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# THE NOT READINESS OF HALAL CERTIFIED- TRANSPORTER FOR HALAL- CERTIFIED COSMETICS IN INDONESIA IN DIGITAL ERA

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## Abstract

In accordance of the implementation In-Law Number 33 of 2014 concerning Halal Assurance Product (HAP) in Indonesia, started by October 17<sup>th</sup>, 2019. It covers halal assurance in storage, transportation and distribution factors. The background of this paper is to know whether the halal-certified cosmetics company in Indonesia already used the services to halal-certified transporter company. Moreover, in digital era. The qualitative method used to know whether the halal-certified transporter company is ready or not to support halal industry specially halal-certified company. Data collection technique using interviews and site visits, also held international seminar, conference and workshop. The results show there is only 1 (one) halal-certified transporter providing services to halal-certified cosmetics company in Indonesia. This happens due to unclear socialization, halal certification issuer, and halal certification cost. Future research can be conducted to know the readiness halal-certified warehouse company and halal-certified distribution company for halal industry in Indonesia.

**Keywords:** halal-certified transporter, halal-certified cosmetics, halal industry

# **INFLUENCE OF INTELLECTUAL CAPITAL AND ISLAMICITY PERFORMANCE INDEX TO PROFITABILITY OF ISLAMIC BANKS IN INDONESIA**

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## **Abstract**

Islamic Banks performance is not maximized profitability seen from the value represented by Return on Assets (ROA) of 1.28% smaller than the standard set by Bank Indonesia is 1.5%. The purpose of this study to determine the effect of Intellectual Capital and Islamicity Performance Index on the profitability of Islamic Banks 2014-2018 period. The sample used six (6) Islamic Banks among others: Bank Muamalat Indonesia, Bank Syariah Mandiri, BRI Syariah, BNI Syariah, BCA Syariah and Bank Panin Syariah period 2014-2018. The data analysis technique used is descriptive statistical analysis and linear regression analysis.

The analysis showed that the Intellectual Capital positive and significant effect on Return On Assets (ROA) and variable Islamicity Performance Index diantaranya Profit Sharing Ratio significant negative effect on the profitability of Islamic Banks, Zakat Performance Ratio does not significantly influence the rise and fall of profitability of Islamic Banks, Equitable distribution Ratio significant effect on the profitability of Islamic Banks, Islamic and non-Islamic income versus income has no significant effect on the profitability of Islamic Banks.

**Keywords:** Intellectual Capital, Islamicity Performance Index, Return on assets (ROA).

# COMPARISON OF NET ASSET VALUE PREDICTION PERFORMANCE MODEL FOR SHARIA MUTUAL FUNDS FUNDS USING LINEAR AND NON-LINEAR METHODS

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## Abstract

One of the Sharia Capital Market instruments is Sharia Mutual Funds. Sharia mutual funds in Indonesia continue to experience significant developments in the Islamic capital market, especially Sharia Equity Funds. One measure of investment performance of Sharia Mutual Funds can be seen from the Net Asset Value (NAV) produced by the sharia mutual fund. In this study, researchers linked the Net Asset Value (NAV) with the independent variables (ISSI, Inflation, JII, and IHSG) by using monthly data from January 2014 - December 2019. In contrast to previous studies, in this study, the researchers tried to compare the model in predicting the performance of the TRIM Syariah Equity Fund by using ANN (Alyuda Neurointelligence) and RLB (SPSS Version 22.0). The results showed that the four independent variables affected the NAV Mutual Fund TRIM Syariah Shares. Then the ANNs model outperformed the RLB model in analyzing sample data with an accuracy rate of 96.6% with 82.5%. In predicting the NAV TRIM Syariah Stock Performance from monthly data for January 2019 - December 2019, the ANN model shows an average accuracy rate of 93.97% compared to the RLB model with an average accuracy rate of 83.34%.

**Keywords:** Indonesian Syariah Stock Index, Inflation, Jakarta Islamic Index, and the Composite Stock Price Index, NAV TRIM Syariah Shares, artificial neural network, and multiple linear regression



# **FACTOR ANALYSIS TABARRU CONTRIBUTIONS, CLAIMS, REINSURANCE CONTRIBUTIONS AND TECHNICAL RESERVE ON SURPLUS UNDERWRITING OF SHARIA LIFE INSURANCE IN INDONESIA**

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## **Abstract**

This study aims to determine the effect of tabarru contributions, claims, reinsurance contributions and technical reserve on surplus underwriting of Islamic life insurance and analyze their effects simultaneously or partially. This research uses quantitative methods using secondary data based on the 2014-2018 financial statements. The purposive sampling method was used to determine the sample of this study. The population used is sharia life insurance companies and sharia units in Indonesia with the number of samples in this study are 10 sharia life insurance companies (3 pure sharia companies and 7 sharia unit companies). This study uses multiple regression analysis to address the problems in this study. The results showed that the tabarru contributions, claims, reinsurance contributions, and technical reserve significantly influenced the underwriting surplus.

**Keywords:** underwriting surplus; sharia life insurance; tabarru contributions

# **BENEFITS OF ZISWAF (ZAKAT, INFAQ, SHODAQOH AND WAKAF) IN ACHIEVEMENT OF SDGS TARGET (SUSTAINABLE NATIONAL DEVELOPMENT) (CASE STUDY AT ZAKAT HOUSE)**

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## **Abstract**

Current economic growth has made inequality between the lower and the upper classes where the high growth only for a small group of people and poverty for many people. A strategy to end the inequality, Indonesia has committed to implement the new concept of United Nation called SDGs. With this concept hopefully can increase the sustainable development of countries around the world which can help to end up poverty, reduce inequality and protect the environment. Islamic philanthropy organization has a big role to strengthen the economy and be able to bridge between the lower and upper classes through islamic sosial instruments such zakat, infaq, shadaqoh and wakaf. Rumah Zakat has a responsibility in empowering dhuafas which can support some goals of SDGs. This study is a field research. The data was collected by interview and documentation method and analyzed with an interactive model by Miles and Huberman. This study gives the result that ZISWAF funds on Rumah Zakat has provided benefits on issues such: no poverty, zero hunger, good health and well being, quality education and clear water and sanitation.

**Keywords:** ZISWAF, Sustainable Development Goals, Islamic Philanthropy Organization

# FUZZY DEMATEL APPROACH IN DETERMINING HALAL WARRANTY STANDARDS FACTORS

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## Abstract

Halal certification becomes an obligation of each and every business actor, to get halal certification will have to meet the requirements of HAS 2300: 1 or Halal Assurance System with a variety of 22 criteria. To determine the criteria the usage of the fuzzy dematel way with the assistance of matlab software. The questionnaire used to be dispensed to entrepreneurs who are engaged in slaughterhouses that have mangers or experience of greater than 10 years. The result of this study are eleven standards that come with causes and eleven standards that are classified as effects. Business actors will have to center of attention extra on wearing out the cause standards in obtaining halal certificate from the MUI.

Keywords: Halal Certification, Fuzzy Dematel, Matlab

# HALAL LABEL: IS IT IMPORTANT? AND ITS INFLUENCE IN INTEREST IN BUYING KOREAN NOODLES (STUDY CASES ON TEENAGER CONSUMERS)

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## Abstract

Talking about adolescents will never run out, from their behavior, style of dress, and will even buy foreign food that is trendy for consumption. Teenagers are usually gregarious, sociable and, social-minded. Currently, Korean noodles are being loved by teenagers, they will buy the noodles for consumption. Based on this, the purpose of this study is to want to know, is it important to have a halal label in an overseas food product packaging? and how it affects the interest in buying Korean noodles among teenagers. This study used data analysis methods with, descriptive statistical analysis, Pearson correlation, and data collection techniques by distributing questionnaires to 100 teenage respondents, located in Jakarta. Using the Random Sampling method.

The test results in this research found that: (i) The teenager demographic characteristics (ii) Respondents obtained information on Korean noodles from social media of 44%, 40% from their friends and 16% from their family (iii) The average value on the halal label is 3.75. It is a category of enough interest, this means that respondents consider that the halal label on Korean noodle product packaging, safe and halal for consumption. (iv) The regression coefficient value is positive, so it can be said that the Halal Label has a positive effect on Buying Interest

**Keywords:** Halal Label, Interest in Buying



# ANALYSIS IN IMPLEMENTING PRUDENTIAL PRINCIPLES IN FINANCING DISTRIBUTION IN BITUL TAMWIL MUHAMMADIYAH (BTM) BERKAH MENTARI

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## Abstract

This study aims to determine the application of the precautionary principle in the distribution of funding in Baitul Tamwil Muhammadiyah (BTM). The case study was conducted at Baitul Tamwil Muhammadiyah (BTM) Blessing Mentari (BM) using data from the period January 2016 to December 2018. From research conducted by the author at BTM Blessings of Mentari, it was found that the precautionary principle in the distribution of funding at BTM Blessings Mentari is absolutely applied. This is realized in the form of compliance with sharia values in financing. Such as the application of the contract principle in accordance with the contract of sale, profit sharing agreement and lease agreement. The application of the precautionary principle is a regulatory requirement. In every distribution of financing, BTM Berkah Mentari always uses the assessment standards that are commonly used in banking circles, namely the 5 C rating, character, capacity, condition, capital and collateral. Aspects 5 C are interrelated between one another can not stand alone. Therefore, by analyzing 5 C correctly and carefully, the overall possibility of the risk of problem financing can be minimized. However, in its implementation BTM Blessings of the Sun has a very high NPF (Non Performing Finance) level of up to 10%. This is because BTM Berkah Mentari has a business unit.. So it is strongly influenced by the performance conditions of existing business entities in the Berkah Mentari Cooperative. Whereas one of BTM Berkah Mentari's financing partners are institutions or business entities that exist in the Berkah Mentari Cooperative.

**Keywords :** application of prudential principles, Non Performing Finance

# **DECISION SUPPORT SYSTEM FOR RETURN ON ASSETS (ROA) DECISION IN MUDHARABAH, MUSYARAKAH AND MURABAHAH USING ANALYTIC NETWORK PROCESS (ANP) METHOD (CASE STUDY: BANK SYARIAH BUKOPIN BEKASI)**

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## **Abstract**

Mudharabah, Musyarakah and Murabahah as Islamic financial contract instruments have created a competitive advantage for Islamic banking in Indonesia, which is able to support the mobilization of funding and financing for customers in economic development. Although in its journey the Murabahah contract is more dominant in the customer's interest in the transaction. It is also possible, knowledge about Mudharabah and Musyarakah agreements is also being disseminated to the public to boost the Return on Assets (ROA) income. Although it always experiences an increase, the growth of Mudharabah and Musyarakah is very slow.

