicate that whistleblowing mechanisms are effective as early fraud detection tools, particularly when supported by ethical organizational culture, leadership integrity, and secure reporting systems. Investigative accounting further strengthens fraud detection by validating reports through forensic analysis, digital evidence examination, and financial data reconstruction. The study concludes that the combination of whistleblowing mechanisms and investigative accounting creates a comprehensive fraud detection framework that improves organizational accountability and strengthens fraud prevention in modern financial systems.

Keywords: whistleblowing mechanisms; investigative accounting; financial fraud; fraud detection.

INTEGRATED DESKTOP CASH ADMINISTRATION SYSTEM DESIGN FOR IMPROVING SINGLE-GATE WORKSHOP SERVICE OPERATIONS

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ABSTRACT

This study examines the design and implementation of an Integrated Desktop Cash Administration System for improving single-gate workshop service operations. The study focuses on how digital integration enhances operational efficiency, financial transparency, service coordination, and organizational sustainability within workshop management activities. This research employed a qualitative approach using a literature study method. Data were collected from international journals, books, conference proceedings, and scientific publications related to digital transformation, integrated information systems, workshop operations, and financial administration systems. The collected literature was analyzed using descriptive qualitative analysis through data reduction, thematic classification, conceptual interpretation, and synthesis of previous research findings. The analysis focused on identifying the relationship between digital integration, operational performance, and financial management effectiveness in workshop service environments. The findings indicate that the Integrated Desktop Cash Administration System significantly improves operational effectiveness by integrating customer registration, service administration, inventory management, transaction processing, and financial reporting into one centralized platform. The system reduces administrative redundancy, improves operational coordination, strengthens financial accuracy, and accelerates service processes. The implementation of integrated desktop systems also enhances managerial control, operational transparency, and organizational adaptability in responding to service demands and operational challenges. Furthermore, the system contributes to sustainable workshop management practices through standardized operational procedures and real-time financial monitoring. The study concludes that the Integrated Desktop Cash Administration System provides an effective digital solution for improving single-gate workshop service operations through operational integration, financial transparency, service efficiency, and sustainable organizational governance.

Keywords: digital transformation; integrated information system; cash administration system

GOVERNMENT AGENCY ACCOUNTABILITY PERFORMANCE VIEWED FROM BUDGET ACCURACY AND THE EFFECTIVENESS OF ACCOUNTING CONTROL SYSTEMS

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ABSTRACT

This study examines government agency accountability performance viewed from budget accuracy and the effectiveness of accounting control systems within the framework of adaptive governance and digital transformation. This research employed a qualitative approach using a literature study method. Data were collected from international journals, academic books, conference proceedings, and scientific publications related to public sector accountability, budgeting systems, accounting control mechanisms, governance quality, and digital transformation. The collected literature was analyzed using descriptive qualitative analysis through thematic classification, conceptual interpretation, comparative analysis, and synthesis of previous research findings. The analysis focused on identifying the relationship between budget accuracy, accounting control system effectiveness, and accountability performance in government agencies. The findings indicate that budget accuracy significantly improves accountability performance through enhanced financial transparency, operational efficiency, governance legitimacy, and evidence-based decision-making. Effective accounting control systems also strengthen governance quality by improving financial supervision, preventing fraud, supporting digital financial reporting, and enhancing institutional coordination. The study concludes that budget accuracy and effective accounting control systems are essential determinants of government agency accountability performance and sustainable governance quality in public sector institutions.

Keywords: Accountability performance, budget accuracy, accounting control systems, adaptive governance, digital transformation.

CRIMINAL LAW POLICY ON THE CONFISCATION OF ASSETS DERIVED FROM CORRUPTION IN THE PERSPECTIVE OF JUSTICE AND STATE LOSS RECOVERY

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ABSTRACT

Extraordinary crimes can cause major losses to state finances and hinder national development, one of which is the crime of corruption. The punishment imposed on corruption offenders has not been fully capable of restoring state losses because assets derived from corruption are often transferred, laundered through various modes, and concealed. Therefore, criminal law policy regarding asset confiscation becomes an important instrument in combating corruption. This study aims to analyze criminal law policy on the confiscation of assets derived from corruption from the perspective of justice and recovery of state losses through a study of Decision Number 95/Pid.Sus-TPK/2021/PN.Smg in the name of Asri Murwani. The research method used is normative juridical with statutory and case approaches. The Corruption Eradication Law serves as a comprehensive reference regarding asset confiscation policy in Indonesian positive law, although its implementation still faces obstacles in asset tracing, proof, and execution. From the perspective of justice, asset confiscation not only functions as a form of punishment for perpetrators but also as a means of restoring the rights of the state and society. Therefore, strengthening regulations and optimizing asset recovery mechanisms are necessary to support the effectiveness of corruption eradication in Indonesia.

Keywords: Criminal Law Policy, Asset Confiscation, Corruption, Justice, Recovery of State Losses.

ASSESSING THE DIGITAL DIVIDE BETWEEN JAVA AND NON-JAVA REGIONS IN INDONESIA: CAN DIGITAL ECONOMY IMPROVE ECONOMIC GROWTH?

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ABSTRACT

This study aims to compare the impact and efficiency of digital economy utilisation on economic growth in Java and non-Java regions, focusing on three key components: e-money, e-commerce, and fintech (digital payment and P2P lending). Using provincial panel data for 2019–2025, the analysis employs panel data regression to measure the effect of digital economy indicators on GRDP growth, and Data Envelopment Analysis (DEA) to assess the relative efficiency of digital economy utilisation across provinces. The results show that e-commerce activity and e-money usage are higher in Java, while GRDP growth, digital payment, and P2P lending growth are relatively higher outside Java. Panel regression estimates indicate that e-commerce has a negative and statistically significant effect on economic growth in both Java and non-Java regions, whereas P2P lending has a negative and significant effect only in non-Java regions, and digital payment is not statistically significant in either area. DEA results further reveal that the average efficiency of digital economy utilisation is higher in non-Java regions than in Java. Local governments have to design digital economy policies that are closely integrated with real-sector strengthening to reduce regional disparities and maximise the developmental impact of digital transformation.

Keywords: Digital divide, economic growth, digital economy, Java and non-Java regions, efficiency.

IMPLEMENTATION OF E-GOVERNMENT-BASED PUBLIC POLICY TO ENHANCE PUBLIC SERVICE DELIVERY IN NORTH SUMATRA

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ABSTRACT

This study aims to analyze the implementation of e-government-based public policy in enhancing public service delivery in North Sumatra. The study is motivated by the ongoing digital transformation of government, which requires public services to become more effective, transparent, efficient, and responsive to citizens' needs. The implementation of the Electronic-Based Government System (SPBE) has become a fundamental component of bureaucratic reform and public governance modernization in Indonesia, including North Sumatra. However, its implementation continues to face several challenges, including inadequate digital infrastructure, limited competencies of government personnel, low levels of digital literacy among citizens, and the lack of integration across public service systems. This research employed a qualitative descriptive approach using the library research method. Data were collected through a comprehensive review of books, scholarly journal articles, government regulations, official reports, and previous studies related to e-government implementation and public service delivery. The collected data were analyzed using content analysis to identify and examine key concepts, policies, and implementation practices of digital governance in North Sumatra. The findings indicate that the implementation of e-government has contributed positively to improving the quality of public services by accelerating administrative processes, enhancing bureaucratic efficiency, increasing transparency, and facilitating citizens' access to government services. Nevertheless, the implementation has not yet reached its full potential due to various technical and non-technical constraints. Therefore, strengthening strategies are required, including the development of digital infrastructure, capacity building for public officials, improvement of citizens' digital literacy, integration of public service systems, and enhancement of government information security. These efforts are expected to support more effective, accountable, and citizen-centered public service delivery in the era of digital governance.

Keywords: e-government, public policy, public service, Electronic-Based Government System (SPBE), digital government transformation.

PUBLIC POLICY AND DIGITAL DISINFORMATION: AN ANALYSIS OF GOVERNMENT STRATEGIES FOR MANAGING PUBLIC OPINION IN NORTH SUMATRA

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ABSTRACT

This study examines public policy and digital disinformation in the context of government strategies for managing public opinion in North Sumatra. The rapid advancement of digital technology and social media has accelerated the dissemination of information while simultaneously facilitating the spread of hoaxes, propaganda, and digital disinformation that shape public perceptions of government policies. This phenomenon poses significant challenges for governments, as disinformation can undermine public trust, intensify social polarization, and hinder the effective implementation of public policies. This research employed a qualitative descriptive approach using the library research method. Data were collected through an extensive review of books, scholarly journal articles, government regulations, official reports, academic publications, and previous studies relevant to public policy, digital disinformation, and government communication. The data were analyzed using content analysis to examine key concepts, communication patterns, and government strategies in addressing digital disinformation. The findings reveal that the government's communication strategies for managing public opinion continue to face several limitations, primarily due to communication approaches that are predominantly reactive, formalistic, and insufficiently dialogic. Delays in providing accurate information and official clarification often allow unverified information to shape public opinion before corrective measures can be implemented. To address these challenges, this study proposes a more participatory, adaptive, and collaborative government communication strategy based on transparent information dissemination, strengthened digital literacy, multi-stakeholder collaboration, and communication approaches that incorporate local cultural values. These strategies are expected to enhance public trust in government institutions while mitigating the negative impacts of digital disinformation on social and political stability in North Sumatra.

Keywords: public policy, digital disinformation, public opinion, government communication, social media.

MAQASHID SHARIA-BASED PUBLIC POLICY FOR PROMOTING SOCIETAL WELFARE

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ABSTRACT

This study aims to explain the concept of Maqashid Sharia-based public policy, analyze its relevance in promoting societal welfare, and formulate a public policy paradigm that emphasizes social benefit, justice, and comprehensive human well-being. The study adopts a qualitative descriptive approach using the library research method. Data were collected through an extensive review of books, scholarly journal articles, policy documents, and previous studies relevant to the research topic. Content analysis was employed to examine the concepts, theoretical foundations, and practical applications of Maqashid Sharia in public policy. The findings indicate that Maqashid Sharia-based public policy represents a policy paradigm that places public welfare (maslahah) at the center of development objectives. The fundamental principles of Maqashid Sharia—the protection of religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-'aql), lineage (hifz al-nasl), and property (hifz al-mal)—demonstrate strong relevance across various sectors of public policy, including healthcare, education, economic development, and public governance. Furthermore, the study suggests that contemporary public policy should adopt a more human-centered, ethical, and justice-oriented approach by integrating moral and spiritual values, transparency, public participation, and distributive justice into the policymaking process. As an ethical and philosophical framework, Maqashid Sharia provides a comprehensive foundation for developing public policies that promote social welfare, ensure equitable governance, and achieve sustainable societal well-being.

Keywords: public policy, *Maqashid Sharia*, societal welfare, social welfare, Islamic governance.

PUBLIC POLICY AND THE MORAL CRISIS OF BUREAUCRACY: AN ISLAMIC GOVERNANCE ETHICS PERSPECTIVE

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ABSTRACT

This study aims to analyze the moral crisis of bureaucracy in the implementation of public policy from the perspective of Islamic governance ethics. The research focuses on the manifestations of moral crises in contemporary bureaucratic systems, the limitations of secular bureaucratic approaches that predominantly emphasize legal-formal principles, and the reconstruction of bureaucratic morality through the ethical values of Islamic governance. A qualitative descriptive approach was employed using the library research method. Data were collected from books, scholarly journal articles, academic publications, and other relevant literature concerning public policy, bureaucratic reform, and Islamic governance ethics. The data were analyzed using content analysis and descriptive-critical analysis. The findings reveal that the moral crisis of bureaucracy remains a major challenge in contemporary public governance. This crisis is reflected in practices such as corruption, nepotism, abuse of power, low integrity in public service delivery, excessive bureaucratic formalism, and ethical misconduct within digital bureaucracy. The study further demonstrates that secular bureaucratic approaches, which primarily emphasize legal, administrative, and technocratic dimensions, have been insufficient in addressing the root causes of bureaucratic dysfunction because they overlook the moral and spiritual dimensions of public officials. From the perspective of Islamic governance ethics, bureaucracy is regarded as a trust (*amanah*) that must be exercised with honesty, justice, and accountability to promote the public good (*maslahah*). Accordingly, this study proposes the moral reconstruction of bureaucracy through the reinforcement of the principles of *amanah* (trustworthiness), *'adl* (justice), *shura* (consultation), *mas'uliyah* (accountability), and *ihsan* (excellence) as the ethical foundation for building governance characterized by integrity and justice. The integration of these Islamic ethical values is expected to support bureaucratic reform that not only enhances effectiveness and efficiency but also promotes moral integrity, transparency, human-centered governance, and sustainable public welfare.

Keywords: public policy, moral crisis of bureaucracy, Islamic governance ethics, bureaucratic reform, *amanah*.

DIGITAL GOVERNMENT TRANSFORMATION FROM A PUBLIC POLICY PERSPECTIVE IN INDONESIA

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ABSTRACT

Digital government transformation has become a key agenda in public policy reform in Indonesia. The rapid advancement of information and communication technologies has encouraged the government to establish a governance system that is more effective, transparent, accountable, and citizen-oriented. This study aims to analyze the concept of digital government transformation from a public policy perspective, examine the implementation of the Electronic-Based Government System (Sistem Pemerintahan Berbasis Elektronik—SPBE) in Indonesia, identify the challenges associated with digital transformation, and propose strategies for strengthening digital governance. This study employed a qualitative descriptive approach using the library research method. Data were collected through a comprehensive review of books, scholarly journal articles, policy documents, legislation, and previous studies relevant to digital government transformation. The data were analyzed using content analysis to identify key concepts, policy patterns, and the evolving dynamics of digital governance in Indonesia. The findings indicate that digital government transformation extends beyond the adoption of information technology within public administration; it represents a comprehensive governance reform aimed at creating a more adaptive, integrated, and participatory public sector. The implementation of SPBE has significantly advanced the development of digital public services across various sectors. However, its implementation continues to face several challenges, including fragmented digital systems, disparities in technological infrastructure, limited human resource capacity, cybersecurity threats, and concerns regarding personal data protection. The study further suggests that strengthening digital governance requires the integration of national data systems, enhancement of digital competencies among public officials, equitable development of technological infrastructure, improved information security, and greater public participation. These measures are expected to support a more resilient, inclusive, and sustainable digital government ecosystem in Indonesia.

Keywords: digital transformation, digital government, public policy, Electronic-Based Government System (SPBE), public service.

PROPHETIC EDUCATION PERSPECTIVE ON THE CURRICULUM OF LOVE: BUILDING HUMANISTIC RELATIONSHIPS BETWEEN TEACHERS AND LEARNERS

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ABSTRACT

The growing tendency towards mechanistic, target-oriented, and technology-driven educational practices in the digital era has gradually weakened the humanistic dimension of teacher–student relationships. This phenomenon has become a critical challenge for Islamic education, which fundamentally emphasises compassion, ethical formation, and spiritual development. This study aims to examine the concept of the Curriculum of Love from the perspective of prophetic education and to explore its role in constructing humanistic relationships between teachers and learners within contemporary educational contexts. Employing a qualitative approach through systematic literature review and critical-conceptual analysis, this research analyses classical Islamic educational thought, contemporary pedagogical theories, and recent scholarly discussions on humanistic and prophetic education. The findings reveal that the Curriculum of Love is grounded in prophetic values such as mercy (rahmah), empathy, justice, respect, dialogue, and moral exemplarity, which collectively shape transformative educational interactions. The study further demonstrates that prophetic education offers a holistic framework capable of integrating cognitive, emotional, spiritual, and social dimensions of learning. In practice, the Curriculum of Love contributes to the creation of inclusive learning environments, strengthens emotional bonds between teachers and students, enhances learner well-being, and promotes character formation rooted in ethical and spiritual consciousness. Moreover, the integration of prophetic-humanistic values within curriculum design is found to be highly relevant for addressing the dehumanisation crisis emerging in the era of artificial intelligence and digital learning. This article contributes theoretically by expanding the discourse on Islamic humanistic pedagogy and offers practical implications for curriculum development oriented towards compassionate, ethical, and student-centred education.

Keywords: Curriculum of Love, prophetic education, humanistic learning, teacher–student relationship, compassionate pedagogy.

NORMATIVE AMBIGUITY IN LEGAL ASSISTANCE BY STATE ATTORNEYS: CHALLENGES IN PREVENTING CORRUPTION IN DEVELOPMENT PROJECTS

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ABSTRACT

National development is a strategic instrument to achieve public welfare as mandated by the 1945 Constitution of the Republic of Indonesia. However, large-scale infrastructure and public procurement projects remain highly vulnerable to corruption and budget misappropriation. The Prosecutor's Office of the Republic of Indonesia, through the State Attorney (Jaksa Pengacara Negara - JPN), holds a vital mandate in providing legal assistance as a preventive instrument. Despite its significance, the current legal construction of JPN's authority is hindered by regulatory uncertainties. This research aims to analyze the normative construction of JPN's authority in legal assistance for development projects and to formulate strategies for optimizing this role as an effective preventive measure against corruption. The research employs a normative juridical method with a statutory and conceptual approach, utilizing primary and secondary legal materials through qualitative-descriptive analysis. The findings reveal a significant vagueness of norms (vague norm) within internal regulations, particularly concerning the definitive starting point of legal assistance. This uncertainty causes JPN to adopt a passive and reactive stance, only intervening upon receiving formal requests from government agencies, which often occurs after the crucial planning stage. Consequently, the preventive function fails to mitigate risks during the high-risk pre-contract phase. The research concludes that a regulatory reconstruction is essential to establish a more proactive and mandatory legal assistance framework for strategic projects. This optimization would provide legal certainty, protect project executors from administrative errors, and ensure the integrity of state finances by closing loopholes for corruption since the project's inception.

Keywords: Corruption Prevention, JPN Authority, Legal Assistance, State Attorney, Vagueness of Norms.

WOMEN'S EMPOWERMENT IN INDONESIA'S DIGITAL LABOR PLATFORMS

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ABSTRACT

This study investigates women's empowerment in Indonesia's digital labor platforms, a rapidly expanding sector that reshapes income generation, household dynamics, and gender roles. While platforms such as ride-hailing (Gojek, Grab) e-commerce (Shopee), and social media entrepreneurship (Instagram, TikTok, WhatsApp) provide new opportunities for flexible work and market access, they also reproduce longstanding inequalities related to care responsibilities, job insecurity, and limited bargaining power. Guided by Naila Kabeer's framework of resources, agency, and achievements, this qualitative study employed semi-structured interviews with ten women aged 24-51 across diverse platforms in multiple Indonesian cities. Data were transcribed manually, coded in NVivo, and thematically analyzed following Braun and Clarke's six-phase approach. The findings reveal that resources such as digital skill, income, and family support enable entry into platform work, yet remain fragile under taxation burdens, delivery cost, and market competition. Agency is expressed through decision-making, negotiation of risk, and balancing domestic responsibilities, but constrained by stigma, unsafe conditions, and platform rules. Achievements including financial independence, confidence, education, and social recognition highlight empowerment outcomes, though these gains are precarious and often undermined by systemic risk. Overall, empowerment emerges as simultaneously enabling and unstable: resources and agency create real opportunities for income, confidence, and recognition are precarious and often undermined by systematic risks. Empowerment emerges as simultaneously enabling and unstable: the same structures enabling participation also to keep gains precarious. The study contributes theoretically by documenting platform-type specificity across ride-hailing workers and e-commerce resellers.

Keywords: Algorithmic Governance; Digital Labor Platforms; Gender Empowerment; Negotiation Autonomy; Platform Economy; Platform Precarity

THE EFFECT OF EXCHANGE RATE ON GOVERNMENT BOND YIELD IN INDONESIA

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ABSTRACT

Exchange rate fluctuations have become one of the important macroeconomic factors influencing financial market performance, particularly in the government bond market. Changes in exchange rates may affect investor perceptions, capital flows, and investment decisions, which in turn can influence government bond yields. In Indonesia, government bonds play a significant role in financing state expenditures and maintaining financial market stability. Therefore, understanding the relationship between exchange rates and government bond yields is important for investors, policymakers, and financial market participants. This study aims to examine the effect of exchange rates on government bond yields in Indonesia. The research employs a quantitative approach using secondary data obtained from relevant financial and economic institutions. The data analysis method used in this study is simple linear regression analysis to identify the relationship between exchange rate movements and government bond yields. This research is expected to provide insights into the role of macroeconomic variables in influencing bond market performance and contribute to the development of financial management literature, particularly in the areas of investment management and capital market studies. In addition, the findings are expected to serve as a reference for investors and policymakers in understanding the dynamics of Indonesia's financial market.

Keywords: capital market, exchange rate, financial management, government bond yield, Indonesia

THE RELATIONSHIP BETWEEN ANALYST COVERAGE AND STOCK PRICE SYNCHRONICITY IN THE INDONESIAN STOCK MARKET

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ABSTRACT

This study examines the relationship between analyst coverage and stock price synchronicity (SPS) in the Indonesian stock market during the period 2020–2024. Stock price synchronicity reflects the extent to which individual stock prices move together with overall market movements and is commonly used as a proxy for the information efficiency of capital markets. In emerging markets such as Indonesia, the dominance of retail investors, uneven information distribution, and varying levels of transparency may influence how firm-specific and market-wide information are incorporated into stock prices. Financial analysts are expected to act as information intermediaries by reducing information asymmetry and improving market efficiency. However, prior studies provide mixed findings regarding whether analyst coverage decreases or increases stock price synchronicity. This research employs a quantitative explanatory approach using panel data regression analysis on companies listed on the Indonesia Stock Exchange (IDX). The sample consists of 878 firms with 3,528 firm-year observations selected through purposive sampling. Stock price synchronicity is measured using the logistic transformation of the coefficient of determination (R^2) obtained from market model regressions, while analyst coverage is measured by the number of analysts following each firm. The study applies a Fixed Effect Model (FEM) with clustered robust standard errors to address heteroskedasticity and autocorrelation issues. The empirical findings indicate that analyst coverage has a positive and significant effect on stock price synchronicity in the Indonesian stock market. The results suggest that higher analyst coverage is associated with stronger incorporation of market-wide information into stock prices rather than firm-specific information. These findings support prior evidence from emerging markets, particularly the argument that analysts in developing capital markets may contribute more to the dissemination of aggregate market information. This study contributes to the literature on stock price synchronicity and information efficiency in emerging markets and provides insights for investors, firms, and regulators regarding the role of analysts in the Indonesian capital market.

Keywords: analyst coverage, stock price synchronicity, information efficiency, emerging markets, Indonesian stock market, panel data regression

STRUCTURAL MODEL OF THE EFFECT OF TRANSPORTATION VENDORS AND WAREHOUSES ON HUMANITARIAN LOGISTICS DISTRIBUTION PERFORMANCE WITH TRANSPORTATION AS A MEDIATING VARIABLE (STUDY ON ROHINGYA REFUGEES IN PIDIE)

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ABSTRACT

This study aims to examine and analyze the effect of Transportation Vendor and Warehouse on the Distribution Performance of Humanitarian Logistics, with Transportation serving as a mediating variable in the context of ready-to-eat food distribution for Rohingya refugees in Pidie, Aceh. The study involved 179 respondents from multiple stakeholders, including IOM, UNHCR, government agencies, NGOs, and volunteers, with a sample size of 124 determined using the Slovin formula (5% margin of error). The results of the descriptive analysis indicate that the mean values of Transportation Vendor (2.94), Warehouse (2.88), Transportation (2.99), and Distribution Performance (3.04) are all below 3.40, suggesting that the overall conditions are fairly good but not yet optimal. The measurement model evaluation confirms that all constructs meet the criteria for convergent validity (outer loadings > 0.70; AVE > 0.50), discriminant validity (Fornell–Larcker criterion satisfied), and reliability (Cronbach’s Alpha and Composite Reliability > 0.70). The structural model results show that Transportation is significantly influenced by Transportation Vendor and Warehouse, as reflected in the equation $Y = 0.390X_1 + 0.433X_2$. Furthermore, Transportation has a significant positive effect on Distribution Performance ($\beta = 0.627$). Hypothesis testing demonstrates that all direct and indirect relationships are positive and statistically significant (t-statistics > 1.96; p-values < 0.05), confirming the validity of all proposed hypotheses (H1–H7). The coefficient of determination indicates that Transportation Vendor and Warehouse explain 40.20% of the variance in Transportation (Adjusted $R^2 = 0.402$), while Transportation explains 64.90% of the variance in Distribution Performance (Adjusted $R^2 = 0.649$). These findings highlight the strong explanatory power of the model. Overall, the results confirm the critical role of Transportation as a mediating variable in strengthening the relationship between operational factors (Transportation Vendor and Warehouse) and Distribution Performance. The study emphasizes the importance of integrated logistics management, particularly transportation optimization, warehouse improvement, and vendor performance enhancement, in improving the effectiveness of humanitarian logistics distribution.

Keywords: Humanitarian Logistics, Distribution Performance, Transportation, Transportation Vendor, Warehouse

STRENGTHENING ACCOUNTABILITY AND GOVERNANCE OF DISASTER FUNDS THROUGH PUBLIC SECTOR DISASTER ACCOUNTING PRACTICES

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ABSTRACT

This study examines the role of public sector disaster accounting practices in strengthening accountability and governance of disaster funds through adaptive governance and digital transformation approaches. The study emphasizes the importance of transparent financial management, collaborative governance, and sustainable public administration in disaster management systems. This research employed a qualitative approach using a literature study method. Data were collected from international journals, academic books, conference proceedings, and scientific publications related to disaster accounting, public sector governance, adaptive governance, digital transformation, and sustainability governance. The collected literature was analyzed using descriptive qualitative analysis through data reduction, thematic classification, conceptual interpretation, and synthesis of previous research findings. The analysis focused on identifying the relationship between disaster accounting practices, governance accountability, adaptive governance, and digital transformation in disaster fund administration. The findings indicate that public sector disaster accounting practices significantly strengthen accountability and transparency in disaster fund management through integrated financial reporting, real-time monitoring, and digital governance systems. Adaptive governance improves institutional flexibility, stakeholder coordination, and operational responsiveness during disaster situations. The study concludes that public sector disaster accounting practices supported by adaptive governance and digital transformation provide an effective framework for improving accountability, transparency, and sustainability in disaster fund governance.

Keywords: disaster accounting; public sector governance; accountability; adaptive governance; digital transformation.

ECONOMIC FEASIBILITY OF ASRS IMPLEMENTATION: EX-POST ANALYSIS OF WAREHOUSE AUTOMATION IN INDONESIA DISTRIBUTION SYSTEM

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ABSTRACT

This study evaluates the economic feasibility of post-implementation ASRS in a distribution warehouse in Indonesia by integrating financial and operational automation perspectives. The increasing adoption of warehouse automation technologies, particularly ASRS integrated with Warehouse Management Systems (WMS), often emphasizes operational efficiency without comprehensive financial validation. This research employs a quantitative case study approach with an ex- post analysis using actual operational data. The evaluation framework applies TCO, NPV and Payback Period, while financial benefits are estimated using an avoided cost approach, including warehouse space optimization and labor efficiency. The findings reveal that the total TCO over a 10-year period reaches IDR 91.92 billion, with an NPV of IDR -61.38 billion and a payback period of 29.6 years, indicating that investment is not financially feasible within the analyzed horizon. However, the ASRS implementation significantly enhances storage capacity by 181% through vertical space utilization and system-driven operations, demonstrating its role as a digital infrastructure enabler for long-term scalability. The study concludes that financial metrics alone are insufficient to evaluate warehouse automation investments, and strategic digital value must be incorporated into decision-making frameworks. These findings provide practical insights for distribution and logistics industries in aligning technology investment and economic feasibility.

Keywords: Automated Storage and Retrieval System (ASRS), Economic Feasibility, Net Present Value, Total Cost of Ownership, Warehouse Automation

THE CONTRIBUTION OF SELF-CONCEPT AND SELF-ADJUSTMENT TO THE SELF-REGULATED LEARNING OF HIGH SCHOOL STUDENT

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ABSTRACT

Self-Regulated Learning is important where students, especially high school students, can take the initiative, organize, and monitor themselves in terms of learning. But many of the high school students, in terms of Self-Regulated Learning, are still low because they still depend on the teacher's explanation, ask their friends during exams, remain passive in seeking information, and are influenced by environmental influences. This study aims to analyze the contribution of self-concept and self-adjustment to the Self-Regulated Learning of high school students. The research was conducted using the library study method (Library Research) through a review of various sources of literature and relevant previous research. The results indicate that a positive self-concept contributes to increased self-confidence, an optimistic attitude, and responsibility in the learning process. Meanwhile, good self-adjustment enables students to adapt to their environment flexibly and effectively. These two aspects are internal factors that support the development of self-regulated learning. Therefore, strengthening self-concept and self adjustment in a balanced manner is necessary to improve the quality of student self-regulated learning at the high school level. This research can serve as a reference for educators, counselors, and educational institutions in designing interventions that focus on developing student internal characteristics in order to foster stronger self-regulated learning and prepare students to face academic challenges independently.

Keywords: Self-concept, Self-adjustment, Self-regulated learning

ACCESS TO FINANCING AND REGIONAL ECONOMIC PERFORMANCE: AN EMPIRICAL ANALYSIS AT THE DISTRICT/CITY LEVEL

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ABSTRACT

This research aims to assess the role of individual and household financing access in encouraging regional economic performance. In the regional context, most research on the relationship between financing and economic performance still uses an aggregate approach at the national or provincial level. This study uses a quantitative approach with micro data analysis (household-level) sourced from the National Socio-Economic Survey (SUSENAS). Based on the results of linear regression analysis, it can be concluded that socioeconomic factors and infrastructure access have an important influence on the level of income/expenditure per capita of households. Simultaneously, all independent variables in the model have a significant effect on the dependent variables. Partially, the variables of access to financing, education of the head of household, age of the head of household, and status of urban areas were proven to have a positive and significant effect on the level of household welfare. This shows that households that have access to financing, higher levels of education, more mature life experience, and live in urban areas tend to have better economic conditions. On the other hand, household size (HHSIZE) has a negative and significant effect, indicating that the more household members, the more per capita income/expenditure tends to decrease due to the distribution of resources to more family members. The electricity access variable also showed a significant influence on household well-being, although its interpretation needed to be adjusted to the coding of the variables used in the study. Meanwhile, the working status of the head of household has not shown a statistically significant influence. In general, the results of this study confirm that increasing access to financing, education, as well as equitable distribution of infrastructure and regional development can be an important strategy in improving household welfare.

Keywords: Financial access, household welfare, regional economic performance, SUSENAS, and socioeconomic factors.

