

Education Mismatch on Women's Workers' Income in Southern Sumatra

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Abstract— This paper aims to examine the phenomenon of mismatch that occurs in women workers in Southern Sumatra. Mismatch that occurred was education mismatch with the category of undereducation and overeducation. Using 2018 Sakernas data, the unit of analysis consisted of 13,683 workers of which 74.66 percent of workers experienced mismatches and the remaining 25.34 percent of workers matched educational qualifications with their jobs. The problem of mismatch will have an impact on income. Estimation results using the OLS model, simultaneously shows that all determinants of worker's income, namely age, working hours and education have a significant effect. It was found that the most dominant variable affecting worker income statistically significantly both undereducation and overeducation was education, where changes in employee income overeducation due to changes in the level of education were two times greater than changes in under education workers.

Keywords: mismatch, overeducation, undereducation

I. INTRODUCTION

The phenomenon of mismatch in the labor market is a longstanding thing. This mismatch primarily related to the level of education possessed pitch mismatch with jobs gained. If workers with a high education level, which means quality workers work in positions that do not want high qualifications, this phenomenon is called *overeducation*. However, if workers with low qualifications occupy a position for high qualifications then it is called *undereducation*. Both of these phenomena are signals to the economy that the labor market is not functioning properly. In this context, the two phenomena are often referred to as *education mismatch*.

Buchel and Martens (2003) revealed that the phenomenon of overeducation is a mechanism of market adjustment when there is an oversupply of skilled workers. Overeducation is a reflection of human resource allocation inefficient and could undermine allocative efficiency, productivity and economic growth (Linsley, 2005). Bender and Heywood (2006, in Soesilowati, 2009) mentions, the mismatch between education and work results in lower income levels, low job satisfaction, and the high rate of turnover of workers, which in turn affects the productivity of workers. The phenomenon of overeducation and undereducation shows a phenomenon of labor market imbalances both in terms of demand and supply.

The work situation in the Southern Sumatra region shows that these two phenomena have occurred. Based on 2018 Sakernas, of the 13,683 workers there were 74.66 percent were workers who experienced *overeducation* and *undereducation*. As for the distribution as seen in Table 1 below.

TABLE I DISTRIBUTION OF UNDEREDECATION AND OVEREDUCATION WORKERS BY PROVINCE IN SOUTHERN SUMATRA

Province Name	Number of Undereducation Workers	Percentage	Number of Overeducation Workers	Percentage
Bengkulu	604	4.41	690	5.04
Jambi	832	6.08	859	6.28
Bangka Belitung	748	5.47	616	4.50
Lampung	1544	11.28	1312	9.59
South Sumatra	1548	11.31	1463	10.69
Total	5276	38.56	4940	36.10

Source: Sakernas, 2018, Data Processed 2019

Table 1 shows the problem *undereducation* and *overeducation* occurred in the province of South Sumatra and Lampung is respectively about 11.31 percent and 11.28 percent. Followed by the province of Jambi with the percentage of distribution of workers approximately half of the distribution of workers in the two provinces the most, which is about 6 percent. While the other two provinces (Bengkulu and Bangka Belitung) are the regions with the smallest percentage, namely between 4 percent to 5 percent both for *undereducation* and *overeducation*.

The meeting between employers 'and workers' expectations is also shown in two ways. First, employers look for workers with special expertise for certain jobs, creating a situation of lack of expertise. Second, workers who work in certain positions have skills that are too low or other skills that are not required for the position. This phenomenon is called *mismatch skill*.

Thus, mismatch relates to the fact that the work offered in the economy does not match the supply of existing labor which results in income inequality. This can be caused by imperfect information in the labor market, the time needed to get a job, and changes in residence that result in changes in employment.

The mismatch issue will in turn cause dissatisfaction on both sides of the labor market and is a bad situation for both. Employers become unsure of their workers, while workers are not confident in their competence. This problem will



lead to the income received by workers, the value is below their expectation value and expertise.

In Table 2 it can be seen there are still many *undereducation* and *overeducation* workers who have an income below or equal to 2,800,000 Rupiah. These data imply that if compared between the two categories of workers the larger part is *undereducation* workers. Whereas at the highest income there is an interval of 8,800,001-10,800,000 Rupiah there are only 0.82 percent of total workers, where more distribution is *overeducation* workers who receive the highest income.