Return On Assets (ROA) is very important for banks because Return On Assets (ROA) is used to measure the effectiveness of a company in generating profits by utilizing its assets. In this case, profitability is the ability of banks to generate profits effectively and efficiently. One indicator used to measure profitability is Return on Assets (ROA). In general, the problem is divided into 3 aspects, namely 1) the contract aspect: Mudharabah, Musyarakah and Murabahah. 2) problem aspects: lack of commitment, understanding, knowledge, level of risk. 3) solution aspects: directed and integrated intensive socialization, marketing, especially promotional activities and product innovation in all types of contracts and time periods. Therefore, this research tries to identify the causes and dominant factors which become obstacles in the development of Mudharabah, Musyarakah and Murabahah contracts in Indonesia.

The results of this study indicate that the most dominant problems include 1) lack of commitment. 2) lack of understanding. 3) lack of knowledge. 4) level of risk. The alternative solutions that are considered most important consist of 1) intensive directed and integrated socialization. 2)) product innovation in all types of contracts and time periods. 3) marketing especially in promotional activities. Based on the Kendall's coefficient of concordance (W) there is a relatively higher level of agreement (rater agreement) among practitioner respondents compared to experts. Thus, in terms of utilizing the Mudharabah and Musyarakah contract instruments, the opinions of practitioners become more considered.

**Keywords:** ANP, Mudharabah, Musyarakah, Murabahah, ROA

# THE INFLUENCE OF MUDARABAH, MURABAHA, AND IJARAH FINANCING TO PROFITABILITY, AND LIQUIDITY IN BANKS SHARIA PERIOD 2015-2018

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## Abstract

Funding based on Islamic principles is an activity in the form of supplying money and goods from bank to the customer in accordance with the agreement and the party financed is required to return money after a specified time with profit sharing based on Islamic principles such as mudharabah, musharaka, murabahah, and ijarah principles. The aim of this research is to analyze whether there is an effect of profit sharing financing, trading, rent of profitability and liquidity of Islamic Commercial Banks. This research uses quantitative data. The type of data used in this research is secondary data by using periodic data (time series data) published by Financial Services Authority (FSA) and Bank Indonesia from 2015 to 2018. The result of the partial research shows that the profit sharing funding variable and the trading funding has a positive and significant effect on profitability while rent funding has no significant positive effect. Funding of profit sharing variable, trading funding and positive effect rent has not significant effect on liquidity. The research of the result partially all independent variables together have a positive effect and significant towards profitability and liquidity.

Keyword: Mudarabah, Murabaha, Ijarah, Profitability, Liquidity, Banks Sharia

# MAQASHID SHARIA BASED PERFORMANCE MEASUREMENT ON POVERTY ALLEVIATION OF MICROFINANCE PRODUCT

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## Abstract

The debate on how Islamic of Islamic bank is massively growing since the Islamic bank fails to differentiate itself compared to the conventional bank. This paper attempt to develop the maqoshid sharia-based performance measurement, specifically on poverty alleviation of microfinance product, using Indonesian Islamic bank as a prototyping project. By measuring the poverty score replicating the progress out of poverty index (PPI) Score developed by Mark Schreiner, this research found that there is 16% of the sample that has been successfully alleviated through microfinancing products of Islamic bank. Later on, by utilizing Artificial Neural Networks, this research suggested that the Islamic bank should focus on parameters that reflect pillar of hifdzu al-Mal and pillar of hifdzu al-Aql to get the best result in alleviating the poverty of its customer.

**Keywords:** Islamic Bank, Maqoshid Sharia, Poverty Alleviation, Microfinance, Artificial Neural Networks

# **RESEARCH ON THE ATTITUDES OF MUHAMMADIYAH MEMBERS TOWARDS FATWA MAJLIS TARJIH AND TAJDID MUHAMMADIYAH CENTRAL LEADERS (Case Study: Cigarette Haram Fatwa)**

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## **Abstract**

Cigarette forbidden fatwas were issued by Majelis Tarjih and Tajdid Muhammadiyah in 2010 concerning fatwas forbidden conventional cigarettes and 2020 about fatwas forbidden electronic cigarettes. The response to the cigarette haram fatwa varied from the majority of those who supported it to disagree with the cigarette fat haram. For more than 10 years since the issuance of the unlawful edicts of smoking, the application of these edicts to the citizens of Muhammadiyah still needs to be examined to see their impact. The research method used is descriptive method because this research only wants to describe the things that need to be followed up after the fatwa forbidden cigarettes was issued. For example, how the smoking behavior of Muhammadiyah residents, support for tobacco control such as increases in cigarette prices, limited circulation of cigarettes, non-smoking areas (KTR) as well as smoking bans on Muhammadiyah events. The result is that the majority of Ramadan study samples support the illicit fatwa of cigarettes and majority of sample are support for tobacco control.

**Keyword:** Cigarette, E-Cigarette, Tobacco Control



# THE ADVANTAGES OF ISLAMIC BANKS AS A STRATEGIC STUDY

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## Abstract

With the emergence of two Muslim banking systems, they have two alternatives to use various types of banking services, namely Syariah banking and conventional banking. Allah SWT has made wealth one of the reasons for the establishment of human benefit in the world. To realize this benefit, Allah SWT has specified certain trading methods. Because, whatever is needed by every person cannot be easily realized at any time, and because getting it by using violence and oppression is a destructive action, then there must be a system that allows everyone to get whatever he needs without having to use violence and oppression. That is trade and trading laws. Allah Almighty said "O you who believe, do not eat your neighbor's property with the spiritual way, except with the way of trade that applies with equal love between you" (Qs: Annisa verse 29)

This study aims to determine and analyze the comparative advantages and competitive advantages of Islamic Banking products in Indonesia, as well as how the core strength of the Islamic Banking market in Indonesia and how the possibility of the effectiveness of the chosen strategy in the future. Based on the results of research that has been carried out comparative advantage, namely 1) The principle of profit sharing. The principle of profit-sharing referred to is a principle which includes the procedure for the distribution of business results between investors and fund managers. 2) The principle of buying and selling with Margin The advantage of this principle is a principle that applies the procedure of buying and selling, 3) the Principle of Fees (Services) This principle covers all non-financing services provided by banks. Forms of products based on this principle include bank guarantees, the opening of L / Cs, collections, buying and selling of foreign currencies, and transfer services. With the emergence of two Muslim banking systems, they have two alternatives to use various types of banking services, namely Syariah banking and conventional banking

**Keywords:** Strategic Studies, Islamic Banks, Excellence

# **APPLICATION METHOD ANALYTIC HIERARCHY PROCESS (AHP) IN SUPPORT SYSTEMS DECISION TO ELECTION CANDIDATES FOR MEMBERSHIP OF INSURANCE IN PRUDENTIAL LIFE ASSURANCE**

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## **Abstract**

Implementation Method of Analytic Hierarchy Process (AHP) In Decision Support System For Insurance Membership Candidates. The case study on PT Prudential Life Assurance Branch in New Solo, Central Java period 2019-2020. Under the guidance of Saiful Anwar. The purpose of this study is trying to apply AHP to choose insurance applicants in PT Prudential Life Assurance, in the selection of insurance applicants must not be indiscriminate in choosing participants, and therefore the purpose of the study to evaluate the use of Analytic Hierarchy Process (AHP) for the selection of candidates for membership insurance on PT Prudential Life Assurance. The data used in this study using primary data, which uses a questionnaire. Secondary data used is a reference book, thesis statements relevant for comparison. The technique used by the author using qualitative method in kuantitatifkan (mixed method) with the descriptive approach to describe the object of research by collecting information through questionnaires and then processed using software applications Superdecision. Results of research conducted at PT Prudential Life Assurance shows that the use of the Analytic Hierarchy Process to produce a final solution of the rankings tested results indicate the priority ranking because the priority of the strategy for each scenario.

**Keywords:** Analytic Hierarchy Process, Prudential Insurance, Insurance Prospective Participants

# SQUID INK (*Loligo Sp.*) AS MELANIN FROM HALAL SOURCE TO PROVIDE UV PROTECTION ON THE SKIN

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## Abstract

Melanins are biological pigments that are produced by melanocytes. The role of internal melanin production is to protect the skin from damaging effects of the ultraviolet radiation. This study aims to design the lotion formulation of squid ink (*Loligo sp*) as halal melanin from an external source. Lotion formulations in three different concentrations (1%, 2%, and 3%) of squid ink were prepared after measuring the antioxidant activity using the DPPH Method. The in-vitro tests of the preparations were evaluated before and after the freeze-thaw cycle to check the chemical stability of the products. The physicochemical characteristics and the in vivo activity of the formulations were also tested in terms of erythema inhibition on the skin of *Rattus novergicus*. The  $IC_{50}$  value of squid ink (*Loligo sp.*) is 46,24 ppm. The in vitro antioxidant inhibition of F1 is  $15.83\% \pm 0.013$ ; F2 is  $20.95\% \pm 0.019$ , and F3 is  $29.12\% \pm 0.023$ . After the freeze thaw test, the inhibition activity relatively constant. The inhibitions were  $15.18\% \pm 0.012$ ,  $21.13\% \pm 0.002$ , and  $27.08\% \pm 0.024$  for F1, F2, and F3, respectively. The characterization of squid ink (*Loligo sp*) showed significantly different ( $p < 0.05$ ) because of the variety of concentrations on viscosity and the pH value among the three formulas. The average score of erythema in the in-vivo evaluation showed that the F2 and F3 were 0, which means no erythema observed. Squid ink is a potential melanin source and can be formulated as an excellent topical preparation such as lotions. The products containing at least 2% of squid ink had antioxidant activity and could prevent the erythema in UV exposure.

Keywords: Antioxidant, Squid Ink Powder, *Loligo sp*, Lotions.