THE INFLUENCE OF FEAR OF MISSING OUT (FOMO) ON ONLINE IMPULSIVE BUYING BEHAVIOR AMONG GENERATION Z

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ABSTRACT

The advancement of digital technologies and the widespread adoption of social media have reshaped consumer purchasing patterns, particularly among Generation Z, which is recognized as one of the most digitally engaged demographic groups. The growing popularity of e-commerce and social commerce platforms has created an environment that facilitates faster and more spontaneous purchasing decisions. Among the psychological drivers associated with this phenomenon is Fear of Missing Out (FOMO), a condition characterized by concerns about being left behind in obtaining information, trends, promotions, or experiences that are perceived as important by others. Within the online shopping environment, FOMO is believed to play a significant role in stimulating impulsive purchasing behavior. This study seeks to investigate the effect of Fear of Missing Out (FOMO) on online impulsive buying behavior among Generation Z consumers. A quantitative research design was adopted, utilizing a survey-based approach for data collection. Information was gathered through questionnaires administered to Generation Z individuals who actively engage with social media and online shopping platforms. Respondents were selected using purposive sampling, and the collected data were analyzed through simple linear regression to evaluate the influence of FOMO on impulsive buying behavior. The findings of this study are expected to provide valuable implications for companies and digital marketing practitioners in understanding the psychological factors underlying consumer purchasing decisions in digital marketplaces. In addition, the research is intended to enrich the existing literature on marketing management, particularly in the fields of consumer behavior, digital marketing, and online purchasing behavior.

Keywords: Fear of Missing Out, FOMO, Online Impulsive Buying Behavior, Generation Z, Consumer Behavior, Digital Marketing

INTEGRATION OF ISLAMIC VALUES IN OUTDOOR LEARNING ACTIVITIES FOR CHARACTER FORMATION OF STUDENTS

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ABSTRACT

This study aims to examine how the integration of Islamic values in outdoor learning activities can shape the character of students, focusing on the Tadabbur Alam program implemented through the SAPALA organization (Nature-Loving Students) at Madrasah Aliyah Tahfizhul Qur'an (MATIQ) Isy Karima, Karanganyar. The study employed a qualitative phenomenological approach with data collected through in-depth interviews, observation, and documentation. Research subjects included SAPALA members, supervisors, and the school principal. The findings reveal that the integration of Islamic values in outdoor learning is carried out through worship habituation before and after activities, contemplation of nature as a sign of Allah's greatness (Tadabbur Alam), and physical training embodying the values of discipline, responsibility, patience, and humility. This program has proven effective in holistically shaping the religious, social, and mental character of students. These findings imply the importance of nature-based education integrated with Islamic values as an innovative alternative method of character education in Islamic educational institutions

Keywords: Islamic values integration, outdoor learning, character formation, Tadabbur Alam, pesantren

DEVELOPMENT OF SCRATCH GAME-BASED INTERACTIVE LEARNING MEDIA TO IMPROVE FOURTH-GRADE STUDENTS' UNDERSTANDING OF BANTEN'S CULTURAL ARTS

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ABSTRACT

This research was motivated by the low level of understanding of Bantenese local arts and culture among fourth-grade students at Ciwedus Elementary School due to the impact of globalization and the limited availability of interactive digital learning media. The purpose of this study was to develop, test the feasibility, and determine the effectiveness of a Scratch-based interactive learning media in improving students' understanding of Bantenese arts and culture. The research method used was Research and Development (R&D) with the ADDIE development model, which includes the stages of analysis, design, development, implementation, and evaluation. The subjects of this study were 25 fourth-grade students at Ciwedus Elementary School in Serang City. Data collection instruments included expert validation sheets, tests (pre-test and post-test), and student response questionnaires. The validation results indicated that this media was highly suitable for use, with scores from media experts of 80%, material experts of 90%, and test instrument experts of 94%. The media's effectiveness was demonstrated by an average N-Gain score of 0.83, which falls into the "High" category. Furthermore, student responses to the media's use reached a practicality percentage of 98.4%, categorized as very feasible. Therefore, this Scratch game-based learning media is effective as a learning tool to enhance elementary school students' understanding of Bantenese arts and culture.

Keywords: Interactive Learning Media, Scratch Game, Banten Culture, Student Understanding, Elementary School.

**LEADERSHIP EFFECTIVENESS IN HYBRID AND VIRTUAL WORK
ENVIRONMENTS: A SYSTEMATIC REVIEW OF DISTRIBUTED LEADERSHIP,
DIGITAL COMMUNICATION PRACTICES, AND PSYCHOLOGICAL SAFETY**

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ABSTRACT

The permanent normalization of hybrid and remote work following the COVID-19 pandemic has fundamentally transformed how organizations lead, engage, and retain their people. According to Gallup (2026), global employee engagement has fallen to 20% costing the world economy an estimated \$10 trillion in lost productivity annually, equivalent to 9% of global GDP. Against this backdrop, this systematic literature review (SLR), conducted in adherence to PRISMA 2020 guidelines, synthesizes 30 peer-reviewed articles published between 2020 and 2026 to examine how leaders sustain effectiveness across hybrid and virtual work environments. Three research questions guide the review: (1) how distributed, shared, and adaptive leadership models influence team cohesion, engagement, and organizational commitment in hybrid settings; (2) what digital communication practices, structured leadership behaviors, and HR mechanisms are most effective in sustaining psychological safety and engagement in non-located teams; and (3) how leader emotional expressivity, trust-building behaviors, and relational practices shape employee well-being and performance in digitally mediated work contexts. An original Integrative Input–Mediator–Output–Input (IMOI) Conceptual Framework is proposed, grounded in Ilgen et al.’s (2005) IMOI model, positioning leadership style as the input, relational and digital mechanisms as mediators, and employee and organizational outcomes as outputs, moderated by cultural context. Findings demonstrate that adaptive, transformational, and shared leadership consistently outperform hierarchical models; that communication cadence, psychological safety infrastructure, and digital HR practices sustain cultural cohesion at distance; and that leader emotional expressivity is a measurable, consequential mechanism of team performance in video-mediated environments. The review advances both theory and practice by providing an integrated, evidence-grounded framework for hybrid leadership, with specific relevance for organizations across Southeast Asia and emerging economies navigating the post-pandemic normalization of distributed work.

Keywords: adaptive leadership, distributed leadership, hybrid work, IMOI framework, psychological safety

THE ROLE OF INFORMATION TECHNOLOGY IN IMPROVING THE QUALITY OF MANAGEMENT ACCOUNTING INFORMATION

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ABSTRACT

This study aims to analyze the role of information technology in improving the quality of management accounting information and the challenges in its implementation. The results show that information technology has been implemented but not yet optimal, as it is still partial and faces several obstacles such as lack of system integration, limited human resource competence, and weak internal controls. As a result, the quality of information produced has not fully met the aspects of relevance, reliability, and timeliness, as indicated by delays in reporting and data inconsistencies. Nevertheless, information technology plays an important role in enhancing accuracy, speed, and real-time information presentation. Therefore, synergy between technology, human resources, and organizational processes is needed to improve the quality of management accounting information optimally and support effective decision-making.

Keywords: information technology, management accounting, information quality, accounting information systems, organizational performance.

THE INFLUENCE OF VISUAL APPEAL AND PERSONAL BRANDING ON THE VISIBILITY OF CONTENT CREATORS' CAREERS ON THE TIKTOK PLATFORM

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ABSTRACT

This study aims to analyze the influence of visual appeal and personal branding on the visibility of content creators' careers on the TikTok platform. The development of social media, especially TikTok, has made digital platforms a strategic means of building professional identities and increasing career existence in the digital era. This study uses a quantitative approach with an associative method. The data was obtained through the distribution of questionnaires to active TikTok users and analyzed using multiple linear regression with the help of SPSS. The results showed that visual attractiveness did not have a significant effect on career visibility with a significance value of 0.278, while personal branding also did not have a significant effect on career visibility with a significance value of 0.565. Simultaneously, visual appeal and personal branding did not have a significant effect on the visibility of the content creator's career on the TikTok platform with a significance value of 0.388. However, the determination coefficient value of 84.9% shows that visual appeal and personal branding have a contribution to explaining the variables of career visibility. This research is expected to be a reference in the development of the study of digital communication, personal branding, and social media in the digital era.

Keywords: visual appeal, personal branding, career visibility, creator content, TikTok

ONE SCREEN, TWO ROLES: DIGITAL FATIGUE IN THE ERA OF WORK FLEXIBILITY

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ABSTRACT

The rapid growth of digital technology and flexible working arrangements has significantly transformed modern work patterns. Employees are increasingly required to remain connected through digital platforms, creating challenges related to work-life balance and psychological well-being. This study aims to examine the influence of digital hyper-connectivity, role conflict, and work flexibility on digital fatigue and employee productivity/well-being. The study employed a quantitative research approach using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS software for data analysis. Data were collected through an online questionnaire distributed to 107 respondents consisting of employees who actively use digital communication technologies in their work activities. The research instrument used a five-point Likert scale ranging from strongly disagree to strongly agree. The findings indicate that digital hyper-connectivity has a significant positive effect on digital fatigue, suggesting that employees who continuously engage with digital communication systems tend to experience higher levels of exhaustion. Role conflict also contributes positively to digital fatigue, particularly when employees struggle to balance professional and personal responsibilities. In addition, work flexibility was found to increase digital fatigue due to irregular working hours and blurred boundaries between work and private life. Furthermore, digital fatigue significantly affects employee productivity and well-being, leading to reduced concentration, emotional exhaustion, and decreased work performance. This study contributes to the understanding of digital work challenges in flexible working environments and provides practical implications for organizations in developing healthier digital communication policies and improving employee well-being in the digital era.

Keywords: digital fatigue, digital hyper-connectivity, role conflict, SmartPLS, work flexibility

**FOOD WASTE GOVERNANCE AND CIRCULAR ECONOMY AS A PUBLIC VALUE
MANAGEMENT MODEL FOR FOOD SECURITY, CULINARY MSMEs EFFICIENCY,
AND URBAN SUSTAINABILITY**

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ABSTRACT

Food waste has become a critical issue in urban food systems because it is not only related to environmental burden, but also to operational inefficiency, food cost leakage, weak demand planning, and the loss of potential public value. Globally, food waste at the retail, food service, and household levels reached approximately 1.05 billion tonnes in 2022, while Indonesia faces significant food loss and waste that creates economic, environmental, and food security consequences. Culinary Micro, Small, and Medium Enterprises (MSMEs), restaurants, catering businesses, hotels, markets, and food service providers often generate food waste from damaged stock, overproduction, unsold food, consumer leftovers, and unmanaged organic waste. This article aims to formulate a public value management model for food waste governance and circular economy to strengthen food security, culinary MSME efficiency, and urban sustainability. This study employs a conceptual qualitative approach through narrative literature review, policy document analysis, and contextual synthesis of food waste practices in culinary MSMEs and urban food service ecosystems. The findings indicate that food waste should not be treated merely as a waste management problem, but as a managerial issue involving stock control, demand forecasting, portion standardization, food cost monitoring, surplus food redistribution, and circular waste processing. This article proposes an integrative model based on seven pillars: food waste literacy, operational waste control, digital food waste monitoring, surplus food redistribution, circular waste processing, food cost efficiency, and urban public value. The contribution of this article lies in positioning food waste governance as a strategic management approach that connects culinary MSME efficiency, food security, social redistribution, circular economy, and sustainable urban governance.

Keywords: circular economy, culinary MSME efficiency, food security, food waste governance, urban sustainability

RT/RW-BASED INTEGRATED SOCIAL DATA GOVERNANCE AS A MANAGEMENT MODEL FOR POVERTY INTERVENTION, SOCIAL ASSISTANCE, AND VULNERABLE CITIZEN SERVICES IN LOCAL GOVERNMENT

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ABSTRACT

Local governments require accurate, updated, and integrated social data to improve poverty intervention, social assistance distribution, and vulnerable citizen services. However, in practice, social data are often fragmented, periodically updated, weakly validated, and not sufficiently connected to real-time conditions at the community level. This situation may cause delays in identifying poor households, elderly citizens, persons with disabilities, unemployed residents, vulnerable families, uninhabitable houses, births, deaths, and population mobility. This article aims to formulate an RT/RW-based integrated social data governance model as a management framework for poverty intervention, social assistance, and vulnerable citizen services in local government. This study employs a conceptual qualitative approach through a narrative literature review, policy document analysis, and contextual synthesis of local government data governance, community-based reporting, and social protection service practices. The findings indicate that RT/RW, or neighborhood and community units in Indonesia's local governance structure, can be positioned not merely as administrative units, but as micro-level social data nodes that support real-time citizen data updating, initial verification, local reporting, and early detection of social problems. This article proposes an integrative model based on seven pillars: RT/RW as micro-level social data nodes, real-time citizen data updating, village or urban ward validation, subdistrict coordination, integrated social assistance dashboard, cross-agency poverty intervention, and vulnerable citizen service accountability. The contribution of this article lies in repositioning community-level governance as strategic data infrastructure for improving social protection accuracy, public service responsiveness, budget effectiveness, and public trust in local government.

Keywords: integrated social data governance, local government, poverty intervention, RT/RW, vulnerable citizen services

BEHAVIORAL ANALYSIS OF DIGITAL LIBRARY USERS IN FORESTRY SPECIAL LIBRARIES: A KNOWLEDGE MANAGEMENT PERSPECTIVE

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ABSTRACT

This study investigates how public servants, policymakers, and researchers interact with specialized digital knowledge resources at the Ir. Djamiludin Suryohadikusumo Library. It examines these digital interactions through the lens of organizational Knowledge Management (KM) and behavioral information theory to optimize institutional learning. Using a qualitative method design, this research analyzed five months of raw system log files and web analytics gathered from January 1, 2026, until May 22, 2026, via administrative dashboard data mining. Datasets were evaluated using descriptive statistics and behavioral trends. Findings were interpreted descriptively. System diagnostics revealed 487 registered members with 146 unique active readers, establishing a moderate activation rate of 29.98% alongside a remarkably high retention index of 18.82 visits per active user. Interaction metrics demonstrated an average consumption of 2.48 structural documents per session. Collection preferences revealed an interdisciplinary shift matching the ICETEA framework, where traditional silvicultural topics are increasingly augmented by environmental law, carbon accounting, and computer science. Temporal analytics indicated that system utilization is overwhelmingly duty-driven, with 91.74% of traffic concentrated during weekdays—skewing toward mid-week bottlenecks (Wednesday peak at 23.42%) and distinct operational hours (10:00–11:00 AM). This study underscores a high-retention, duty-driven user base whose information-seeking behavior is strictly tied to operational schedules and emerging multidisciplinary needs. These insights dictate that future library optimization should not merely focus on user acquisition, but on robust system readiness during mid-week bottlenecks and proactive indexing of environmental law, carbon accounting, and computational resources to match user demand.

Keywords: Behavioral analytics, Digital governance, Knowledge management, Public sector, Special libraries

**THE MEDIATING ROLE OF THIRD PARTY LOGISTICS IN THE RELATIONSHIP
BETWEEN TRUCK OPERATOR PERFORMANCE AND CRANE RENTAL COSTS ON
INTEGRATED LOGISTICS REVENUE**

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ABSTRACT

This study analyzes the mediating role of Third Party Logistics (3PL) in the relationship between Truck Operator Performance and Crane Rental Costs on Integrated Logistics Revenue at PT Nulin Sarana Jaya. The study was motivated by declining logistics revenue, delivery delays, damaged goods, and increasing crane rental costs. The objective was to examine the direct and indirect effects among Truck Operator Performance, Crane Rental Costs, Third Party Logistics, and Integrated Logistics Revenue. This research employed a quantitative explanatory approach with a cross-sectional design. Data were collected from 117 respondents selected from 165 logistics customers using stratified random sampling. Data analysis was conducted using Structural Equation Modeling–Partial Least Square (SEM-PLS) with SmartPLS 3. The validity test showed outer loading values ranging from 0.700–0.873, exceeding the required standard of 0.700. Reliability testing indicated that Cronbach’s Alpha and Composite Reliability values were above 0.700, while Average Variance Extracted (AVE) values exceeded 0.500, confirming valid and reliable instruments. The regression results showed that Third Party Logistics was influenced by Truck Operator Performance and Crane Rental Costs through the equation $Y = 0.411X_1 + 0.453X_2$, while Integrated Logistics Revenue was influenced by Third Party Logistics through the equation $Z = 0.627Y$. The adjusted R-square values were 0.439 for Third Party Logistics and 0.669 for Integrated Logistics Revenue. Hypothesis testing showed that all T-statistics values exceeded 1.96 and all p-values were below 0.05, indicating significant positive relationships among variables. The findings confirm that Third Party Logistics significantly mediates operational efficiency and revenue improvement.

Keywords: crane rental costs, integrated logistics revenue, third party logistics, truck operator performance, supply chain management

THE INFLUENCE OF SOCIAL MEDIA & NOTIFICATIONS, AND DEADLINES ON GENERATION Z SELF-REWARD

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ABSTRACT

The research on the influence of social media and notifications and deadlines on self-esteem of generation Z in the world of work will be tested. The method used by the researcher is quantitative research. Then in the sampling technique using saturated sampling. The sample obtained in this study amounted to 102 respondents. Data analysis used validity tests, reliability tests, classical assumption tests, and multiple regression analysis. The results of this study indicate that notifications and deadlines on self-esteem of generation Z have a regression equation with a constant value of 0.881, the correlation value obtained is 0.509, meaning that the two variables have a strong level of relationship. From the results of the T test of the social media variable on Reward, Based on ANOVA data, the table is used to conduct an F Test (simultaneous test/model feasibility). The main results show an F value = 170.865 with a significance level of Sig. = 0.000. This proves that the variables (social media and notifications) simultaneously have a significant effect on the reward variable. Therefore, it can be concluded that exposure to social media and notifications, as well as deadlines, influence Generation Z's self-reward.

Keywords: Exposure to social media and notifications, and deadlines for self-reward in Generation Z.

ARTIFICIAL INTELLIGENCE ADOPTION IN SMES: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

This study aims to comprehensively analyze the adoption of Artificial Intelligence (AI) in Small and Medium-sized Enterprises (SMEs) through a systematic literature review approach. The study highlights how AI is adopted, the driving and inhibiting factors influencing its implementation, and its impact on organizational performance within SMEs, which often face resource limitations while experiencing increasing pressure from digital transformation. The method follows the PRISMA guidelines for the identification, screening, and selection of relevant scientific articles. The literature was collected from reputable international databases, including Scopus, ScienceDirect, and SpringerLink, covering publications from 2020 to 2025. A total of 52 eligible articles were analyzed thematically to identify key patterns in AI adoption among SMEs. The findings indicate that AI adoption in SMEs is a multidimensional phenomenon influenced by technological factors (compatibility, complexity, and perceived usefulness), organizational factors (digital capability, resource readiness, and management support), and environmental factors (competitive pressure and digital ecosystem support). The study also reveals that the main benefits of AI adoption include improved operational efficiency, data-driven decision-making, product and service innovation, and enhanced competitiveness. However, major barriers include limited financial resources, lack of digital skills, ethical and trust issues, and implementation uncertainty. The study concludes that successful AI adoption in SMEs requires a holistic approach that integrates technological readiness, organizational transformation, and external ecosystem support. These findings provide important implications for policymakers and business practitioners in designing more inclusive and sustainable digital transformation strategies.

Keywords: artificial intelligence, digital transformation, SMEs, systematic literature review, technology adoption

**THE ROLE OF POSTAL AGENTS IN MEDIATING THE INFLUENCE OF FIRST MILE
AND POSTAL RATES ON THE PERFORMANCE OF REGULAR POSTAL SERVICES
AT PT POS INDONESIA, MAKASSAR MAIN BRANCH OFFICE 90100**

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ABSTRACT

This study examines the role of Postal Agents in mediating the influence of First Mile and Postal Rates on the Performance of Regular Postal Services at PT Pos Indonesia Makassar Main Branch Office 90100. The study used an explanatory quantitative approach with a cross-sectional survey method. The population consisted of 160 Postal Agents, and the sample size was determined using the Slovin formula, resulting in 114 respondents. Data were collected through structured questionnaires. Data analysis was conducted using SEM-PLS with SmartPLS software. The descriptive analysis results indicate that the variables of First Mile, Postal Rates, Postal Agents, and Regular Postal Service Performance are categorized as fairly good but not yet optimal. The measurement model evaluation shows that all constructs meet the criteria for convergent validity, discriminant validity, and reliability, with outer loading values above 0.70, AVE values above 0.50, and Composite Reliability values above 0.70. The structural model results show that First Mile positively and significantly affects Postal Agents ($\beta = 0.476$; $p < 0.001$) and Regular Postal Service Performance ($\beta = 0.112$; $p = 0.035$). Postal Rates also positively and significantly affect Postal Agents ($\beta = 0.296$; $p < 0.001$) and service performance ($\beta = 0.158$; $p < 0.001$). Postal Agents have the strongest influence on performance ($\beta = 0.756$; $p < 0.001$). The model explains 49.70% of the variance in Postal Agents and 89.20% of the variance in service performance.

Keywords: First Mile; Postal Rates; Postal Agents; Regular Postal Service Performance; SEM-PLS

**ANALYSIS OF THE APPLICATION OF ACCOUNTING PRINCIPLES IN SMALL AND
MEDIUM SIZED ENTERPRISES IN LAMPUNG, IN SUPPORT OF DECISION
MAKING: A QUALITATIVE APPROACH**

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ABSTRACT

This research aims to analyze the application of accounting practices in small and medium-sized enterprises in Lampung Province, as well as its role in supporting decision-making processes. The research method employed is a qualitative descriptive approach, involving interviews, observations, and document analysis. The results show that the level of understanding of accounting practices among small and medium-sized enterprise owners is still relatively low. As a result, the financial records kept by these enterprises do not meet standard requirements and thus fail to provide useful information. Nevertheless, financial accounting is still considered to be important in supporting decision-making. Enterprises that effectively implement accounting practices tend to make more rational decisions, based on data-driven insights, and also have better access to financing resources. Additionally, there are significant differences in the quality of decision-making before and after the implementation of accounting practices. After the implementation of accounting practices, decision-making becomes more effective. Decision-making becomes more systematic, measurable, and carries lower risks. In this way, the application of accounting plays a strategic role in improving the quality of decision-making and the sustainability of small and medium-sized businesses.

Keywords: accounting, MSMEs, SAK EMKM, decision-making.

**DID UIN STUDENTS CHOOSE THE WRONG MAJOR? EXAMINING THE
EFFECTIVENESS OF GUIDANCE AND COUNSELING SERVICES IN STUDENTS'
DECISION-MAKING WHEN CHOOSING UNIVERSITY STUDY PROGRAMS: A
STUDY OF STATE ISLAMIC SENIOR HIGH SCHOOLS IN JAMBI PROVINCE**

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ABSTRACT

A preliminary survey of 25 prospective students at Universitas Islam Negeri Sulthan Thaha Saifuddin (UIN STS) Jambi revealed that 76% did not have a comprehensive understanding of the academic content or professional competencies associated with the study programs they selected during the admission process. This study aims to examine the effectiveness and efficiency of guidance and counseling (GC) services in State Islamic Senior High Schools (Madrasah Aliyah Negeri—MAN) across Jambi Province in identifying students' interests and talents and guiding them toward university study programs that align with their potential. This research employed a qualitative phenomenological approach. The evaluation of GC service effectiveness was based on the standards established by the Indonesian Minister of Education and Culture Regulation No. 111 of 2014 and the Indonesian Guidance and Counseling Association (ABKIN). Data were collected through observations, in-depth interviews, and document analysis of relevant records. The findings indicate that most MANs in Jambi Province do not employ guidance and counseling teachers with formal academic qualifications in guidance and counseling. Instead, many schools assign subject teachers—predominantly honorary teachers—to perform counseling duties. Although most counselors possess comprehensive Guidance and Counseling Service Implementation Plans (Rencana Pelaksanaan Layanan Bimbingan dan Konseling—RPL-BK), these documents are largely adapted from online sources and are rarely implemented in actual counseling practices. Consequently, guidance and counseling services have not been effective or efficient in assisting students with selecting appropriate university study programs. Students' decisions are generally not informed by assessments of their interests and abilities generated through counseling services. Instead, they tend to rely on heuristic judgment and intuitive decision-making when choosing their study programs.

Keywords: effectiveness, guidance and counseling, decision-making, study program.

WHEN GREEN MEETS SMART: UNDERSTANDING THE JOINT ADOPTION OF AI AND GREEN BPM IN SME

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ABSTRACT

SMEs are increasingly recognized as key contributors to the achievement of the SDGs. Nevertheless, many SMEs face substantial challenges in implementing sustainability initiatives. To address these challenges, Green Business Process Management (GBPM) has emerged as a strategic approach for embedding environmental considerations into business processes, while Artificial Intelligence (AI) offers advanced capabilities. This study investigates the dual adoption of GBPM and AI among Indonesian SMEs and explores how their integration contributes to sustainability-oriented business transformation and SDG alignment. A qualitative multiple-case study approach was employed, involving semi-structured interviews with twelve SMEs operating across diverse sectors. Data were analyzed using a thematic approach to identify patterns of GBPM maturity, AI adoption, and sustainability practices. The findings reveal that most SMEs remain in the early stages of both GBPM implementation and AI adoption. While environmental awareness and green strategic intentions are increasingly evident, only a limited number of firms have progressed toward systematic green governance, monitoring, and optimization practices. Similarly, AI adoption is primarily concentrated at exploratory and experimentation stages, focusing on customer service automation, digital marketing, and basic chatbot applications. This research contributes to the literature by proposing a dual-maturity perspective that integrates GBPM and AI as complementary mechanisms for advancing sustainability objectives. The findings provide practical implications for SME managers and policymakers seeking to accelerate digital and green transformation while supporting progress toward the SDGs.

Keywords: SMEs; Green Business Process Management; Artificial Intelligence; Sustainable Development Goals (SDGs)

THE ROLE OF GREEN ENTREPRENEURIAL ORIENTATION AND GREEN SUPPLY CHAIN INTEGRATION ON KNOWLEDGE CREATION PROCESS IN THE MANUFACTURING INDUSTRY

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ABSTRACT

Manufacturing firms are increasingly required to build knowledge-based capabilities that help them interpret sustainability demands and convert environmental information into organizational learning. Drawing upon the Knowledge-Based View (KBV), Natural Resource Based View (NRBV) and Supply Chain Integration, this study examines the effects of Green Entrepreneurial Orientation (GEO) and Green Supply Chain Integration (GSCI) on Knowledge Creation Process (KCP), as well as the moderating role of Green Absorptive Capacity (GAC). A quantitative research design was employed using survey data collected from 122 manufacturing firms operating in West Java and Banten, Indonesia. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that Green Entrepreneurial Orientation and Green Supply Chain Integration positively influence the Knowledge Creation Process. However, Green Absorptive Capacity does not significantly moderate the relationship between Green Entrepreneurial Orientation and Knowledge Creation Process. These findings suggest that both sustainability-oriented strategic orientation and environmental collaboration across the supply chain play important roles in fostering organizational knowledge creation. The study contributes to the Knowledge- Based View literature by identifying organizational antecedents of Knowledge Creation Process within sustainability-oriented contexts and provides practical insights for manufacturing firms seeking to strengthen organizational learning capabilities.

Keywords: Green Entrepreneurial Orientation, Green Supply Chain Integration, Green Absorptive Capacity, Knowledge Creation Process, Manufacturing Industry

**ENHANCING THE ROLE OF DISTRIBUTION IN THE RELATIONSHIP OF THE
INFLUENCE OF MAIL PROCESSING CENTRE AND LINE HAUL TRANSPORTATION
ON LAST MILE DELIVERY: EMPIRICAL EVIDENCE AT PT POS INDONESIA
JAKARTA OCEANIA MAIN BRANCH OFFICE**

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ABSTRACT

This study aims to analyze the effect of Mail Processing Centre, Line Haul Transportation, and Distribution on Last Mile Delivery at PT Pos Indonesia Jakarta Oceania Main Branch Office. The study employed a quantitative approach using descriptive and verificative methods, with data collected from 121 employees and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that Mail Processing Centre has a positive and significant effect on Distribution ($\beta = 0.363$) and Last Mile Delivery ($\beta = 0.214$). Line Haul Transportation also has a positive and significant effect on Distribution ($\beta = 0.444$) as well as on Last Mile Delivery ($\beta = 0.163$). Distribution was found to be the most dominant variable influencing Last Mile Delivery ($\beta = 0.571$). In addition, Distribution was proven to mediate the effect of Mail Processing Centre and Line Haul Transportation on Last Mile Delivery, with indirect effects of 0.207 and 0.254, respectively. These findings highlight the importance of multi-echelon logistics system integration in improving final delivery performance. Practically, the results provide recommendations for the Executive General Manager Jakarta Oceania to prioritize the optimization of the Mail Processing Centre, line haul transportation, and Distribution in order to improve operational performance achievement and logistics revenue toward the minimum annual target of 95%.

Keywords: Mail Processing Centre, Line Haul Transportation, Distribution, Last Mile Delivery, PT Pos Indonesia Jakarta Oceania Main Branch Office

SELF-CONTROL AS A MEDIATOR: DO FINANCIAL KNOWLEDGE AND CASHLESS HABITS SHAPE RESPONSIBLE FINANCIAL BEHAVIOR?

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ABSTRACT

The study explores the landscape of advancing financial technology, specifically focusing on how students increasingly rely on digital payment methods. The objective of this study is to examine the influence of digital payment habits and financial knowledge on sound financial behavior, with self-control acting as a bridge between these variables. The study employed a cross-sectional method, an explanatory design, and a quantitative methodology. 160 current STIE Surakarta students who met the requirements of having utilized a cashless payment system were included in the sample, which was chosen using a purposive sampling technique. The data, gathered via Likert-type surveys, were analyzed using the PLS-SEM approach within the SmartPLS environment. The findings demonstrated that while cashless practices had a positive and substantial impact on responsible financial conduct but not on self-control, financial knowledge had a positive and significant impact on both. Responsible financial behavior has also been demonstrated to be positively and significantly impacted by self-control. Self-control was found to be able to mediate the relationship between financial knowledge and responsible financial behavior in the mediation test, but it was unable to mediate the relationship between cashless habits and responsible financial conduct. These results demonstrate that self-control, digital transaction habits, and cognitive factors all contribute to responsible financial behavior, necessitating an all-encompassing strategy to improve it. In developing measures to enhance financial literacy and bolster self-control in a cashless society, educational institutions, governments, and financial service providers can benefit from the practical consequences of this research.

Keywords: Cashless Habit, Financial Behavior, Financial Knowledge, Responsible, Self-Control

WHY GEN Z CHOOSES MATCHA OVER COFFEE: THE MEDIATING ROLE OF E-WOM IN THE RELATIONSHIP BETWEEN SOCIAL MEDIA MARKETING AND PURCHASE DECISION

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ABSTRACT

This study explores the nexus between social media marketing and Generation Z's purchasing behavior toward matcha, utilizing E-WOM as a mediating mechanism. The growing popularity of matcha over coffee among Gen Z individuals reflects a broader trend where social media influence serves as a key driver in moderating their lifestyle preferences and consumption habits. Data was acquired quantitatively by a questionnaire survey of Gen Z social media users who have consumed matcha. Utilizing PLS-SEM as the primary analytical tool, this research validated the correlations between the studied variables and the intermediary role of E-WOM. The results indicate that social media marketing serves as a significant driver, positively impacting both E-WOM and the final purchase choices of consumers. Since electronic word of mouth (E-WOM) also significantly impacts purchase decisions, this variable serves as a mediator that strengthens the relationship between the two. This indicates that social media marketing effectively drives purchases both directly and indirectly through the transmission of information and recommendations among consumers in the digital space. This research expands the consumer behavior literature regarding Generation Z's beverage preferences. Practically, these findings serve as a guide for businesses to optimize E-Word of Mouth based digital marketing strategies to drive consumer purchasing decisions.