TABLE II INCOME DISTRIBUTION OF UNDEREDUCATION AND OVEREDUCATION WORKERS IN SOUTHERN SUMATRA

Revenue (Rupiah)	Number of Under- education Workers	Percentage	Number of Over- education Workers	Percentage
2,800,000	4,383	32.03	3,481	25.44
2,800,001 - 4,800,000	710	5.19	977	7.14
4,800,001 - 6,800,000	122	0.89	292	2.13
6,800,001 - 8,800,000	33	0.24	104	0.76
8,800,001 - 10,800,000	28	0.20	86	0.62
Total	5,276	38.56	4,940	36.10
		Source: S	akernas 2018, Da	ta Processed 2019

II. LITERATURE REVIEW

A. Human Capital Theory

Income or wages will vary among workers due to differences in work. Wages will also vary because the workers themselves are different. A number of unique abilities and skills from workers brought into the labor market are called *human capital*. For example, some people try to be biological researchers, while others try to be musicians. Thus through a certain number of skills or education owned by workers will be offered to employers impacting their income throughout their lives (Borjas, 2013; Tarmizi, 2012).

The Human capital theory explains that human resources are determined not only by health, but also by education level. Becker (1993) revealed that education is a process of investment activities that enhance expertise (investment in human capital). Education not only increases knowledge but can also improve the skills or expertise of the workforce so that it can increase labor productivity. On one side, increasing productivity can increase economic growth, and can increase the income and welfare of the population. Nowadays the level of education can increase rapidly accompanied by educational facilities. But the fact that there is currently an imbalance between demand and supply in the labor market. The workforce received at the workplace does not match the level of education, so a mismatch will occur. phenomenon is called This overeducation and undereducation (Sulastri, 2012).

Ability and expertise can be formed through a number of educations taken or experience gained in a job. This means that workers can choose to attend school longer in the hope of earning a higher income. Most others may improve their quality with the experience through the work that occupied to meet the expectations of higher earnings. Both of these things are the same goal, which is to both cultivate human capital from these workers. These different forms of human capital will explain the fact when workers with higher education qualifications but get jobs that are supposed to be for workers with lower educational qualifications (*overeducation*), because employers want more experienced workers without having to be educated (*undereducation*) for higher income levels.

B. Job Match

In a competitive labor market balance, the interaction of workers who looking for the best job opportunities and employers who want maximum profits equates the marginal product value of workers among companies. The value of a worker's marginal product will not increase if he moves to another company, so there is no incentive for any type of work separation.

However, the entry and exit of workers are common in the competitive labor market. *Job turnovers* occur because workers differ in their abilities and because companies offer different conditions of work. Moreover, workers are uninformed about which companies offer the best opportunities and companies are also lacking information about actual worker productivity.

The condition of the suitability of each company with each employee is called *job match*, which implies that both workers and companies can improve their situation. In other words, a worker has an incentive to find a "right" work environment. The company is also looking for workers who fit the company environment.

When a *mismatch* occurs due to the education level of workers, both *overeducation* and *undereducation*, the phenomenon is related to structural mismatches in the labor market. This means that *overeducation* and *undereducation* are the results of a mismatch between job offers and the education structure of workers.

Buchel and Martens (2003) revealed that the phenomenon of overeducation is a mechanism of market adjustment when there is an oversupply of skilled workers. While overeducation is a reflection of the inefficient allocation of human resources and can reduce allocation efficiency, productivity and economic growth (Linsley, 2005). Bender and Heywood (2006, in Soesilowati, 2009) mentions, the mismatch between education and employment results in lower income levels, low job satisfaction, and the high rate of turnover of workers, which in turn affects the phenomenon productivity of workers. The of overeducation and undereducation shows а phenomenon of labor market imbalances both in terms of demand and supply.

In the labor market shows that there is a phenomenon where a worker with a higher level of education occupies a job that is not in accordance with his (lower) level of education. Conversely, someone with a lower level of education actually occupies a job that is higher than the level of education he has (Wiko et al, 2011). In the long run, this becomes a dilemma in the labor market because it will cause open unemployment, problems with income distribution, labor regulations and education policies (Sugiharso and Nazara, 2005).

III. METHOD

A. The scope of r6search

This study discusses the *education mismatch* in the form of enomena *overeducation* and *undereducation* phenomena on regional labor markets of Southern Sumatra covering Jambi, South Sumatra, Bengkulu, Lampung and Bangka Belitung. To analyze the determination of workers' income observed from age, working hours and level of education, in the case of *undereducation* and *overeducation*. The unit of analysis is female workers aged 15 years and over.