# **ANALYSIS OF WAQF ACCOUNTING STANDARDS ON CASH WAQF IN INDONESIAN WAQF INSTITUTIONS (Case Studies On Al-Azhar Waqf Foundation and Dompot Dhuafa Institutions)**

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## **Abstract**

This paper analyzes about the cash waqf accounting standards as a measure of the performance of waqf institutions. This research was conducted at the Al-Azhar Endowment and the Dompot Dhuafa Institute. Data collected in this study were in the form of interviews, observations, and documentation. Data analysis techniques in this scientific work use descriptive qualitative. This scientific work gives the result that Al-Azhar Waqf and Dompot Dhuafa in their accounting treatment are in accordance with the draft PSAK 112 exposure and Indonesian Waqf Accounting Guidelines, there is a risk in cash waqf that is depreciation of funds, and temporary cash waqf is not affected by inflation. Thus it can be said that the regulations concerning adequate cash waqf accounting will facilitate the waqf institution in making its financial statements.

**Keywords:** Cash Waqf Accounting, Cash Waqf Risks, Influence of Cash Waqf Inflation

# **ANALYSIS OF THE EFFECTIVENESS OF FUNDING SCHEME AND DISTRIBUTION OF WAQF BASED ONLINE WAQF AT THE MIZAN AMANAH INSTITUTION**

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## **Abstract**

Fundraising strategy is a plan undertaken by an institution in fundraising activities, where funds are used to finance activities or programs for the institution. Many institutions have utilized information technology, especially in the field of financial technology, namely the existence of waqf-based online waqf. The research was conducted at the Mizan Amanah Institute which included the National Amil Zakat Institution. This research uses qualitative data analysis. The results showed that the ratio of the effectiveness of fundraising of waqf based online waqf in 2011 to 2018 was 30.76%, 21.23%, 36.06%, 51.57%, 56.56%, 76.25%, 10, 97% and 43.51%. thus showing ineffective results because the amount of realization is below 100%. In terms of progressiveness can be said to be effective. In the before-after analysis, the results obtained before the existence of online waqf are equal to 34.90% while the existence of online waqf services amounted to 46.82% so that it can be said to be effective. The distribution of online waqf funds is channeled in the form of waqf which is the waqf of the orphan boarding, education waqf, and Al-Qur'an waqf.

**Keywords:** Effectiveness, Fundraising Strategy, Distribution, Online Waqf, Financial Technology



# TAIWAN HALAL TOURISM DEVELOPMENT: POLICY ANALYSIS AND IMPLEMENTATION

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## Abstract

This article is the result of a 2019 study sponsored by the POSCO Asia Forum POSCO TJ Park Foundation - Korea. The development of halal tourism in countries with a Muslim minority population is becoming the current trend. Taiwan is no exception, the majority of which are Buddhists and Taoists. Since 2016 President Tsai Ing-wen's government has officially included the development of halal tourism in the New Southbound Policy (NSP). The NSP itself is Taiwan's economic and trade strategy whose aim is to redefine Taiwan's important role in Asian development, identify new directions and driving forces in economic development and describe Taiwan's future value (<https://www.roc-taiwan.org>. 2016). This policy was carried out as a strategic step by Taiwan in facing global changes and to develop cooperative relations with the targeted countries, namely 10 ASEAN members, six South Asian countries, Australia and New Zealand. In developing halal tourism, the government has implemented several policies, including 1) Facilitating visa requirements for tourists from New Southbound countries wishing to visit Taiwan, 2) Promoting Taiwan tourism through various available channels, 3) Improving the quantity and quality of guides travel, and create a Muslim-friendly environment (Hsu, 2017). The problem is that the implementation of policies is sometimes different from the existing policies. This study aims to review the formulation of policies on the development of the halal tourism industry in Taiwan and its contents and evaluate and monitor the impact of Halal tourism development policies in Taiwan. What we want to analyze is the dimension of the policy, including content, actors, context, processes, and actors involved. The research method was conducted qualitatively, namely through interviews with relevant stakeholders, both from the government, employers, institutions providing halal certification and the community. Analysis done descriptively to see how the policy is implemented. The results showed that 1) government efforts to attract non-Muslim entrepreneurs to be involved in the development of the halal tourism industry were not well socialized, 2) development efforts pay less attention in terms of supply and 3) There are different interests in the halal certification institution.

**Keywords:** Policy, development of halal tourism industry, Taiwan.

# **STRATEGY FOR SHARIA FINANCING LOAN COOPERATIVE (KSPPS) DEVELOPMENT AS A MIDDLE-MEDIUM SMALL BUSINESS INCUBATOR (MSME) (Case Study of KSPPS BMT Jakarta Muhammadiyah University)**

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## **Abstract**

The strategic position as a pillar of cooperative members who have a major role in the development of the organization, cooperative visits not been able to show identity as a container movements together led to the cooperative economy is still on the problems of the organization. This study attempts to analyze or identify factors internal and external strategies that influence the development and decision-making in taking on the role of business incubator members. Research was conducted on one of the cooperatives in college representatif as a business incubator members. Data were analyzed with SWOT approach and AHP (Analytical Hierarchy Process). The analysis showed that BMT KSPPS UMJ not have a pattern of sustainable empowerment of members. Empowerment is applied more dominant in the sector as well as the organization's internal operations are still dependent on the empowerment programmed external parties (government). As an institution of incubation, the right strategy can be applied KSPPS is to improve the quality of human resources, with alternative strategies, namely the establishment of policies and optimization of SOP organization, optimizing the educational level managers, improve facilities and infrastructure supporting empowerment, and to improve the quality of service and product innovation.

**Keywords:** KSPPS, Empowerment/Incubator, SMEs

# THE POLITICS OF IDENTITY IN HALAL PRODUCTS, THE HIJRAH PHENOMENON, THE SYAR'I VEIL AND FASHION

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## **Abstract**

Muslim consumers in Indonesia are a great opportunity for selling halal products or clothes that cover the limbs. Identity politics and increased purchases of halal products are inseparable relationships. Data were obtained from questioners of women of childbearing age, analysis of halal product advertisements on television or billboards, and a study by the Pusataka.

## **Keywords:**

Hijrah, identity politics, headscarves, fashion, and halal products.

# ANALYSIS OF FACTORS AFFECTING DECISIONS CUSTOMERS IN USING GOLD INSTALLMENT PRODUCTS IN SELF-BANK SYARIAH IN JAKARTA

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## Abstract

The contribution of Islamic banking in Indonesia has only provided a market share of 5.92% in December 2018. Public interest in a product will indirectly increase banking assets. Bank Syariah Mandiri as the largest asset in Syariah with a network spread throughout Indonesia has a product with a special character, namely "cicilan emas" (gold installment products). This product is a facility from BSM to financing the purchase of gold ownership using *aqad murabahah* and *aqad rahn* for pawn. The analysis of factors influencing decisions using gold installment products in this research using AIDA concept plus C is Attention, Interest, Desire, Action, and Compliance. Research location in three branches, Kebun Jeruk West Jakarta, Mayestik South Jakarta, and Kelapa Gading North Jakarta. From the results of data analysis, the coefficient of determination AIDA plus C influencing the customer's decision to use gold installment products is 32.3% and 67.7% explained by other variable not examined. While together the AIDA plus C variable influencing to the customer's decision to use the gold installment product. Partially the variable AIDA plus C does not influencing the customer's decision to use gold installment products.

**Keywords:** AIDA, Compliance, Gold Installment Product

# THE PRACTICE OF ISLAMIC WORK ETHICS AMONG EMPLOYEES OF BANKING SECTORS IN INDONESIA

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## Abstract

The occurrences of several mega corporate scandal and bankruptcy raise question about the moral standard of the employees that cannot prevent from such bad performance. Thereto it is significant to assess the work ethic implementation of employees in organizations, particularly in banking sector as its crucial role for the growth of economy. For Muslim employees, their behavior should be guided by Islamic teaching even in working environment. This study will propose the framework to investigate the work ethics profile of employees in Indonesian bank sector, both Islamic and Conventional banks. The work ethics of Muslim employees in working environment or Islamic Work Ethic (IWE) is the values which is in compliance with Islamic teaching. IWE consists several dimension namely effort, teamwork, honesty and accountability. As this study will provide comprehensive literature review, the proposed methodology and the tools to compare IWE implementation in Islamic and Conventional banks.

**Keywords:** Islamic Work Ethics, morally responsible conduct, Islamic banks



# AN ENVIRONMENTAL IMPACT OF THE INDONESIAN HALAL BEEF SUPPLY CHAIN

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## Abstract

Companies should produce a product, not only Muslim-friendly but also environment-friendly. The production of a food product can be measured by its emissions. Halal products must be good and low-emission. We calculate the greenhouse gas (GHG) emission of a halal beef supply chain in Indonesia. This research design is explanatory using quantitative data. Fieldwork was conducted with in-depth interviews and investigations involving institutions related to halal meat value chains, specifically the halal beef retailers, wholesalers, abattoirs, and large-scale cattle farmers. This survey was done from January to March 2019 in Jakarta and from August to September 2019. Data analysis utilized the life cycle sustainability assessment (LCSA) that refers to the Intergovernmental Panel on Climate Change (IPCC). The highest emissions from three main facets: enteric fermentation, manure application and storage, and fossil fuel consumption. According to the supply chain perspective, taking into account GHG emission from farmers to retailers, the carbon footprint is 35.8 kg CO<sub>2</sub> eq. Per kg of packed boneless beef. The farming stage accounts for 90.8% of the total carbon footprint, followed by retailers and abattoirs, respectively, at 5.2% and 3.9%. Furthermore, the on-farm stage causes a 97% freshwater footprint from 24.2 liters per kg of packed boneless halal beef. Finally, the farm level determines the environmental sustainability in the Indonesian halal beef industry.

Keywords: Halal beef; carbon; water use; footprint

# **EVALUATION OF FACULTY OF MEDICINE AND HEALTH SCIENCES (FMHS) MEDICAL STUDENTS' INTEREST OF HALAL LABELS ON FOODS, COSMETICS, AND BANKING PRODUCTS**

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## **Abstract**

**Background:** Medical students of Faculty of Medicine and Health Sciences Universitas Muhammadiyah Yogyakarta (FMHS UMY) always use food, cosmetics, and banking products in their daily life to support their needs. Halal label in those products has constantly been discussed in this past few days. The background of this study is to show how much the interest of medical students of FMHS UMY, whom doing their interaction under institution with Islamic base, to halal label on products. **Objective:** To understand how much the interest of medical students of FMHS UMY to halal label on food, cosmetics, and banking products. **Methodology:** Data were collected from questionnaire results that we made by google form application. **Inclusion criteria:** medical students of FMHS UMY. **Data were processed** by descriptive analysis. **Results:** There were 128 subjects who met the inclusion criteria. **Conclusion:** The interest of medical students of FMHS UMY to halal label on food products is 85.9%, to halal label on cosmetics products is 71.9%, and 21.9% to halal label on banking products.