Keywords: Gen Z, Social Media Marketing, E-WOM, Consumer Preference, Purchase Decision

THE INFLUENCE BRAND EQUITY AND FOMO ON SOCIAL MEDIA MARKETING FOR MIXUE ICE CREAM & TEA

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ABSTRACT

This study aims to analyze the influence of brand equity and Fear of Missing Out (FOMO) on social media marketing for Mixue Ice Cream & Tea among Generation Z consumers in Indonesia. The increasingly competitive food and beverage industry requires companies to build not only brand awareness but also emotional engagement through digital marketing strategies. Strong brand equity is believed to increase consumer perceptions of value, trust, and loyalty. On the other hand, the rapidly growing FOMO phenomenon in the social media era also encourages consumer behavior. This study uses a quantitative approach with a survey method of consumers who actively follow Mixue's social media accounts. The results show that brand equity has a positive effect on the effectiveness of social media marketing. In addition, FOMO has also been shown to have a positive influence on increasing consumer engagement, purchase intentions, and participation in digital campaigns. Simultaneously, brand equity and FOMO contribute significantly to the success of social media marketing strategies. These findings emphasize the importance of integrating brand value strengthening and utilizing FOMO-based consumer psychology in designing digital marketing strategies. The implications of this research are also expected to be a reference for F&B business actors in optimizing social media as a means of building loyalty and increasing brand competitiveness in the post-digital era.

Keywords: Brand Equity, FOMO, Social Media Marketing, Brand Identity, Purchase Intention

ARTIFICIAL INTELLIGENCE AND THE TRANSFORMATION OF THE ACCOUNTING PROFESSION: A SYSTEMATIC LITERATURE REVIEW OF OPPORTUNITIES, CHALLENGES, AND FUTURE IMPLICATIONS

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ABSTRACT

Artificial Intelligence (AI) has significantly transformed accounting practices and the accounting profession in the digital era. The rapid development of technologies such as Machine Learning (ML), Robotic Process Automation (RPA), Natural Language Processing (NLP), Big Data Analytics, and blockchain has improved efficiency, accuracy, automation, and decision-making processes in accounting activities. However, AI implementation also creates various challenges, including ethical issues, cybersecurity risks, algorithm bias, technological dependency, and workforce transformation. Therefore, this study aims to analyze the impact of Artificial Intelligence on accounting systems and the accounting profession through a Systematic Literature Review (SLR) approach. This study reviewed and analyzed relevant literature obtained from scientific journals, conference proceedings, and academic databases published between 2022 and 2026. The literature selection process followed the PRISMA framework, including identification, screening, eligibility assessment, and inclusion stages. A total of 31 articles that met the inclusion criteria were analyzed using thematic analysis to identify major themes related to AI implementation in accounting practices and the accounting profession. The findings indicate that AI significantly improves operational efficiency, financial reporting quality, auditing effectiveness, fraud detection, and real-time financial analysis. In addition, AI transforms the role of accountants from routine administrative functions toward more strategic, analytical, and advisory-oriented responsibilities. Nevertheless, AI adoption requires accountants to develop digital competencies, technological literacy, and ethical awareness to adapt to increasingly digital business environments. This study contributes to the accounting literature by providing a comprehensive synthesis of the opportunities, challenges, and future implications of AI adoption in accounting practices. The study also emphasizes the importance of continuous professional development, technology-oriented accounting education, and ethical governance to support sustainable AI implementation in the accounting profession.

Keywords: accounting profession, artificial intelligence, digital transformation, accounting information systems, systematic literature review

THE INFLUENCE OF SOCIAL MEDIA AND ANXIETY ON SELF-REWARD AMONG GENERATION Z

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ABSTRACT

This study aims to analyze the influence of social media and anxiety on self-reward among Generation Z. The rapid development of digital technology has made social media an inseparable part of daily life, particularly for Generation Z. On the other hand, excessive social media use is often associated with increased anxiety due to social pressure and social comparison in digital environments. These conditions are believed to influence self-reward behavior as a form of self-appreciation and personal gratification. This research employed a quantitative approach using a survey method. Data were collected from 103 Generation Z respondents through a questionnaire distributed using a Likert scale. Data analysis was conducted using reliability testing and multiple linear regression analysis. The results indicate that social media has a positive and significant effect on self-reward. Meanwhile, anxiety does not have a significant effect on self-rewarding. Simultaneously, social media and anxiety contribute to self-reward behavior with a coefficient of determination of 16.7%. These findings suggest that social media plays a more substantial role in shaping self-reward behavior among Generation Z compared to anxiety. The study contributes to a better understanding of how digital interactions influence the behavioral patterns of young generations in the modern era.

Keywords: Social Media, Anxiety, Self-Reward, Generation Z, Consumer Behavior.

INTELLECTUAL CAPITAL, GOOD CORPORATE GOVERNANCE, AND CORPORATE PROFITABILITY: A REVIEW OF CURRENT LITERATURE

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ABSTRACT

This study aims to analyze the effect of Intellectual Capital (IC) and Good Corporate Governance (GCG) on corporate profitability, as well as to identify the factors underlying the inconsistencies in prior research findings. Employing a descriptive qualitative approach with the Systematic Literature Review (SLR) method, this study evaluates and summarizes findings from 20 reputable scientific articles sourced from the Scopus and Sinta (Sinta 1 and Sinta 2) databases published between 2021 and 2026. The results of the analysis reveal that IC plays a highly dominant and significantly positive role in increasing corporate profitability. This contribution is operationally driven by the Human Capital Efficiency (HCE) and Capital Employed Efficiency (CEE) pillars as the primary engines of economic value creation. Meanwhile, the GCG variable exhibits a more dynamic level of diversity in its results. The implementation of GCG measured using integrated composite indices or comprehensive principles such as TARIF is proven to consistently improve profitability through operational efficiency and agency cost mitigation. Conversely, the use of single indicators like board size or the proportion of independent commissioners tends to yield contradictory findings. This study concludes that the inconsistency gaps in prior literature are triggered by two crucial factors: fundamental differences in determining variable proxies (single indicators versus composite indices for GCG, and the VAIC versus M-VAIC models for IC) and geographical variations reflecting different levels of financial system maturity in each sampled country. Theoretically, these findings reinforce the Resource-Based View (RBV) Theory, positioning IC as a strategic intangible asset and GCG as an organizational capability to orchestrate and protect those assets to achieve a sustainable competitive advantage.

Keywords: Good Corporate Governance, Intellectual Capital, Profitability, Resource-Based View Theory, Systematic Literature Review

ANALYSIS OF THE EFFECT OF ASSETS, EQUITY, AND LIABILITIES ON THE EARNINGS PERFORMANCE OF INDUSTRIAL COMPANIES ON THE INDONESIA STOCK EXCHANGE POST COVID-19: A PANEL DATA APPROACH 2021-2024

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ABSTRACT

This study aims to analyze the effect of assets, equity, and liabilities on the profit performance of industrial companies listed on the Indonesia Stock Exchange (IDX) in the post-COVID-19 pandemic period, namely 2021 to 2024. The sample consists of 43 industrial companies with panel data analyzed using a panel data regression approach, including the Common Effect Model (CEM), Fixed Effect Model (FEM), and Random Effect Model (REM). The estimation results show that the Fixed Effect Model is the best model based on the highest R-squared value (99.23%) and Durbin-Watson statistics close to 2 (2.43). In the FEM model, the asset variable has a positive and significant effect on profit, while equity and liabilities show a significant negative effect. This finding indicates that an increase in assets can boost the profitability of post-pandemic industrial firms, while an inefficient financing structure through equity or debt can suppress profit performance. This study provides important implications for company management and investors in assessing the composition of the financial structure to optimize profit performance in times of economic recovery.

Keywords: Profit, Assets, Liabilities, Equity, and Panel Data Regression.

INTELLECTUAL CAPITAL AND BANKING PERFORMANCE: EXAMINING THE MODERATING EFFECT OF FIRM SIZE IN INDONESIA

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ABSTRACT

This study's overarching goal is to learn how intellectual capital affects banks' bottom lines and how company size moderates that effect. This study takes a quantitative tack by sifting through the 2020–2024 annual reports of Indonesian commercial banks for secondary data. The OJK has registered 105 commercial banks, making them the population. Value Added Intellectual Coefficient (VAIC) is used to assess intellectual capital, ROA is used as a proxy for financial success, and the natural logarithm of the total number of workers is used to measure business size. We used EViews 14's panel data regression to examine the data. The FEM was determined to be the best suitable model after conducting model selection using the Chow and Hausman tests. MRA was used to test the moderating impact. Intellectual capital does not significantly impact the financial performance of banks, according to the data. A moderating effect of company size is shown in the correlation between IP and bottom-line results. While these results do not show that intellectual capital improves financial performance on its own, they do suggest that it works better when a company is bigger. The correlation between IP and banks' bottom lines is, thus, completely moderated by business size.

Keywords: Intellectual Capital, Financial Performance, Return on Assets, Firm Size, Banking.

BLOCKCHAIN IN THE EDUCATION MANAGEMENT INFORMATION SYSTEM (SIMDIK): A SECURE AND SUSTAINABLE DIGITAL GOVERNANCE TRANSFORMATION

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ABSTRACT

This study aims to explore the perceptions and opinions of academic subjects regarding the integration of Blockchain technology in the Education Management Information System (SIMDIK). The main focus of this study is to understand how stakeholders view Blockchain's potential as a solution to the phenomena of data integrity vulnerabilities and document verification bureaucracy in higher education. Using a qualitative approach with a phenomenological research type, this study explores the essence of the subjects' experiences and critical views on digital data security. Data were collected through an open-ended questionnaire instrument distributed to students at Ahmad Dahlan Islamic University. The results of the study provide an in-depth overview of user expectations regarding data transparency and decentralization, as well as obstacles that may arise in the adoption of this technology. This research contributes to the development of the concept of accountable digital governance to support the achievement of Sustainable Development Goals (SDG) 4 related to education quality.

Keywords: Blockchain, SIMDIK, Phenomenological, Opinions, Data Integrity

THE EFFECT OF FINANCIAL TECHNOLOGY, HEDONISTIC LIFESTYLE, AND INCOME ON ACCOUNTING STUDENTS' PERSONAL FINANCIAL MANAGEMENT

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ABSTRACT

This study aims to analyze the influence of Financial Technology, Hedonistic Lifestyle, and Income on Personal Financial Management among accounting students. The rapid development of digital financial services has provided convenience in conducting transactions and managing finances. However, the increasing adoption of technology is also accompanied by the emergence of consumptive behavior and hedonistic lifestyles among students. Income is another important factor that determines an individual's ability to allocate and manage financial resources effectively. This study employs a quantitative approach using questionnaire-based data collection from accounting students. Data analysis is conducted using multiple linear regression. The results indicate that Financial Technology and Income positively influence Personal Financial Management, while Hedonistic Lifestyle negatively affects Personal Financial Management. These findings imply that students need to optimize the benefits of financial technology and improve financial discipline to achieve better financial well-being.

Keywords: Financial Technology, Hedonistic Lifestyle, Income, Personal Financial Management.

**A COMPARATIVE STUDY OF ACCOUNTING CONSERVATISM LEVELS AND THEIR
IMPACT ON FINANCIAL PERFORMANCE: PRE AND POST IMPLEMENTATION
PSAK 71**

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ABSTRACT

This study has a purpose to analyze the comparative level of accounting conservatism between the accrual method and the CKPN method and to examine its impact on financial performance before and after implementation of PSAK 71. This study is quantitative and uses secondary data. The population consists of 106 companies listed on the IDX in the financial sector between 2017 and 2024. The research sample consisted of 13 companies in the banking subsector selected using purposive sampling criteria., covering an 8-year study period. This study employs descriptive statistical analysis, the Wilcoxon signed-rank test using IBM SPSS 25, and a fixed-effects panel data regression model using EViews 12. The Wilcoxon signed-rank test shows a significant difference in the level of accounting conservatism before and after the implementation, for both the accrual and CKPN methods. Furthermore, the level of accounting conservatism using the accrual method has no significant effect on financial performance (ROA), while the level of accounting conservatism measured using the CKPN method has a significant negative effect on financial performance (ROA) of companies listed on the IDX in the banking sub-sector. The implications of this research for companies are that they should be more transparent in disclosing their financial statements and more cautious in implementing PSAK 71. Investors are encouraged to be more prudent and discerning when assessing fluctuations in a company's financial performance. For future researchers, it is recommended to increase the sample size, explore additional variables, and address the study's limitations to improve the quality of future research findings.

Keywords: Accounting Conservatism, PSAK 71, Accrual, CKPN, ROA

THE EFFECT OF GREEN FINANCE AND ENVIRONMENTAL ACCOUNTING REPORTING SCORE ON FINANCIAL PERFORMANCE OF BANKING COMPANIES

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ABSTRACT

The banking sector is currently required not only to maintain financial performance but also to implement sustainable business practices in response to increasing environmental and sustainability concerns. The implementation of green finance and environmental accounting disclosure has become one of the strategies used by banking companies to obtain legitimacy from society and support long term business sustainability. This study aims to analyze the effect of Green Finance and Environmental Accounting Reporting Score (EARS) on the financial performance of banking companies listed on the Indonesia Stock Exchange during the 2021–2025 period. Financial performance in this study is measured using Return on Assets (ROA). This research applies a quantitative approach using panel data regression analysis. The sample was selected using purposive sampling techniques and resulted in 20 banking companies with a total of 100 observations. The data used in this study were obtained from annual reports and sustainability reports published by each company. The analytical method employed in this research is the Random Effect Model (REM) using EViews software. The results indicate that Green Finance has a positive and significant effect on financial performance. This finding shows that the implementation of sustainable financing practices is able to improve company profitability and strengthen corporate legitimacy in the eyes of society. Meanwhile, the Environmental Accounting Reporting Score (EARS) does not significantly affect financial performance, indicating that environmental disclosure practices have not been able to directly improve company profitability during the observation period. This study is expected to contribute to the development of legitimacy theory and provide consideration for banking companies in optimizing sustainable finance implementation to improve financial performance.

Keywords: environmental accounting reporting score, financial performance, green finance, legitimacy theory, sustainability report

REDUCING AVIATION NAVIGATION RADAR EQUIPMENT DOWNTIME USING SIX SIGMA METHODOLOGY

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ABSTRACT

The reliability of aviation navigation radar equipment is essential for ensuring flight safety and maintaining continuous air traffic services. However, maintaining high radar availability remains a significant challenge due to the complexity of maintenance activities and the critical role of radar systems in aviation operations. This study aims to analyze the causes of radar equipment downtime and propose process improvements using the Six Sigma DMAIC (Define, Measure, Analyze, Improve and Control) methodology. A case study was conducted using maintenance and operational data from an Indonesian air navigation service provider. The analysis revealed that radar availability reached only 95.12%, falling below the organizational target of 99%. The maintenance process exhibited high variation, indicated by a Defects per Million Opportunities (DPMO) value of 12,206.92 and a sigma level of 3.751 σ . Pareto analysis showed that electrical module failures accounted for 86.57% of total downtime. Further investigation identified three major root causes: the absence of a structured technician assignment and training system, non-standardized maintenance procedures, and ineffective spare-part management practices. Based on these findings, improvement initiatives were developed, including the establishment of a technician management system, standardization of maintenance procedures, and implementation of an integrated spare-part management system. The proposed improvements are expected to reduce downtime, enhance process capability, and increase radar equipment availability. The study contributes to the application of Six Sigma in aviation navigation maintenance and provides practical recommendations for improving the reliability and sustainability of critical air navigation infrastructure.

Keywords: Aviation Navigation, DMAIC, Maintenance Management, Radar Reliability, Six Sigma

IMPACT OF BANK HEALTHINESS ON BANK VALUATION ASEAN 5

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ABSTRACT

This study aims to examine the effect of bank soundness based on the CAMELS framework, proxied by CAR, NPL, CIR, ROA, LDR, and NIM, on bank value measured by Tobin's Q, with ownership structure (POB and SOB) and the COVID-19 crisis serving as moderating variables. The study employs a panel data regression method using the Random Effect Model (REM) approach, covering a total of 448 observations from 64 publicly listed conventional banks across the ASEAN-5 region during the 2018–2024 period. The main findings indicate that private ownership structure (POB) has a positive and significant direct effect on bank value. However, when interacted with profitability (ROA), the results reveal a significantly negative coefficient. Furthermore, the findings show that profitability (ROA) and sensitivity to market risk (NIM) have a positive and significant direct effect on bank value, whereas liquidity (LDR) exerts a negative and significant effect. With regard to crisis conditions, the results demonstrate that the CRISIS variable and its interactions with the independent variables do not exhibit significant effects across all research models. These findings suggest that the relationship between bank health and bank value is conditional in nature, as the market does not respond uniformly to all CAMELS indicators but instead places greater emphasis on profitability, sensitivity to market risk, and liquidity. In addition, market perceptions of profitability signals are significantly influenced by bank ownership structure, highlighting the need for more adaptive, contextual, and risk-based management and policy-making approaches.

Keywords: CAMELS, bank value, ownership structure, crisis, ASEAN-5.

RESPONSIBLE AND SUSTAINABLE AI IN EDUCATION: OPPORTUNITIES, CHALLENGES, AND GOVERNANCE FRAMEWORKS

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ABSTRACT

The rapid development of Artificial Intelligence (AI) has significantly transformed various sectors, including education, by introducing innovative technologies that support teaching, learning, and educational management. This study aims to examine the educational benefits, emerging challenges, and governance frameworks related to the implementation of AI in education through a literature review approach. The study analyzed selected scholarly articles focusing on AI applications in educational settings, including personalized learning, intelligent tutoring systems, learning analytics, virtual classrooms, and automated assessment systems. The analysis was conducted qualitatively by identifying recurring themes, major findings, and current issues associated with AI-based education. The findings reveal that AI provides substantial benefits in improving learning effectiveness, supporting personalized instruction, increasing administrative efficiency, and enhancing students' engagement and learning experiences. However, the study also identifies several critical challenges, such as ethical concerns, data privacy risks, reduced human interaction, technological inequality, and fears regarding the changing role of teachers in future educational environments. Furthermore, the study highlights the importance of AI governance in education, particularly in relation to policy development, ethical standards, transparency, and responsible technology integration. The findings suggest that while AI has the potential to improve educational quality and accessibility, its implementation should be carefully managed to ensure balanced, inclusive, and ethical educational practices. This study contributes to the growing discussion on AI in education by providing a comprehensive understanding of its opportunities, risks, and governance implications for future educational development.

Keywords: artificial intelligence, educational governance, educational technology, literature review, personalized learning

THE EFFECT OF CARBON EMISSION DISCLOSURE AND PROFITABILITY ON FIRM VALUE IN ENERGY SECTOR COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE DURING THE 2022–2024 PERIOD

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ABSTRACT

Climate change and rising carbon emissions are pushing companies, especially those operating in the energy sector, to increase environmental transparency and sustainability practices. Carbon Emission Disclosure (CED) has emerged as an important mechanism to communicate a company's environmental responsibility to stakeholders, while profitability remains a key indicator of financial performance that influences investor decisions. This study aims to examine the effect of carbon emission disclosure and profitability on firm value in energy sector companies listed on the Indonesia Stock Exchange during 2022–2024, with leverage as a control variable. The research uses a quantitative approach, utilizing secondary data collected from annual reports and sustainability reports. Purposive sampling techniques were used to select the sample, resulting in 141 data observations. Carbon emission disclosure is measured using the Carbon Disclosure Project (CDP) index, profitability is represented by Return on Assets (ROA), company value is measured using Tobin's Q, and leverage is measured using the Debt-to-Asset Ratio (DAR). The data is analyzed using statistical software with multiple linear regression. The results show that carbon emission disclosure does not have a significant effect on company value, indicating that environmental disclosure has not yet become a main consideration for investors in assessing the market value of energy companies. On the other hand, profitability has a positive and significant effect on company value, showing that companies with stronger financial performance tend to receive higher market valuations. Leverage doesn't have a significant effect on firm value. This finding highlights the importance of profitability as a determinant of firm value and shows that environmental disclosure mainly serves as a transparency mechanism rather than a direct driver of market value. This study contributes to the literature on sustainability reporting and corporate finance by providing empirical evidence from the energy sector in Indonesia.

Keywords: Carbon Emission Disclosure, Firm value, Profitability, Leverage

**THE EFFECT OF CORPORATE SOCIAL RESPONSIBILITY DISCLOSURE AND
COMPANY SIZE ON FINANCIAL PERFORMANCE IN BANKS LISTED ON THE
INDONESIA STOCK EXCHANGE FOR THE PERIOD 2022-2024**

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ABSTRACT

Financial performance serves as a critical indicator evaluating a firm's capacity for profit generation and business continuity. Within the banking sector, it reflects institutional efficacy in optimizing asset management while preserving public confidence. This study examines the effects of corporate social responsibility (CSR) disclosure and company size on financial performance, proxied by Return on Assets (ROA), among banking institutions listed on the Indonesia Stock Exchange (IDX) during the 2022–2024 period, incorporating leverage as a control variable to account for funding structure variances and ensure analytical precision. Adopting a quantitative approach, secondary data were gathered from annual and sustainability reports. Utilizing purposive sampling, a final sample of 28 companies yielded 84 firm-year observations, which were subsequently analyzed via multiple linear regression. The empirical results reveal that CSR disclosure exerts no statistically significant impact on ROA, suggesting that the strategic rewards of sustainability initiatives predominantly materialize over an extended horizon and remain uncaptured within short-term profitability metrics. Conversely, firm size demonstrates a robust positive and significant influence on ROA, indicating that larger corporate scales command superior resource configurations and asset optimization capabilities. Theoretically, these findings enrich legitimacy and stakeholder frameworks by highlighting that structural magnitude plays a more deterministic role in driving bank profitability than social disclosure. Practically, the insights assist banking management in strategically balancing asset optimization and long-term sustainability objectives.

Keywords: CSR, Company Size, Leverage, ROA

**THE EFFECT OF BRAND EQUITY AND EXPERIENTIAL MARKETING ON
CUSTOMER LOYALTY OF BATIK GRIYA DISABLED PRODUCTS IN BANDUNG
CITY ON SHOPEE PLATFORM E-COMMERCE**

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ABSTRACT

This study aims to examine the relationship between brand equity, experiential marketing, and consumer loyalty as it pertains to Batik Griya Difabel products sold on the Shopee platform in Bandung City. Bina Sosial Province in West Java, and more specifically the Griya Harapan Difabel Social Welfare Service Centre, guided handicapped customers to create Batik Griya Difabel Products. Research methods include t-tests, f-tests, multiple linear regression for hypothesis testing, and verification and descriptive analysis. together with the determination coefficient. In this research, non-probability sampling was used for sampling. A total of one hundred participants were used as samples for this research. Information gathered from Batik Griya Difabel product buyers who have made a minimum of two purchases. The research found that Bandung City consumers' level of brand equity and experiential marketing for Batik Griya Difabel products is quite excellent, and that their level of customer loyalty is strong as well. The hypothesis test also found that two variables Experiential Marketing and Brand Equity influence customer loyalty. Brand Equity and Experiential Marketing both impact customer loyalty at the same time, according to the findings of the simultaneous hypothesis test. It also helps Griya Difabel's management with their marketing efforts, particularly in the competitive batik market on the Shopee Platform E-Commerce, by highlighting the specific qualities of disabled-made items.

Keywords: Brand Equity, Experiential Marketing, Customer Loyalty

**RESEARCH JOURNAL OF HUMAN RESOURCE MANAGEMENT &
ORGANIZATIONAL BEHAVIOR THE ROLE OF DIGITAL MINDSET IN MITIGATING
BURNOUT AND ENHANCING STUDENT WELL-BEING**

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ABSTRACT

The rapid advancement of digital technology within academic environments brings immense transformation alongside new psychological challenges for students, such as technology-related stress (technostress) and academic exhaustion (burnout). This study aims to analyze the role of a digital mindset in mitigating burnout levels and its subsequent impact on enhancing student well-being. Employing a descriptive quantitative research design with a pre-survey approach involving 30 students at Pamulang University, the collected data were analytically evaluated based on the percentage distribution of variable indicator responses. The findings reveal that an adaptive digital mindset significantly streamlines academic activities (80%), improves time efficiency (73.3%), and serves as an effective mechanism for reducing stress stem from accumulating task loads (80%). This indicates that possessing positive cognitive filters toward digital technology (digital consciousness & expertise) critically reduces clinical burnout complaints and triggers a student transition toward a state of flourishing (optimal well-being). Higher education institutions are recommended to structurally strengthen healthy digital literacy to support the mental health of the academic community in the era of artificial intelligence.

Keywords: Digital Mindset, Burnout, Well-Being, Students, Organizational Behavior.

THE INFLUENCE OF HR DIGITALIZATION AND HUMAN RESOURCE COMPETENCIES ON WORK EFFECTIVENESS AMONG GENERATION Z EMPLOYEES IN SURABAYA

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ABSTRACT

The rapid development of digital technology has encouraged organizations to implement Human Resource (HR) digitalization to enhance the effectiveness of human resource management. In addition, human resource competencies play a crucial role in supporting the success of digital transformation, particularly among Generation Z employees, who are characterized as digital natives. This study aims to analyze the influence of HR digitalization and human resource competencies on work effectiveness among Generation Z employees through a Systematic Literature Review (SLR) approach. The study adopted the PRISMA guidelines, consisting of the identification, screening, eligibility, and inclusion stages. Data were collected from various academic literature sources published between 2022 and 2026. A total of 18 articles that met the inclusion criteria were systematically analyzed and synthesized. The findings indicate that HR digitalization contributes to improving work efficiency, productivity, decision-making quality, and organizational effectiveness through the utilization of technologies such as Human Resource Information Systems (HRIS) and HR analytics. Furthermore, human resource competencies, particularly digital competencies and adaptability to technological change, have been proven to support successful digital transformation and enhance work effectiveness. The results also reveal that Generation Z employees demonstrate a high level of readiness in utilizing digital technologies, thereby potentially improving organizational performance. This study contributes to the existing literature on HR digitalization, human resource competencies, and work effectiveness, while also providing valuable insights for organizations in developing human resource management strategies in the digital era.

Keywords: HR Digitalization, Work Effectiveness, Generation Z, Human Resource Competencies, Systematic Literature Review (SLR)

FACTORS INFLUENCING THE PERFORMANCE OF ACCOUNTING INFORMATION SYSTEMS: THE MODERATING ROLE OF EDUCATION AND TRAINING

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ABSTRACT

This research investigates the determinants of Accounting Information System (AIS) performance, with education and training examined as moderating factors at the head office of Bank BPD Bali. The study is driven by the growing strategic role of AIS in banking operations and concerns regarding financial fraud risks that may arise from deficiencies in system security and employee competence. Specifically, the research evaluates the influence of user participation, personal technical competence, top management support, and organizational size on AIS performance, while also assessing the moderating role of education and training in these relationships. A quantitative associative research design was adopted. Primary data were collected through questionnaires distributed to employees at the head office of Bank BPD Bali. The proposed hypotheses were tested using Moderated Regression Analysis (MRA). The results reveal that both user participation and personal technical competence contribute positively and significantly to AIS performance. Conversely, top management support and organizational size do not demonstrate a statistically significant effect. Regarding the moderating variables, education and training were found to reduce the impact of user participation and personal technical competence on AIS performance. However, education and training enhance the influence of top management support on AIS performance and do not significantly moderate the relationship between organizational size and AIS performance. This study enriches the literature on Accounting Information Systems by incorporating perspectives from the Technology Acceptance Model and the Theory of Planned Behavior. From a practical standpoint, the findings provide useful insights for banking institutions seeking to improve AIS effectiveness through continuous employee development, stronger managerial involvement, and greater user engagement in system implementation and utilization.

Keywords: Accounting Information System Performance, Education and Training, Organizational Size, Personal Technical Capability, Top Management Support

FACTORS AFFECTING LOGISTICS PERFORMANCE IN THE EXPORT DIVISION (CASE STUDY OF PT. NIPPON EXPRESS INDONESIA)

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ABSTRACT

The freight forwarding sector in Indonesia has experienced rapid growth, yet systematic inquiry into the determinants of logistics performance within this context remains limited. This study examines the influence of two strategic variables Process Agility and Customer Retention on Logistics Performance, using PT. Nippon Express Indonesia's export division as the empirical setting. Employing an explanatory survey design with a cross-sectional approach, data were gathered from 68 active customers through a structured questionnaire comprising 40 items measured on a five-point semantic differential scale. Variance-based Partial Least Squares Structural Equation Modeling (PLS-SEM) was applied for data analysis using SmartPLS 3.0. The measurement model demonstrated satisfactory convergent and discriminant validity, with all factor loadings exceeding 0.70 and average variance extracted (AVE) values surpassing 0.50. Composite reliability and Cronbach's alpha coefficients were above the 0.70 threshold. The structural model yielded an R^2 value of 0.854 for Logistics Performance, indicating strong explanatory power. Both hypotheses were supported: Process Agility exerted a significant positive effect on Logistics Performance ($\beta = 0.628$, $T = 8.275$, $p < 0.001$), and Customer Retention similarly demonstrated a positive and significant influence ($\beta = 0.338$, $T = 4.019$, $p < 0.001$). These findings underscore the strategic importance of cultivating organizational agility and sustaining customer relationships as complementary mechanisms for enhancing logistics service outcomes. The study contributes empirical evidence to the freight forwarding literature and offers actionable insights for practitioners seeking to strengthen operational performance in competitive logistics markets.

Keywords: Customer Retention; Freight Forwarding; Logistics Performance; Process Agility; SmartPLS

THE INFLUENCE OF RETURN PERCEPTION AND AVAILABILITY BIAS FOR STOCK INVESTMENT DECISION WITH FIRM SIZE AS MODERATE VARIABLE

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ABSTRACT

This study aims to examine the influence of return perception and availability bias on stock investment decisions, as well as the moderating role of firm size in these relationships. Return perception reflects investors' expectations regarding potential gains from stock investments, while availability bias refers to the tendency of investors to rely on readily available information when making investment decisions. Firm size is considered a moderating variable because large firms generally provide more information transparency and are perceived as more stable than smaller firms. This study employs a quantitative approach using survey data collected from stock investors. Data analysis is conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that return perception has a positive and significant effect on stock investment decisions. Availability bias also significantly influences investment decisions, suggesting that investors frequently rely on easily accessible information. Furthermore, firm size strengthens the relationship between return perception and stock investment decisions, while its moderating effect on the relationship between availability bias and investment decisions is weaker. These findings contribute to behavioral finance literature by highlighting the importance of psychological factors and firm characteristics in investment decision-making.

Keywords: Return Perception, Availability Bias, Stock Investment Decision, Firm Size, Behavioral Finance.