B. Number of Samples and Data Collection

This study uses Sakernas data (National Labor Force Survey) in 2018, a special survey conducted by the Central Statistics Agency (BPS) to collect employment data with a selected household sample approach. The sampling area used is Southern Sumatra, which includes Jambi, South Sumatra, Bengkulu, Lampung and Bangka Belitung Islands. Total of whole samples of the Sakernas data 2018 for Southern Sumatra as many as 13,683 workers which included Jambi Province as many as 2,347 workers, South Sumatra 3,911 workers, Bengkulu 1,775 workers, Lampung 3,880 workers and Bangka Belitung Islands 1,770 workers. After being categorized, then all workers in this survey consisting of 5,276 workers (38.56%) were *undereducation*; 4,940 workers (36.10%) were over-*educated* and the remaining 3,467 workers (25.33%) were *adequate* or did not experience *mismatch*.

C. Data analysis technique

This paper uses qualitative and quantitative analysis techniques. Qualitative analysis to describe *education mismatch* in the form of *overeducation* and *undereducation* phenomena. Quantitative analyses such as Pearson correlation analysis and multiple regression analysis to analyze the determinants of income from the influence of age, working hours, and level of education, in the undereducation and overeducation category workers.

In the multiple regression model, the income of workers experiencing *education mismatch* in the labor market can be estimated statistically from the parameters of the independent variable. The equation of the multiple linear regression function using the OLS (Ordinary Least Square) which is used is as follows:

	LnY	$T_{ii} = \alpha + \alpha$	· B1AGEii ·	+ β ₂ HOUR _{ii}	$+ \beta_3 EDU_{ii} + \mu_{ii}$	(1
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LnY	: Worker's income
i	: 1st worker, 2,3 n
j	: mismatch category (1 = <i>undereducation</i>
	worker; 2 = <i>overeducation</i> worker)
α	: Constant
$\beta_1 \beta_2 \beta_3$: Regression coefficients of each
	independent variable
AGE	: Age
HOUR	: Work Hours
EDU	: Education

D. Operational Definitions of Research Variables

 Income is the compensation received by labor per month paid by the company/office using the unit of Rupiah.

- 2. Education level is the level of education achieved by a person after attending a lesson at the highest grade of a school level by getting a graduation mark (diploma). In this paper the level of education is the number of years of successful education.
- 3. Age is information about the month and year of the respondent's birth according to the Christian calendar. This information is used to determine the age of the respondent. In this study age uses a unit of the year.
- 4. Working hours are the working hours of the main work during the past week, measured in hours.
- 5. *Undereducation* is a category of workers if the length of education is lower than the average length of education for the type of work.
- 6. *Overeducation* is a category of workers if they have a higher school length than the average length of education for their type of work.

IV. RESULTS

Age restrictions in this study are individuals aged 15 years and over. This study aims to enter the age variable to determine the relationship and the influence of age and income on labor *undereducation* and *overeducation*. Age is one of the most important factors in generating income because age greatly influences the ability of workers to increase the allocation of working hours.

Table 3 shows that the average age of undereducation workers was 42.4 years with a number of undereducation workers most bit is spanned the age of the youngest 15-19 years is only 166 votes (1.21 percent), while for overeducation number of workers most bit being stretched age more than 60 years old namely only 68 people (0.50 percent). In the range of 40 - 44 years old is the highest distribution for undereducation workers, while for overeducation in the range of 35 - 39 years old. The age of workers in below average as many as 42.5 percent. As for the age of the workers who are above average lifespan as much as 57.4 percent of the total workers. The average overeducation worker is 35 years old. A total of 50.7 percent is under the age of workers with an average age and working age in the upper age of the average rate of 49.3 percent of the total workers.