**Keywords:** halal food, cosmetics, banking.

# ANALYSIS OF FACTORS THAT INFLUENCE SHOPPING CONSUMER INTEREST IN HALAL RETAIL (STUDY IS DONE ON 212 MART KEMIS MARKET, TANGERANG)

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## Abstract

The focus of this study is what factors are causing a tendency to interest in 212 shopping Mart aim of research to identify the factors considered by consumers to shop at 212 Mart. Theoretically can be explained that the factors that influence consumers to choose a store, including store locations, physical design, product, price, sales promotion, personal and service. The decision process was preceded by the purchase of marketing stimuli and other stimuli that can affect the interest to shop at 212 Mart. The study was conducted in the district of Tangerang and is purposive sampling and data were collected through questionnaires to as many as 95 respondents. The questionnaire was structured in the form of a Likert scale and the data were analyzed using factor analysis and descriptive analysis. The results showed that the factors considered by consumers to shop at 212 Mart there are 19 factors: Variations in product, quality of products, availability of products, brand products, room air-conditioned, the room containing and fragrant, Display interesting, parking area, the location was near, the location is easily accessible, clerks were friendly and courteous, fast service, concept of Sharia, is a member (members), product discounts, purchase Gifts, Promotional attractive, competitive prices, references from others. The overall quality of these factors and the reference is the most dominant factor is the location which is close and easily accessible followed by discount products, good service, product variation,

**Keywords:** Interests shopping, factors considered, the consumer Mart 212

# SHARIA FINANCE AND ECONOMY

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## Abstract

This article discusses Islamic finance and economics in alleviating the problems in the world economy in general as a response to the establishment of conventional economic systems which are considered as economic systems that do not accommodate and ignore the principles and noble values of justice and social welfare rather than individual welfare. The present sharia economy brings new hope in the midst of diminishing confidence in the conventional economic system which is considered to have failed in creating prosperity, but rather an increase in numbers caused by inflation. Islamic economics is considered to have an important role in poverty alleviation programs because the principles established by the Islamic economic system are more oriented to how economic prosperity and social justice can be achieved and felt together, not as much as a possible accumulation of assets, and maximum profits as they embraced by conventional economic principles. To manage and develop waqf properly, it requires Human Resources that are trustworthy, professional, economic, diligent and full of strong commitment.

Keywords: Islamic Finance and Economy

# **DISTRIBUTION OF PRODUCTIVE ZAKAT AND ECONOMIC EMPOWERMENT OF THE POOR FEASIBILITY STUDY IN BAZNAS SOUTH TANGERANG CITY**

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## **Abstract**

Indonesia, a country that has a very big zakat potential, is reaching 3.4% of total gross domestic product (GDP) or about Rp 217 trillion annually. If the potential of zakat is well managed and utilized for economic empowerment of Ummat, then Indonesia will be able to get out of the problem of poverty. The potential zakat is so great not to be maximized and the distribution of zakat has not yet led to the economic empowerment of Ummat, but Zakat is widely distributed for the comsumtif who can only relieve the life burden of poor people Tare. At Badan Amil Zakat Nasional Selatan City of South Tangerang distribute productive Zakat for the aid of new venture capital only 10% of total Pendistribusian. This pattern of zakat distribution is unlikely to be able to merobah the economic condition of poor people for the better. In order for Zakat to function to avoid the economic situation of the people, the manager of the agency Amil Zakat must further direct the distribution of zakat for productive interests, zakat funds utilized for loan to small entrepreneurs with Sisim loan Qardhu Hasan (loan tanpa interest) for their business development, Or given to poor people who have the expertise of a Mudharabah system, or distributed for entrepreneurship training costs, business capital and construction costs for poor people who have the ability and willingness to work, So that they grow up to be workers who can give enough results to fulfill his life and family.

**Keywords:** Zakat productive, economic empowerment of the poor



# **BUSINESS DEVELOPMENT THROUGH THE FINANCE OF BPRS AL-SALAAM IN INDONESIA**

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## **Abstract**

The purpose of this study is to examine and analyze the effect of Islamic micro-financing on the business development of BPRS Al-Salaam customers. The data used are primary data obtained through interviews and questionnaires. Data testing is done by validation and reliability tests. Data analysis using quantitative methods with regression analysis techniques using SPSS version 23. The test results through regression showed that the business development of BPRS Al-Salaam customers is determined by micro-Islamic financing. Several factors why this financing can contribute to the customer's business performance. On the financing side, there are advantages so that customers are interested. For example, requirements and stages or easy processes, administrative costs and specified margins are not burdensome for customers, and the payback period is long enough to ease customers. While in terms of the allocation of financing to businesses, customers feel the positive impact of financing on business development. As can increase business turnover, because the financing received supports business improvement such as the addition of raw materials and business expansion.

**Keywords:** Financing, Sharia, Micro, Business Development

# **ANALYSIS OF HEALTH OF SHARIA GENERAL AND CONVENTIONAL COMMERCIAL BANKS IN INDONESIA BASED ON RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNING AND CAPITAL (RGEC)**

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## **`Abstract**

Business activities carried out by commercial banks, both Sharia Commercial Banks and Conventional Commercial Banks can operate well if the soundness level of a bank is in the healthy category. To regulate this, the Financial Services Authority (OJK) regulates it in POJK No. 4 / POJK.03 / 2016 for Conventional Commercial Banks and POJK No. 8 / POJK.03 / 2014 for Sharia Commercial Banks. This study aims to determine the comparison of the level of health of Sharia Commercial Banks and Conventional Commercial Banks in Indonesia by using descriptive methods during the study period 2015-2017. This study uses Risk Profile, Good Corporate Governance, Earning And Capital (RGEC) measurement tools, where Risk Profile is measured using the ratio of NPL / NPF and LDR, Good Corporate Governance uses the value of the results of self-assessment that has been reported in the FSA, Earning uses the ratio of ROA and Capital Using the CAR ratio. The results of the comparison show the differences in the soundness of Sharia Commercial Banks and Conventional Commercial Banks, which generally indicate that the health level of Conventional Commercial Banks is healthier.

**Keywords:** Sharia Commercial Banks, Conventional Commercial Banks, RGEC, Bank Soundness

# **RISK MANAGEMENT ANALYSIS OF WAQF BASED ON WAQF CORE PRINCIPLES ( EMPIRICAL STUDY ON YAYASAN BANI UMAR AT SOUTH TANGERANG )**

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## **Abstract**

Waqf Core Principles is a standardization of regulations issued by the Indonesian Waqf Board in minimizing the risks that will occur later. The purpose of this research to analyze the implementation of productive waqf, waqf management and risk management in Yayasan Bani Umar based on the Waqf Core Principles. This research is descriptive qualitative research with the method of collecting the data that the writer used are non-participant observation, interviews and documentation. The result of this research shows that the productive waqf of Yayasan Bani Umar is Bani Umar Printing. The contract used is a parallel istishna contract, where Bani Umar acts as a mediator between producer and consumer. Yayasan Bani Umar still has not implementing effective Waqf Core Principles. The risk of Waqf Assets, Assurance, and Reserves, Yayasan Bani Umar did not calculate the depreciation cost of waqf property and just in the terms of benefits. The management of waqf is still limited in its human resources, so the tasks that are managed by the employees are still concurrent. The Yayasan Bani Umar is still conducting fundraising to Attract public attention.

**Keywords:** Risk Management, Productive Waqf, Waqf Core Principles

# CORPORATE GOVERNANCE OF HALAL CERTIFIER BODY OF INDONESIA COUNCIL OF ULAMA : A CASE STUDY ON RESTAURANTS AT WEST JAVA, INDONESIA

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## Abstract

Aims of this research are to analyze regulation and procedure of halal certification in Indonesia, to analyze the application of Good Corporate Governance (GCG) principles, namely, *Transparency, Accountability, Responsibility, Independency, and Fairness*, in halal certification which conducted by Assessment Institute for Foods, Drugs, and Cosmetics (LPPOM) of Indonesian Council of Ulama (MUI) in West Java, and to analyze the obstacles in halal certification process. This research is used juridical empirical approach, namely, statute approach and conceptual approach. The data were taken from two sources, namely, primary data and secondary data. Primary data are taken by authoritative legal material and interview. Then, secondary data are taken by explanation of primary legal material like study literature. For the analysis, data is used to make comparison of methods.

The result shows that in Indonesia, the legal status of halal product or non halal product can be seen from the halal label which issued by MUI. Where, halal label is closely related to halal certification. Halal labels can be obtained after the manufacturer has completed the halal certification process firstly. Halal certification is defined as a systematic testing activity to determine a product which produced by manufacturer has been fulfilled halal or not. Legislation of halal certification has not provided legal certainty fully for Muslim consumers to food products which contained in restaurants in Indonesia, because the nature of halal certification of a product in Indonesia is still voluntary up to September 2109. Voluntary is meaning that the implementation of halal certification is still dependent on the awareness of Restaurants. However, for legal protection efforts to consumers, LPPOM MUI in West Java has already applied Good Corporate Governance (GCG) principles in the implementation of halal certification process. This result of implementation of GCG has guaranted to protect Muslim consumers.

Keywords: Muslim Consumer Protection, Halal Certification, Good Corporate Governance, LPPOM MUI, Restaurant.

## WHAT IS SO SPECIAL ABOUT ISLAMIC ALMSGIVING BEHAVIOR IN RAMADHAN?

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### Abstract

Research about the intention-behavior of giving is always interesting since it uncovers the background of why people sacrifice their ownership of something valuable to others. This research attempts to investigate the intention behavior of almsgiving of Indonesian Muslims in Ramadhan, the holy month where all Muslims are strongly influenced to conduct good habits from praying, fasting, and doing almsgiving. The research collects 185 respondents who live over the Indonesian cities. The questioners are shared using google form during Ramadhan, which developed according to the theory of planned behavior. According to artificial neural networks, the research found the parameters that significantly influence almsgiving behavior are consecutively determined from the injunctive norm, perceived behavioral control to attitude.