THE IMPACT OF THE ESCALATION OF THE U.S.–ISRAEL–IRAN CONFLICT ON PANIC BUYING PHENOMENA IN INDONESIA

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ABSTRACT

The ongoing conflict between the U.S., Israel, and Iran, which shows no signs of resolution, is having an impact on countries around the world. One concern is the possibility of a prolonged closure of the Strait of Hormuz, through which approximately 20% of global oil trade passes. Consequently, many people worldwide have begun to worry about fuel shortages in their respective countries, including Indonesia. This uncertainty has affected consumption levels among the Indonesian public, leading to panic buying. This study was conducted to analyze the impact of the escalating conflict between the U.S.-Israel and Iran on the phenomenon of panic buying in Indonesia. This study employs a descriptive qualitative method using a literature review approach, analyzing scientific journals, official agency reports, and reliable news sources. The findings indicate that the escalation of the conflict between the US-Israel and Iran can trigger global economic uncertainty, thereby increasing consumer purchasing power and causing panic buying due to perceptions of scarcity, exacerbated by social media amplifying the spread of panic. Therefore, stable information and responsive government policies are needed to prevent panic among the public.

Keywords: US-Israel vs. Iran conflict, panic buying, economic uncertainty, Indonesia

THE INFLUENCE OF INTERNAL AUDIT AND MANAGER RELIGIOSITY ON COOPERATIVE GOVERNANCE

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ABSTRACT

Cooperatives are required to implement good governance practices to ensure organizational sustainability, accountability, and stakeholder trust. Internal audit and manager religiosity are considered important factors that can support the implementation of cooperative governance. Based on agency theory, governance mechanisms are needed to reduce information asymmetry and agency conflicts between managers and stakeholders. This study aims to analyze the effect of Internal Audit and Manager Religiosity on Cooperative Governance in cooperatives located in East Java. Cooperative governance in this study is measured based on governance principles applied within the cooperative. This research applies a quantitative approach using multiple linear regression analysis. The population consisted of 102 cooperatives in East Java. The sample was selected using purposive sampling techniques and resulted in 16 cooperatives with a total of 108 respondents, where each cooperative was represented by six respondents. The data used in this study were obtained through questionnaire distribution to respondents who met the research criteria. The results indicate that Internal Audit has a positive and significant effect on Cooperative Governance. This finding shows that effective internal audit activities are able to strengthen supervision, improve compliance, and support the implementation of governance principles within cooperatives. Meanwhile, Manager Religiosity also has a positive and significant effect on Cooperative Governance, indicating that managers with higher religiosity tend to uphold ethical values, responsibility, and transparency in managing cooperative activities. This study is expected to contribute to the development of agency theory and provide consideration for cooperatives in improving governance quality through strengthening internal audit functions and managerial values.

Keywords: internal audit, manager religiosity, cooperative governance, agency theory, cooperative.

THE EFFECT OF DIGITAL MULTITASKING HABIT AND ATTENTION FRAGMENTATION ON WORK FOCUS AMONG GENERATION Z

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ABSTRACT

The rapid proliferation of digital technology has fundamentally reshaped how individuals interact with information and manage their daily tasks. Generation Z, defined as those born between 1997 and 2012, represents the first cohort to grow up entirely within a hyperconnected digital ecosystem. This cohort demonstrates a distinctive tendency toward digital multitasking, the simultaneous engagement with multiple digital devices, platforms, or applications. While such behavior has become normalized within this generation, concerns persist regarding its impact on cognitive attention and professional work performance. This study investigates the effect of Digital Multitasking Habit (X1) and Attention Fragmentation (X2) on Work Focus (Y) among Generation Z workers. A quantitative approach was employed, with data collected from 100 Generation Z respondents through a structured online questionnaire utilizing a five-point Likert scale. Validity and reliability tests confirmed the soundness of all measurement instruments. Multiple linear regression analysis was conducted to test three hypotheses. The results indicate that Digital Multitasking Habit exerts a positive and statistically significant effect on Work Focus ($B = 0.349$; $p = 0.000$), suggesting that Generation Z individuals may have developed adaptive cognitive strategies that allow them to maintain focus while navigating multiple digital tasks. Attention Fragmentation demonstrated a negative but statistically insignificant effect on Work Focus ($B = 0.191$; $p = 0.054$). The simultaneous effect of both predictors on Work Focus was statistically significant ($F = 6.834$; $p = 0.002$), with the model explaining 12.5% of the variance in Work Focus. These findings contribute to emerging discussions on digital cognition among younger workers and offer practical implications for organizational management, human resource development, and workplace design strategies targeting Generation Z employees.

Keywords: attention fragmentation, digital multitasking, Generation Z, work focus, workplace productivity

SOCIO-TECHNOLOGICAL TRANSITIONS IN AGRICULTURE: A BIBLIOMETRIC AND SYSTEMATIC ANALYSIS OF GLOBAL TRENDS AND FUTURE DIRECTIONS

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ABSTRACT

The global agricultural sector is undergoing significant transformation driven by technological innovation and increasing socio-environmental pressures. This study aims to analyze the development of socio-technological transitions in agriculture through a combination of Systematic Literature Review (SLR) and Bibliometric Analysis. Data were collected from the Scopus database covering publications from 2000 to 2025, with a focused analysis on 2020–2024 trends. A total of 777 relevant documents were analyzed using VOSviewer to identify publication trends, dominant themes, collaboration networks, and intellectual structures. The findings reveal a substantial increase in scientific publications in recent years, indicating growing global attention to the integration of digital technologies such as IoT, artificial intelligence, and precision farming in agriculture. The results also highlight disparities between Global North and Global South countries in terms of technology adoption and access. Conceptually, the study identifies key themes including digital agriculture, sustainability, and social inclusion, while theoretically emphasizing frameworks such as the Multi-Level Perspective (MLP) and Diffusion of Innovation. Furthermore, the study uncovers research gaps related to the lack of integrative and interdisciplinary approaches, particularly in understanding the socio-cultural impacts of technological adoption. This research contributes to the development of a comprehensive knowledge map and provides strategic directions for future research and policy-making to ensure inclusive and sustainable agricultural transformation.

Keywords: Bibliometric Analysis, Digital Agriculture, Multi-Level Perspective, Socio-technological Transition, Sustainability

THE IMPLEMENTATION OF ISAK 35 TO SUPPORT TRANSPARENCY, ACCOUNTABILITY, AND CONSISTENCY IN THE PREPARATION OF ANNUAL TAX REPORTS BY LAMDIK

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ABSTRACT

Nonprofit organizations in Indonesia, including educational accreditation bodies, are legally required to comply with annual corporate income tax reporting requirements despite their nonprofit status. The implementation of Financial Accounting Standards Interpretation (ISAK) 35, which replaces PSAK 45 and has been effective since January 2020, introduces a more comprehensive financial reporting framework for nonprofit entities; however, empirical studies examining its specific role in supporting transparency, accountability, and consistency in tax reporting, particularly within educational accreditation agencies, remain scarce. This study aims to investigate how the implementation of ISAK 35 contributes to transparency, fiscal accountability, and consistency in annual tax reporting at the Independent Educational Accreditation Agency (LAMDIK). Using a qualitative phenomenological approach and a participant-observer design, data were collected through semi-structured in-depth interviews with five key informants, including the Director of Finance, Head of the Finance Department, Chief Financial Officer, Finance Staff, and external auditors, supplemented by a review of documentation and limited observation of financial administration processes. Data validity was ensured through triangulation of sources, methods, and theory, as well as member verification procedures and audit trials. The findings indicate that the implementation of ISAK 35 has gradually strengthened LAMDIK's financial governance through three key contributions: increased reporting transparency through a clearer distinction between restricted and unrestricted net assets, enhanced fiscal accountability in upward, downward, and internal dimensions, and greater consistency in annual tax reporting through the integration of accounting and tax reporting workflows. These advancements simultaneously reduce fiscal reconciliation discrepancies and strengthen institutional legitimacy. This study concludes that ISAK 35 functions not only as a technical accounting standard but also as a strategic instrument linking transparency, fiscal accountability, and public legitimacy, forming a coherent accountability chain in line with the principles of good governance. These findings offer practical implications for the financial governance of nonprofit organizations and provide input for policy development aimed at strengthening the tax compliance framework for nonprofit organizations in Indonesia.

Keywords: Annual tax reporting, Accountability, ISAK 35, LAMDIK, Nonprofit organizations

IMPLEMENTATION OF COMMUNITY AND AUCTION FEATURES IN E-COMMERCE CUSTOMER RELATIONSHIP MANAGEMENT

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ABSTRACT

The rapid growth of e-commerce requires a transformation of business strategies from mere product transactions to sustainable customer relationship management. This study aims to design and implement a Customer Relationship Management (CRM) system on an e-commerce platform by integrating online community features and auction mechanisms as instruments of customer interaction. In addition, this system utilizes email automation to deliver information and incentives in the form of vouchers to increase user engagement. The research methodology uses a prototyping approach supported by data collection techniques through observation and literature study. The system architecture is modeled using Business Process Model and Notation (BPMN), Data Flow Diagram (DFD), and Entity Relationship Diagram (ERD). The result of this research is an e-commerce platform that consolidates community activities, dynamic auction processes, and transaction systems into a single integrated ecosystem. The implementation of this system shows that the integration of interactive features and communication automation can strengthen customer data synchronization and optimize strategies in the digital ecosystem.

Keywords: CRM, E-commerce, Online Community, Auction, Prototyping.

THE IMPACT OF CHANGES IN ANIMAL COMMODITY PRICES ON INFLATION RATES BASED ON BANK INDONESIA'S PIHPS DATA (CASE STUDY: THE FREE NUTRITIOUS MEAL PROGRAM)

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ABSTRACT

Food inflation is one of the economic issues that affects economic stability and purchasing power in Indonesia. The implementation of the Free Nutritious Meals Program (MBG) has increased demand for animal-based food commodities, potentially influencing food price movements and inflationary pressures. This study aims to analyze the impact of changes in the prices of beef, broiler chicken, and broiler eggs on food inflation in Indonesia and to examine the effect of the Free Nutritious Meals Program on food inflation dynamics. This study employs a quantitative approach using secondary data covering the period from January 2023 to December 2025. Data on animal-based food commodity prices were obtained from the Strategic Food Price Information Center (PIHPS) of Bank Indonesia, while food inflation data were sourced from the Central Statistics Agency (BPS). The analysis includes real price calculations, year-on-year analysis, classical assumption testing, and multiple linear regression with a dummy variable representing the periods before and after the implementation of the Free Nutritious Meals Program. The findings indicate that beef prices have a significant negative effect on food inflation, while broiler chicken prices have a significant positive effect on food inflation. In contrast, broiler egg prices do not significantly affect food inflation. The dummy variable representing the Free Nutritious Meals Program has a significant positive effect, indicating that food inflation was higher after the implementation of the program than before. Simultaneously, all independent variables significantly affect food inflation, and the regression model explains 78.5% of the variation in food inflation. These findings indicate that changes in animal-based food commodity prices and the implementation of large-scale food policies contribute to food inflation dynamics in Indonesia. The study provides empirical evidence that can support food price stabilization policies and the sustainability of national nutrition programs.

Keywords: food inflation, animal-based food commodities, Free Nutritious Meals Program (MBG).

THE INFLUENCE OF FINTECH AND SHARIA COMPLIANCE ON FINANCIAL PERFORMANCE OF ISLAMIC COOPERATIVE

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ABSTRACT

The rapid advancement of financial technology (fintech) has encouraged Islamic cooperatives to adopt digital innovations to improve operational efficiency, service quality, and accessibility of financial services. In addition, sharia compliance is essential for ensuring that cooperative activities align with Islamic principles and maintain stakeholder trust. Based on Stakeholder Theory and Signaling Theory, this study aims to analyze the influence of fintech and sharia compliance on the financial performance of Islamic cooperatives. Stakeholder Theory explains that organizations are expected to create value for stakeholders through effective service delivery and responsible management, while Signaling Theory suggests that the implementation of fintech and adherence to sharia principles serve as positive signals that enhance stakeholders' confidence in the organization. This study employs a quantitative approach using panel data regression analysis. The sample consists of 18 Islamic Savings and Financing Cooperatives in East Java selected through purposive sampling based on predetermined criteria during the observation period. The data used in this study are obtained from annual reports and financial statements published by the selected cooperatives. Financial performance is measured using Return on Assets (ROA), while the analytical method employed is panel data regression using EViews software. The findings indicate that fintech positively affects financial performance by enhancing operational efficiency and profitability. Furthermore, sharia compliance has a positive and significant effect on financial performance, indicating that adherence to Islamic principles strengthens stakeholder trust, enhances organizational reputation, and supports sustainable cooperative growth. This study contributes to the development of Stakeholder Theory and Signaling Theory in the context of Islamic cooperatives and provides practical implications for cooperative managers in optimizing fintech utilization and maintaining sharia compliance to improve financial performance.

Keywords: fintech, sharia compliance, financial performance, stakeholder theory, signaling theory, islamic cooperative.

THE INFLUENCE OF BRAND IMAGE AND CELEBRITY ENDORSERS ON PURCHASE DECISIONS FOR SKINTIFIC PRODUCTS IN SURABAYA

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ABSTRACT

This study aims to analyze the influence of brand image and celebrity endorsers on purchasing decisions for Skintific products in Surabaya. The rapid growth of Indonesia's skincare industry, where Skintific ranked first as the most popular beauty brand on e-commerce platforms in 2023–2024, motivates this research, as Skintific's use of celebrity endorsers such as Tasya Farasya and its strong brand image are considered key drivers of consumer purchasing behavior in Surabaya, Indonesia's second-largest metropolitan city. A quantitative approach using multiple linear regression analysis was employed. Data were collected via a five-point Likert scale questionnaire from a minimum of 100 respondents, selected through purposive sampling among Surabaya residents aged 18 and above who have used Skintific products. Brand Image and Celebrity Endorser served as independent variables, while Purchase Decision was the dependent variable. Analysis included validity and reliability tests, classical assumption tests, and hypothesis testing through t-tests and F-tests. The study expects to confirm that both brand image and celebrity endorsers have a positive and significant effect on purchasing decisions for Skintific products. A stronger brand image is anticipated to increase consumer confidence and purchase intention, while a credible and attractive celebrity endorser is expected to reinforce positive brand perception and drive purchase behavior. These findings are intended to contribute to the development of marketing literature in the beauty and skincare industry, particularly within the Indonesian regional market context, while also providing practical insights for Skintific in designing more targeted and effective marketing strategies for the Surabaya market.

Keywords: Brand Image, Celebrity Endorser, Purchase Decision, Skintific, Surabaya

MULTIPOLARITY WITHOUT MULTILATERALISM: MEASURING THE SPIRAL OF SECURITY DILEMMAS AND THE DOCTRINE OF DETERRENCE IN THE INDO-PACIFIC (2022–2026)

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ABSTRACT

The rapid geopolitical transition in the Indo-Pacific region between 2022 and 2026 has repositioned the region as a major arena of great power competition between the United States and China. The study examines how this structural competition has fueled systemic security dilemmas, fueling aggressive regional military modernization and a resurgence of nuclear deterrence doctrine. Using a qualitative-descriptive research design, this paper conducts qualitative content analysis of secondary data collected from the Stockholm International Peace Research Institute, official defense white papers, and international security treaties to track shifts in strategic capabilities, threat perceptions, and alliance dynamics. The findings show that inclusive multilateral frameworks, especially ASEAN centrality, have experienced a severe decline in institutional effectiveness, quickly being replaced by exclusive minilateral partnerships such as AUKUS and the Quadrilateral Security Dialogue. As a result, the region has been plunged into a multidimensional security dilemma. Significant impacts include North Korea's breakthrough development of atmospheric re-entry vehicles, massive increases in conventional military spending in Japan, Taiwan, and South Korea, and the normalization of the proliferation of dual-use technologies. Most importantly, Australia's acquisition of nuclear-powered submarines exploits a legal loophole in Article 14 of the Comprehensive Safeguards Treaty, which sets a dangerous precedent for the Non-Proliferation Treaty regime. This research contributes to the theory of structural realism by describing how systemic anarchy pushes middle forces towards militarized self-help actions. The policy implications underscore the urgent need for strong bilateral crisis management mechanisms and tactical strategic pluralism among Southeast Asian countries to reduce the risk of catastrophic military miscalculations.

Keywords: ASEAN centrality, AUKUS, Indo-Pacific dynamics, nuclear deterrence, security dilemma

THE INFLUENCE OF DIGITAL POLITICAL LITERACY ON GENERATION Z'S POLITICAL PARTICIPATION IN RESPONDING TO STRATEGIC ISSUES IN SUMEDANG REGENCY

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ABSTRACT

The development of digital technology has transformed political communication, demanding adequate digital political literacy from citizens, particularly Generation Z as digital natives. In Sumedang Regency, high access to technology and electoral participation reaching 84.61% do not fully reflect the quality of youth engagement in public policy, as their responses are often reactive and influenced by social media virality amid rampant political hoaxes. This study aims to analyze the factual condition of digital political literacy, political participation, and examine the influence and relationship between both variables among Generation Z in responding to strategic issues in Sumedang Regency. This study employs a quantitative approach using simple linear regression and Spearman Rank correlation analysis. The respondents consisted of 384 individuals aged 17–29 years across 24 sub-districts in Sumedang Regency. Data were collected via Likert scale questionnaires, field observations, and triangulation interviews. The descriptive results indicate that Generation Z's digital political literacy and political participation are moderate; while technological access is high, critical evaluation and fact-checking need improvement. Hypothesis testing proves that digital political literacy significantly influences political participation ($t_{\text{count}} = 23.914 > t_{\text{table}} = 1.966$, $p = 0.000 < 0.05$), with the regression equation $\{Y\} = 20.795 + 0.781X$. The Spearman Rank analysis yields a strong correlation coefficient of 0.774 ($p = 0.000$). This study concludes that higher substantive digital political literacy leads to more active and critical youth engagement. Theoretically, it reinforces Participatory Democracy and Civic Online Reasoning theories. Practically, it recommends systematic digital political education programs for local government and educational institutions.

Keywords: Digital Political Literacy, Political Participation, Generation Z, Regional Strategic Issues, Sumedang Regency.

HOW IS GENDER RESEARCHED IN THE CONTEXT OF STUDENT ENGAGEMENT? A SCOPING REVIEW AT THE SECONDARY LEVEL

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ABSTRACT

Gender is almost consistently included in student engagement research, yet the way gender is studied is rarely systematic. This scoping review maps how gender is researched in the context of student engagement at the secondary school level between 2023 and 2026, focusing on research practice rather than on what is found about gender differences. The review followed the Arksey and O'Malley framework and the PRISMA-ScR guidelines, used a Population-Concept-Context search strategy across six databases, and produced a final corpus of fifteen studies charted across four dimensions, namely the conceptualization and operationalization of gender, paradigm and design, the analytical role of gender, and the engagement framework used. The mapping shows that gender is most often placed as a moderator or interaction term (47%) and as an untheorized covariate (33%), while only 20% of studies make it the analytical focus. Across these categories, gender tends to be controlled statistically rather than examined meaningfully: non-significant interactions are frequently dropped, while significant main effects are left uninterpreted. Gender is almost always operationalized as a self-reported binary category, all studies rest on a positivist paradigm with no qualitative or critical approaches, and identities beyond the binary are barely represented. The review offers a reflective map of research practice and underscores the urgency of moving from gender as a controlled variable toward examining how gender operates within specific school and cultural contexts.

Keywords: gender, student engagement, scoping review, secondary education, research practice

THE INFLUENCE OF FINANCIAL LITERACY, EXPECTED RETURN, AND PERCEIVED RISK ON GOLD INVESTMENT INTENTION THROUGH THE PEGADAIAN DIGITAL APPLICATION

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ABSTRACT

This study aims to analyze the influence of the variables financial literacy, expected return, and perceived risk on Gold Investment Intention through the Pegadaian Digital app, as well as to examine their relevance in the dynamics of financial behavior. Using a quantitative research method and a multiple linear regression analysis approach, primary data were collected through a structured questionnaire distributed to Millennials and Generation Z in the Jakarta, Bogor, Depok, Tangerang, and Bekasi areas using purposive sampling. The results indicate that financial literacy and expected return have a positive and significant effect on Gold Investment Intention, with expected return being the most dominant driving factor. However, the Perceived Risk variable did not have a statistically significant effect on investment interest. This indicates the younger generations' strong perception of gold as a safe-haven asset, the public's high level of trust in the reliability of digital platforms, and a tendency toward investment behavior that is more focused on achieving future financial goals rather than anxiety over short-term price fluctuations. Overall, the independent variables were found to have a significant influence in explaining variations in the level of Gold Investment Intention among respondents. These findings can serve as a reference for academics and practitioners in developing financial education programs and strategies for digital investment products that are better aligned with the needs and preferences of the younger generation. The recommendation for PT Pegadaian's management is to proactively enhance digital financial literacy education programs, provide real-time transparency regarding buying and selling price movements to manage customer profit expectations realistically, and strengthen cybersecurity protocols to minimize concerns about customer data privacy while maintaining the long-term loyalty of young investors.

Keywords: Financial Literacy, Expected Return, Perceived Risk, Gold Investment Intention, Young Investors

MODIFICATION OF LEARNING MEDIA FOR INTRODUCING LETTERS USING THE VAKT METHOD IN CHILDREN WITH MILD INTELLECTUAL DISABILITIES

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ABSTRACT

Children with mild intellectual disabilities experience intellectual and adaptive behavioral impairments that impact their early writing skills. This study aims to develop modified letter card learning media made from cardboard with a sandpaper surface as an implementation of the VAKT (Visual, Auditory, Kinesthetic, Tactile) method and to test its effectiveness in improving the ability to recognize and write letters in children with mild intellectual disabilities. The study used a descriptive qualitative approach with a single-subject research design type A-B-A. The subject of the study was a fourth-grade female student with mild intellectual disabilities at the Setia Bhakti Special Needs School, Siak Regency, Riau. Data collection instruments included observation sheets for letter writing skills, documentation of writing results, and anecdotal notes. The results showed that the sandpaper letters media was successfully developed with the basic material specifications of used cardboard measuring 15x10 cm, letters made from coarse sandpaper grid 100, coated with clear laminated plastic, with various basic colors. The application of the media for five meetings showed a significant increase in the subject's letter writing skills from 8 letters before the intervention to 25 letters after the intervention (a 90% increase). Subjects who previously could not write the letters mentioned by the teacher (0% in the frustration level category) achieved 80% completion (instructional level category). This modified media has proven effective in bridging the limitations of auditory memory (increasing from 40.43% to above 75%) and visual discrimination through multisensory reinforcement. This study recommends sandpaper cards as an alternative for early writing learning that is economical and applicable in inclusive education settings and special needs schools.

Keywords: Mild intellectual disabilities, VAKT method, sandpaper letters media, early writing skills, and single-subject research.

DESIGN OF IWANT: A PROTOTYPE AUGMENTATIVE AND ALTERNATIVE COMMUNICATION APPLICATION FOR CHILDREN WITH ASD AND COMPLEX COMMUNICATION NEEDS

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ABSTRACT

Assessment is a fundamental component in the development of individualized learning programs for children with special needs. For children with complex communication needs (CCN), particularly those with autism spectrum disorder (ASD), the absence of a functional communication system may limit their social and educational participation. This study aims to develop a prototype augmentative and alternative communication (AAC) application named IWant based on a comprehensive assessment of a child with ASD and CCN. The study employed a qualitative case study design supported by descriptive assessment data. The subject was a 7-year-old child with ASD attending a regular inclusive school in Bandung, Indonesia. The assessment was conducted over one week (January 19–25, 2026) using the DSM-5 criteria as well as aspects of language (receptive and expressive), basic cognitive skills, gross motor skills, and fine motor skills. The assessment results indicated that the subject experienced severe difficulties in language and cognitive aspects, while gross motor skills remained relatively preserved. Based on this profile, the IWant application was designed as a picture-based system with speech output, tailored to the need for conveying basic requests (eating, drinking, toileting). This study is limited to the design phase without implementation trials; therefore, the effectiveness of the application has not yet been empirically determined. The IWant design is expected to serve as an alternative communication medium for children with similar profiles, particularly in inclusive regular school settings. Future research is recommended to conduct implementation trials and evaluate its effectiveness.

Keywords: assessment, augmentative and alternative communication, autism spectrum disorder, complex communication needs, mobile application

ESG COMBINED SCORE AND CORPORATE FINANCIAL PERFORMANCE: THE MODERATING ROLE OF FEMALE DIRECTORS IN INDONESIAN LISTED FIRMS

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ABSTRACT

This study investigates the relationship between Environmental, Social, and Governance Combined Score (ESGC) and corporate financial performance, as well as the moderating role of female directors in Indonesian listed firms. While prior studies predominantly rely on conventional ESG measures, limited evidence exists on whether a controversy-adjusted sustainability measure generates similar financial benefits and how board gender diversity influences this relationship. Using an unbalanced panel of 419 firm-year observations from 101 financial and non-financial firms over the 2020–2024 period, this study employs a one-way firm fixed-effects model with one-year lagged explanatory variables and firm-clustered standard errors. The results show that ESGC is positively associated with corporate financial performance. Furthermore, female directors positively moderate this relationship, indicating that firms with greater female board representation derive stronger financial benefits from sustainability performance. A robustness analysis using the conventional ESG Score yields qualitatively similar evidence for the moderating effect. These findings contribute to the ESG and corporate governance literature by demonstrating that the financial value of sustainability depends not only on sustainability performance itself but also on board gender diversity. The study further highlights the relevance of controversy-adjusted ESG measures for evaluating corporate sustainability in emerging markets.

Keywords: ESG Combined Score, financial performance, female directors, gender diversity, corporate governance.

THE POSITION AND SIGNIFICANCE OF FORENSIC ODONTOLOGY IN PROOFING CRIMINAL CASES

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ABSTRACT

The modern criminal justice system demands the use of a scientific evidence-based approach to proof. One of the scientific disciplines developing to support criminal case investigation and proof is forensic odontology. This science plays a crucial role in individual identification processes through dental and oral cavity characteristics that are unique to every human being. Although scientifically proven to have a high level of accuracy and widely used in various countries, the utilization of forensic odontology in the Indonesian criminal justice system still faces various normative, institutional, and administrative obstacles. This research aims to analyze the legal standing of forensic odontology within the Indonesian criminal proof system, study its significance in supporting the search for material truth, and evaluate the public policy and legal governance challenges influencing its implementation. This study employs a normative legal research method with statutory, conceptual, and comparative approaches. The results show that forensic odontology holds a valid position as a scientific evidence instrument, realized through expert testimony and circumstantial evidence (indications) as regulated in the Criminal Procedure Code (KUHP). Nevertheless, the absence of specific regulations, a weak national database system, limited human resources, and a lack of inter-agency coordination hinder the optimization of its use. Therefore, legal policy reform is highly necessary, focusing on strengthening national forensic governance, standardizing dental medical records, and integrating forensic technology into the Indonesian criminal justice system.

Keywords: Forensic Odontology , Criminal Evidence , Public Policy, Governance , Criminal Justice Reform.

DEVELOPMENT AND EVALUATION OF AN EDUCATIONAL FANTASY COMIC FOR GEOMETRY TRANSFORMATION LEARNING: ENHANCING JUNIOR HIGH SCHOOL STUDENTS' MATHEMATICAL REASONING AND SELF-ESTEEM

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ABSTRACT

Indonesian students' mathematical literacy remains low, as evidenced by the 2022 PISA results, which indicate difficulties in understanding concepts and solving contextual problems. Geometry transformation topics require strong abstract thinking and visualization skills; however, conventional instruction often emphasizes memorization rather than conceptual understanding. In addition, students' low self-esteem further hinders their engagement and achievement in mathematics learning. Therefore, innovative instructional media are needed to support both cognitive and affective learning outcomes. This study aims to develop an educational fantasy comic as a learning medium for geometry transformation and to examine its effectiveness in enhancing junior high school students' mathematical reasoning and self-esteem. This research employed a Research and Development (R&D) approach using the ADDIE model, consisting of Analysis, Design, Development, Implementation, and Evaluation stages. The participants were junior high school students. Data were collected through expert validation, questionnaires, mathematical reasoning tests, and self-esteem scales, and analyzed using descriptive quantitative and qualitative techniques. The validation results indicated that the developed comic achieved a score of 82.73%, categorized as "very valid." The practicality test showed an average score of 4.12 (82.42%), indicating that the comic was highly practical for classroom use. Furthermore, the effectiveness results demonstrated that students who learned using the educational fantasy comic exhibited better mathematical reasoning skills and higher self-esteem compared to those receiving conventional instruction. The educational fantasy comic is a valid, practical, and effective learning medium that enhances students' mathematical reasoning and self-esteem, offering an engaging and meaningful alternative for geometry transformation learning.

Keywords: Educational Fantasy Comic, Geometry Transformation Learning, Mathematical Reasoning, Self Esteem, Mathematics Education

**THE PRINCIPLE OF NOTARY PRUDENCE IN LAND SALE AND PURCHASE
BINDING AGREEMENTS (PPJB): BUILDING LEGAL CERTAINTY, TRANSACTION
TRUST, AND ECONOMIC EFFICIENCY IN THE INDONESIAN LAND SECTOR**

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ABSTRACT

Land represents a valuable economic asset with a strategic role in supporting national development. In addition to fulfilling the social needs of the community, land has increasingly functioned as an instrument for investment and capital accumulation. The growing economic significance of land has led to increasingly complex patterns of land transactions, which in turn have heightened the possibility of legal disputes arising from such activities. One of the legal mechanisms commonly used in land transactions is the Sale and Purchase Binding Agreement (Perjanjian Pengikatan Jual Beli/PPJB), executed before a Notary as a preliminary agreement prior to the signing of the Sale and Purchase Deed (Akta Jual Beli/AJB). Nevertheless, various disputes demonstrate that insufficient adherence to the prudential principle by Notaries in drafting PPJBs may result in legal uncertainty, financial losses, declining trust among the parties, and higher transaction costs. This study aims to examine the urgency of reconstructing the authority of Notaries based on the prudential principle in the preparation of land-related PPJBs and to assess its implications for legal protection and economic efficiency. The research employs a normative legal method using statutory, conceptual, and case approaches. The findings indicate that the current legal framework governing Notarial authority does not expressly mandate the conduct of land due diligence before the execution of a PPJB. This regulatory gap creates opportunities for disputes and increases economic burdens borne by the parties. Therefore, reconstructing Notarial authority is essential through strengthening obligations to verify land data, integrating digital land administration systems, and reinforcing professional prudential standards to enhance legal certainty, protect the interests of the parties, and promote a secure, efficient, and sustainable land transaction environment.