TABLE III DISTRIBUTION OF UNDEREDUCATION AND OVEREDUCATION WORKERS BY AGE

WORKERS DT NOL						
Age	Number of Workers Undereducation	Percentage	Number of <i>Overeducation</i> Workers	Percentage		
15-19	166	1.21	258	1.89		
20-24	368	2.69	785	5.74		
25-29	433	3.16	719	5.25		
30-34	572	4.18	743	5.43		
35-39	707	5.17	758	5.54		
40-44	712	5.20	601	4.39		
45-49	687	5.02	558	4.08		
50-54	599	4.38	320	2.34		
55-59	513	3.75	130	0.95		
60+	519	3.79	68	0.50		
Total	5,276	38.56	4,940	36.10		
Average	42.4 years	old	35 years	old		

Source: Sakernas 2018, Data Processed 2019

This considerable difference in the average age of workers indicates that the first age entering the labor market in the *undereducation* category of workers is indeed older than *overeducation* workers. This is also supported by the fact that in the oldest age group *overeducation* workers *are* only around 1.45 percent while *undereducation* workers cover 7.54 percent. A very different number.

Working hours are one of the considerations for women workers who have a dual role in the household to enter the labor market. Table 4 shows that the number of workers was at least 85+ hours, is 38 people (0.27 percent). In the range of 45-49 hours there is the highest number of workers, namely as many as 1,812 people with a percentage (13.24 percent).

Whereas in overeducation the number of workers was at least 75-79 hours, namely 64 people (0.46 percent). In the range of 45-49 hours has the highest number of workers, as many as 1,545 people with a percentage (11.29 percent).

TABLE IV DISTRIBUTION OF UNDEREDUCATION AND OVEREDUCATION WORKERS BY WORKING HOURS

Working hours	Number of Undereducation Workers	Percentage	Number of Overeducation Workers	Percentage
40-44	1,522	11.12	1,410	10:30
45-49	1,812	13.24	1,545	11.29
50-54	455	3.32	425	3.10
55-59	680	4.96	619	4.52
60-64	365	2.66	384	2.80
65-69	51	0.37	65	0.47
70-74	205	1.49	247	1.80
75-79	63	0.46	64	0.46
80-84	85	0.62	113	0.82
85+	38	0.27	68	0.49
Total	5,276	38.56	4940	36.10
Average	51 hours		52 hours	

Source: Sakernas 2018, Data Processed 2019

Overall both *undereducation* and *overeducation* workers indicate that female workers work full time. The average *undereducation* worker's working hours are 51 hours, and the average *overeducation* worker is 52 hours. Most working hours are also distributed in the same range, namely the number of hours 45-49 hours.

Observed from the level of education completed, it appears that the major *undereducation* workers in Southern Sumatra are elementary school graduates/equivalent, amounting to 19.15 percent. While the junior high school graduation/equivalent only about 0.50 percent, and graduated from high school/in it amounted to 6.44 percent. This shows *undereducation* workers *are* still poorly educated.

TABLE V DISTRIBUTION OF UNDEREDECATION AND OVEREDUCATION WORKERS BASED ON EDUCATION LEVEL OWNED

Level of education	Number of Under- education Workers	Percentage	Number of Over- education Workers	Percentage
Not completed in primary school	1,706	12.47	323	2.36
Elementary school	2,620	19.15	3,607	26.36
Middle school	69	0.50	30	0.22
High school	739	5.40	91	0.67
DI / DII	20	0.15	760	5.55
DIII	122	0.89	126	0.92
Total	5,276	38.56	4,940	36.10
		Source: S	Sakernas 2018, Data F	rocessed 2019

The same thing is also found in overeducation workers where the majority of the level of education completed is primary school/equivalent, which is 26.36 percent. While graduating high school/equivalent only 0.67 percent, and graduate Diploma at 6.47 percent. Thus a similar pattern occurred in *undereducation* and *overeducation* workers, which is dominated by less-educated workers (Not graduated from elementary school/elementary school) and less than 10 percent of the total female workers there have a high school education level and above.

In the correlation analysis the results show that between income and age of workers both undereducation and overeducation workers have a weak correlation with the opposite direction (*undereducation*) and direct correlation (*overeducation*), as shown in Table 6.

TABLE VI
CORRELATION OF INCOME AND AGE IN UNDEREDUCATION
AND OVEREDUCATION WORKERS

		Undereducation Workers		Overeducation Workers	
		Income	Age	Income	Age
Income	Pearson Correlation	1	-0.24	1	.230 **
	Sig. (1-tailed)		0.040		.000
	N	5276	5276	4940	4940
Age	Pearson Correlation	-0.24	1	.230 **	1
	Sig. (1-tailed)	0.040		.000	
	N	5276	5276	4940	4940

From Table 7 it can be concluded that there is a positive and moderate correlation between income and working hours variables of 0.50 (*undereducation*). Meanwhile, *overeducation* workers showed a negative and weak correlation between income and working hours variables, namely -0.037 and significant with values below 0.05.