Furthermore, the injunctive norm is considered as the most significant parameter that drives Muslim persons doing almsgiving activities in Ramadhan. It means that Ramadhan creates social pressure, which comes from the surrounding environment that significantly forces Muslims to do almsgiving. Accordingly, the Indonesian government represented by National Zakat Body (Baznas) should intensify the promotion activities during Ramadhan enhancing the power of Ramadhan to attract more Muslims to pay almsgiving. However, outside Ramadhan Baznas needs to maintain the loyal Muslims to pay almsgiving regularly and creating an almsgiving ambassador from loyal payer to attract more unloyal almsgiving payers to pay their obligation more regularly.

**Keywords:** Almsgiving, Intention, Planned Behavior Theory, National Zakat Body, Artificial Neural Networks,



# DEVELOPMENT OF EARLY WARNING SYSTEM MODELS FOR SHARIA BANKING LIQUIDITY MANAGEMENT

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## Abstract

Development of Early Warning System for Sharia Banking Liquidity Management in Indonesia for 2015-2019. Under the guidance of SAIFUL ANWAR. The purpose of this study is to analyze what factors affect liquidity, analyze the EWS model to predict the condition of sharia banking liquidity and analyze the level of accuracy of EWS for sharia banking liquidity management. This type of research is quantitative by using Artificial Neural Network (ANN) as a measure of the level of accuracy of liquidity management with 354 time series data. This research produces network architecture (5-2-1) as the best algorithm that will be embedded in the EWS. The test results show that the level of accuracy generated by the algorithm uses in-sample data prediction with an accuracy level of 99,36%. Keywords: Early Warning System, Likuiditas, Perbankan Syariah, ANN

Keywords: Early Warning System (EWS), sharia banking

# STRUCTURE OF PRODUCTIVE ZAKAT FORMATION FOR POVERTY ALLEVIATION (IMPLEMENTATION OF ZAKAT INDEX AT LAZISMU)

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## Abstract

The Amil Zakat Infaq Shadaqah Muhammadiyah Institute (LAZISMU) as a zakat management institution owned by community organizations has a role not only to manage and distribute zakat but also to play a role in utilizing productive zakat to reduce poverty, by measuring through the zakat village index and zakat index so that distribution Zakat funds will be right on target. This study aims to determine the Amil Zakat Institution Infaq Shadaqah Muhammadiyah (LAZISMU) as an official zakat management institution belonging to community organizations that has a role not only to manage and distribute zakat, but also the role in the strategy of utilizing productive zakat. and analyze the achievements of the zakat index implemented by LAZISMU. This study took a sample in the South East Timor Regency, which received productive zakat. This research is field research that is research whose source of data is obtained directly from the object of research documentation and descriptive analysis methods to find out and analyze the role of LAZISMU. The results of the descriptive analysis show that utilizing productive zakat LAZISMU distributes productive zakat in various forms starting from economic empowerment and adding lighting. In addition to distributing productive zakat, LAZISMU also conducts supervision and guidance on mustahiq in using the productive zakat funds received. The results of the different test analyzes show that there are differences in income of mustahiq before and after receiving zakat funds.

**Keywords:** Amil Zakat Infaq Sadaqah Institute (LAZISMU), productive zakat, Zakat Village Index, mustahiq

# DEVELOPMENT STRATEGY FOR ANSWERING CASH WAQF NATIONAL DEBT PROBLEMS

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## Abstract

The data used in this study using primary data, which uses a questionnaire. Secondary data used is a reference book, thesis statements relevant for comparison. The technique used by the author using quantitative descriptive method to describe the object of research by collecting information through questionnaires and then dioalah using superdecision software. The results showed cash waqf development strategy in Indonesian Waqf Board that in an optimistic or both strategies undertaken importance or priority is to increase the political will of governments with the highest weight that is 0.46781.

Keywords: AHP, Cash Waqf Development Strategy, National debt Problems

# ANALYSIS OF PRICE MOVEMENTS AND COMPARISONS STOCK & GOLD INVESTMENT RISK & RETURN

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## Abstract

This research was conducted with the aim of a) assessing the effect of the JCI and LQ 45 movements on the price of gold; b) review the risk and return ratio between gold and stock investments; c) review the best portfolio between gold and stock investments. The research method used is quantitative descriptive statistics and inferential parametric from a series of time series data and cross-section secondary data on the movement of gold prices, CSPI and LQ 45. Formulations of average returns, variances and standard deviations are used to determine the level of risk, both individually and portfolio with certain weighting. Data processing using SPSS and EVIEWS software for multiple regression equations and comparative analysis of Multivariate Analysis of Variance (MANOVA). The results showed that stock prices (CSPI and LQ 45) had a positive influence of 42.7% on the movement of gold prices. Risk and return between stocks and gold have a significant difference. LQ 45 shares have the highest level of risk compared to other shares in the JCI and gold. The highest rate of return among the three is owned by the joint-stock group on the CSPI. The best portfolio of the LQ 45 issuers studied was formed in the composition of 10% gold and 90% ASRI shares with Expected Return E (R) of 0.001978 and a risk of 0.02155. Stocks do not always have a higher return than gold. This was indicated by negative AALI, ADRO and ANTM shares. The valuation of stock values also shows a downward trend in value compared to gold over a longer period.

Keywords: Gold, Stocks, Risk, Return, Portfolio

# THE EFFECT OF PRODUCT AND ADVERTISING QUALITY ON DECISIONS FOR PURCHASING YAMAHA NMAX MOTORCYCLE

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## Abstract

The purpose of this study was to determine the effect of product quality and advertising on purchasing decisions for Yamaha NMAX Motorcycles at PT. Bussan Auto Finance. The research method used is descriptive quantitative associative to describe and see the effect between product quality and advertising on purchasing decisions. T-test results of product quality variables show the value of  $t_{count} > t_{table}$  ( $6.845 > 1.984$ ) with a significance of  $0.000 < 0.05$ . Ad variable shows the value of  $t_{count} < t_{table}$  ( $5.017 > 1.984$ ) with a significance of  $0.000 < 0.05$ . F test results show the results of the calculated F value  $> F_{table}$  ( $68.136 > 3.09$ ) with a significance of  $0.000 < 0.05$ , meaning that the product quality and advertising variables simultaneously have a positive and significant influence on purchasing decisions for Yamaha NMAX motorcycles. The magnitude of the effect of the independent variable on the dependent variable is shown by the R square value of 0.584. That the effect of product quality and advertising simultaneously on purchasing decisions is 58.4%, while the remaining 41.6% is determined by other variables.

Keywords: Product Quality, Advertising, Purchasing Decisions.



# **CULTURAL ORGANIZATION, LEADERSHIP STYLE, AND SATISFACTION, EFFECT AND PERFORMANCE OF EMPLOYEES (A Case Study in DKI Jakarta PTM)**

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## **Abstract**

The purposes of this study are: (1) analyzing the influence of culture on employee work satisfaction; (2) Analyzing the influence of leadership style on employee satisfaction; (3) Analyzing the effect of culture and leadership style work together on employee satisfaction; (4) Analyzing the influence of culture on employee work performance through employee satisfaction; (5) Analyzing the influence of leadership style on employee performance through employee satisfaction; (6) Analyzing the effect of employee satisfaction on employee performance. This descriptive-analytic research is quantitative research with the aim to find out the variables that influence or have a relationship with other variables. This study adopts variables that have been previously tested in other studies. The results of this study conclude that to improve the performance of PTM employees, among others, is by paying attention to the factors that influence it. Based on the results of this study the factors of work culture, leadership style, and employee satisfaction are factors that can affect employee performance. Tus in an effort to improve the performance of PTM employees, we need to pay attention to the work culture, leadership style, and employee satisfaction. The better the organizational culture, leadership style, and satisfaction, the employee's performance will increase of roommates Also has implications for the quality or performance of PTM. and employee satisfaction is factors that can affect employee performance. Tus in an effort to improve the performance of PTM employees, we need to pay attention to the work culture, leadership style, and employee satisfaction. The better the organizational culture, leadership style, and satisfaction, the employee's performance will increase of roommates Also has implications for the quality or performance of PTM. and employee satisfaction is factors that can affect employee performance. Tus in an effort to improve the performance of PTM employees, we need to pay attention to the work culture, leadership style, and employee satisfaction. The better the organizational culture, leadership style, and satisfaction, the employee's performance will increase of roommates Also has implications for the quality or performance of PTM.

**Keywords:** Work Culture, Leadership, Satisfaction, Employee Performance

# **THE EFFECT OF AUDIT COMMITTEE, IMPLEMENTATION OF INTERNATIONAL FINANCIAL REPORTING STANDARDS AND AUDIT OPINION ON AUDIT DELAY IN PROPERTY AND SECTORS COMPANIES**

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## **Abstract**

In the financial world the need for financial information is very important to convince investors in investing their capital in a company and the timeliness in delivering financial statements must be a major concern, especially for companies that have gone public. Therefore, the existing supervision in the company must be increased so that the occurrence of late submission of financial statements (Audit Delay) can be minimized and as an auditor in the process of carrying out the examination must be in accordance with applicable Auditing Standards. Inspections that are in accordance with auditing standards will take a long time if the company's internal control is weak and has a high risk. This study aims to examine the effect of the audit committee, the application of IFRS, and audit opinion on the Audit Delay by using multiple linear regression analysis methods using SPSS version 26, the sampling method used is Purposive Sampling. The data is taken from the financial statements of property and real estate companies listed on the Indonesia Stock Exchange and obtained a sample of 10 companies with a total of 3 years of observation so that the total sample is 30. The results of this study indicate that the Audit Committee has no partially significant effect, IFRS implementation and Audit Opinion has a significant effect partially and simultaneously these three variables have a significant influence on Audit Delay.

**Keywords:** Audit Committee, Implementation of international financial reporting standards, Audit Opinion, Audit Delay, Property and Real Estate, Indonesia Stock Exchange

# **SELF EFFICACY COMPUTER IN A COMPUTER ASSISTED AUDIT SYSTEM AS AUDIT PERFORMANCE MEASUREMENT IN BPK RI**

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## **Abstract**

Information technology is developing rapidly, influencing developments in the world of accounting. An accounting information system is a series of results from the existence of information technology, such as in the case of data processing, data processing, internal control and preparation of financial statements. The development of computer-based AIS in the preparation of financial reports also influenced the audit process. This scientific work examines the Computer Self Efficacy and computer-assisted audit system (TABK) as a measure of audit performance. This research was conducted at the Republic of Indonesia Supreme Audit Agency (BPK RI). Data collected in this research are in the form of interviews, observation, and documentation. Data analysis techniques in this scientific work use descriptive qualitative.