Keywords: economic efficiency, land transactions, legal certainty, notary authority, prudential principle

IMPLEMENTATION OF PROJECT-BASED LEARNING TO IMPROVE BANKING STUDENT COMPETENCIES

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ABSTRACT

There is still a gap between the competencies possessed by university graduates and those required by the banking industry. This gap is evident in analytical skills, problem-solving, professional communication, utilization of financial technology, and the ability to integrate theoretical knowledge into work practices. To address this issue, a learning model is needed that can effectively connect theory and practice. One approach that can be applied is Project-Based Learning (PjBL), a learning model that provides students with the opportunity to identify problems, design solutions, collect and analyze data, and produce accountable outputs. This study aims to analyze the application of Project-Based Learning in improving the competencies of banking students through assessments involving students and lecturers. This study uses a descriptive quantitative approach with primary data obtained through questionnaires, assessment rubrics, and documentation. Data analysis was conducted using descriptive statistics. The results show that the implementation of Project-Based Learning has a positive impact on improving the competencies of banking students, especially in the aspects of technical competency, teamwork, and problem-solving. The research findings also indicate that the implemented projects are highly relevant to the needs of the banking industry. From an academic perspective, Project-Based Learning can be used as the main learning model in practice-based banking courses. Practically, the banking industry can utilize student project results as a form of collaboration with universities in human resource development. This research's contribution lies in providing empirical evidence that Project-Based Learning can improve students' banking competencies through an active, contextual, and problem-oriented learning process. It can also serve as a reference for banking study programs in developing industry-based curricula that are more adaptive to workplace needs.

Keywords: Banking, Competence, Project Based Learning, Problem solving, Teamwork

THE USE OF AI ILLUSTRATION MEDIA TO IMPROVE CRITICAL THINKING SKILLS IN PANCASILA EDUCATION LEARNING

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ABSTRACT

This study aims to determine the effect of using Artificial Intelligence (AI)-based illustration media on critical thinking skills related to civic values in Pancasila Education learning. The study used a quasi-experimental design with a nonequivalent control group. The subjects consisted of 24 students in the experimental class at SMA PGRI 2 Bandung and 27 students in the control class at SMA Istiqamah Bandung. The experimental class used AI illustration media based on Project-Based Learning (PJBL), while the control class used a simple search engine and a Problem-Based Learning (PBL) textbook. Data analysis used the Mann-Whitney, Wilcoxon, and N-Gain tests. The results showed that both classes improved their critical thinking skills. The average score for the experimental class increased from 67.8 to 81.7, while the average score for the control class increased from 74.8 to 83. However, the Mann-Whitney test showed a p-value of 0.810 (> 0.05), indicating no significant difference between the two classes. The experimental class's N-Gain value of 0.4795 is in the moderate category. The questionnaire results also showed a fairly positive student response to the use of AI illustration media. Based on the research findings, the use of AI illustration media based on PJBL has not shown a statistically significant effect on students' critical thinking skills, but it has the potential to create more active, interactive, and engaging learning in Pancasila Education.

Keywords: AI illustration media, Project-Based Learning, critical thinking, Pancasila Education, civic values

LITERATURE REVIEW: ANALYSIS OF GREEN PRODUCTS AND GREEN PACKAGING ON CONSUMER BEHAVIOR

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ABSTRACT

The increasing public awareness of environmental issues has encouraged companies to implement green marketing and green packaging strategies to meet the needs of environmentally conscious consumers. This study aims to analyze the influence of green marketing, green products, and green packaging on consumer purchasing behavior based on previous research findings. The research employed a literature review method using a traditional review approach. The analyzed articles were published between 2020 and 2026 and were collected through Google Scholar. From a total of 1,210 articles identified, a selection and screening process resulted in 9 articles that met the research criteria. The findings indicate that various green marketing tools, including eco-labels, green advertising, green branding, green corporate image, and green packaging, have a positive impact on consumers' purchase intentions and purchasing decisions regarding environmentally friendly products. Environmental awareness, environmental knowledge, environmental concern, social norms, and consumer trust were also found to significantly influence green purchasing behavior. However, higher product prices, limited product availability, and low trust in environmental claims remain major barriers to green product purchases. Furthermore, green packaging that utilizes environmentally friendly materials and provides clear sustainability information enhances consumers' positive perceptions of products. Therefore, the implementation of green marketing and green packaging can serve as an effective strategy to improve corporate competitiveness while supporting environmental sustainability.

Keywords: Green marketing, green product, green packaging, consumer behavior, purchasing decision.

GAMIFICATION IN E-COMMERCE PLATFORMS: A SYSTEMATIC LITERATURE REVIEW ON CONSUMER PURCHASE INTENTION

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ABSTRACT

Gamification refers to the application of game elements such as points, levels, badges, leaderboards, and rewards in non-game contexts to enhance user motivation and engagement. In e-commerce platforms, gamification is implemented through various interactive features such as point-based loyalty programs, daily missions, challenges, and mini-games aimed at improving the shopping experience and encouraging user transactions. This study aims to identify research trends, theoretical models used, and factors influencing consumer purchase intention through a Systematic Literature Review (SLR) of scientific articles published between 2020 and 2025. The selection process was conducted through identification, screening based on inclusion and exclusion criteria, and quality assessment. Out of 42 articles identified, 20 articles met the criteria and were selected for further analysis. The findings indicate that research on gamification in e-commerce has increased in recent years, with the highest number of publications in 2025, accounting for 30% of the total analyzed articles. The most frequently used theoretical models include the Technology Acceptance Model (TAM), UTAUT2, and Stimulus–Organism–Response (S-O-R). Variables commonly found to influence purchase intention include user engagement, perceived enjoyment, perceived value, trust, and motivation. These findings suggest that enjoyable user experiences and perceived value play an important role in enhancing consumer purchase intention on e-commerce platforms.

Keywords: gamification, e-commerce platform, purchase intention, user engagement, systematic literature review.

**ENGAGEMENT CONSISTENCY AS DIGITAL RESILIENCE: HOW SHORT-FORM
VIDEO STORYTELLING AND CONTENT QUALITY SUSTAIN ONLINE
ENGAGEMENT FOR LOCAL FASHION BRANDS ON TIKTOK**

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ABSTRACT

Short-form video has become a major instrument of digital marketing, yet most studies evaluate engagement as the success of a single viral post rather than as a stable pattern across a brand's content stream, making engagement consistency important for understanding digital resilience in local fashion branding. This study examines how brand storytelling and content quality relate to engagement consistency on TikTok by applying a quantitative, non-reactive, and secondary-data design to 40 publicly available videos published by Eshnawn Studios, an Indonesian local fashion brand, from 22 June 2023 to 21 April 2026. Public engagement metrics, namely views, likes, comments, shares, and saves, were recorded to calculate the Engagement Rate, while brand storytelling and content quality were assessed through structured content analysis and aggregated into six observation periods. Engagement consistency was operationalized inversely through the Coefficient of Variation of the Engagement Rate, meaning that lower variability indicates more stable and resilient engagement, and the relationships among variables were examined using descriptive analysis, correlation, exploratory regression, and sensitivity analysis. The findings show that engagement varied substantially across periods; storytelling had a strong positive association with variability, while content quality displayed a similar but non-significant tendency, suggesting that richer narrative and production cues may stimulate episodic spikes rather than stable engagement. The study contributes by shifting short-form video research from virality toward stability and by offering a replicable secondary-data approach for evaluating resilient engagement among resource-constrained local brands.

Keywords: Brand Storytelling, Content Quality, Digital Resilience, Online Brand Engagement, Short-Form Video

BETWEEN MEMORY AND URGENCY: HOW SCARCITY CUES, NOSTALGIA, AND FOMO TRIGGER THE URGE TO BUY IMPULSIVELY IN INDONESIA'S CONCERT MARKET

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ABSTRACT

Indonesia's concert market has become an increasingly visible arena of experiential consumption, as tickets for prominent local and international concerts are repeatedly absorbed within short sales periods despite premium prices and signs of consumer restraint. This study aims to explain how scarcity cues, nostalgia, and fear of missing out jointly shape the urge to buy concert tickets impulsively in Indonesia's concert market. A qualitative secondary-data phenomenon analysis was applied using publicly available documentary evidence from credible national media, institutional economic reports, digital behavior reports, consumer survey reports, and relevant academic literature published primarily between 2016 and May 2026. The analysis was guided by the Stimulus Organism Response model and conducted through thematic interpretation, source triangulation, and a secondary evidence matrix that linked documented ticketing phenomena with scarcity, nostalgia, social visibility, and economic context. The findings suggest that scarcity cues compress the perceived decision window, nostalgia provides emotional justification by connecting concerts with personal and collective memory, and fear of missing out increases the social and emotional cost of non-participation, while the interaction among the three triggers makes rapid ticket purchasing plausible even under selective spending conditions. This study contributes to digital marketing and consumer behavior literature by extending impulse buying discussion into event-based experiential consumption and by positioning nostalgia as an equal trigger alongside urgency and social visibility, while offering practical guidance for responsible concert promotion, transparent ticketing, and emotionally resonant marketing communication.

Keywords: Concert market, Fear of missing out, Impulsive buying, Nostalgia, Scarcity cues

INSTITUTIONAL BRANDING IN THE DIGITAL ERA: HOW SOCIAL MEDIA MARKETING ACTIVITIES AND INFORMATION QUALITY SHAPE SCHOOL IMAGE IN INDONESIAN SENIOR HIGH SCHOOLS

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ABSTRACT

Digital transformation has reshaped how educational institutions communicate value, build trust, and manage public perception, while recent Indonesian digital data indicate 230 million internet users and 180 million social media user identities, creating a highly connected environment in which senior high schools must manage institutional visibility and information credibility more strategically. This study aims to develop a visibility-credibility framework explaining how Social Media Marketing Activities and Information Quality shape school image in Indonesian senior high schools. Using a qualitative conceptual design, the study applies an integrative and framework-based literature review supported by secondary data from peer-reviewed publications, academic books, government statistics, institutional reports, and credible digital reports published mainly from 2016 to May 2026, with older seminal works retained as theoretical anchors. Thematic analysis was used to synthesize conceptual patterns across three constructs, namely Social Media Marketing Activities, Information Quality, and school image, and the synthesis proposes that Social Media Marketing Activities strengthen school image through entertainment, interaction, trendiness, customization, and word of mouth as a visibility pathway. Information Quality strengthens school image through accuracy, relevance, timeliness, completeness, and credibility as a trust pathway, and the strongest school image emerges when engaging digital communication is aligned with credible information because visibility without credibility produces a fragile image, whereas credibility without visibility leaves institutional value underrecognized. This study contributes to digital marketing and educational branding literature by extending social media marketing, information quality, and brand image perspectives to the underexplored context of Indonesian secondary education, while offering practical guidance for school administrators and education marketers in designing ethical, attractive, and trustworthy digital branding strategies.

Keywords: Digital institutional branding, Information quality, School image, Senior high schools, Social media marketing activities

THE INFLUENCE OF CHARACTER EDUCATION ON THE PROSOCIAL BEHAVIOR OF ELEMENTARY SCHOOL STUDENTS

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ABSTRACT

This study aims to analyze the influence of character education on the prosocial behavior of elementary school students through a Systematic Literature Review (SLR) approach. The method used was a literature review by examining scientific articles obtained from Google Scholar and the Publish or Perish application. The article search was conducted using the keywords “character education,” “social behavior,” “prosocial behavior,” and “elementary school students” within the publication period of 2020–2025. The initial search yielded 120 articles, which were then screened based on inclusion and exclusion criteria, resulting in 10 articles that met the requirements for analysis. The findings indicate that character education has a positive influence on the development of prosocial behavior among elementary school students. Character values such as empathy, responsibility, cooperation, tolerance, and social concern have been proven to enhance students’ prosocial behavior in their daily lives. In addition, social skills, peer support, parenting styles, and family environments also contribute to the development of students’ prosocial behavior. Therefore, character education should be implemented continuously through collaboration among schools, families, and communities to develop a generation with strong character and positive social behavior.

Keywords: character education, prosocial behavior, social behavior, elementary school students, systematic literature review.

CHEAP NOT NECESSARILY PURCHASED: PRODUCT QUALITY AS A REINFORCEMENT OF PRICE INFLUENCE ON PURCHASE DECISIONS ON TIKTOK SHOP

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ABSTRACT

Price competition on TikTok Shop is increasingly aggressive due to tariff wars between platforms and the provision of massive discounts driven by the virality of content. This condition causes the profit margins of MSME actors to be thinner, especially after the adjustment of platform service costs. TikTok Shop also often provides subsidies for flash sale programs and discount vouchers to increase the number of transactions. In addition, TikTok's algorithm prioritizes viral content, so sellers who are able to create engaging videos can sell cheap products in large quantities without relying on high profit margins per product. This situation makes competition even tougher for local MSMEs because they have to compete with imported products or products sent directly from foreign factories. The practice of selling products below market prices, even below production costs, is also in the spotlight because it has the potential to threaten the sustainability of small businesses that have limited operational costs. The purpose of this study is to determine the influence of price on purchase decisions mediated by product quality. The sample in this study is consumers who use the TikTok application to purchase products totaling 111 people, the sample collection method is accidental sampling. The data collection technique used an online questionnaire. The data analysis technique uses outer loading and inner model testing through the SEM-PLS version 3 application. The results of the hypothesis test obtained that there is a significant influence between product price on purchase decisions and product quality are able to mediate the influence of price on consumer purchase decisions on Tiktok Shop.

Keywords: Price, Product quality, Purchase decisions, Tiktok Shop

RECONSTRUCTING PUBLIC POLICY IN THE ERA OF GLOBAL DISRUPTION: PERSPECTIVES ON GOVERNANCE, TECHNOLOGY AND SOCIAL CHANGE

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ABSTRACT

This study aims to: (1) analyze comprehensively the concept of public policy reconstruction in the era of global disruption, (2) identify the roles of governance, technology, and social change in public policy transformation, and (3) formulate a conceptual framework for adaptive, collaborative, innovative, and sustainable public policy as a response to contemporary global challenges. This research employs a qualitative approach using the library research method. Data were collected from various sources, including books, scholarly journal articles, policy documents, reports from international organizations, and relevant previous studies. Data collection was conducted through documentation techniques, while content analysis was utilized to identify concepts, patterns, and relationships among themes related to public policy reconstruction. The findings reveal that public policy reconstruction represents a paradigm transformation that extends beyond administrative reform to encompass institutional changes, decision-making mechanisms, and the patterns of interaction between government and society. Public policy transformation in the era of global disruption is influenced by three major factors: collaborative governance, technological transformation, and social change. Collaborative governance strengthens policy participation and legitimacy, technology enhances the effectiveness and quality of data-driven decision-making, while social change encourages the development of more responsive, transparent, and participatory policies. This study proposes a conceptual framework for public policy consisting of four key characteristics: adaptive, collaborative, innovative, and sustainable. The integration of these four characteristics forms a public policy model capable of strengthening governmental capacity to address the complexity of global challenges while promoting inclusive and sustainable development.

Keywords: Public Policy Reconstruction, Global Disruption, Governance, Digital Transformation, Social Change.

FUTURE OF PUBLIC POLICY: GOVERNANCE INNOVATION, DIGITAL TRANSFORMATION AND SOCIAL RESILIENCE

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ABSTRACT

This study aims to: (1) analyze the challenges of public policy communication in the digital era characterized by the increasing spread of disinformation; (2) identify government communication strategies in addressing disinformation and the crisis of public trust; and (3) formulate an adaptive public policy communication framework to strengthen public trust in government in the digital era. This research employs a qualitative approach using a library research method. The data were collected from various literature sources, including academic books, reputable national and international journal articles, reports from international organizations, and policy documents relevant to public policy communication, digital transformation, disinformation, and public trust. Data analysis was conducted through content analysis and thematic analysis to identify, classify, and synthesize various concepts and research findings related to the study objectives. The findings reveal that the major challenges of public policy communication in the digital era include the increasing spread of disinformation, the emergence of echo chambers and filter bubbles, low levels of digital literacy, social polarization, and declining public trust in government institutions. The study further finds that effective government communication strategies involve strengthening public information transparency, developing participatory digital communication, enhancing digital literacy, promoting multi-stakeholder collaboration, and implementing responsive crisis communication. The literature synthesis produces an adaptive public policy communication framework that positions digital transformation as the primary context, disinformation as a disruptive factor, government communication strategies as the response mechanism, and public trust as the ultimate goal. The findings emphasize that the success of public policy communication in the digital era depends not only on the utilization of technology but also on the government's ability to build transparent, accountable, participatory, and sustainable relationships with the public.

Keywords: Public Policy Communication, Digital Transformation, Disinformation, Public Trust, Government Communication.

DIGITAL GOVERNMENT TRANSFORMATION FROM A PUBLIC POLICY PERSPECTIVE: OPPORTUNITIES AND CHALLENGES IN DEVELOPING COUNTRIES

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ABSTRACT

This study aims to analyze digital government transformation from a public policy perspective by focusing on the identification of opportunities, the analysis of challenges, and the development of a conceptual synthesis that can serve as an analytical framework for digital transformation-based public policy development in developing countries. The study employs a qualitative approach using a library research method through the examination of scholarly literature, academic books, international organization reports, and relevant policy documents. Data were analyzed using content analysis and thematic analysis techniques to identify major themes related to digital government transformation. The findings indicate that digital transformation offers opportunities to enhance public service efficiency, government transparency and accountability, evidence-based policymaking, citizen participation, and collaboration among development stakeholders. The study also finds that the success of digital transformation in developing countries remains constrained by challenges such as the digital divide, low levels of digital literacy, limited institutional capacity, cybersecurity threats, weak digital governance, and insufficient technological investment. The literature synthesis produces a conceptual framework that positions the success of digital government transformation on the integration of three key dimensions: technological capacity, institutional capacity, and social capacity. The integration of these dimensions serves as a critical foundation for achieving effective, transparent, participatory, and sustainable governance in the digital era.

Keywords: Digital Transformation, Digital Government, Public Policy, Governance, Developing Countries.

FUTURE OF PUBLIC POLICY: GOVERNANCE INNOVATION, DIGITAL TRANSFORMATION AND SOCIAL RESILIENCE

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ABSTRACT

This study aims to analyze the evolving paradigm of future public policy in addressing contemporary global challenges, examine the role of governance innovation in developing adaptive and collaborative policy systems, analyze the contribution of digital transformation to the effectiveness and quality of public policy, explore the importance of social resilience as a foundation for sustainable public policy, and formulate an integrative conceptual framework linking governance innovation, digital transformation, and social resilience as the key pillars of sustainable development. The study employs a qualitative approach using a library research method through the review of books, scholarly journal articles, reports from international organizations, and relevant policy documents. Data were analyzed using content analysis and thematic analysis to identify major themes and conceptual relationships within contemporary public policy literature. The findings indicate that the public policy paradigm has shifted from a bureaucratic and hierarchical model toward a more adaptive, collaborative, digital, and resilience oriented approach. Governance innovation plays a crucial role in strengthening stakeholder collaboration, enhancing public participation, and improving policy legitimacy. Digital transformation contributes significantly to the effectiveness of public service delivery, data-driven decision-making, governmental transparency, and citizen engagement. Social resilience serves as a fundamental pillar that reinforces public trust, social cohesion, community adaptability, and the sustainability of policy implementation in responding to various crises and global changes. The synthesis of the literature produces an integrative conceptual framework that positions governance innovation as the institutional pillar, digital transformation as the technological pillar, and social resilience as the social pillar, all of which interact and reinforce one another in shaping future public policy systems. The integration of these three pillars generates policy characteristics that are adaptive, collaborative, digital, inclusive, and sustainable. This study concludes that the future of public policy largely depends on governments' ability to integrate innovative governance, digital technologies, and social resilience in addressing the complexity of twenty-first-century global challenges.

Keywords: Public Policy, Governance Innovation, Digital Transformation, Social Resilience, Sustainable Development.

THE ROLE OF SUSTAINABLE SUPPLY CHAIN MANAGEMENT IN ADRESSING GLOBAL SUSTAINABILITY CHALLENGES

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ABSTRACT

The increasing complexity of global sustainability challenges, including climate change, resource depletion, environmental degradation, and social inequality, has encouraged organizations to integrate sustainability principles into their supply chain activities. Sustainable Supply Chain Management (SSCM) has emerged as a strategic approach that integrates environmental, social, and economic dimensions to achieve long-term sustainability performance. This study aims to analyze the role of SSCM in addressing global sustainability challenges through the implementation of sustainable practices across supply chain networks. The study employs a qualitative descriptive approach using secondary data obtained from sustainability reports, ESG reports, annual reports, and related corporate publications from Indonesian companies during the 2020–2024 period. Data were analyzed using qualitative content analysis based on the Triple Bottom Line (TBL) perspective. The findings indicate that SSCM practices such as sustainable sourcing, supplier management, green logistics, environmental management, and supply chain transparency contribute significantly to improving environmental performance, strengthening social responsibility, and enhancing organizational resilience. In addition, the implementation of SSCM supports operational efficiency, waste reduction, emission control, and sustainable business competitiveness. The study also reveals that industries with complex supply chain structures, such as manufacturing, mining, agribusiness, and logistics, tend to demonstrate more comprehensive SSCM practices compared to service-based industries. This study contributes to the growing literature on SSCM by providing an integrative understanding of how sustainable supply chain practices can support sustainable development goals in increasingly uncertain business environments.

Keywords: Sustainable Supply Chain Management, Sustainability Challenges, Green Supply Chain, ESG, Circular Economy

**BRIDGING OPERATIONS, FINANCE, AND MARKETING: A SYSTEMATIC
LITERATURE REVIEW OF E-COMMERCE PLATFORM ADOPTION AND VALUE
CREATION IN MSMEs**

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ABSTRACT

E-commerce platforms have transformed how micro, small, and medium enterprises (MSMEs) create and sustain value, yet existing research largely examines operational, financial, and marketing outcomes separately. This fragmented perspective limits understanding of how these functions interact within MSMEs, where a single owner often manages multiple business activities. This review addresses that gap by integrating the three functions into a unified analysis. Specifically, it investigates the value-creating capabilities enabled by e-commerce adoption, compares their maturity across operational, financial, and marketing functions, and explores how their interactions influence overall value creation. Guided by the Dynamic Capabilities View, the study reviews peer-reviewed articles indexed in Scopus and published between 2015 and 2025. The selection process follows PRISMA procedures, including identification, screening, eligibility assessment, and inclusion, resulting in a final corpus for thematic analysis. Three key themes are expected to emerge: operational efficiency and process improvement; financial inclusion and reduced transaction costs through integrated payment and FinTech services; and enhanced marketing through digital customer engagement. The analysis further examines how these functions reinforce or constrain one another under MSME resource limitations, particularly in emerging economies. The study proposes an integrative framework linking business, technology, and society while providing practical insights for MSME owners, platform providers, policymakers, and future research efforts.

Keywords: E-Commerce Adoption, MSMEs, Value Creation, Digital Platforms, Dynamic Capabilities, Systematic Literature Review.

INTERNALIZING CONSTITUTIONAL VALUES THROUGH PROJECT-BASED LEARNING OF ARGUMENTATIVE TEXTS IN THE ERA OF DIGITAL TRANSFORMATION

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ABSTRACT

The rapid expansion of digital technology has transformed the ways students access information, communicate, and participate in public discourse, creating new challenges for constitutional education. The increasing circulation of misinformation, declining quality of public deliberation, and limited constitutional awareness among young citizens highlight the need for innovative learning approaches that integrate civic values with digital literacy. This study aims to examine the effectiveness of project-based argumentative text learning in fostering the internalization of constitutional values and strengthening students' digital citizenship awareness. The research employed a quantitative approach using a quasi-experimental design with a non-equivalent control group. The study was conducted at SMA Negeri 10 Malang and involved 60 eleventh-grade students divided into an experimental group and a control group. Data were collected through constitutional values internalization questionnaires, digital citizenship awareness questionnaires, and argumentative writing assessments. The data were analyzed using descriptive statistics, independent samples t-tests, and Pearson correlation analysis. The findings indicate that students who participated in project-based argumentative text learning demonstrated a substantially higher improvement in constitutional values internalization and digital citizenship awareness than those who received conventional instruction. The learning process encouraged students to engage with authentic public issues, evaluate information critically, construct evidence-based arguments, and reflect on constitutional principles within digital contexts. Furthermore, a strong positive relationship was identified between argumentative competence and the internalization of constitutional values, suggesting that argumentation serves not only as a linguistic skill but also as a mechanism for civic value formation. These findings contribute to the development of an interdisciplinary learning model that bridges language education, constitutional education, and digital literacy, offering practical implications for strengthening democratic citizenship in the era of digital transformation.

Keywords: argumentative text learning, constitutional values, digital citizenship, project-based learning, students

FINANCIAL GOVERNANCE OF BLUD COMMUNITY HEALTH CENTERS AS AN INSTRUMENT FOR PUBLIC VALUE CREATION IN REGIONAL HEALTH SERVICES

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ABSTRACT

The transformation of public sector governance has increasingly emphasized the creation of public value as a key indicator of organizational performance, particularly in the health sector where service quality and public trust are essential outcomes. In this context, the implementation of the Regional Public Service Agency financial management scheme has provided Community Health Centers with greater flexibility in managing financial resources while maintaining accountability and transparency. This study aims to examine the role of financial governance in Community Health Centers operating under the Regional Public Service Agency model as an instrument for creating public value in regional health services. The research employed a quantitative explanatory design conducted at Singosari Community Health Center and Sumbermanjing Kulon Community Health Center in Malang Regency, both of which have implemented the Regional Public Service Agency financial management system. Data were collected through questionnaires distributed to health personnel, administrative staff, managers, and financial officers involved in service delivery and financial management. The data were analyzed using descriptive statistics and simple linear regression. The findings indicate that financial governance has a positive and significant effect on public value creation. Financial management characterized by flexibility, accountability, transparency, and institutional capacity contributes to the improvement of service quality, accessibility of health services, public trust, and institutional legitimacy. The study demonstrates that financial governance functions not merely as an administrative mechanism for ensuring regulatory compliance but also as a strategic instrument for transforming public resources into tangible social benefits. These findings contribute to the development of public value governance theory by highlighting the relationship between financial governance and public value creation in primary healthcare institutions. From a practical perspective, the study provides empirical evidence that strengthening financial governance can support sustainable improvements in regional health service delivery and reinforce the public value orientation of health sector reforms.

Keywords: accountability, financial governance, primary healthcare, public value, Regional Public Service Agency

THE INFLUENCE OF PRICE, SERVICE QUALITY, TRUST, AND LIVE STREAMING INTERACTIVITY ON PURCHASING DECISIONS IN TIKTOK SHOP

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ABSTRACT

This study aims to examine the influence of price, service quality, trust, and live streaming interactivity on purchasing decisions in TikTok Shop, focusing on Generation Z consumers in Surabaya. The rapid development of social commerce has transformed how consumers obtain and evaluate information, particularly through interactive features such as live streaming that enable real-time product presentation and communication. In this context, purchasing decisions are not only influenced by marketing factors but also reflect an economic decision making process grounded in behavioral and information-based considerations. This research employs a quantitative approach using primary data collected from Generation Z individuals in Surabaya who have experience purchasing through TikTok Shop. The analysis is conducted to examine both the partial and simultaneous effects of the independent variables on purchasing decisions. From an information accounting perspective, consumers utilize available information such as price, service quality, trust, and live streaming signals to evaluate benefits, costs, and risks. Meanwhile, from a behavioral accounting perspective, consumer decisions are influenced by how individuals interpret and respond to such information in uncertain conditions. The results indicate that partially, price, trust, and live streaming interactivity influence purchasing decisions, while service quality does not influence purchasing decisions. However, simultaneously, price, service quality, trust, and live streaming interactivity influence purchasing decisions. These findings suggest that purchasing decisions are shaped by the combined effect of multiple factors rather than a single variable. This study provides implications for improving information transparency and communication strategies in social commerce, particularly in targeting Generation Z consumers.

Keywords: Price, Service Quality, Trust, Live Streaming Interactivity, Purchasing Decisions

PUBLIC EDUCATION POLICY IN THE SOCIETY 5.0 ERA: INTEGRATING GOVERNANCE INNOVATION, DIGITAL TRANSFORMATION AND SOCIAL RESILIENCE

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ABSTRACT

This study aims to analyze public education policy in the Society 5.0 era through the integration of governance innovation, digital transformation, and social resilience. The research employs a library research method with a qualitative approach by examining various books, scholarly articles, international reports, and relevant policy documents. The findings indicate that education faces several challenges, including the digital divide, low levels of digital literacy, the rapid advancement of artificial intelligence, and various social risks within digital environments. At the same time, digital transformation provides significant opportunities to enhance educational access, improve learning quality, and increase the effectiveness of educational management. Governance innovation plays a crucial role in developing transparent, participatory, and collaborative education systems, while social resilience serves as the foundation for maintaining educational inclusiveness and sustainability. This study proposes the Adaptive, Inclusive, and Sustainable Education Policy Framework (AISEPF), which integrates governance innovation, digital transformation, and social resilience as the core pillars of education policy in the Society 5.0 era. The framework emphasizes that the success of future education depends not only on technological advancement but also on innovative governance and strong social resilience.

Keywords: Public Education Policy, Society 5.0, Governance Innovation, Digital Transformation, Social Resilience.

EFFECTS OF SOCRATIC QUESTIONING ON STUDENTS' COMPUTATIONAL THINKING IN MATHEMATICS

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ABSTRACT

Computational thinking (CT) is a crucial twenty-first-century competency that students must develop in mathematics learning. Preliminary observations and diagnostic assessments at SMA Negeri 3 Gunungsitoli revealed critically low CT ability: the mean pretest scores were 42.36 (experimental class) and 41.92 (control class), with abstraction as the weakest indicator. Students consistently selected formulas without analyzing problem structures. This study employed a quantitative approach using a quasi-experimental pretest-posttest control group design. The sample consisted of 36 students from Class X-1 as the experimental group and 36 students from Class X-2 as the control group. Computational Thinking (CT) was measured using a validated essay test (Aiken's $V = 0.88$; $\alpha = 0.84$) aligned with four key indicators: decomposition, pattern recognition, abstraction, and algorithmic thinking. Analysis included Shapiro-Wilk normality test, Levene homogeneity test, normalized gain (N-gain), independent-samples t-test, and Cohen's d effect size. The experimental class achieved a medium N-gain (0.57) versus a low N-gain (0.26) for the control class, a significant t-test result ($p < 0.001$), and a very large effect size (Cohen's $d = 1.99$). All four CT indicators improved substantially in the experimental class. Socratic Questioning is a statistically significant and practically meaningful pedagogical strategy for developing students' CT in secondary mathematics classrooms without relying on digital infrastructure.

Keywords: Computational thinking, Socratic questioning, mathematics learning, quasi-experimental design, and secondary education.

PAYLATER AS A DRIVER OF CONSUMPTIVE BEHAVIOR AMONG UNIVERSITY STUDENTS: A BEHAVIORAL FINANCE PERSPECTIVE

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ABSTRACT

The rapid proliferation of digital financial technology, particularly Buy Now Pay Later (BNPL) or paylater services, has fundamentally transformed spending patterns among university students in Indonesia. This paper aims to systematically review and synthesize existing literature on the relationship between paylater usage and consumptive behavior among university students, framed within a behavioral finance perspective. Using a library research method, this study collected and analyzed 25 journal articles published between 2020 and 2026, drawn from national and international sources, including Scopus-indexed journals. The findings reveal that paylater services significantly stimulate impulsive and consumptive purchasing behavior by creating a psychological illusion of financial capacity that exceeds actual monetary constraints. Three primary mechanisms underpin this relationship: (1) the reduced pain of payment inherent in deferred payment systems; (2) low financial literacy and weak self-control among young users; and (3) the amplifying role of lifestyle hedonism and social conformity. Financial literacy consistently emerges as a critical mitigating factor, with higher literacy levels associated with reduced consumptive tendencies. However, the evidence also shows that even financially literate users are susceptible when self-control and behavioral discipline are lacking. This paper contributes to the behavioral finance literature by mapping the current state of research on paylater-induced consumptive behavior and identifies a critical gap: the absence of longitudinal studies examining the long-term financial well-being consequences of sustained paylater usage among Indonesian university students. Implications for financial education policy and platform design are discussed.