TABLE VII CORRELATION OF INCOME AND HOURS IN UNDEREDUCATION AND OVEREDUCATION WORKERS

		Undereducation Workers		Overeducation Workers	
		Income	Working Hours	Income	Working Hours
Income	Pearson Correlation	1	0.50	1	037 **
	Sig. (1- tailed)		0,000		.005
	Ν	5276	5276	4940	4940
Working hours	Pearson Correlation	0.50	1	037 **	1
	Sig. (1- tailed)	0,000		.005	
	N	5276	5276	4940	4940

Finally, the correlation between the income and education is there is correlation equal between groups of workers *undereducation* and *overeducation*. Correlation workers *undereducation* is a weak positive and amounted to 0.286 and the workers *overeducation* there is a coefficient of correlation of 0.403 and significant with a value below 0.05 (Table 8).

Results estimasi against labor income equation *undereducation* and *overeducation* shown in Table 9 below. Simultaneously all independent variables have a significant effect on both categories of workers. It can also be observed that based on the parameter estimation marks the two categories of workers show the same results. Both *undereducation* workers and *overeducation* of income changes are significantly affected in line with changes in the determinant variable (working hours and education level). The difference is the workers *undereducation* u it is not the one determinant that is statistically significant, whereas for workers are statistically significantly affect the income of workers.

		Undereducation Workers Income Education					<i>lucation</i> rkers
				Income	Education		
Income	Pearson Correlation	1	.286	1	.403 **		
	Sig. (1- tailed)		0,000		.000		
	Ν	5276	5276	4940	4940		
Education	Pearson Correlation	.286	1	.403 **	1		
	Sig. (1- tailed)	0,000		.000			
	Ν	5276	5276	4940	4940		

TABLE VIII CORRELATION OF INCOME AND EDUCATION IN INDEREDUCATION AND OVEREDUCATION WORKERS

Age it is the determinant of the real effect is dominant against labor income *over education* due to this category of workers taking his first job at a certain age, although the level of education is higher than the requirement of the job and receive a low income. This relates to career mobility theory. *Overeducation* is an investment in work experience where there are promotion opportunities for higher job positions inside and outside the company (Sicherman and Galor in Baert et.al; 2012). So *overeducation is* only a transition and is short term. The meaning is that with age, the experience will also increase so that it can occupy a better position with higher income. In contrast to *undereducation* category workers, age does not significantly affect income because when a certain age workers get a job that exceeds their qualifications, then when in the future there is a selection for a better position then the worker will not get it. So age increases with increasing income but the effect is not statistically real.

The most dominant determinant affecting worker income in both categories is the level of education. However, the income of over- *education* workers increased more than doubled the income of *undereducation* workers. This is in line with the logic explained in the determinant of age. Every 1 percent increase in the duration of schooling will increase *undereducation* workers 'income by 6.3 percent while *overeducation* workers' income will increase by 12.6 percent.

The working hours variable actually shows the opposite of the education level variable behavior. The income of undereducation workers increased by 0.6 percent for every 1 percent increase in working hours. Whereas on the overeducation of workers 'income, a 1 percent change in the increase in working hours causes an increase in income in amount of one-third lower than changes in the undereducation workers' income. This implies workers in the overeducation category with the ability to qualify for higher knowledge of their work taking the job because it avoids the worry of being unemployed (Arulampalam, 2001 in Baert, 2012) or it can also be due to psychological disappointment. Thus, an increase in the number of hours worked does not increase income as high as an increase in undereducation workers' income.

TABLE IX

RESULTS OF ESTIMATES OF THE MULTIPLE REGRESSION REVENUE MODEL UNDEREDUCATION AND OVEREDUCATION WORKERS

Revenue Equation (LnY)	Variables	Estimation Parameters	Probability	Signifi cance
Undereducation				
	A constant	13,656	0.000	*
	AGE	0.001	0.438	
	HOUR	0.006	0.000	*
	EDU	0.063	0.000	*
R Square	0.088			
F-statistics	170,412			*
Overeducation				
	A constant	12,571	0.000	*
	AGE	0.013	0.000	*
	HOUR	0.002	0.005	*
	EDU	0.126	0.000	*
R Square	0.147			
F-statistics	284,073			*

* Significant at α = 5%

V. CONCLUSION

Undereducation of female workers in the Southern Sumatra region is on average older than overeducation workers. But this is not the case with determinants of work hours and worker education. There is a similarity of facts that occur in this variable, where the two categories of workers have the same relative working hours which is around 50 hours per week. Likewise, education is relatively equally dominated by workers with low education. A positive correlation exists between workers' income and education in both categories of workers. But the opposite is true for the correlation between income with age and income with work hours. A stronger income-working hour correlation occurs with *undereducation* workers while a stronger income-education correlation occurs with *overeducation* workers.