**Keywords:** Computer Self Efficacy, Computer Assisted Audit Technique, Auditor Performance

# **APPLICATION OF 360<sup>0</sup> VIRTUAL TOUR AND AUGMENTED REALITY MEDIA AS A PROPERTY PROMOTION (RUMAHBAGUS.ID)**

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## **Abstract**

Long-term investment business that is the property business has decreased every year where the supply margin does not meet the demand, one of the factors that affect the decline is one of the lack of promotions that affect the interests of customers, while technological developments are always growing rapidly in this case a concept is made which combines promotion media and technology, Augmented Reality and 360<sup>0</sup> Virtual Tour to become one of the technologies that can be developed in the promotional media, it is hoped that the existence of media that adapts technological developments can attract property investors. The design of prototypes and applications was formed with the help of adobe xd, unity design and Google SkatchUp by displaying 3D Modeling results on the iPhone and Android background. The results of testing show that the application and prototype applications can run well on the iPhone and Android.

**Keywords.** Property Marketing, Augmented Reality, 360<sup>0</sup> Virtual Tour

# **INTERNET MARKETING TO ESTABLISHMENT WORD OF MOUTH AND EFFECTIVENESS ADVERTISEMENT IN IMPROVING BRAND AWARENESS ON CONSUMER MARKETPLACE IN SOUTH TANGERANG**

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## **Abstract**

Various marketing activities carried out by the company at this time, always take advantage of developments in information technology. The rise of the use of internet marketing is proof, businesses today have followed developments and continue to be accepted. This was done so that the company can survive during competition. The effective use of internet marketing can encourage the dissemination of information by word of mouth, effective advertising, which in turn is expected to shape brand awareness. Several factors can be critical to a company's success in creating brand awareness. Therefore, this research was conducted to analyze internet marketing towards the creation of brand awareness with word of mouth and advertising assistance as an intervening variable. This research is survey research on 150 respondents who are consumers of the Tokopedia marketplace located in South Tangerang. The analytical method used is to use Structural Equation Modeling (SEM) using AMOS with results that show that: 1) Internet Marketing has no significant effect to word of mouth; 2) Internet marketing has no significant effect on advertising effectiveness; 3) Internet marketing has significant effect on brand awareness; 4) Word of mouth has no significant effect on brand awareness; 5) The effectiveness of advertising does not have a significant effect on brand awareness; 6) Word of mouth as an intervening variable has no significant effect on internet marketing on brand awareness; 7) The effectiveness of advertising as an intervening variable significant effect on internet marketing towards brand awareness. The argumentation of those findings is elaborated in this article.

**Keywords:** Internet Marketing, Word of Mouth, Advertisement Effectiveness, Brand Awareness



# THE PRACTICE OF ISLAMIC WORK ETHICS AMONG EMPLOYEES OF BANKING SECTORS IN INDONESIA

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## Abstract

The occurrences of many corporate scandals and collapses provide evidence that moral misconducts among the employees may contribute to bad performance of a company. It is therefore significant to investigate the work ethic profile of employees in order to see the ethical status of an organization. The objective of this study is to investigate the work ethics profile of employees in Indonesian bank sector, both Islamic and Conventional banks. The Islamic Work Ethic (IWE) promotes some values that are applicable in any working environmental setting. Also as the majority of Indonesia population is Muslim, so the study has its relevance. This study explores some dimensions of Islamic Work Ethics namely (1) religiousness, (2) effort, (3) competition, (4) work obligation, (5) quality/improvement, (6) collectivity (7) equality, and (8) advantage, as a proposed model for further empirical study.

**Keywords:** Islamic Work Ethics, religiousness, competition, advantage

# **EFFECT OF STRENGTH MODEL PORTER FIVE COMPETITIVE ADVANTAGES OF THE DEPARTMENT OF COOPERATION AND SME CITY SOUTH TANGERANG**

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## **Abstract**

Micro, Small and Medium Enterprises (SMEs) are recognized as one of the contributors to contribute significantly to the national economy Indonesia SME sector to absorb 97 per cent of the productive workforce Indonesia and acts as a buffer of the national economy. One of them Cooperatives and SME South Tangerang City should remain nurtured to maintain existing markets or develop the SMEs market and therefore needed a strategy to maintain excellence in business competition on Cooperatives and SME South Tangerang City. To support these SMEs needed a good plan, there are five forces model of Porter (Porter's Five-Forces Model) on competitive analysis widely used to develop a strategy in many industries.

**Keywords:** Micro, Small and Medium Enterprises (SMEs), Cooperatives and SME South Tangerang, Porter's Five-Forces Model, Path Analysis.

## **CITOTOXIC EFFECT ON COMBINATION OF DOXORUBICIN WITH ETHANOLIC EXTRACT OF RED GINGER (*Zingiber officinale var rubrum Theilade*) AGAINST COLON CANCER CELL (WiDr)**

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### **Abstract**

Research on anticancer combinations with plants that have cytotoxic activity has been rise today. The combination has aims to reduce the dose of anticancer given and it can decrease the side effects caused. Doxorubicin is an example of anticancer that is widely used while one of the traditional plants that has cytotoxic activity is red ginger (*Zingiber officinale*). This study aims to investigate at the cytotoxic effects of a combination of doxorubicin and red ginger on colon cancer cells (WiDr). Red ginger extract is obtained by maceration with 96% ethanol solvent. Single and combination cytotoxic tests were performed using the MTT Assay method. Single cytotoxic activity was obtain from the IC<sub>50</sub> value while for combination effect can be interpreted from the value of the Combination Index (CI). The results showed that ethanol extract of red ginger has a cytotoxic potential on WiDr cancer cells with an IC<sub>50</sub> value of 71.487 µg/mL while doxorubicin has an IC<sub>50</sub> value of 4.28 µg/mL. The combination of red ginger and doxorubicin is known to have a synergistic effect with a CI value of 0.6 at the red ginger-doxorubicin concentration of 35.73 µg/mL-2.14 µg/mL and has a mild-moderate synergistic effect with a CI value of 0.816 in the red ginger concentration-doxorubicin 26.8 µg/mL-2.14 µg/mL. These results indicate that red ginger can be used as a co-chemotherapy agent with doxorubicin in colon cancer therapy.

**Keywords:** Red ginger, doxorubicin, WiDr, combination, synergistic effect.

## DIGITAL MARKETING AND BUYING INTEREST: AN EMPIRICAL STUDY ON SEAFOOD RESTAURANT IN ANCOL, NORTH JAKARTA

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### Abstract

In today's marketing practices continue to develop a following by the technological and information system. It is also followed-up by the changes in the marketing approach. Advances in technology enable a company to do online-based marketing or what is known as digital marketing. This study aims to analyze the effect of digital marketing on consumer buying interest. In this research, we cover the digital marketing concept into social media such as Instagram and Facebook; and website. The research design used in this research is quantitative descriptive research. To answer the problem, we observe a seafood restaurant called Jimbaran Resto in Ancol, North Jakarta. By questionnaire, We use the survey method to collect the primary data. We collect forty-five respondents selected by incidental sampling. The data analysis tool uses Structural Equation Modeling with SmartPLS. We found that social media Instagram has a significant positive effect on consumer buying interest. Nevertheless, it is not similar to the Facebook and website. However, from a structural and systemic perspective, those variables have a positive effect on consumer buying interest simultaneously. The argumentation of those findings is elaborated in this article.

**Keywords:** Instagram, Facebook, website, structural equation modeling

# ANTIHYPERURICEMIA ACTIVITY OF EXTRACT ETHANOL, ETHYL ACETAT FRACTION AND DICHLORMETHANE FRACTION LEUNCA LEAVES (*Solanum Nigrum* L.) WITH SPECTROPHOTOMETRY METHOD

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## Abstract

Prevalence of hyperuricemia in some country is high because influence of age, live style, sex and hormone activity. Alternative medicine from natural resources were needed, because of that Leunca Leaves (*Solanum nigrum* L.) was investigated. Aim of the research is obtain the antihyperuricemia activity through xanthine oxidase inhibitory of ethanol extract, ethyl acetat fraction and dichlormethane fraction of *S. nigrum* ethanolic extract. Determination of xanthine oxidase inhibitor activity by using concentration 10 µg/ml, 13 µg/ml, 17 µg/ml, 20 µg/ml of extract and fractions of *S. nigrum* ethanolic extract, then allopurinol as control positive. Result of the research showed ethanol extract, ethyl acetat fraction and dichlormethane fraction have activity as xanthine oxidase inhibitor with IC<sub>50</sub> value respectively i.e. 25.31 µg/ml; 15.39 µg/ml; 53.38 µg/ml. The ethyl acetate fraction was most active than others, then investigated the compounds by using spectrophotometry method. Spectrum active ethyl acetat fraction show that tape I 369 nm and tape II 255 nm including flavonol group (3-OH free), CH<sub>3</sub>OH+NaOH spectrum (425 nm, 266 nm, 326 nm), AlCl<sub>3</sub> spectrum (428 nm, 268 nm), AlCl<sub>3</sub>+HCl spectrum (422 nm, 267 nm), NaOAc spectrum (438 nm, 271 nm), NaOAc+H<sub>3</sub>BO<sub>3</sub> spectrum (435 nm, 269 nm). The results of chromatogram by using thin layer chromatography (TLC) method showed patches colour is yellow, with R<sub>f</sub> 0.1, that was the same as quercetin. One way ANOVA analysis in the level trust 95% p value = 0.000<0.05 was significantly different.