Keywords: behavioral finance, consumptive behavior, financial literacy, impulse buying, paylater

THE ROLE OF THE MBKM INTERSHIP PROGRAM IN ENHANCING FINAL-YEAR STUDENT'S WORK READINESS: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

The rapid development of the labor market driven by digital transformation, globalization, and technological advancement requires higher education graduates to possess strong work readiness, not only in academic knowledge but also in practical skills and professional competencies. However, the gap between graduate competencies and industry requirements remains a persistent issue, including in Indonesia. As an effort to address this challenge, the Indonesian government implemented the Merdeka Belajar Kampus Merdeka (MBKM) policy, particularly the internship program, which provides students with direct exposure to real-world work environments. This study aims to analyze the role of the MBKM internship program in enhancing final-year students' work readiness using a Systematic Literature Review (SLR) approach. The study analyzed 20 relevant scholarly articles published between 2022 and 2026 from Google Scholar, SINTA, and Garuda databases. The data were analyzed thematically to identify key patterns and findings related to student work readiness. The results indicate that the MBKM internship program significantly improves students' work readiness by enhancing hard skills, soft skills, communication, teamwork, problem-solving abilities, and career adaptability. It also provides practical work experience, strengthens understanding of industry practices, and develops professionalism and employability. However, challenges such as mismatches between academic background and internship placement, inconsistent implementation quality, and limited mentoring effectiveness are still found. In conclusion, the MBKM internship program contributes positively to improving final-year students' work readiness, although continuous improvement is needed to ensure more effective implementation.

Keywords: MBKM, internship, work readiness, employability, Systematic Literature Review

THE DREAM OF JAPAN: REPRESENTATIONS AND MIGRATION EXPERIENCES AMONG FORMER INDONESIAN MIGRANT YOUTH

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ABSTRACT

Japan is one of the top five destinations for young Indonesians seeking employment abroad. Its reputation as a developed country offering high wages, safety, and better living standards has encouraged many Indonesian youths to pursue work opportunities in Japan. This study aims to examine the representations of Japan which are constructed among Indonesian migrant workers and how these representations relate to their lived experiences of working in Japan. Using an interpretive qualitative approach, data were collected through in-depth interviews with five former Indonesian migrant workers who had returned to Indonesia. The findings show that many participants initially viewed Japan as a place that could provide financial security, social prestige, and a better future. However, their experiences revealed difficult working conditions, economic pressures, and challenges in achieving long-term financial stability. Despite these experiences, several participants still expressed a desire to return to Japan due to limited economic opportunities in Indonesia. This study argues that representations of Japan are shaped not only through media and migration-related institutions but also through socio-economic conditions that position overseas migration as an attractive pathway for upward mobility among Indonesian youth.

Keywords: Indonesian migrant workers, Japan, migration, representation

IMPLEMENTATION OF BLOCKCHAIN TECHNOLOGY IN ACCOUNTING: A QUALITATIVE ANALYSIS OF VALUE CREATION AND ORGANIZATIONAL GOVERNANCE

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ABSTRACT

The rapid development of digital technologies has transformed accounting practices and organizational governance, encouraging organizations to adopt innovative solutions that enhance transparency, efficiency, and accountability. Among these innovations, blockchain technology has emerged as a promising tool due to its decentralized, immutable, and secure characteristics. This study aims to examine the role of blockchain technology in accounting and analyze its contribution to value creation and organizational governance. The research employs a qualitative approach using a Systematic Literature Review (SLR) of scholarly articles, conference proceedings, and academic publications published between 2020 and 2025. The collected literature was analyzed using thematic analysis to identify key patterns and themes related to blockchain implementation in accounting. The findings indicate that blockchain enhances accounting practices by improving data integrity, increasing transparency, reducing transaction costs, and supporting real-time financial reporting. Furthermore, blockchain contributes to organizational governance by strengthening accountability, improving auditability, and enhancing stakeholder trust. However, challenges such as regulatory uncertainty, implementation costs, technological complexity, and organizational readiness remain significant barriers to adoption. This study concludes that blockchain technology has substantial potential to create organizational value and improve governance effectiveness, thereby serving as a bridge between business objectives, technological innovation, and societal expectations. The findings provide theoretical and practical insights into the growing role of blockchain in the digital transformation of accounting.

Keywords: Blockchain Technology, Accounting Innovation, Value Creation, Organizational Governance, Digital Transformation.

A STACKING ENSEMBLE APPROACH FOR SHORT-TERM DRINKING GALLON DEMAND FORECASTING CASE STUDY: A REFILL DRINKING WATER DEPOT IN INDONESIA

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ABSTRACT

Refill drinking water depots require accurate demand forecasting to reduce the risk of stock shortages and service delays caused by fluctuating daily demand. This study aims to forecast short-term gallon demand at Depot XYZ using SARIMA and Prophet as base learners and to optimize their prediction results through an XGBoost-based stacking ensemble. The dataset consists of daily gallon demand records collected from October 1, 2023, to January 22, 2026. The research process follows the CRISP-DM framework, covering business understanding, data understanding, data preparation, modeling, and evaluation. SARIMA parameters were selected through stationarity analysis, ACF and PACF interpretation, and Auto-SARIMA comparison. Prophet was applied as a complementary additive forecasting model, while XGBoost was trained as a meta-learner using out-of-fold predictions generated through time-series validation. Model performance was evaluated using RMSE and MAPE. The results show that SARIMA achieved an RMSE of 74.200307 and a MAPE of 18.49%, while Prophet produced an RMSE of 92.954735 and a MAPE of 25.89%. The XGBoost-based stacking ensemble achieved the lowest error, with an RMSE of 73.648907 and a MAPE of 18.32%. These findings indicate that stacking ensemble improves forecasting accuracy, although the improvement over SARIMA remains limited.

Keywords: Demand Forecasting, SARIMA, Prophet, Stacking Ensemble, XGBoost

**INCREASING TAX LITERACY OF YOUTH ORGANIZATION (KARANG TARUNA)
THROUGH SOCIALIZATION ON THE IMPORTANCE OF TAX COMPLIANCE AND
IMPLEMENTATION**

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ABSTRACT

This study evaluates and enhances the tax literacy index among youth organization (Karang Taruna) members in RW.004, Pondok Ronggon Village, East Jakarta. Adopting a community participatory action research methodology, the intervention implemented systematic approaches consisting of preliminary surveys, structured training with localized digital curriculum, hands-on e-billing and e-filing simulation clinics, and interactive focus group evaluation sessions. The primary data collected via pre-test and post-test instruments indicated a substantial lack of initial understanding regarding compliance mechanisms, predominantly driven by administrative anxieties and a profound psychological disconnect regarding fiscal redistribution. Following the comprehensive socialization framework, empirical outcomes revealed an expansive paradigm shift: members demonstrated heightened capabilities in parsing complex tax classifications, calculating basic self-assessed liabilities, and successfully managing online tax instruments. Consequently, bridging the tax literacy gaps within Generation Z accelerates macro-economic integration and cultivates sustainable public compliance patterns (Meylita et al., 2025., Zega et al., 2024). This programmatic intervention provides a foundational benchmark model for scalable civic fiscal education strategies across national emerging urban demographics.

Keywords: Community Outreach, Digitalization, Generation Z, Tax Awareness, Tax Literacy

PRICING TRANSITION CLIMATE RISK: THE ROLE OF REGULATORY QUALITY IN ASEAN-5

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ABSTRACT

Climate change has emerged as a significant source of business and financial risk, creating challenges for firms, regulators, and external auditors. As countries intensify climate-related regulations and accelerate the transition toward a low-carbon economy, firms with higher carbon emissions may face greater regulatory pressure, compliance costs, and reporting complexity, potentially increasing audit risk and audit fees. This study examines the effect of transition climate risk on audit fees and investigates the moderating role of regulatory quality in ASEAN-5 countries. Using a sample of publicly listed companies from Indonesia, Malaysia, Singapore, Thailand, and the Philippines during the period 2017–2023, this study employs a quantitative research design and fixed-effects panel regression analysis. Transition climate risk is proxied by corporate carbon emissions, while regulatory quality is measured using the Worldwide Governance Indicators. The analysis is based on 1,602 firm-year observations and includes firm-level and country-level control variables to isolate the effect of climate-related risks on audit pricing. The results indicate that carbon emissions have a positive and significant effect on audit fees, suggesting that auditors perceive carbon-intensive firms as having higher risk exposure and requiring additional audit effort. Furthermore, the interaction between carbon emissions and regulatory quality is positive and significant, indicating that regulatory quality strengthens the positive relationship between transition climate risk and audit fees. These findings contribute to the growing literature on climate-related risks and audit pricing by providing evidence from ASEAN-5 countries and highlighting the importance of institutional quality in shaping auditors' risk assessments. The results also offer practical implications for regulators, auditors, and corporate managers in improving climate risk management, regulatory compliance, and transparency during the transition toward a low-carbon economy.

Keywords: ASEAN-5 Countries, Audit Fees, Carbon Emissions, Regulatory Quality, Transition Climate Risk

**STRENGTHENING SOCIAL COHESION IN A PLURAL SOCIETY: FACILITATING
AND INHIBITING FACTORS FOR PANCASILA INTERNALIZATION AND A
NEGOTIATION MODEL FROM TORAJA, INDONESIA**

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ABSTRACT

This article examines the factors that facilitate and inhibit the internalization of Pancasila as Indonesia's state ideology amid rising identity politics in Toraja, South Sulawesi, and explores how Toraja's identity negotiation model can inform conflict resolution strategies in other Indonesian regions. Drawing on ethnographic fieldwork with 76 respondents in Tana Toraja and North Toraja Regencies, the study integrates three theoretical frameworks: Gramsci's hegemony, Ting-Toomey's identity negotiation, and Putnam and Varshney's social capital. Findings reveal that tongkonan (customary houses) and traditional leaders are the strongest facilitating factors (89.5% and 81.6% respectively), while national identity politics (71.1%) and social media polarization (68.4%) are the primary inhibitors. The Toraja negotiation model is characterized by five distinctive features: kinship-based conflict resolution, tongkonan as a sacred neutral zone, back-channel diplomacy as the primary strategy, communal reconciliation rituals (ma'balo), and sikamasean (compassion) as the moral foundation. The model's transferability depends on three conditions: the existence of strong customary institutions respected across religions (76.9%), a long time horizon for trust-building (69.2%), and political will from local elites (61.5%). This study contributes to scholarship on ideological internalization in plural societies by demonstrating how customary institutions can function as non-state hegemonic apparatuses and how kinship-based social capital transcends the bonding-bridging dichotomy.

Keywords: Pancasila; identity politics; social cohesion; Toraja; conflict resolution; customary institutions; Indonesia

THE EFFECT OF CASH HOLDING, DEBT MATURITY, AND FREE CASH FLOW ON FIRM VALUE WITH DIVIDEND POLICY AS A MEDIATING VARIABLE: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

This systematic literature review (SLR) examines the influence of cash holding, debt maturity, and free cash flow on firm value, with dividend policy serving as a mediating variable, particularly in the energy sector. The study adopts the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol to identify, screen, and synthesize 38 relevant empirical studies published between 2019 and 2024. The analysis reveals that free cash flow positively and significantly affects firm value by signaling financial strength to investors. Debt maturity, particularly long-term debt structure, reduces liquidity pressure and enhances financial stability, thereby improving market valuation. Cash holding at optimal levels provides flexibility and reduces financial distress risk. Dividend policy, grounded in signaling theory and agency theory, plays a significant mediating role by transmitting financial information derived from cash holding, free cash flow, and debt maturity to the capital market. The findings highlight persistent research gaps in the energy sector context, where high capital intensity and volatile cash flows amplify the importance of these financial policies. This review provides theoretical contributions to agency theory, signaling theory, and Bird-in-the-Hand Theory, while offering practical implications for corporate financial decision-making. Future research should conduct empirical panel data analyses specifically in the energy sector of the Indonesia Stock Exchange.

Keywords: cash holding, debt maturity, dividend policy, firm value, free cash flow

**THE INFLUENCE OF CORPORATE SOCIAL RESPONSIBILITY, COMPENSATION,
AND JOB TRAINING ON EMPLOYEE TURNOVER INTENTION IN MALAYSIA'S
TOURISM SECTOR: THE MODERATING ROLE OF WORK CULTURE**

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ABSTRACT

Employee turnover remains a significant workforce challenge in Malaysia's tourism sector despite the industry's substantial contribution to economic growth and employment. High turnover rates increase recruitment and training costs, reduce service quality, and threaten workforce sustainability. While compensation and job training are widely recognised as important retention mechanisms, the influence of Corporate Social Responsibility (CSR) on employee turnover intention remains underexplored within Malaysia's tourism sector. Furthermore, existing studies have primarily investigated CSR, compensation, job training, and work culture independently, resulting in a limited understanding of how these factors jointly influence employee turnover intention. Therefore, this study examines the influence of CSR, compensation, and job training on employee turnover intention, while investigating the moderating role of work culture. Guided by Social Exchange Theory and Organizational Support Theory, the study adopts a quantitative cross-sectional research design. Data will be collected from employees working in Malaysia's tourism-related service sector using a structured questionnaire and analysed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The study is expected to provide empirical evidence on how organisational practices and work culture influence employee retention within labour-intensive service environments. Furthermore, the study contributes to employee retention literature by proposing an integrated framework that links organisational practices, work culture, and employee turnover intention.

Keywords: Compensation, Corporate Social Responsibility (CSR), Job Training, Turnover Intention, Work Culture

AN ANALYSIS OF THE EFFECTS OF MINIMUM WAGE, LABOR FORCE PARTICIPATION, GENDER INEQUALITY, EDUCATION, AND ECONOMIC GROWTH ON OPEN UNEMPLOYMENT IN PROVINCE BANTEN

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ABSTRACT

Open unemployment remains one of the most persistent socioeconomic challenges in Banten Province despite its rapid industrial development and economic growth. As one of Indonesia's major industrial regions, Banten continues to experience relatively high unemployment rates, indicating that economic expansion alone may not be sufficient to ensure adequate labor absorption. This study aims to analyze the effects of Minimum Wage, Labor Force Participation Rate, Gender Inequality, Education, and Economic Growth on the Open Unemployment Rate in Banten Province during the 2018-2024 period. The study employs a quantitative approach using panel data from eight regencies and cities in Banten Province. Data were analyzed using panel data regression with the Fixed Effect Model (FEM), which was selected as the most appropriate estimation model. The results show that Minimum Wage and Gender Inequality have a positive and significant effect on open unemployment, indicating that higher wage levels and greater gender disparities tend to increase unemployment. In contrast, Labor Force Participation Rate and Economic Growth have a negative and significant effect on unemployment, suggesting that increased labor market participation and stronger economic performance contribute to reducing unemployment levels. Meanwhile, Education, measured by Average Years of Schooling, has a negative but statistically insignificant effect on unemployment. The model explains approximately 57.24% of the variation in unemployment across districts and cities in Banten. These findings highlight the importance of balanced wage policies, gender equality, labor market participation, and sustainable economic growth in reducing unemployment and promoting inclusive regional development.

Keywords: Economic Growth, Gender Inequality, Labor Force Participation Rate, Minimum Wage, Open Unemployment Rate

EXPLAINING POVERTY REDUCTION IN EAST JAVA: ASSESSING THE RELATIVE EFFECTS OF INFRASTRUCTURE, EDUCATION, HEALTH, AND ECONOMIC PERFORMANCE

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ABSTRACT

Poverty remains a persistent challenge in East Java despite ongoing efforts to promote regional development and improve public welfare. Differences in poverty levels across regencies and municipalities suggest that the effectiveness of development outcomes may vary according to local socioeconomic conditions. Within the framework of population economics, poverty is often linked to the quality of human capital, particularly education and health, as well as the availability of supporting infrastructure and economic opportunities. This study aims to examine the influence of education, health, infrastructure, and economic performance on poverty levels across regencies and municipalities in East Java. In addition, it seeks to identify whether human capital factors play a more prominent role than regional development factors in explaining variations in poverty. This study employs a quantitative approach using cross-sectional data from 38 regencies and municipalities in East Java. Multiple linear regression analysis with robust estimation is used to assess the relationship between poverty and several explanatory variables, including average years of schooling, life expectancy, road infrastructure quality, gross regional domestic product (GRDP) per capita, open unemployment rate, and health insurance coverage. The findings reveal that the proposed model explains a substantial share of regional poverty variation. Among the variables examined, average years of schooling demonstrates the strongest and most consistent association with poverty reduction. Meanwhile, health, infrastructure, economic performance, and unemployment do not exhibit statistically significant effects within the estimated model. These results indicate that improvements in educational attainment are more closely associated with lower poverty levels than other development indicators. Strengthening educational outcomes therefore remains a critical pathway for reducing poverty disparities across East Java.

Keywords: economic development, education, health, infrastructure, poverty.

DESIGN OF A PERFORMANCE MEASUREMENT SYSTEM USING THE INTEGRATION OF BALANCED SCORECARD, ANALYTICAL HIERARCHY PROCESS, AND OBJECTIVE MATRIX WITH TRAFFIC LIGHT SYSTEM VISUALIZATION

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ABSTRACT

PT XYZ is an enterprise operating within the vaping and e-liquid industry experiencing rapid growth but facing operational constraints due to a traditional, financially-focused performance measurement system. This condition causes difficulties for management in evaluating the impact of expansion on internal process capacity. This study aims to design a comprehensive and objective performance measurement system by integrating the Balanced Scorecard (BSC), Analytical Hierarchy Process (AHP), Objective Matrix (OMAX), and Traffic Light System (TLS). The company's vision and mission were decomposed using the BSC into 20 Key Performance Indicators (KPIs) across four perspectives. The AHP method was utilized to determine the strategic importance weights through logically validated expert judgments (Consistency Ratio < 0.10). Actual performance data from 2024 and 2025 was evaluated using OMAX to generate a single performance index, which was then visualized using TLS to determine managerial improvement priorities. The results indicated that the Financial Perspective held the highest priority (0.48530). The OMAX calculation yielded a Total Performance Index of 7.3297, placing the company in the Yellow Zone (Warning) overall. The TLS mapping revealed 4 KPIs in the green zone (20%), 15 KPIs in the yellow zone (75%), and 1 KPI in the red zone (5%). The Overall Equipment Effectiveness (OEE) indicator was identified as critical in the red zone with a score of 2.5, empirically confirming the occurrence of a "Growing Pains" phenomenon in the form of a production bottleneck due to aggressive volume expansion. This study contributes to the literature by providing an end-to-end performance measurement framework specifically tailored for the dynamic fast-moving consumer goods (FMCG) industry, recommending immediate intervention through the implementation of Total Productive Maintenance (TPM) to ensure future business sustainability.

Keywords: Analytical Hierarchy Process, Balanced Scorecard, Growing Pains, Objective Matrix, Traffic Light System

PENGARUH ATTENTION RESIDUE DAN COGNITIVE FLEXIBILITY TERHADAP ETHICAL BLINDNESS PADA MAHASISWA PEKERJA

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ABSTRACT

Students who also work often face a dual pressure: completing academic tasks while meeting job responsibilities. This situation can impair decision quality, particularly in ethical dimensions. This study examines how attention residue and cognitive flexibility jointly contribute to the tendency to experience ethical blindness. Attention residue refers to the condition in which part of an individual's cognitive capacity remains tied to a task that was just left, even though the person has physically moved on to another activity (Leroy, 2009). Cognitive flexibility is the ability to view a problem from multiple perspectives and to adjust one's thinking when circumstances change (Martin & Rubin, 1995). Both conditions are believed to affect how sensitive individuals are to ethical aspects in their decisions.

The study used a quantitative survey approach with a 1–5 Likert scale instrument. Purposive sampling was employed, and data were analyzed using multiple linear regression. Results indicate that attention residue has a positive effect on ethical blindness, while cognitive flexibility has a negative effect. Simultaneously, both variables significantly influence ethical blindness. These findings underscore the importance of attention management and cognitive flexibility as foundations for ethical sensitivity among working students.

Keywords: attention residue, cognitive flexibility, ethical blindness, working students

THE EFFECT OF CAPITAL STRUCTURE, FREE CASH FLOW, AND FIRM SIZE ON FIRM VALUE WITH ESG DISCLOSURE AS A MODERATING VARIABLE

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ABSTRACT

This study will examine the influence of capital structure, free cash flow, and company size on company value during 2020–2024, with Environmental, Social, and Governance (ESG) disclosure as a moderating variable in industrial companies listed on the Indonesia Stock Exchange. The researchers analyzed the data using selective sampling and a quantitative approach known as Moderated Regression Analysis (MRA), which produced 187–188 conclusions. The findings demonstrate that while capital structure and firm size have a positive and significant impact on business value, free cash flow has a negative impact. Firm size, free cash flow, and firm value are all impacted by ESG disclosure, but the relationship between capital structure and firm value is unaffected. In general, ESG moderates business value selectively.

Keywords: Capital Structure, Free Cash Flow, Firm Size, ESG, Firm Value

**EVALUATING CONTEXT AND ADAPTATION MECHANISMS OF THE SCHOOL
MOBILIZATION PROGRAM IN REMOTE INDONESIA: A DEVELOPMENTAL
EVALUATION APPROACH IN SUPIORI, PAPUA**

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ABSTRACT

Program Sekolah Penggerak (PSP) is a major systemic educational reform in Indonesia designed to transform schools into hubs of high-quality, student-centered learning. However, implementing such a standardized national policy in Frontier, Outermost, and Remote regions presents severe geographic, digital, and infrastructural challenges that traditional, top-down evaluation models fail to capture. This study evaluates how the local implementation context in a 3T region influences the execution of PSP, identifies the local adaptation mechanisms triggered by regional actors, and analyzes the resultant school-level outcomes. Utilizing Michael Quinn Patton Developmental Evaluation framework and the Context-Mechanism-Outcome (CMO) heuristic, this qualitative study investigates the experience of Junior High Schools in Supiori Regency, Papua. Semi-structured interviews were conducted with key educational stakeholders, including the Head of the Education Office, school supervisors, and teachers. Data analysis was performed using thematic coding, validated by an NVivo-equivalent word frequency and node coding analysis to map coding densities. The findings reveal that, the implementation context was characterized by severe digital infrastructure gaps (e.g., intermittent internet and frequent power outages) and geographic isolation, local actors activated resilient adaptation mechanisms, including peer-led horizontal logistics networks and targeted regulatory incentives by the local education office, and the outcomes included significant contextual pedagogical innovations (e.g., coastal-based teaching media) and systemic school governance improvements (e.g., resolving teacher mismatching to achieve linear teaching distribution). By adapting standard program requirements to local socio-ecological realities, local agencies transformed infrastructural limitations into opportunities for contextual learning and sustainable school improvement, providing a model for tailored educational policies in remote regions.

Keywords: program sekolah penggerak, 3T regions, context-mechanism-outcome, developmental evaluation, supiori papua

**THE INFLUENCE OF FINANCIAL ATTITUDE, FINANCIAL KNOWLEDGE, AND
FINANCIAL WELL-BEING ON FINANCIAL MANAGEMENT BEHAVIOR WITH
LOCUS OF CONTROL AS AN INTERVENING VARIABLE**

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ABSTRACT

This study was conducted to analyze the influence of financial attitude, financial knowledge, and financial well-being on financial management behavior, with locus of control as an intervening variable, among undergraduate accounting students at the Faculty of Economics and Business, Jambi University. This study used a quantitative approach. The population in this study was all 790 undergraduate accounting students at the Faculty of Economics and Business, Jambi University, with a sample size of 132 respondents. Data collection was conducted through a questionnaire using a Likert scale. Validity and reliability tests were conducted, and hypotheses were analyzed using SmartPLS 4.0 software. The results showed that financial attitude, financial knowledge, and financial well-being had a positive and significant influence on financial management behavior. Financial attitude, financial knowledge, and financial well-being had a positive and significant influence on locus of control. Furthermore, financial attitude, financial knowledge, and financial well-being significantly influenced financial management behavior through locus of control as an intervening variable.

Keywords: Financial Attitude, Financial Knowledge, Financial Well-Being, Locus of Control, Financial Management Behavior

CO-CREATION AS A RESEARCH METHODOLOGY: LESSONS FROM A FOCUS GROUP DISCUSSION FOR VALIDATING STRATEGIC FRAMEWORKS IN STARTUP STUDIES

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ABSTRACT

The shift toward participatory and collaborative research methodologies has gained momentum, yet the reflective documentation of co-creation as a research method remains limited, particularly in the context of validating strategic frameworks for startup studies. This study aims to critically reflect on the effectiveness of co-creation as a research methodology, drawing lessons from a Focus Group Discussion (FGD) designed to validate a strategic framework for startups. A qualitative-dominant mixed-methods design was employed, involving ten academics (five senior and five junior lecturers) in a six-hour FGD. The procedure included pre-test, presentation of the strategic framework, three rounds of rotated breakout group discussions, plenary synthesis, and post-test. Data comprised verbatim transcripts, field notes, pre-test/post-test scores, evaluation questionnaires, and video documentation. Analysis used six-phase thematic analysis, descriptive gain score calculation, and analytical narrative reflection. The findings show a mean gain score of 15.4 points (15.4%), with all participants demonstrating improved understanding, confirming hypothesis H1. Four main themes emerged: negotiating academic hierarchy, constructive friction as innovation catalyst, facilitator as balancer and translator, and co-creation as a double-loop learning arena, confirming H2. Seven methodological lessons were formulated, including rotated breakout groups, pre-test as cognitive scaffolding, multimodal documentation, independent co-facilitator, cautious gain score interpretation, intellectual property agreements, and researcher role transformation, confirming H3. The study concludes that co-creation is substantively effective for validating strategic frameworks in startup studies, provided careful procedural design and competent facilitation. These findings contribute a reflective methodological framework and practical protocol for researchers adopting co-creation in participatory validation contexts.

Keywords: co-creation methodology, focus group discussion, methodological reflection, startup strategic frameworks, thematic analysis.

**READINESS AND CHALLENGES IN ADOPTING TECHNOLOGY
ENTREPRENEURSHIP IN INDONESIAN VOCATIONAL HIGH SCHOOLS IN THE
DIGITAL AGE: A SYSTEMATIC LITERATURE REVIEW**

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ABSTRACT

This systematic literature review investigates the readiness and challenges in adopting technology entrepreneurship in Indonesian Vocational High Schools (SMK) in the digital era. Using the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework, this study systematically screened 247 articles retrieved from Google Scholar, resulting in 10 final articles for synthesis. Three research questions guided the analysis: (1) How prepared are Indonesian SMKs to implement technology entrepreneurship in their curriculum and learning processes? (2) What are the main challenges hindering the adoption of technology entrepreneurship in SMKs? (3) What strategies and practices have proven effective in supporting the implementation of technology entrepreneurship? Findings indicate that most vocational high schools remain in the early stages of readiness, with technology entrepreneurship not yet systematically integrated into the formal curriculum. Key challenges include inadequate digital infrastructure, limited teacher competencies in technology-based entrepreneurship, rigid curricula, insufficient funding, and a weak school-industry ecosystem. Nevertheless, several effective strategies have been identified, including project-based learning, the Teaching Factory (TEFA) model integrated with technology entrepreneurship, and strategic partnerships with industry. This study provides evidence-based recommendations for policymakers, school principals, and educators to strengthen the implementation of technology entrepreneurship education across all vocational schools in Indonesia.

Keywords: technology entrepreneurship, vocational high schools, SMK, digital era, systematic literature review, PRISMA, Indonesia

ADAPTATION OF ANT COLONY OPTIMIZATION FOR WIND FARM LAYOUT OPTIMIZATION: METHODOLOGY AND THEORETICAL ANALYSIS

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ABSTRACT

Wind Farm Layout Optimization (WFLO) is a complex renewable energy problem involving nonlinear, nonconvex objectives, where gradient-based methods often fail to find the global optimum due to numerous local optima. This study introduces a continuous Ant Colony Optimization (ACO) approach to address the WFLO problem by determining turbine layouts that maximize power output while considering wake effects, boundary constraints, and minimum spacing requirements. In contrast to conventional ACO methods that operate in discrete spaces, the proposed approach combines pheromone-guided region selection with the continuous generation of turbine coordinates. This continuous ACO approach enables direct optimization in continuous space, rather than at discrete locations, thereby enhancing flexibility and effectiveness in wind turbine layout design. The continuous ACO framework enables direct optimization of turbine locations in a continuous search space, offering near-infinite placement resolution and a stronger potential to mitigate wake interactions than discrete formulations. This study focuses on establishing the theoretical foundation for applying continuous ACO to the WFLO problem and identifies a promising direction for the future development of advanced optimization techniques in renewable energy systems.

Keywords: ACO, renewable energy, wind farm, wind turbine, WFLO

THE INFLUENCE OF PRICE PERCEPTION, BRAND IMAGE, AND ELECTRONIC WORD OF MOUTH (E-WOM) ON PURCHASE DECISIONS: A LITERATURE REVIEW

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ABSTRACT

Relevant previous studies are essential in the preparation of literature-review-based scientific articles as they strengthen the theoretical foundation and enhance the understanding of relationships among variables in consumer behavior research. This article examines the factors influencing purchase decisions, namely price perception, brand image, and electronic word of mouth (E-WOM). The objective of this study is to analyze and synthesize the influence of these three variables on purchase decisions based on findings from previous research. This study employed a library research method using a literature review approach. Data were collected from relevant scientific articles discussing price perception, brand image, E-WOM, and purchase decisions. The findings indicate that price perception has a positive influence on purchase decisions, as consumers tend to prefer products that provide value consistent with the price paid. Brand image also positively affects purchase decisions by enhancing consumer trust, preference, and confidence toward a brand. Furthermore, electronic word of mouth (E-WOM) plays a significant role in influencing purchase decisions by providing credible information and reducing consumer uncertainty before making a purchase. These findings suggest that price perception, brand image, and E-WOM are important determinants of consumer purchase decisions. Therefore, companies should pay greater attention to pricing strategies, brand development, and positive online consumer engagement to improve purchasing outcomes and strengthen their competitive advantage.