This descriptive result is in line with the estimation on the income model which is influenced by age, working hours and education. The dominance of the effect of education on employee income is greater in the *overeducation* worker group, but the effect of working hours on income is greater in the *undereducation* worker income model.

VI. SUGGESTION

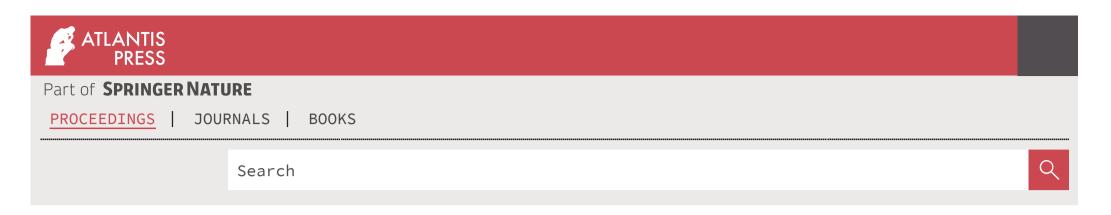
Noting that determinants of worker's income are dominated by education, especially *overeducation* workers, it can be a benchmark for employer to accelerate achievement of position in accordance with worker education through improving skills with provision of training facilities or *on job training* at beginning of the work based on higher knowledge abilities. On worker side, result of this study can be recommendation to provide a better market signal to employer about himself so that he can earn income in accordance with the level of education.

ACKNOWLEDGMENTS

This research has been sponsored by the Sriwijaya University Research and Service Institute and participant partners as data entry parties were Aditya Pangestu and Vina Rosfaniza.

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Proceedings of the 5th Sriwijaya Economics, Accounting, and Business Conference (SEABC 2019)

PREFACE

Sriwijaya Economics, Accounting, and Business Conference (SEABC) is a scholarly activity consist of international seminar and conference that is expected to give a contribution and identify economics policy, especially in facing ASEAN economic community. SEABC was first held in 2015 and is currently entering its fourth year. The theme of this year is "Society 5.0 for New Human-Centered Development: Opportunities and Challenges." The Faculty of Economics, Universitas Sriwijaya have organized this important conference and many individuals have put that hard work to make this event becomes a reality.

We hope this book of proceedings can give contribution to academics, students, government, and businesses in responding to the opportunities and challenges of Society 5.0. Furthermore, we hope that this book of proceedings can be a reference for building ASEAN economic community. Finally, we would like thank to presenters that are willing to present their ideas in this conference and thanks to all of the speakers, committees, and all of the participants that make this conference success.

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Luk Luk Fuadah Vuliani Rika Henda Safitri

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Sustainable Competitive Advantage in the Manufacturing Firms: The Effects of Planning Flexibility and Entrepreneurship with Business Environment as a Moderating Variable

Muhammad Wadud, Risqo M. Wahid, RM Rum Hendarmin, Sulastri, Zakaria Wahab, Marlina Widiyanti

This study aims to investigate the effects of planning flexibility and entrepreneurship moderated by the business environment on sustainable competitive advantage in manufacturing firms. Data were collected through questionnaires spread through manufacturing firms in South Sumatera, Indonesia and the...

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Ahmad Syathiri, Umar Hamdan, O.D.G Efva

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Developing E-Commerce Success Model by Measuring Website Quality of Indonesian MSMEs

Andita Ramadhanti, Alim Setiawan Slamet

E-commerce is a result of technology utilization that transforms the traditional technique of business into the digital one. This phenomenon also happens in MSMEs in Indonesia, which has the most significant contribution to the Indonesian Gross Domestic Product. Among ecommerce platforms, website is...

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Testing Baumol-Tobin Model Toward Millennials in Palembang City

Sri Andaiyani, Saadah Yuliana, Fida Muthia

Financial innovations can affect extensive and intensive money demand margins. A wide margin proportion of total expenditure is made using cash. To what extent financial innovation changes the behavior of individual money demand is the question. This research will test Baumol-Tobin hypothesis by using...