Keywords: Leunca, *Solanum nigrum* L., Antihyperuricemia, Flavonoid



# EFFECT OF WORK ENVIRONMENT AND PERCEPTION OF ORGANIZATIONAL SUPPORT TO EMPLOYEE PERFORMANCE IN PT. SOLID SUPER STEEL

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## Abstract

The purpose of this study is to describe and analyze the Effect of Work Environment (X1) and Perceived Organizational Support (X2). And analyze the effect of Work Environment (X1) and Perception of Organizational Support (X2) simultaneously on Employee Performance (Y) at PT. Solid Super Steel. This research design uses; Descriptive, Quantitative and Associative methods. With data collection techniques; field research (Field Research), library research (Library Research). Data analysis techniques used in this study; use test analysis of data instruments; validity, reliability test, normality test, autocorrelation test, multiple linear regression test, correlation coefficient test, coefficient of determination test (R<sup>2</sup>), partial test (t) and simultaneous test (f). By testing the variable Work Environment (X1), Perception of Organizational Support (X2), and Employee Performance (Y)

The results of the study based on multiple linear analyses obtained a constant value of 5,223 which means that if the Work Environment (X1) and Organizational Support Perception (X2) did not change or approached 0, then the Employee Performance created was 5,223, the results did not change. Partial test (t) Work Environment variable (X1), obtained t-count value of 4.913 > t table 1.998 and Perception of Organizational Support variable on Employee Performance (Y) obtained t-count value of 13.194 > t table (1.998). So it can be concluded that the Work Environment variable (X1) and the Organizational Support Perception variable (X2) influence Employee Performance (Y). From the significant test obtained the value of the Work Environment correlation 0,000 < 0.5. While the Perception of Organizational Support 0,000 < 0.5 so that it can be concluded that the variable partially has a significant influence on Employee Performance. After being analyzed by the analysis of the coefficient of determination (R<sup>2</sup>) the results obtained were 0.849 (85%). This means that the variable Work Environment and Organizational Support Perception has an effect of 85% on Employee Performance and the remaining 15% is influenced by other variables.

**Keywords:** Work Environment, Perception of Organizational Support, Employee Performance.

# **ANALYSIS OF FACTORS THAT INFLUENCE COMMUNITY INTERESTS USING SYARIAH PEGADAIAN BRANCH JOGLO BOTANICAL JUNCTION**

**Ema Susanti**

ITB Ahmad Dahlan Jakarta, Indonesia

## **Abstract**

The purpose of this study is to analyze the factor that affect the public interest in syaria pawnshop in Joglo Botanical Junction Branch. The research methodologi is descriptive quantitative, 99 responden. The Research variables consist of four Independent variables and one independent variables. The research proves that social variables, Situational, and personal positive dan significant impact onn customer interes in sharia pawnshop branches Joglo Botanical Junction, pshychological factors do not affect the attention of customers.

**Keywords:** Interest, psychology, sosial, situsional and personal

# ANALYSIS OF DETERMINING FACTORS OF MILENIAL COMMUNITY PREFERENCES IN USING CASHLESS PAYMENT SYSTEMS IN SOUTH TANGERANG

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## Abstract

The study focuses on the determinants of the millennial community preference in using cashless payment. The aim of research to identify factors that considered the millennial to use cashless payment. In theory, the factors that encourage people to adopt and use electronic payment system as follows: Socio-demographic consisting of age, sex, education and language, Financial, Technology (frequency of use of mobile banking phone, a personal computer, the Internet, PDAs and the use of the service over the phone) and Supply-side by counting the number of POS (Point Of Sale) and ATM. Furthermore, the high range of the technology and the Internet and systems digital payment (cashless) The earliest touching the millennial so in this study conducted in the millennial who use cashless payment in South Tangerang method is purposive sampling, the data obtained through questionnaires distributed to 100 respondents. The questionnaire prepared by the Likert scale and analyzed using factor analysis and descriptive analysis. From the results of the study showed that the determinants of the millennial use payment cashless is the ability of financial (X1) with a loading factor 0.736, Convenience Payment (X2) with loading factor of 0.732, Ease of transacting (X3) with a value of 0.875 and Special Promo (X4) with a value of 0.826-factor loading.

**Keywords:** Preference, determinants, Millennial Community

# STRATEGY TO OPTIMIZE ZISWAF UTILIZATION FOR SANITATION AND CLEAN WATER IN INDONESIA

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## Abstract

Sanitation and clean water are essential because they are directly related to human health and well-being. The condition of sanitation and clean water in Indonesia, especially in rural areas, is still not optimal. One of the obstacles faced in the implementation of sanitation and clean water programs in Indonesia is related to funding. Therefore, a potential source of funding needs that can fund sanitation and clean water. One of the potential sources of funds is zakat, infaq, alms, and endowments (ziswaf). In addition to that, there is a MUI fatwa that allows ziswaf utilization for sanitation and clean water. This study aims to determine the priority strategies in the utilization of ziswaf for sanitation and clean water from the regulator side by using the Analytic Network Process (ANP) approach. The results of this study indicate that the priority strategy for the utilization of ziswaf for sanitation and clean water is the use of appropriate technology, the synergy between the central and regional governments, and holding a national campaign to conduct ziswaf. This research contributes to provide policy advice to those involved in the use of ziswaf for sanitation and clean water in Indonesia.

Keywords: SDGs, sanitation, clean water, ziswaf, Analytic Network Process (ANP)

# EVALUATION OF IMPLEMENTING SUKUK FOR INFRASTRUCTURE FINANCING IN INDONESIA USING THE ANALYTIC NETWORK PROCESS

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## Abstract

The Indonesian government has used sukuk to finance infrastructure since 2013. However the issuance of sukuk for infrastructure financing is still low compared to the total value of available underlying assets because many problems and barriers. This study aims to identify priority problems, solutions and strategies in the implementation of sukuk for infrastructure financing from the obligor perspective. The research use analytic network process method. The results show that the priority of the problem is the low maximum limit for the issuance of sukuk for infrastructure, market risk, the realization of sukuk issuance for infrastructure is still low, the low sukuk market share compared to bonds, monitoring and evaluation of the use of funds is not optimal. The priority of the solution is to push to complete the project on time so that the burden of costs does not increase, increase the maximum limit for issuance of sukuk, increase the issuance of sukuk for infrastructure investment, optimize monitoring and evaluation of the use of funds, open up broad opportunities for foreign investors. The priority strategies are Synergy, innovation and the use of IT.

Keywords: Sukuk, Infrastructure financing, Islamic finance, ANP



# **ANALYSIS OF FACTORS THAT INFLUENCE COMMUNITY INTERESTS USING SYARIAH PEGADAIAN BRANCH JOGLO BOTANICAL JUNCTION**

**Ema Susanti**

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## **Abstract**

The purpose of this study is to analyze the factor that affect the public interest in syaria pawnshop in Joglo Botanical Junction Branch. The research methodology is descriptive quantitative, 99 responden. The Research variables consist of four Independent variables and one independent variables. The research proves that social variables, Situational, and personal positive dan significant impact onn customer interes in sharia pawnshop branches Joglo Botanical Junction, pshychological factors do not affect the attention of customers.

Keywords: Interest, psychology, sosial, situsional and personal

# **STUDY OF IMPLEMENTATION OF THE NEW AUTONOMOUS REGION IN DEVELOPMENT ASPECTS (CASE STUDY "X" DISTRICT IN WEST JAVA)**

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## **Abstract**

"X" District is one of the districts in West Java province. "X" Districts are formed through a long process. Implementation of new autonomous regions should be able to improve development performance, drive improvement in the quality of public services, and to encourage community empowerment which is marked by increased participation and strong community spirit of collectivity. The objectives of the study is to assess the performance of development in "X" District in West Java. The results showed that the new autonomous regions had not a significant impact to the performance of development.

Keywords: development, economy, new autonomous region

# ANALYSIS OF THE ROLE OF INSPECTORATE AS THE GOVERNMENT INTERNAL AUDIT IN THE EFFORTS TO IMPROVE THE QUALITY OF AUDIT OPINION IN THE MINISTRY OF YOUTH AND SPORTS OF THE REPUBLIC OF INDONESIA

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## Abstract

This study aims to analyze the role of the inspectorate as an internal audit of the government to improve the quality of audit opinions. The audit opinion given by BPK RI to the Ministry of Youth and Sports of the Republic of Indonesia is fluctuating and has not received the highest audit opinion, which is reasonable without exception. The research technique used is descriptive qualitative. Data obtained through interviews conducted by researchers to informants who work as internal auditors and administrative staff in the Inspectorate of the Ministry of Youth and Sports of the Republic of Indonesia. The results showed that the capability level of APIP in the Inspectorate of the Republic of Indonesia Ministry of Youth and Sports is still approaching level 2 so it can be said that the role of the Internal Audit in the Ministry of Youth and Sports Inspectorate has not been effective. Because, the scope of the audit is so broad and the amount of quantity of Human Resources that is not proportional to the extent of the object of supervision makes the audit findings can not be completed promptly so that it becomes repeated findings each year. Factors are supporting and hindering the role of the audit in efforts to improve the quality of audit opinions in the Indonesian Ministry of Youth and Sports, including: human resources, regulations and procedures, planning, communication and acceptance, reports to the minister, and independency. From these factors can affect the performance of internal audit so that the role of internal audit in the Inspectorate of the Republic of Indonesia Ministry of Youth and Sports is not running optimally.

**Keywords:** Audit, inspectorate, Government internal

# ANALYSIS OF FACTORS THAT INFLUENCE HEDGING DECISIONS WITH DERIVATIVE INSTRUMENT

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## Abstract

The purpose of this study was to analyze of factors that influence hedging decisions with derivative instrumen (Empirical Study on Manufacturing Companies basic and chemical industry-Sector Registered on the Indonesia Stock Exchange for the 2014-2016 Period. Based on previous theories and research, this study shows the hypothesis that Liquidity, Growth Opportunity, Institusional Ownership dan Debt to Equity Ratio affect the hedging decisions with derivative instrumen. The population in this study were 65 basic and chemical industry -Sector manufacturing companies listed on the Indonesia Stock Exchange. The method of selecting this research sample is based on purposive sampling method. Where sampling is based on certain criteria, there were 65 population consisting of 40 manufacturing companies as samples of this study for 3 years. Hypothesis testing is done using Logistic Regression. The test results show that Partially Liquidity and Debt to Equity Ratio have effect on hedging decisions with derivative instrumen, Institusional Ownership and Growth Opportunity have no effect on hedging decisions with derivative instrumen. Simultaneously Likuidity, Growth Opportunity, Institusional Ownership dan Debt to Equity Ratio have effect on hedging decisions with derivative instrumen.