Keywords: Brand Image, Electronic Word of Mouth (E-WOM), Price Perception, Purchase Decision, Consumer Behavior

CURRICULUM ADAPTATION TO IMPROVE MATHEMATICS SKILLS IN CHILDREN WITH SLOW LEARNING DISABILITIES

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ABSTRACT

Field findings indicate that the current objective condition of students in grade 3 of elementary school is included in the frustration level group with a score of 1% so that it is followed up with a numeracy/mathematics assessment process. The results of the math/numeracy assessment of grade 2 of elementary school on the subject are still included in the frustration level group with a score of 39%. Further efforts by conducting an assessment in grade 1 of elementary school, the subject is included in the independent level group with a score of 96%. The results of the assessment to the subject found that there is a gap in the numeracy/mathematics aspect, namely in the grade 2 elementary school elements, more precisely the difficulty in determining place value and number value. This study will discuss in depth the process of identification, assessment, curriculum development process, learning program planning, implementation of the learning program and the use of learning media, and its evaluation. This study aims to: Explain the assessment process and results to the target subjects; Explain the curriculum development carried out; Describes program design, program implementation, and evaluation. This research uses a quantitative approach with the Single Subject Research (SSR) method. The ABA design will be used, and the data will be analyzed using descriptive statistics. The results of this study indicate that the intervention provided was very effective in improving students' abilities. Data in the Baseline-1 Phase (A1) showed low initial abilities but stable with an increasing trend. After the intervention in Phase B, there was a very significant increase in scores and a strong increasing trend, with 100% non overlap data (PND) between A1 and B. In the Baseline-2 Phase (A2), students' abilities were not only maintained but even slightly increased and remained stable at a high level, far exceeding the initial conditions in Phase A1.

Keywords: Slow learners, curriculum adaptation, differentiated learning, mathematical ability, SSR

FIRM SIZE IN MODERATING ESG PERFORMANCE AND FIRM VALUE IN INDONESIA

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ABSTRACT

This research investigates how Environmental, Social, and Governance (ESG) metrics influence corporate worth within the Indonesian business landscape, while exploring corporate scale as a contextual moderator. Adopting a quantitative methodology, sample selection focused on enterprises registered on the Indonesia Stock Exchange (IDX) between 2017 and 2021 using specific purposive criteria. Corporate valuation was quantified through Tobin's Q, sustainability disclosures were retrieved from ESG Intelligence, and organizational size was captured via market capitalization values. Statistical processing was executed through Moderated Regression Analysis (MRA). The data reveal that ESG compliance exerts a significantly positive effect on corporate worth, demonstrating that executing sustainable, ecofriendly, and socially responsible operations effectively boosts market standing. Moreover, structural moderation analytics confirm that company scale heavily interacts with this linkage, amplifying the favorable impact of sustainability initiatives on valuation metrics. This indicates that the rewards of ESG integration are substantially more evident in larger enterprises, driven by their extensive resource capabilities and intensified scrutiny from external stakeholders. These outcomes align with stakeholder theory, reinforcing that embedding ethical standards into corporate blueprints delivers sustainable competitive edges and protects corporate longevity.

Keywords: ESG, Firm Size, Firm Value, IDX, Tobin's Q

**THE ROLE OF THE VILLAGE CONSULTATIVE BODY IN DEVELOPMENT
SUPERVISION AND ACCOUNTABILITY OF VILLAGE FUNDS (CASE STUDY IN
KAYUARA SAKTI VILLAGE, GUNUNG MEGANG SUB-DISTRICT, MUARA ENIM
REGENCY)**

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ABSTRACT

This study aims to analyze the mechanism for accommodating community aspirations, measure the effectiveness of supervision over development programs, and identify the contributions and constraints faced by the Village Consultative Body (BPD) in maintaining accountability for Village Funds. The research was conducted in Kayuara Sakti Village using a qualitative approach with a descriptive phenomenology design. Data collection was carried out through in-depth interviews, direct field observations, and document reviews involving six key informants. In the 2025 fiscal year, the village received Village Funds amounting to IDR 680,000,000, of which 62% or approximately IDR 421,600,000 was allocated for the improvement of village access roads. The results show that the BPD has implemented functions to accommodate aspirations through deliberative meetings and field visits, but has not yet optimally reached youth groups and residents in remote areas. Supervision is carried out in stages from planning to accountability reporting, although its effectiveness remains limited due to members' lack of technical and financial knowledge. The BPD contributes to improving transparency and compliance with regulations, yet faces challenges including limited human resources, restricted access to information, difficult geographic conditions, and minimal technical support from local governments. These findings confirm that strengthening institutional capacity is essential for the BPD to perform its role more effectively.

Keywords: Village Consultative Body, supervision, accountability, Village Funds, Kayuara Sakti Village

BEYOND INSTAGRAMMABILITY: A MULTI-PLATFORM ANALYSIS OF VISUAL PROMISE–E-WOM CONGRUENCE AND CAFÉ VISIT-INTENTION SIGNALS IN INDONESIA

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ABSTRACT

Digital platforms increasingly shape café evaluation before physical visitation, yet prior research has largely examined visual content, electronic word of mouth (E-WOM), and visit intention as separate variables; therefore, this study investigates visual promise–E-WOM congruence across four contrasting Indonesian café cases and identifies how cross-platform alignment relates to observable visit-related signals. A qualitative-dominant comparative multiple-case design was applied to 60 publicly accessible secondary digital traces, comprising 40 firm-generated content units and 20 public review units, which were examined through structured multimodal content analysis, within-case interpretation, negative-case analysis, and cross-case pattern matching. The findings show that ambience and experiential promises achieved consistent confirmation across all cases, while product quality was confirmed in three cases and qualified in one; by contrast, authenticity, lifestyle, price, and ethical extensions frequently lacked sufficient consumer-generated evidence. Review-platform signals primarily reflected realized repeat visitation, explicit revisit intention, and recommendation rather than first-visit planning, indicating that behavioral meaning depends on the platform’s position within the consumer journey. The cross-case synthesis generated four strategic archetypes, namely the Understated Authenticity Champion, Qualified Experiential Magnet, Underleveraged Functional Champion, and Selective Lifestyle Magnet, while also showing that credible digital value depends on dimension-specific consistency between communicated promises and observable consumer experience rather than aesthetic intensity alone. The study contributes a visual promise–E-WOM congruence framework and offers managers a diagnostic basis for strengthening validated attributes, addressing selective trust gaps, and converting latent operational strengths into credible digital communication.

Keywords: café marketing, digital customer value, electronic word of mouth, visit-related signals, visual promise–E-WOM congruence

THE ROLE OF INTERNAL CONTROL SYSTEMS IN MEDIATING THE EFFECT OF HUMAN RESOURCE COMPETENCE AND INFORMATION TECHNOLOGY UTILIZATION ON THE QUALITY OF FINANCIAL STATEMENTS

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ABSTRACT

Financial statement quality is one of the key indicators in achieving accountability and transparency in public sector financial management. This study aims to analyze the effect of human resource competence and information technology utilization on the quality of financial statements, with the internal control system acting as a mediating variable at the Jambi Provincial Forestry Office. The study was motivated by various issues related to the competence of government personnel, the optimization of information technology utilization, and the effectiveness of internal control systems, all of which may influence the quality of financial statements. This research employed a quantitative approach using a survey method. Data were collected through questionnaires distributed to 50 respondents who were directly involved in financial management and reporting activities. Data analysis was conducted using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with the assistance of SmartPLS 4 software. The results indicate that human resource competence has a positive and significant effect on both financial statement quality and internal control systems. Information technology utilization has a positive and significant effect on internal control systems but does not have a significant direct effect on financial statement quality. Furthermore, internal control systems have a positive and significant effect on financial statement quality and are proven to mediate the relationship between human resource competence, information technology utilization, and financial statement quality. These findings highlight the importance of strengthening human resource competence and enhancing the effectiveness of internal control systems as efforts to improve the quality of financial statements in public sector organizations.

Keywords: Human Resource Competence, Information Technology Utilization, Financial Statement Quality, and Internal Control System

THE EFFECT OF FINANCIAL DISTRESS ON GOING CONCERN AUDIT OPINION: THE ROLE OF TURNAROUND STRATEGY AS A MEDIATING VARIABLE

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ABSTRACT

Financial distress can cast doubt on a company's ability to maintain business continuity, thereby potentially influencing the issuance of a going-concern audit opinion. Under such conditions, implementing a turnaround strategy serves as a viable effort for companies to restore financial performance and stability. This study aims to examine and provide empirical evidence regarding the effect of financial distress on going-concern audit opinions, with turnaround strategy serving as a mediating variable. The sample comprises property and real estate companies listed on the Indonesia Stock Exchange and Bursa Malaysia for the 2022–2024 period. Secondary data derived from corporate annual reports were utilized. Empirical data analysis in this study was rigorously conducted using Partial Least Square-based Structural Equation Modeling (PLS-SEM) facilitated by SmartPLS software. The structural estimations indicate that financial distress exerts a direct, statistically significant negative effect on both going-concern audit opinions and the operationalization of turnaround strategies. Furthermore, the strategic execution of a turnaround strategy exhibits a significant positive effect on the formulation of going-concern audit opinions, while successfully demonstrating a robust mediating capacity within the structural model. Theoretically, this research is designated to substantially enrich the existing accounting and auditing literature concerning firm insolvency and disclosure frameworks, thereby providing essential empirical insights that assist management, external auditors, and institutional stakeholders in optimizing company strategy, business continuity assessments, and capital allocation decisions.

Keywords: Financial Distress, Going Concern Audit Opinion, Turnaround Strategy, Property and Real Estate Sector, PLS-SEM.

GREEN MARKETING AND CONSUMER BEHAVIOR : A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

Environmental issues and increasing sustainability awareness have encouraged companies to implement green marketing strategies to influence consumer behavior. However, previous studies have produced mixed findings regarding the effectiveness of these strategies, highlighting the need for a comprehensive review. This study aims to examine the relationship between green marketing and consumer behavior and identify the factors that strengthen or hinder this relationship. Using a Systematic Literature Review (SLR) approach, this study analyzed 14 peer-reviewed articles published between 2021 and 2026. The findings indicate that green marketing positively influences consumer behavior. Environmental awareness, green trust, green brand image, and perceived environmental value were identified as key factors that strengthen the effectiveness of green marketing. Nevertheless, an attitude behavior gap remains evident, as consumers' positive environmental attitudes do not always lead to actual purchasing behavior due to factors such as high prices, limited accessibility, and skepticism toward environmental claims. In addition, greenwashing practices were found to reduce consumer trust and weaken the impact of green marketing initiatives. This study highlights the importance of credible, transparent, and evidence based green marketing practices in promoting sustainable consumer behavior and strengthening long-term consumer trust.

Keywords: Green Marketing, Consumer behavior, Green Trust, Purchase Intention,

THE INFLUENCE OF WORKING RELATIONSHIP, WORK ENVIRONMENT, AND FINANCIAL COMPENSATION ON EMPLOYEE PERFORMANCE AT CV. MUARA ANUGERAH PERKASA

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ABSTRACT

Human resources are a strategic asset that directly determines an organization's operational success. This study investigates the influence of working relationship, work environment, and financial compensation on employee performance at CV. Muara Anugerah Perkasa (CV. MAP), a medium-scale company in Surabaya, Indonesia. The urgency of this research stems from a consistent rise in task-completion delays at CV. MAP, increasing from 18.4% in 2022 to 27.6% in 2024. A quantitative-associative design was employed, with data collected from 90 respondents through a census sampling technique using Likert scale questionnaires. Multiple linear regression analysis was conducted using IBM SPSS. The findings reveal that working relationship positively and significantly affects employee performance ($B = 0.255$; $\text{Sig.} = 0.006$), and work environment emerges as the most dominant predictor ($B = 0.405$; Standardized Beta = 0.634; $\text{Sig.} < 0.001$). Financial compensation, however, shows no statistically significant effect ($\text{Sig.} = 0.667$). Taken together, the three variables explain 76.2% of the variance in employee performance ($R^2 = 0.762$; $F = 91.630$; $\text{Sig.} < 0.001$). These results align with Herzberg's Two-Factor Theory and reflect motivational tendencies common among Generation Z workers, who tend to prioritize intrinsic factors such as workplace comfort and interpersonal quality over monetary rewards. The findings underscore the importance of improving both physical and social working conditions as a core management strategy.

Keywords: Employee Performance, Financial Compensation, Generation Z, Work Environment, Working Relationship

ANALYZING LINGUISTIC IMPERIALISM AND LANGUAGE ATTITUDES OF BANTEN LANGUAGE AMBASSADORS TOWARDS REGIONAL LANGUAGES

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ABSTRACT

This study aims to analyze the language attitudes of the Banten Language Ambassadors towards regional languages and investigate how they navigate the tension between translanguaging practices and language purism in an effort to preserve regional languages among Generation Z. Employing a qualitative case study design supported by a preliminary descriptive survey, data were collected from five literacy movers through structured questionnaires and asynchronous text-based interviews. The analysis utilizes the Tripartite Model of Language Attitudes (Cognitive, Affective, Conative) and the theoretical lens of Linguistic Imperialism. The findings reveal that cognitively, the ambassadors demonstrate high awareness of regional language preservation regulations and recognize the existential threat posed by the massive social stigma constructing the mother tongue as an outdated entity. Affectively, a positive paradigm shift is observed; the ambassadors have dismantled the stigma of inferiority, exhibiting strong pride and confidence in utilizing regional dialects within public and digital spaces. However, at the cognitive level, a sharp ideological polarization exists. Some ambassadors strictly uphold prescriptive language purism, establishing rigid domain boundaries, while others embrace translanguaging the strategic mixing of regional and standard Indonesian as a cognitive bridge and a form of resistance against linguistic imperialism. The findings suggest that in the digital era, translanguaging serves as a more adaptive and inclusive strategy to bridge the literacy gap and mitigate the effects of linguistic imperialism among Generation Z.

Keywords: Generation Z, language attitude, linguistic imperialism, regional languages, translanguaging.

WHEN FAMILY-BASED ASSISTANCE REACHES OLDER ADULTS: EVIDENCE ON ELDERLY WELL BEING FROM INDONESIA'S CONDITIONAL CASH TRANSFER SYSTEM

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ABSTRACT

Population ageing is increasingly reshaping welfare challenges in developing countries, particularly where social protection systems remain fragmented. This study examines the determinants of multidimensional well-being among older adults in Indonesia and evaluates the conditional association between Program Keluarga Harapan (PKH) participation and elderly welfare outcomes. Elderly well-being is measured through an Elderly Well-Being Index (EWI), covering physical health, housing adequacy, digital connectivity, emotional well-being, and health insurance access. The analysis applies mixed-effects multilevel regression, combined with IPWRA and AIPW as doubly robust estimation strategies. The findings show that elderly well being is more strongly associated with structural and household-level factors, including education, marital status, labor participation, household composition, energy poverty, and household head characteristics. Provincial public social spending does not show a significant association. The estimated relationship between PKH participation and the aggregate EWI remains sensitive to alternative weighting schemes, making the composite results inconclusive. However, component level analysis reveals more consistent patterns. PKH participation is positively associated with health insurance ownership and health service utilization, but negatively associated with physical health, emotional well-being, housing adequacy, and digital connectivity. These findings suggest that PKH may improve formal access to health protection among older adults, yet its contribution to broader multidimensional well-being remains uneven.

Keywords: Older Adults; Multidimensional Well-Being; PKH; Indonesia.

THE EFFECTS OF GREEN ACCOUNTING AND TAX AGGRESSIVENESS ON CSR DISCLOSURE AMONG MINING COMPANIES LISTED ON THE INDONESIAN STOCK EXCHANGE (BEI) FROM 2019 TO 2023

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ABSTRACT

The study aims to examine how green accounting (GA) and tax aggressiveness (TA) impact the CSR disclosures of mining companies listed on the IDX from 2019 to 2023. Using secondary data obtained from sustainability reports and annual reports, along with a quantitative research design, this study employed a purposive sampling method to identify a sample of 34 companies. Using the SmartPLS application with the PLS-SEM method to analyze the data, the results of this study show that GA has a positive impact on CSR disclosure, indicating that companies that manage and report environmental costs well tend to implement CSR more transparently and comprehensively. In contrast, tax aggressiveness does not have a significant impact on CSR disclosure, indicating that tax practices do not play a significant role in determining the extent of CSR disclosure. The study results indicate that CSR disclosure in mining companies is more influenced by a commitment to environmental aspects than by tax management strategies. The conclusion of this study shows that GA plays an important role in promoting CSR disclosure, whereas tax aggressiveness does not have a significant influence. The implications of this study are that it is expected to help business organizations improve the quality of their environmental reports and to inspire future researchers to conduct further research by incorporating additional variables and broadening the scope of their studies.

Keywords: Green Accounting, Tax Aggressiveness, CSR

THE STRATEGIES OF THE DEPARTMENT OF EDUCATION AND CULTURE IN PRESERVING KETOPRAK PERFORMING ARTS THROUGH THE ARTISTS-IN-SCHOOLS MOVEMENT (GSMS) PROGRAM IN PATI REGENCY

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ABSTRACT

Ketoprak art is one of the traditional cultural heritages that holds historical, educational, and social values for the Javanese community. However, the development of globalization and modernization has led to a decline in interest among the younger generation toward traditional arts, making sustainable preservation efforts necessary. One of the government's initiatives is the Gerakan Seniman Masuk Sekolah (GSMS) program, which aims to introduce and pass on cultural arts to students through the educational environment. This study aims to analyze the strategies of the Department of Education and Culture of Pati Regency in preserving ketoprak art through the GSMS program. This research employs a qualitative method with a case study approach. Data collection techniques include interviews, observation, and documentation. Data analysis uses the Miles, Huberman, and Saldaña model, while strategy analysis is based on David's strategic management theory (2019), which includes strategy formulation, strategy implementation, and strategy evaluation. The results show that strategy formulation is carried out by positioning schools as a medium for cultural transmission and increasing youth involvement in ketoprak art. Strategy implementation is conducted through collaboration with schools, assignment of accompanying artists, training activities, and performances of students' works. Strategy evaluation is carried out through program monitoring, measurement of activity achievements, identification of obstacles, and formulation of follow-up actions for program improvement. The GSMS program has been proven to increase students' appreciation of ketoprak art and support the regeneration of art practitioners. However, the implementation of the program still faces challenges such as limited resources and the sustainability of activities after the program ends.

Keywords: Strategic Management, Cultural Preservation, Ketoprak, GSMS, Department Of Education And Culture Of Pati Regency.

ANALYSIS OF THE IMPACT OF OIL PRICES AND EXCHANGE RATES ON INDONESIA'S FOREIGN EXCHANGE RESERVES USING THE STRUCTURAL VECTOR AUTOREGRESSION (SVAR) MODEL

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ABSTRACT

Foreign exchange reserves play a strategic role in maintaining macroeconomic stability, exchange rate stability, especially in supporting the external resilience sector. Indonesia's economic resilience is highly determined by the Foreign Exchange Reserve which functions as a Buffer when there is a shock external. Two variables that affect the position of Foreign Exchange Reserves are fluctuations in global energy commodity prices, especially oil, and the volatility of the rupiah exchange rate against the US dollar. This study aims to analyze the effect of global oil prices and the USD exchange rate against the Rupiah on Indonesia's Foreign Exchange Reserves both in the short and long term through a quantitative approach with a model Structural Vector Autoregression (SVAR). Oil price fluctuations and the movement of the Rupiah exchange rate against the US Dollar are relevant issues due to geopolitical uncertainty, as well as international trade dynamics. The results of Bibliometrix analysis with vosViewer and Biblioshiny tools on Scopus indexed articles in 2021-2026, foreign exchange reserves, exchange rates, and oil prices show a strong relationship with contemporary international economic issues. The data used in the study is secondary data for the monthly time series for the period 2006-2025 obtained from Federal Reserve Economic Data (FRED). The results of the analysis show that the shock of world oil prices has a significant positive effect on short-term foreign exchange reserves, but the effect subsides after the implementation of monetary policy in stabilization. On the other hand, the depreciation of the rupiah has proven to exert negative pressure on the accumulation of foreign exchange reserves, especially when Bank Indonesia intervenes in the foreign exchange market to maintain exchange rate stabilization. This study concludes that exchange rate stability and controlling the external impact of oil price volatility are important factors in maintaining the resilience of national foreign exchange reserves. Therefore, the government and monetary authorities need to strengthen fiscal and monetary policy coordination, increase diversification of foreign exchange sources, and strengthen external sector stability to minimize the risk of global pressure on the Indonesian economy.

Keywords: Oil price, Exchange rate, Indonesian Foreign Exchange Reserves, SVAR

DYNAMICS OF INDONESIA'S FOREIGN EXCHANGE RESERVES IN THE FACE OF EXCHANGE RATE AND EXPORT SHOCKS

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ABSTRACT

Foreign exchange reserves are a fundamental instrument of macroeconomic policy, particularly for Indonesia as an open economy with a managed float exchange rate. Rupiah exchange rate volatility and export performance, particularly in primary commodities such as coal, palm oil, and nickel, have made foreign exchange reserves increasingly vulnerable to external shocks, as reflected in periods of historical stress such as the 1997-1998 Asian Crisis and the COVID-19 pandemic. This study aims to systematically analyze how exchange rate and export shocks affect the dynamics of Indonesia's foreign exchange reserves within a structural time series model. The study uses a quantitative approach with the Vector Error Correction Model (VECM) method based on monthly data from January 1990 to December 2023 (405 effective observations), sourced from the Federal Reserve Economic Data (FRED). The variables for foreign exchange reserves, exports, and the IDR/USD exchange rate are transformed into natural logarithms and tested using ADF, Phillips-Perron, Johansen cointegration tests, and Impulse Response Function (IRF) and Forecast Error Variance Decomposition (FEVD) analyses. All variables are confirmed to be integrated at order one, $I(1)$, with one significant cointegration vector (trace statistic 33.66 > 5% critical value of 29.68). The long-run elasticity of exports to foreign exchange reserves of 1.04 indicates a nearly proportional relationship. The error correction term coefficient of -0.0347 indicates an adjustment speed of 3.47% per month (half-life ± 20 months). In the short run, the Rupiah depreciation one month earlier was shown to reduce foreign exchange reserves (-0.0857) while increasing exports (0.5383), confirming Bank Indonesia's countercyclical intervention and exchange rate transmission to export competitiveness. The results of this study confirm that Indonesia's foreign exchange reserves are determined by the dynamic interaction between export performance and exchange rate volatility, with a transmission mechanism across various timescales. Sustainable strengthening of foreign exchange reserves requires a comprehensive strategy, including export diversification into high value added manufacturing products, sound exchange rate management, and strengthening foreign exchange export (DHE) policies. Further research is recommended, applying the Nonlinear VECM and comparative studies with ASEAN countries.

Keywords: VECM, Foreign Exchange Reserves, Exchange Rate, Exports, Macroeconomic Shocks.

MONETARY POLICY TRANSMISSION DYNAMICS IN INDONESIA: SVAR ANALYSIS OF INTEREST RATE, CONSUMER PRICE INDEX, AND INDUSTRIAL PRODUCTION INDEX

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ABSTRACT

This study examines the monetary policy transmission dynamics in Indonesia by analyzing the dynamic relationship among Interest Rate (IR), Consumer Price Index (CPI), and Industrial Production Index (IPI) using the Structural Vector Autoregression (SVAR) approach. Grounded in Taylor Rule theory, the IR-CPI-IPI transmission chain is analyzed using monthly data from the Federal Reserve Bank of St. Louis (FRED) covering January 1995 to December 2019 (n=300 observations). Stationarity tests reveal that IR and IPI are stationary at first difference I(1), while CPI is stationary at level I(0). The exactly identified SVAR estimation with lag 2 yields a coefficient $A2_1 = -0.0732$ ($p=0.034$), confirming a significant negative contemporaneous effect of IR on CPI. Impulse Response Function (IRF) results indicate that the CPI response to an IR shock is initially positive ($=0.2284$ at step 0) but immediately reverses to negative at step 1 (-0.1471) through step 10, reflecting the demand-pull mechanism. The IPI response to IR shocks is weakly positive and statistically insignificant ($A3_1=-0.0256$, $p=0.337$). Forecast Error Variance Decomposition (FEVD) results confirm that IR contributes 5.50% to CPI variance and 2.53% to IPI variance at the 24-month horizon, with non-monetary factors dominating both CPI (92.79%) and IPI (83.83%) fluctuations. These findings indicate that price stability is the primary prerequisite for sustaining industrial sector activity in Indonesia, and that monetary policy must be complemented by robust supply-side policy support.

Keywords: Consumer Price Index, Industrial Production Index, Interest Rate, SVAR, Taylor Rule

THE IMPACT OF US INTEREST RATE AND OIL PRICE SHOCK ON INDONESIAN INFLATION: A SVAR ANALYSIS

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ABSTRACT

Price stability is a crucial macroeconomic indicator for developing countries like Indonesia. In the context of a small open economy, domestic inflation is highly susceptible to external shocks, particularly those stemming from US monetary policy and global oil price dynamics. However, the transmission mechanism of these two shocks to Indonesian inflation is not fully understood, particularly within a framework that simultaneously considers structural relationships between variables. This study aims to analyze the impact of US interest rate (Federal Funds Rate) and global oil price shocks on Indonesian inflation using the Structural Vector Autoregression (SVAR) approach with monthly data from January 1994 to December 2024. Testing was conducted in stages, including the Augmented Dickey-Fuller (ADF) stationarity test, optimal lag selection, VAR estimation, Johansen cointegration test, SVAR estimation, and Impulse Response Function (IRF) and Forecast Error Variance Decomposition (FEVD) analyses. The results indicate that all variables are $I(1)$ and there is no cointegration. The optimal lag selected is lag one based on all information criteria. SVAR estimates confirm that US interest rate shocks significantly influence contemporaneous oil prices, but neither US interest rate shocks nor oil price shocks significantly impact Indonesian inflation. The IRF and FEVD results consistently show that domestic factors significantly influence Indonesian inflation variability rather than external shocks. This study concludes that Indonesian inflation is domestically driven, providing Bank Indonesia with relatively more policy latitude. Future research is recommended to include the exchange rate and Bank Indonesia interest rate variables to obtain a more comprehensive picture of transmission.

Keywords: SVAR, United States Interest Rate, Oil Price, Indonesian Inflation

OIL PRICE TRANSMISSION TO INFLATION IN INDONESIA: SVAR ANALYSIS

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ABSTRACT

The transmission of global oil price shocks to inflation in Indonesia is examined using a Structural Vector Autoregression (SVAR) model estimated with monthly data covering the period from 2010 to 2024. Prior to estimation, the validity and robustness of the model are ensured through a series of preliminary tests, including stationarity, optimal lag selection, and stability testing. The analysis considers both the direct effect of oil price shocks on inflation and the indirect effect transmitted through exchange rate movements. The estimation results reveal that fluctuations in global oil prices significantly affect the exchange rate, while only a weak and statistically insignificant direct impact is observed on inflation. A stronger response is instead identified when inflation is exposed to exchange rate shocks, indicating that exchange rate pass-through represents the primary transmission mechanism in Indonesia. Consistent with these findings, the Impulse Response Function (IRF) analysis shows that the exchange rate responds positively during the initial periods following an oil price shock, whereas the adjustment of inflation occurs more gradually through exchange rate fluctuations over time. Overall, the findings suggest that the influence of global oil price shocks on inflation is transmitted predominantly through the exchange rate rather than through a direct channel, highlighting the importance of exchange rate stability in reducing inflationary pressures arising from external shocks in an open economy such as Indonesia.

Keywords: Oil Price, Exchange Rate, Inflation, SVAR, Indonesia

EXCHANGE RATE RESPONSE TO INFLATION AND INTEREST RATES: SVAR APPROACH

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ABSTRACT

This study aims to analyze the response of the Indonesian rupiah exchange rate to inflation and interest rate shocks during the 2016–2025 period. The study uses monthly data obtained from Bank Indonesia (BI), Statistics Indonesia (BPS), and the Federal Reserve Economic Data (FRED). The analytical method employed is Structural Vector Autoregression (SVAR), complemented by Impulse Response Function (IRF) and Forecast Error Variance Decomposition (FEVD) analyses. The results indicate that inflation and interest rate shocks generate short-run responses in the rupiah exchange rate, although these effects gradually diminish over time. The FEVD results show that most of the variation in the exchange rate is explained by shocks to the exchange rate itself, while the contributions of inflation and interest rate shocks are relatively small. These findings suggest that the effects of inflation and interest rates on the exchange rate are limited in the short run, whereas exchange rate movements are largely driven by their own dynamics.

Keywords: exchange rate, inflation, interest rate, structural vector autoregression, Indonesia

**THE IMPACT OF FOREIGN DIRECT INVESTMENT ON ECONOMIC GROWTH IN
INDONESIA: EVIDENCE FROM AUTOREGRESSIVE DISTRIBUTED LAG (ARDL)
APPROACH (2010–2024)**

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ABSTRACT

This study examines the dynamic relationship between foreign direct investment (FDI) and economic growth in Indonesia over the period 2010–2024, employing the Autoregressive Distributed Lag (ARDL) bounds testing approach. While Indonesia has positioned itself as one of Southeast Asia's most attractive investment destinations, the macroeconomic transmission channels through which FDI influences output growth remain underexplored in the domestic literature, particularly following the structural disruptions of the COVID-19 pandemic. The analysis incorporates four explanatory variables FDI inflows, gross fixed capital formation (GFCF), labor force participation rate (LFPR), and trade openness (TRADE) against GDP growth as the dependent variable. Annual data are sourced from the World Bank's World Development Indicators, Badan Pusat Statistik (BPS), Bank Indonesia, and the BKPM Investment Coordinating Board. Findings from the ARDL model reveal that FDI exerts a statistically significant and positive effect on Indonesian economic growth in both the short run and long run, with a coefficient of 0.412 ($p < 0.05$), supporting the endogenous growth hypothesis. Gross fixed capital formation and trade openness also emerge as significant positive determinants of growth, whereas labor force participation displays a statistically insignificant effect in the short run, suggesting structural mismatches in the Indonesian labor market. The study contributes to the literature by explicitly disentangling the pre- and post-pandemic FDI growth nexus and by introducing GFCF as a complementary moderating variable. Policy implications stress the importance of targeted investment deregulation, special economic zone development, and human capital investment to maximize FDI spillovers in Indonesia's economy.

Keywords: ARDL bounds testing, economic growth, foreign direct investment, Indonesia, trade openness

TRACING NICKEL PRICE SHOCKS IN INDONESIA'S REER-TRADE BALANCE NEXUS: SVAR

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ABSTRACT

Indonesia's dominant role in the global supply chain of nickel and its downstream products has changed nickel from a conventional export commodity into a strategic issue in Indonesia's external sector. Nickel price movements may influence Indonesia's external balance. To determine the extent to which global nickel price movements shape the real effective exchange rate (REER) and Indonesia's trade balance, empirical testing is needed because Indonesia's aggregate trade balance is affected not only by nickel exports, but also by import dependence, exchange rate competitiveness, and global demand. This study aims to analyze the structural transmission of global nickel price shocks to REER and Indonesia's trade balance using monthly time-series data from 1994:1 to 2025:12. The method used is Structural Vector Autoregression (SVAR) with three lags, supported by stationarity testing, lag selection, stability testing, impulse response function, and forecast error variance decomposition to capture the response direction, effect duration, and contribution of each shock to changes in the variables. The results show that nickel price shocks generate only a limited and short-lived response to Indonesia's trade balance over a twelve-month horizon. Forecast error variance decomposition in the twelfth month shows that trade balance fluctuations are mainly explained by the trade balance shock itself at 97.89%; nickel price shocks explain only around 2.04%, while REER shocks explain around 0.07%. This finding emphasizes that Indonesia's strategic nickel position does not automatically strengthen its external sector. This study presents nickel-specific SVAR evidence and shows that strategic commodity growth does not always generate strong macroeconomic transmission when trade balance is influenced by broader structural components. Therefore, policy design should not only focus on strategic commodity expansion, but also strengthen export diversification, increase domestic value added, reduce dependence on imported inputs, and build downstream industrial linkages to optimize nickel's strategic role in Indonesia's trade performance.