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Sulastri, Isnurhadi, Dinarossi Utami, Marlina Widiyanti

Behavior of asset accumulation or wealth accumulation becomes an important issue to study because it has the potential for aggregate and global financial imbalances. Economic theory explains that the accumulation of assets as a function to improve welfare in the context of business processes, has implications...

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Impact of Visual Learning Methods on Accounting Students in Palembang Muhammad Hidayat, Patmawati, Dwirini

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Muhammad Subardin, Rosmiyati Chodijah, Imelda Imelda

This study uses the Kaldor's Growth Law model to estimate the effect of the manufacturing industry sector on the South Sumatra economy. The research objective is to find out whether the industrial sector can be an engine of growth at the full employment level. The results showed that the industrial sector...

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The Effect of Social Media Users Behavior on Customer Engagement Dessy Yunita, Welly Nailis, Ahmad Nazaruddin

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Analysis in Productivity and Efficiency on Computer and / or Assembly in Electronic Computer and Computer Device Industries in Indonesia 2011-2015 (ISIC 26210 and 26210)

Idham Cholid, Bernadette Robiani

The current industrial revolution has driven the development of electronic goods to increase. As one of the industries prioritized by the government in the face of the industrial revolution, the electronics industry must be able to compete. in this paper discussed how the condition of the Computer Industry...

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Inflation Influence on Household Consumption in South Sumatra

Fitrah Minangsari, Bernadette Robiani

This study discusses the effects of inflation on household consumption in 17 districts / cities in South Sumatra province in a vulnerable period of 2016-2018. Secondary data were obtained from published data and the Bank of South Sumatra province of Indonesia. Analysis of data using panel data regression...

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The Determinant Analysis of Capital Structure Policy at Listed Companies on Jakarta Islamic Index

Ruth Samantha Hamzah, Mutiara Lusiana Annisa, Patmawati

This study investigates the determinant factors of capital structure policy at listed company on

Jakarta Islamic Index (JII) circa 2016-2018. There are many factors that would affect the capital structure. This study implemented three independent variables to represent some of major factors affecting...

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Regional Economic Convergence in Sumatera Island: An Analysis by Industrial Sector

Anna Yulianita, Fenny Marissa

This study aims to analyze the economic convergence of industrial sector between regions in Sumatra and analyze the factors that influence the industrial sector growth. The scope of this study is limited to the problems associated with the convergence of economic, industrial sector investment and industrial...

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Application of Material Requirement Planning with ARIMA Forecasting and

Fixed Order Quantity Method in Optimizing the Inventory Policy of Raw Materials of Sederhana Restaurant in Palembang

Fitri Maya Puspita, Novia Aswara Primadani, Eka Susanti

Restaurant Sederhana is a cuisine that is famous for its characteristics throughout Indonesia originating from Minang. One of his favorite menus is rendang, fried Chicken and Omelette. Sederhana Restaurant Sudirman and Poligon branches have different needs. Therefore, to determine the minimum inventory...

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Improving the Active Role of Employees and Quality of Academic Service to Achieve Implementation of Department Accreditation

Ahmad Ikhwan Setiawan, Sarwoto

The goal of this research is to explore the important role of educational staff involvement in the achievement of department accreditation in institutions of higher education. Perception data was obtained from questionnaires from 263 respondents who work as educational staff in various departments with...

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The Analysis of Food Security and Vulnerability in South Sumatra, Indonesia

Abdul Bashir, Taufiq Marwa, K. M. Husni Thamrin

This study to investigate food security and vulnerability through ten indicators which are grouped into three dimensions of food security, namely (1) food availability; (2) food access; and (3) utilization (food consumption, health, and nutrition) in South Sumatra. The study sites were perform in three...

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Effects of Emotional Labor, Organizational Support, and Job Satisfaction on Turnover Intention

Slamet Widodo, Naila Failasufa, Fahrudin JS Pareke, Gerry Suryosukmono, Paulus Suluk Kananlua, Trisna Murni

Emotional labor is an emotional management strategy carried out by employees who interact

face to face or communicate directly with customers. This topic is crucial when emotional labor affects the work results of both individual and company performances. Job satisfaction and turnover intentions are...