**Keywords:** Liquidity, Growth Opportunity, Institusional Ownership, Debt to Equity Ratio, hedging, Derivative

# THE INFLUENCE OF INDEPENDENCE, INTEGRITY AND AUDITOR EXPERIENCE TO THE LEVEL OF MATERIALITY OF PUBLIC ACCOUNTANT FIRMS IN SOUTH OF JAKARTA AND SOUTH OF TANGERANG REGIONS

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## Abstract

The purpose of this study is to examine the effect of Independence, Integrity and Auditor Experience on the level of Materiality using SPSS version 24. The test results (Partial Test t), the Independent variable is known  $t\text{-count} = 2.586 >$  from  $t\text{-table} = 2.003$  with a significance value  $0.012 < 0.05$  which means independence has a significant effect on the level of materiality. Integrity variable is known  $t\text{-count} = 2.114 >$  from  $t\text{-table} = 2.003$  with a significance value of  $0.039 < 0.05$  which means that integrity has a significant effect on the level of materiality. And the Auditor Experiences variable is known  $t\text{-count} = 2.786 >$  from  $t\text{-table} = 2.003$  with a significance value of  $0.007 < 0.05$ , which means the Auditor's experience has a significant effect on the level of materiality. Then on (Simultaneous Test F). Known to the variable Independence, Integrity and Experience Auditors together have  $F\text{-count} = 17.109 >$  from  $F\text{-table} = 2.77$  with a significance value of  $0.000 < 0.05$  means that there is a significant influence simultaneously variables of independence, integrity and experience of the auditor on the level materiality. So it can be concluded that the more upholding the attitude of independence, integrity and experience of auditors will influence the level of materiality produced.

Keywords: independence, integrity, auditor experience, level of materiality



# THE ROLE OF SOCIAL MEDIA TOWARDS LEARNING ENTREPRENEURSHIP AND ITS IMPACT ON STUDENT ENTREPRENEURIAL INTEREST

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## Abstract

The development of internet-based information technology not only provides convenience in long-distance communication, social media (internet) that can be accessed by the wider community and provides many opportunities for opportunities as a marketing tool that is efficient and effective enough to encourage people to offer their products widely. Besides that social media can also be used as material in entrepreneurship learning in the classroom so that it can encourage students to want to become entrepreneurs. This study aims to prove the influence between the role of social media, entrepreneurial learning on student interest in entrepreneurship. The result, Entrepreneurship Subject Learning towards Entrepreneurial Interest has a coefficient value of 3.628 with a P-value of 0,000. A P-value of less than 0.05 indicates the significance of the effect between Entrepreneurship Subject Learning on Entrepreneurial Interest. That is, the entrepreneurial interest of ITB student Ahmad Dahlan is influenced by learning entrepreneurship courses that exist in the campus curriculum. The magnitude of the influence of the Role of Social Media on Entrepreneurship Subject Learning has an efficiency value of 4.542 and with a P-value of 0,000 less than 0.05 which indicates the significance of the influence of the Role of Social Media on Entrepreneurship Subject Learning. The magnitude of the influence of the Role of Social Media on Learning Entrepreneurial Interest has an efficiency value of 2.787 and with a P-value of 0.006 smaller than 0.05 which indicates the significance of the effect of the Role of Social Media on Entrepreneurial Interest.

Keywords: Social media, entrepreneurship

# THE EFFECT OF AUDITOR PROFESSIONAL COMMITMENT AND ETHICAL AWARENESS IN MINIMIZING AUDIT DYSFUNCTIONAL BEHAVIOR IN PUBLIC ACCOUNTANT FIRMS IN SOUTH OF JAKARTA AND SOUTH OF TANGERANG REGIONS

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## Abstract

The purpose of this study was to examine the effect of Auditor Professional Commitment and Ethical Awareness in Minimizing the Audit Dysfunctional Behavior using SPSS version 24, the sampling method used was Simple Random Sampling. The test results (Partial Test t), the Auditor Professional Commitment variable known  $t\text{-count} = 2.240 >$  from  $t\text{-table} = 1.996$  with a significance value of  $0.028 < 0.05$ , which means the Auditor Professional Commitment variable has a positive and significant effect in minimizing Audit Dysfunctional Behavior. The Auditor Ethical Awareness variable is known  $t\text{-count} = 9.827 >$  from  $t\text{-table} = 1.996$  with a significance value of  $0.000 < 0.05$  which means that the Auditor Ethical Awareness variable has a positive and significant effect in minimizing Audit Dysfunctional Behavior. Then in (Simultaneous Test F), it is known that the variable Professional Commitment and Ethical Awareness of the Auditor together have an  $F\text{-count} = 57.813 >$  from  $F\text{-table} = 3.13$  with a significance value of  $0.000 < 0.05$ , which means the variable Professional Commitment and The Auditor's Ethical Awareness together has a positive and significant effect in minimizing Audit Dysfunctional Behavior. Thus it can be concluded that, the higher the Professional Commitment and Ethical Awareness of Auditors, the possibility of Audit Dysfunctional Behavior will be reduced or Audit Dysfunctional Behavior can be minimized.

Keywords: Professional auditor commitment, ethical awareness, dysfunctional behavior audit

# THE ROLE OF SOCIAL MEDIA TOWARDS LEARNING ENTREPRENEURSHIP AND ITS IMPACT ON STUDENT ENTREPRENEURIAL INTEREST

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## Abstract

The development of internet-based information technology not only provides convenience in long-distance communication, social media (internet) that can be accessed by the wider community and provides many opportunities for opportunities as a marketing tool that is efficient and effective enough to encourage people to offer their products widely. Besides that social media can also be used as material in entrepreneurship learning in the classroom so that it can encourage students to want to become entrepreneurs. This study aims to prove the influence between the role of social media, entrepreneurial learning on student interest in entrepreneurship. The result, Entrepreneurship Subject Learning towards Entrepreneurial Interest has a coefficient value of 3.628 with a P-value of 0,000. A P-value of less than 0.05 indicates the significance of the effect between Entrepreneurship Subject Learning on Entrepreneurial Interest. That is, the entrepreneurial interest of ITB student Ahmad Dahlan is influenced by learning entrepreneurship courses that exist in the campus curriculum. The magnitude of the influence of the Role of Social Media on Entrepreneurship Subject Learning has an efficiency value of 4.542 and with a P-value of 0,000 less than 0.05 which indicates the significance of the influence of the Role of Social Media on Entrepreneurship Subject Learning. The magnitude of the influence of the Role of Social Media on Learning Entrepreneurial Interest has an efficiency value of 2.787 and with a P-value of 0.006 smaller than 0.05 which indicates the significance of the effect of the Role of Social Media on Entrepreneurial Interest.

Keywords: Social media, entrepreneurship,

# **EFFECT OF INTELLECTUAL CAPITAL, AUDIT QUALITY, AND LEVERAGE OF EARNINGS MANAGEMENT (Empirical Study on Transportation Companies in Indonesia)**

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## **Abstract**

Earnings management is management's behavior to manipulate earnings for specific purposes. The purpose of this study is to achieve empirical evidence the effect of intellectual capital, audit quality, and also leverage towards earning managements on transportation companies listed in Indonesia Stock Exchange during 2014-2018. The sample consisted of 14 companies and the data is collected from financial statements using purposive sampling method. This study uses multiple regression analysis as

hypothesis test with SPSS 23. The result shows that the variable intellectual capital, audit quality, and leverage simultaneously have an effect on earnings management. Partially intellectual capital and leverage have positive effects on earnings management. The implication of this study is expected theoretically to create intellectual capital as one of the new indicators to measure earnings management in the future study.

**Keywords:** Intellectual Capital, Audit Quality, Leverage, Earnings Management.

## MITIGATION OF GRIYA SWAKARYA PRODUCTS AT PT BANK BNI SYARIAH

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### Abstract

Financing with a Murabahah scheme offered by Islamic banks, is the most sought after financing by customers. Therefore, Murabahah financing significantly dominates and contributes to an increase in the percentage of the Islamic banking market share in Indonesia. But from the aspect of conformity with the concept of sharia, the application of the Murabahah scheme is still being debated. Because some Islamic banks have not fully met the applicable regulations. First murabahah scheme using a wakalah agreement (Aqad wakalah), the wakalah agreement is not fully obeyed by the customer and murabaha financing has been executed before the customer actually does the representation process. So if Islamic banking has difficulty implementing murabaha by involving third parties or is not comfortable applying Murabahah when it is time, Islamic banking can provide Murabaha services with inventory even though it must be accommodated by adequate risk management. Secondly, some Islamic banks have not completely implemented the buying and selling process of an object, then when murabaha financing is done, the goods have not yet directly become the property of the bank. So it has not fulfilled the pillars of the Murabaha scheme in principle, the sharia is not perfect, one of which is the object that is not illegal either in ownership. to maintain the existence or even develop Murabahah financing, Islamic banking needs to maintain the credibility of Murabahah financing by regulating its implementation to be in line with regulations. Murabaha inventory model has been introduced by BNI Syariah since 2017, namely with Griya Swakarya products. In this field, Islamic banks first had property assets that would be managed, built or renovated and sold. Of course Griya Swakarya products have inherent risks for Islamic banks that have these products to mitigate risks that will arise.

**Keywords:** Risk Mitigation, Murabaha, Griya Swakarya Products



# **ANALYSIS OF DIFFERENCES CUSTOMER LOYALTY BETWEEN Y GENERATION AND Z GENERATION IN BPRS HARTA INSAN KARIMAH**

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## **Abstract**

The objectives of the study are to analyze the efforts of BPRS Harta Insan Karimah in creating customer loyalty and to analyze of differences customer loyalty between Y Generation and Z Generation. The method used is quantitative comparative and using one way ANOVA calculation. The results showed that efforts of BPRS Harta Insan Karimah in creating customer loyalty by maintaining the values of trust, psychological commitment, switching cost, word of mouth, and cooperative. The results also showed that customer loyalty among Y Generation and Z Generation have significant differences.

**Keywords:** Y Generation, & Z Generation, Customer Loyalty

# APPLICATION OF INTERACTIVE CHAT FEATURES IN SUPPORTING PRIMA SERVICES

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## Abstract

The use of technology is now felt very urgent in all fields, this makes it possible to use an application based on Object-Oriented Programming (OOP) to support the concept of excellent service. Interactive chat applications can take advantage of the facilities of WebSocket to improve the reliability and flexibility in its application. The results of experiments conducted using WebSocket with PHP ratchet support indicate that there is a connection between Client-Server and Server-Consumer and the availability of real-time data in offline and online conditions, these conditions are to support the creation of real prime service.

Keywords: Websocket, Ratchet PHP, Pelayanan Prima