Keywords: Indonesia, Nickel Price Shocks, Real Effective Exchange Rate, Structural Vector Autoregression, Trade Balance.

THE EFFECT OF INTEREST RATE AND EXCHANGE RATE ON INFLATION IN INDONESIA

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ABSTRACT

This study examines the dynamic relationship between interest rate (SUKUBUNGA), exchange rate (KURS), and inflation (INFLASI) in Indonesia using monthly time series data spanning April 2015 to December 2023 (N = 105 observations). The Dickey-Fuller unit root test confirms that all three variables are non-stationary at level but become stationary at first difference, indicating integration of order one, $I(1)$. Lag-order selection criteria identify lag 2 as the optimal specification based on the Hannan-Quinn and Akaike Information Criteria. A reduced-form Vector Autoregression (VAR) model is subsequently estimated, followed by a Structural VAR (SVAR) with short-run restrictions imposed through the AB-model approach. The SVAR results confirm that the structural standard deviation of the exchange rate shock ($b_{33} = 251.74$) is far larger than those of inflation ($b_{11} = 0.39$) and interest rate ($b_{22} = 0.18$). Structural Impulse Response Functions reveal that an exchange rate shock generates a significant and persistent positive response in the exchange rate itself, while inflation and interest rate respond only marginally to each other's structural shocks. Forecast Error Variance Decomposition confirms that each variable is predominantly explained by its own shock, with the exchange rate shock contributing the largest cross-variable spillover. These findings suggest that exchange rate shocks exhibit relatively larger cross-variable spillovers compared to interest rate shocks, though each variable is predominantly driven by its own innovations, implying that short-run pass-through effects, while directionally consistent with theory, remain statistically indeterminate in this model. Monetary authorities should therefore consider exchange rate management as a complement to interest rate policy within the inflation-targeting framework.

Keywords: Inflation, Interest Rate, Exchange Rate, SVAR, Indonesia

ANALYSIS EFFECTS OF INTEREST RATE AND MONEY SUPPLY SHOCKS ON INFLATION IN INDONESIA USING STRUCTURAL VECTOR AUTOREGRESSION (SVAR) MODEL

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ABSTRACT

Inflation is one of the key macroeconomic indicators reflecting a country's economic stability. The effectiveness of these monetary instruments in influencing inflation remains a subject of debate due to the presence of structural and external economic shocks. Therefore, this study aims to examine the dynamic effects of interest rate and money supply shocks on inflation in Indonesia and identify the dominant source of inflation fluctuations. This study employs the Structural Vector Autoregression (SVAR) model using monthly data from May 2016 to March 2026. The variables include the BI Rate as the policy interest rate, broad money (M2) as money supply, and inflation measured by the Consumer Price Index (CPI). The analysis consists of stationarity testing, optimal lag selection, SVAR estimation, Structural Impulse Response Function (SIRF), and Forecast Error Variance Decomposition (FEVD). The estimation results indicate that interest rate shocks significantly reduce money supply, while the direct effects of interest rate and money supply shocks on inflation are not statistically significant. The SIRF analysis shows that the responses of money supply and inflation to monetary policy shocks are temporary and gradually converge to equilibrium. Furthermore, the FEVD results reveal that inflation fluctuations are predominantly explained by inflation's own shocks, whereas the contributions of interest rate and money supply shocks remain relatively small. These findings suggest that inflation dynamics in Indonesia are influenced not only by monetary policy but also by broader structural and external factors.

Keywords: SVAR, Interest Rate, Money Supply, Inflation, Monetary Policy

ANALYSIS OF THE TRANSMISSION OF THE MONETARY POLICY TO ECONOMIC ACTIVITY IN INDONESIA USING THE STRUCTURAL VECTOR AUTOREGRESSION (SVAR) MODEL

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ABSTRACT

This study examines the mechanism of monetary policy transmission in Indonesia amid rising global economic uncertainty characterized by inflationary pressures, changes in interest rates, and the dynamics of economic activity. This study focuses on analyzing how changes in interest rate policy affect inflation and economic activity during a specific observation period. The approach used is quantitative, utilizing monthly time-series data from January 2000 to December 2022 obtained from the Federal Reserve Economic Data (FRED). The variables analyzed include the Interest Rate (IR) as a representation of monetary policy, the Consumer Price Index (CPI) as a proxy for inflation, and the Composite Leading Indicator (CLI) as an indicator of economic activity. The analysis method applied is Structural Vector Autoregression (SVAR), with stages including stationarity test, determination of optimal lags, model stability testing, and Impulse Response Function (IFR) analysis. The results of the study indicate that monetary policy shocks, represented by changes in interest rate, have an impact on inflation and economic activity, particularly in the initial period, however the effect is not permanent and tends to diminish over time. These findings suggest that the transmission mechanism of monetary policy in Indonesia is stronger in the short term, while is long-term effect are relatively limited and eventually return to equilibrium

Keywords: Monetary Policy, Interest Rate, Inflation, Economic Activity, SVAR

**THE EFFECT OF FINANCIAL INCLUSION AND FINANCIAL LITERACY ON THE
PERFORMANCE OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) IN
JOMBANG REGENCY**

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ABSTRACT

This study aims to examine the effects of financial inclusion and financial literacy on the performance of Micro, Small, and Medium Enterprises (MSMEs) in Jombang Regency. MSMEs play a vital role in driving local economic growth; therefore, improving their performance through enhanced access to financial services and greater financial capability has become an important area of investigation. This study employed a quantitative approach using a survey method. Primary data were collected through questionnaires distributed to 100 MSME owners in Jombang Regency, selected using purposive sampling. The research variables consisted of financial inclusion (X_1), financial literacy (X_2), and MSME performance (Y). Data were analyzed using IBM SPSS Statistics through multiple linear regression analysis. The findings indicate that the research instruments were both valid and reliable. Furthermore, all classical assumption tests, including tests of normality, multicollinearity, autocorrelation, and heteroscedasticity, were successfully satisfied. The regression analysis demonstrates that financial inclusion has a positive and statistically significant effect on MSME performance. Similarly, financial literacy also has a positive and statistically significant effect on MSME performance. Moreover, the simultaneous analysis reveals that financial inclusion and financial literacy jointly exert a very strong influence on MSME performance, with a coefficient of determination (R^2) of 0.985. These findings suggest that access to financial services, coupled with entrepreneurs' ability to effectively utilize such services, plays a crucial role in enhancing business performance. Therefore, strengthening both financial inclusion and financial literacy should be pursued simultaneously to support the sustainable growth and competitiveness of MSMEs in Jombang Regency.

Keywords: financial inclusion, financial literacy, MSME performance, small enterprises.

THE EFFECT OF ONLINE GAME MICROTRANSACTIONS ON FINANCIAL MANAGEMENT (STUDY ON THE "SIWA GANGS" COMMUNITY)

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ABSTRACT

The rapid advancement of digital technology has fundamentally transformed consumption patterns, particularly among Generation Z. One of the most prominent manifestations of this transformation is the proliferation of online gaming, accompanied by microtransaction systems that enable players to acquire virtual items using real money. This study examines the influence of online game microtransactions on the financial management practices of members of the 'SIWA GANGS' gaming community. Grounded in Behavioral Finance Theory (Ricciardi & Simon, 2000) and Mental Accounting Theory (Thaler, 1999), this research adopts a quantitative approach with a causal research design. Data were collected from 73 respondents selected through purposive sampling from a population of 270 community members, using a structured Likert-scale questionnaire. The data were analyzed using simple linear regression with SPSS software. The instrument underwent validity testing (Pearson Product Moment Correlation) and reliability testing (Cronbach's Alpha). The study hypothesizes that online game microtransactions exert a significant negative influence on individual financial management, evidenced by reduced saving capacity, weakened expenditure control, and disrupted financial planning. These findings are expected to contribute to the academic discourse on behavioral finance and digital consumption, while providing practical recommendations for game developers, digital payment providers, and policymakers regarding the promotion of responsible financial behavior in the digital ecosystem.

Keywords: microtransaction, online games, financial management, behavioral finance

THE ROOT CAUSE ANALYSIS OF LATE DELIVERY RATE IN E-COMMERCE SHIPMENTS THROUGH SERVICE LEVEL AGREEMENT, FIRST ATTEMPT DELIVERY, AND TRANSACTION CHARACTERISTICS EVALUATION

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ABSTRACT

The rapid growth of the e-commerce industry has increased distribution complexity and required logistics companies to maintain delivery timeliness in accordance with service standards. However, the increasing shipment volume is often accompanied by a higher Late Delivery Rate (LDR), which may reduce service quality, increase customer complaints, and expose companies to marketplace penalties. This study aims to analyze delivery performance based on Service Level Agreement (SLA) and LDR indicators, evaluate the influence of First Attempt Delivery (FAD) and transaction characteristics on delivery timeliness, and identify the root causes of increasing LDR in e-commerce shipments at PT Pos Indonesia. A descriptive qualitative approach based on Root Cause Analysis (RCA) was employed using operational e-commerce shipment data from January to March 2026. The analysis was conducted through operational performance evaluation, Pareto Analysis, Fishbone Diagram, and 5 Whys Analysis. The results indicate that LDR increased from 4.69% in January to 16.40% in March 2026, while SLA delivery performance declined from 96.72% to 91.29%. Pareto Analysis identified four dominant factors contributing to 70% of the increase in LDR, namely the rise in LDR itself, declining SLA performance, discrepancies between Shopee's SLA and PT Pos Indonesia's SLA calculations, and marketplace penalty risks. RCA findings reveal that the primary root cause is the lack of optimal real-time and integrated operational control, particularly in shipment monitoring, SLA management, data synchronization, and inter-unit coordination. This study contributes to logistics research by integrating SLA, FAD, transaction characteristics, and RCA within a unified operational evaluation framework. Furthermore, it provides a foundation for developing real-time monitoring systems and early warning mechanisms to improve e-commerce logistics service performance.

Keywords: Late Delivery Rate, Service Level Agreement, First Attempt Delivery, Root Cause Analysis, E-Commerce Logistics

**ANALYSIS OF PRE- AND POST-ANNOUNCEMENT DIFFERENCES IN MERGERS
AND ACQUISITIONS ON ABNORMAL RETURNS AND TRADING VOLUME
ACTIVITY (A STUDY OF COMPANIES LISTED ON THE INDONESIA STOCK
EXCHANGE, 2020-2024)**

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ABSTRACT

The announcement of mergers and acquisitions (M&A) is widely recognized as a significant corporate event that carries informational value capable of influencing investor behavior in capital markets. However, empirical evidence regarding the consistency of market reactions to M&A announcements remains mixed, particularly in the context of emerging markets during periods of heightened uncertainty. This study aims to analyze differences in abnormal returns and trading volume activity before and after M&A announcements among companies listed on the Indonesia Stock Exchange during the 2020–2024 period, a timeframe characterized by post-pandemic economic recovery and shifting corporate consolidation patterns. A quantitative event study approach was employed using a sample of 30 companies selected through purposive sampling. Abnormal returns were calculated using the market-adjusted model, while trading volume activity was measured as the ratio of traded shares to total shares outstanding. Hypothesis testing was conducted using the Wilcoxon Signed-Rank Test across two event windows of ± 5 days and ± 25 days, following the confirmation of non-normal data distribution through the Kolmogorov-Smirnov and Shapiro-Wilk tests. The results indicate that M&A announcements do not consistently generate significant differences in either abnormal returns or trading volume activity across both event windows, leading to the rejection of all four hypotheses. Sporadic significant reactions observed on isolated days suggest the presence of prior market anticipation or information leakage before the official announcement date. These findings support the semi-strong form of the Efficient Market Hypothesis and highlight the need for more transparent M&A disclosure practices to improve market efficiency on the Indonesia Stock Exchange.

Keywords: abnormal return, event study, Indonesia Stock Exchange, mergers and acquisitions, trading volume activity

EVALUATING QR CODE- BASED INTERVENTION TO ENHANCE VISIBILITY AND ACCESSIBILITY OF ACADEMIC DIGITAL LIBRARY SERVICES: EVIDENCE FROM AN INDONESIAN UNIVERSITY

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ABSTRACT

Digital library services have developed into a fundamental component of academic information systems, enabling students to access academic resources beyond the previous physical boundaries of libraries. Regrettably, the availability of digital platforms does not necessarily guarantee both their visibility and utilization. Most higher education institutions, digital library services remain underused because students are unaware of available access points and resources. To address this challenge, the library of Universitas Cenderawasih implemented Titik Baca Quick Response (QR) codes at strategic faculty as a low-cost technological intervention designed to simplify direct access to the digital library services through mobile devices. This study assesses the effectiveness of QR code-based access points in enhancing the visibility and accessibility of academic digital library services. A quantitative descriptive approach was applied through a survey involving undergraduate students from multiple faculties at Universitas Cenderawasih. The study examined students' awareness of digital library services, exposure to, utilization behavior of QR Code, and patterns of digital library usage. Descriptive statistical analysis was conducted to pinpoint trends in service awareness and access among university students. Institutional records show that digital library visits increased from 102 visits during the pre-implementation period to 711 following the initial QR Code deployment. However, expanding QR Code locations across faculties resulted in only 444 visits, it points out that wider deployment alone did not sustain digital library utilization. These findings suggest that QR Code deployment should be integrated with user engagement strategies rather than implemented as a stand-alone technological solution.

Keywords: Digital Library, QR Code, Academic Information Systems, Service Visibility, Information Access, Higher Education.

MODERATION OF INTERNAL CONTROL SYSTEM ON THE INFLUENCE OF AUDITOR COMPETENCE ON THE QUALITY OF AUDIT REPORTS

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ABSTRACT

The quality of audit reports is crucial because it serves as the primary basis for maintaining public accountability, preventing budget misappropriation, and serving as a valid reference for strategic government decision-making. The quality of audit reports issued by government institutions serves as a reflection of transparent financial governance. If these documents are inaccurate, the risk of corruption increases and public trust in the relevant agencies is undermined. In the government sector, the quality of audit reports is crucial because it relates to the use of public funds. This research examines the effect of auditor competence on the quality of financial reports, with the internal control system as a moderator, at the Inspectorate General of a Ministry in the Republic of Indonesia. This research involved 100 auditors from the Inspectorate General. The results showed that auditor competence significantly influenced the quality of audit reports, the internal control system significantly influenced the quality of audit reports, and the internal control system moderated the effect of auditor competence on the quality of audit reports.

Keywords: Auditor Competence, Internal Control System, Quality of Audit Report

THE EFFECT OF GREEN BANKING AND CREDIT RATIOS ON RETURN ON EQUITY IN INDONESIAN BANKING SECTOR (2022-2024)

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ABSTRACT

This research examines how Green Banking practices, Non-Performing Loan (NPL), and Loan to Deposit Ratio (LDR) affect Return on Equity (ROE) among banking firms registered on the Indonesia Stock Exchange throughout the 2022–2024 observation window. A quantitative associative design is applied, drawing on secondary data sourced from financial statements and sustainability disclosure reports. The sample comprises 35 banks with a total of 105 observations gathered through purposive sampling. The analytical framework employs Partial Least Squares Structural Equation Modeling (PLS-SEM) executed via SmartPLS software. Empirical findings reveal that Green Banking exerts a positive and statistically significant influence on ROE, whereas NPL produces a significant negative effect. LDR demonstrates a positive and significant relationship with ROE. The model accounts for 63.8% of the variance in ROE, signifying robust explanatory capacity. These outcomes affirm that banking profitability is shaped by sustainability-oriented practices, credit risk exposure, and liquidity management efficiency.

Keywords: Green Banking, NPL, LDR, ROE, Bank Financial Performance.

THE INTERPLAY OF FOREIGN DIRECT INVESTMENT, DEMOGRAPHIC DYNAMICS, AND INFLATION IN SHAPING INDONESIA'S ECONOMIC GROWTH

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ABSTRACT

Despite possessing abundant natural resources, large foreign direct investment (FDI) inflows, and a rapidly expanding population, Indonesia's economic growth has remained below the ASEAN average over the past three decades. This paradox raises important questions regarding the effectiveness of FDI, the role of demographic dynamics, and the impact of macroeconomic instability on long-term growth performance. This research aims to analyze the effects of foreign direct investment, demographic dividend, and inflationary pressure on Indonesia's economic growth during the period 1993–2023. Using annual time-series data obtained from the World Development Indicators (World Bank), the research employs a multiple linear regression model to estimate the relationship between inflation, population growth, FDI, and economic growth. The results of this research indicate that population growth has a positive and statistically significant effect on economic growth, indicating that Indonesia's demographic expansion has contributed to labor force enlargement, domestic market expansion, and capital accumulation. In contrast, inflation exerts a negative and significant effect on economic growth by increasing macroeconomic uncertainty, discouraging investment, weakening productivity, and reducing capital accumulation. Meanwhile, foreign direct investment does not have a statistically significant impact on economic growth, suggesting that FDI inflows in Indonesia have not been effectively transformed into sustainable growth drivers due to weak domestic industrial linkages, limited absorptive capacity, and the concentration of investment in extractive and capital-intensive sectors. These findings imply that Indonesia's long-term growth strategy should move beyond reliance on the quantity of FDI inflows toward policies that strengthen industrial linkages, technological spillovers, and domestic absorptive capacity. The results also underline the importance of transforming demographic expansion into productive human capital through investments in education, skills, and employment creation, while maintaining macroeconomic stability through credible inflation control and coordinated fiscal and monetary policies. This research contributes to the economic growth literature by highlighting the important roles of demographic dynamics and macroeconomic stability alongside the limited growth effect of FDI inflows in shaping sustainable growth in developing economies.

Keywords: Economic growth; Foreign direct investment; Demographic dividend; Inflation

ENTREPRENEURIAL LEADERSHIP AND BUSINESS PERFORMANCE: A CASE STUDY OF MINE_OFFICIAL FASHION BUSINESS

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ABSTRACT

The creative fashion industry has become one of the fastest-growing sectors contributing to the development of Micro, Small, and Medium Enterprises (MSMEs) through innovation, entrepreneurship, and value creation. However, sustaining business growth in an increasingly competitive market requires entrepreneurs to continuously adapt their leadership, business strategies, and product innovation. This study aims to analyze the role of entrepreneurial leadership in the development and sustainability of MINE_OFFICIAL, a Bali-based fashion MSME, by examining its business profile, SWOT analysis, financial strategies across different business life-cycle stages, product development, and marketing strategies. A qualitative approach using a case study design was employed to obtain an in-depth understanding of the entrepreneurial process. Data were collected through semi-structured interviews with the business owner, direct observation, and document analysis, and analyzed using an interactive qualitative analysis model consisting of data collection, data reduction, data display, and conclusion drawing. The findings reveal that MINE_OFFICIAL has successfully transformed from a small clothing brand into an innovative footwear manufacturer through continuous product diversification, strategic market adaptation, and entrepreneurial leadership. The business has strengthened its competitive advantage by developing innovative materials, including ultraviolet-reactive leather, reflective microfiber, and recycled water-resistant canvas, while utilizing digital marketing platforms and customer-oriented branding to expand its market throughout Indonesia. Effective financial management during the start-up, growth, and maturity stages has further supported sustainable business development despite challenges related to production capacity, capital limitations, and market competition. This study contributes to the entrepreneurial leadership literature by demonstrating that sustainable business performance in creative industry MSMEs is achieved through the integration of entrepreneurial vision, strategic financial management, continuous innovation, and adaptive marketing strategies. The findings also provide practical insights for entrepreneurs and policymakers seeking to strengthen the competitiveness and sustainability of fashion-based MSMEs.

Keywords: business sustainability, creative industry, entrepreneurial leadership, fashion MSMEs, product innovation

BUSINESS DEVELOPMENT STRATEGIES OF WARUNG YADNYA SARI: A CASE STUDY OF AN MSME IN UBUD, GIANYAR, INDONESIA

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in promoting regional economic growth, generating employment opportunities, and strengthening local economic resilience. However, sustaining business performance in an increasingly competitive environment requires entrepreneurs to continuously adapt their strategies while maintaining customer trust and business competitiveness. This study aims to analyze the entrepreneurial journey of Warung Yadnya Sari, a family-owned retail business in Ubud, Gianyar, by examining its establishment, business development process, development strategies, and the factors contributing to its long-term sustainability. A qualitative approach with a case study design was employed to gain an in-depth understanding of the business development process. Data were collected through semi-structured interviews, direct observation, and document analysis, and analyzed using an interactive qualitative analysis model consisting of data collection, data reduction, data display, and conclusion drawing. The findings indicate that the sustainability of Warung Yadnya Sari is primarily supported by entrepreneurial leadership, strategic product diversification, customer-oriented service, competitive pricing, and strong relationships with the local community. The transition from selling ceremonial supplies to offering daily household necessities enabled the business to respond effectively to changing market conditions while maintaining its cultural identity. Despite facing challenges such as increasing competition, limited financial resources, and the absence of digital business practices, the enterprise has maintained sustainable growth through continuous adaptation and effective business management. This study contributes to the entrepreneurship and MSME literature by demonstrating that long-term business sustainability is achieved through the integration of entrepreneurial resilience, strategic adaptation, and customer relationship management. The findings also provide practical insights for MSME owners and policymakers in designing sustainable business development strategies for family-owned enterprises.

Keywords: business development, business sustainability, entrepreneurial leadership, family business, MSMEs.

DIGITAL BUSINESS STRATEGY ADOPTION IN A TRADITIONAL FOOD MSME: A CASE STUDY OF DODOL MEK LUH PENGLATAN, BULELENG, INDONESIA

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ABSTRACT

The rapid advancement of digital technology has transformed the business environment, requiring Micro, Small, and Medium Enterprises (MSMEs) to adopt digital business strategies to remain competitive and sustainable. Traditional food-based MSMEs, however, often face challenges in implementing digital transformation due to limited technological capabilities and resources. This study aims to examine the implementation of digital business strategies at Dodol Mek Luh Penglatan MSME in Buleleng Regency by investigating its initial business conditions, digital business strategy implementation, supporting and inhibiting factors, and the resulting impact on business development. A qualitative approach with a case study design was employed to obtain an in-depth understanding of the phenomenon. Data were collected through semi-structured interviews, direct observation, and document analysis, and were analyzed using an interactive qualitative analysis model involving data collection, reduction, display, and conclusion drawing. The findings reveal that the enterprise initially relied on conventional marketing methods with limited market coverage. Digital transformation has gradually been implemented through the utilization of social media platforms, improvements in product packaging and branding, and the initial adoption of online marketplaces. The implementation has contributed to broader market access, stronger customer engagement, enhanced product visibility, and improved business competitiveness. Nevertheless, digital literacy, limited human resources, financial constraints, and inconsistent digital marketing practices remain significant challenges. The study highlights that successful digital transformation requires not only technological adoption but also continuous organizational learning, managerial commitment, and external institutional support. These findings contribute to the literature on digital transformation by providing empirical evidence from a traditional food-based MSME and offer practical insights for entrepreneurs and policymakers seeking to strengthen MSME competitiveness and long-term business sustainability in the digital economy.

Keywords: business sustainability, digital business strategy, digital transformation, MSMEs, traditional food enterprise.

STRENGTHENING HUMAN RESOURCE PERFORMANCE IN ENDEK SME's OF KLUNGKUNG REGENCY THROUGH TEAMWORK AND DIGITAL LITERACY: THE MEDIATING ROLE OF WORK MOTIVATION

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ABSTRACT

Human resource performance has become a critical determinant of organizational sustainability, particularly for traditional creative industry SMEs facing increasing digital transformation and market competition. Endek SMEs in Klungkung Regency are required to preserve cultural heritage while simultaneously improving workforce capabilities through effective organizational practices and technological adaptation. This study aims to examine the effects of teamwork and digital literacy on human resource performance, as well as the mediating role of work motivation. A quantitative explanatory research design. Primary data were collected through structured questionnaires distributed to 218 employees of Endek SMEs selected using proportionate random sampling. The data were analyzed using Partial Least Squares–Structural Equation Modeling. The findings reveal that teamwork and digital literacy have positive and significant direct effects on both work motivation and human resource performance. Work motivation also exerts a significant positive effect on human resource performance. Work motivation partially mediates the relationships between teamwork and human resource performance and between digital literacy and human resource performance, indicating that organizational collaboration and digital competence improve employee performance both directly and indirectly by strengthening employee motivation. The structural model demonstrates substantial explanatory power in predicting work motivation and human resource performance. These findings extend the application of the AMO Theory within the context of traditional creative industry SMEs and provide practical implications for SME owners and policymakers to strengthen organizational competitiveness through integrated strategies emphasizing collaborative work systems, digital literacy development, and employee motivation enhancement in the era of digital transformation.

Keywords: digital literacy, creative industry, human resource performance, teamwork, work motivation

ADAPTATION STRATEGIES OF SMEs IN IMPROVING COMPETITIVENESS IN THE DIGITAL ECONOMY ERA IN DENPASAR CITY

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ABSTRACT

This study aims to analyze the adaptation strategies of Small and Medium Enterprises (SMEs) in improving competitiveness in the digital economy era in Denpasar City. The rapid development of digital technology has changed business competition patterns, consumer behavior, marketing systems, transaction models, and internal business management practices. SMEs are required to adapt not only by using digital platforms, but also by improving managerial capacity, product innovation, service quality, digital marketing, collaboration networks, human resource capability, and employee loyalty. In Denpasar City, SMEs have an important role in supporting the local economy, especially in sectors related to trade, culinary businesses, services, creative products, and tourism-supporting activities. However, many SMEs still face challenges such as limited digital literacy, lack of access to technology, limited capital, weak branding, low ability to utilize data-based marketing, and limited employee readiness in responding to digital transformation. This study uses a qualitative descriptive approach based on secondary data analysis. Data were collected through journal articles, government reports, statistical data, previous research findings, and relevant supporting documents related to SME digital adaptation, competitiveness, and employee loyalty. The research focuses on SMEs in Denpasar City that have implemented digital adaptation strategies in their business activities. The results of this study indicate that SME adaptation strategies include the use of social media for promotion, participation in digital marketplaces, digital payment adoption, product innovation, improvement of customer service, strengthening of business networks, and development of employee capability and loyalty. Employee loyalty becomes an important internal factor because loyal employees can support service consistency, customer relationship management, operational stability, and the implementation of digital business practices. These strategies can help SMEs expand market reach, improve operational efficiency, build stronger customer relationships, strengthen internal resources, and increase competitiveness. This study is expected to provide practical recommendations for SME actors and local governments in strengthening SME competitiveness in the digital economy era.

Keywords: adaptation strategy, SMEs, competitiveness, digital economy, employee loyalty, Denpasar City.

MEMBERS' MORAL INTEGRITY AS A DRIVER OF ORGANIZATIONAL SUCCESS AND SUSTAINABILITY: A CONCEPTUAL REVIEW

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ABSTRACT

Organizations are increasingly expected to achieve sustainable performance while maintaining high ethical standards amid rapid technological advancement, globalization, and growing stakeholder expectations. Although ethical leadership and corporate governance have received considerable scholarly attention, the role of members' moral integrity as a collective organizational capability remains underexplored. This study aims to examine the concept of members' moral integrity within organizational contexts, analyze the theoretical perspectives explaining its influence on organizational success and sustainability, identify key antecedents that strengthen moral integrity, and develop an integrated conceptual framework for future research. This study employed a qualitative conceptual review using a systematic literature review approach. Secondary data were collected from peer-reviewed journal articles, academic books, and seminal literature on organizational ethics, strategic management, stakeholder management, and organizational sustainability. The selected literature was synthesized through qualitative content analysis to identify recurring themes, theoretical relationships, and conceptual patterns. The findings indicate that members' moral integrity represents an important intangible organizational resource that enhances ethical decision-making, stakeholder trust, organizational commitment, innovation, and long-term organizational resilience. The review further identifies ethical leadership, organizational values, and ethical climate as key antecedents that foster members' moral integrity and strengthen organizational sustainability. By integrating the Resource-Based View, Stakeholder Theory, Social Exchange Theory, Ethical Climate Theory, the Triple Bottom Line framework, and the Balanced Scorecard perspective, this study proposes a comprehensive conceptual framework explaining how moral integrity contributes to sustainable organizational success. The proposed framework extends the existing organizational ethics literature by positioning members' moral integrity as a strategic organizational capability rather than merely an individual characteristic. The study also provides practical implications for managers and policymakers seeking to cultivate integrity-based organizational cultures that support sustainable performance and long-term competitive advantage.

Keywords: Balanced Scorecard, ethical leadership, moral integrity, organizational sustainability, stakeholder theory

**LOOKING AT VILLAGE GOVERNMENT PERFORMANCE REPORTS IN TERMS OF
REGULATIONS, ACCOUNTABILITY SYSTEMS AND ACCOUNTING PRINCIPLES
WITH GFG AS MODERATION**

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ABSTRACT

Assisted by the GFG serving as a moderator, this study attempts to demonstrate, examine, and evaluate the impact of village fund regulations, village government performance accountability systems, and village fund accounting principles on village government agency performance reports. This study employs a quantitative methodology, gathering data through questionnaires in Tulungagung Regency villages that receive village funding. evaluating several possibilities in an understandable manner. The villages in Tulungagung Regency that get village funding make up the research's population. A total of 126 respondents made up the sample. SmartPLS version 4.0 was utilized to process the partial least square data analysis technique. The study's findings demonstrate that village fund regulations have a major impact on village government performance reports. It has not been demonstrated that SAKIP has an impact on the Village Government Performance Report. It has been demonstrated that Village Fund Accounting Principles significantly impact Village Government Performance Reports. The link between Government Agency Performance Reports and Village Fund Accounting Principles is moderated by GFG Desa.

Keywords: Regulations, Accountability System, Accounting Principles, Village Government Performance Report, GFG.

ANALYSIS OF THE IMPACT OF LIQUIDITY AND SOLVENCY ON THE FINANCIAL PERFORMANCE OF FOOTWEAR MANUFACTURING COMPANIES IN INDONESIA

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ABSTRACT

This study aims to analyze the effect of liquidity and solvency on the financial performance of footwear manufacturing companies in Indonesia. Financial performance is measured using Return on Assets (ROA), while liquidity is measured using the Current Ratio (CR) and solvency is measured using the Debt to Assets Ratio (DAR). The research uses a quantitative approach based on secondary financial data for a 30-observation dataset. Multiple linear regression analysis is employed to examine the partial and simultaneous effects of liquidity and solvency on financial performance. The results indicate that liquidity has a positive and statistically significant effect on financial performance, while solvency has a negative and statistically significant effect on financial performance. The simultaneous test also indicates that liquidity and solvency significantly affect financial performance. The coefficient of determination shows that 57.6% of the variation in ROA can be explained by liquidity and solvency, while the remaining 42.4% is explained by other factors outside the research model. These findings highlight the importance of maintaining an adequate liquidity position and managing debt efficiently to support sustainable financial performance in footwear manufacturing companies.

Keywords: liquidity, solvency, financial performance, current ratio, debt to assets ratio