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The Impact of Career Development on Employee Job Satisfaction and Work Life Balance as a Mediator at PT. Telkom Indonesia (Persero) Bengkulu Area Lizar Alfansi, Sugeng Susetyo, Praningrum, Nasution, Syamsul Bahri, Nia Seranika

The purpose of this study is to to examine the effect of work life balance on employee job satisfaction and mediating effect of career development between work life balance and job satisfaction at PT. Telkom Indonesia (Persero) Bengkulu Area. Data is collected using primary source, and collected through...

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The Effect of Financial Literacy on University Student Consumptive

Behavior: Case Study on the Economic Faculty of Sriwijaya University Umar Hamdan, Dian Eka, Samadi W. Bakar, Ahmad Syathiri

The purpose of this study was to examine the effect of financial literacy levels on university student consumptive behavior. The definition of financial literacy variable is to have knowledge and beliefs about financial service institutions and financial service products, including features, benefits...

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Revealed Comparative Advantage in Indonesian Coffee Commodity in the International Market

Deassy Apriani, Feny Marissa, Muhammad Subardin

This research is important to be carried out to find out what factors influence the Revealed Comparative Advantage (RCA) of Indonesian coffee commodities in the international market by using the Revealed Comparative Advantage calculation and linear regression. From the research results, it can be seen...

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Mapping of Human Development Index in Regencies/City Over South Sumatera

Siti Rohima, Muhammad Riswan, Liliana, M. Komri Yusuf

The purpose of this study is to Mapping the Human Development Index (HDI) in Regencies/Cities in South Sumatra. The data used are secondary data from 15 regencies/cities during the period 2010-2017. The research method is descriptive quantitative with Klassen Typology analysis. Klassen's typology calculation...

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Education Mismatch on Women's Workers' Income in Southern Sumatra

Yunisvita, Muhammad Teguh, Deassy Apriani

This paper aims to examine the phenomenon of mismatch that occurs in women workers in Southern Sumatra. Mismatch that occurred was education mismatch with the category of undereducation and overeducation. Using 2018 Sakernas data, the unit of analysis consisted of 13,683 workers of which 74.66 percent...

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Transactional Leadership and Transformational Leadership, Their Impacts on Job Satisfaction: Islamic Banking in South Sumatra

Agustina Hanafi, Zakaria Wahab, Afriyadi Cahyadi

This study focuses on examining the direct effects of transactional leadership and transformational leadership on job satisfaction by choosing Islamic banking in South Sumatra as object. Five hundred front and back office employees who work at seven Islamic banks from four different locations are selected...

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Organizational Learning Culture Through Job Satisfaction Based on Servant Leadership and Transcendental Leadership

Afriyadi Cahyadi, Agustina Hanafi, Yuliansyah M. Diah

This study is an investigation of the mediating role of job satisfaction in the relationship between two leadership styles, servant leadership and transcendental leadership as independent variables, and organizational learning culture as the dependent variable. Hypotheses that were developed based on...

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Improving Organizational Performance Through Job Satisfaction Based on Employee Empowerment

Yuliansyah M. Diah, Afriyadi Cahyadi

We investigate the mediating role of job satisfaction in the influence of employee empowerment on organizational performance. Hypotheses that are developed based on theories are tested in a quantitative descriptive approach. Two hundreds restaurant employees in fifteen pindang restaurant are the respondents...

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Financial Literacy, Risk Perception and Cashless Services

Samadi W. Bakar, Reza Ghasarma, Ahmad Maulana

This study aims to examine the effect of financial literacy and risk perception on financial services without cash to get a comprehensive picture of the policy framework in supporting movements without cash. The analysis technique uses cross-sectional data design, obtained

by self-reporting using a questionnaire...

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Structure, Conduct and Performance of the Coffee Processing Industry in Palembang and Pagar Alam Cities

Syamsurijal Abdul Kadir, Nurkardina Novalia, Azwardi, Siti Rohima, Ahmad Maulana

The purpose of this study was to analyze the structure, conduct, and performance of the coffee processing industry in Palembang and Pagar Alam cities. The data used in this study are primary data collected by distributing questionnaires to coffee processing firms in Palembang city and Pagar Alam city....

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Household Rice Consumption Model in Lubuklinggau City, South Sumatera Province

Imam Asngari, Harunurrasyid, Ersa Ayu T Salim, Suhel, Andi Nurul A Arif, Nabila Tri Utami

This study is to examine the pattern of household rice consumption in Lubuklinggau City. The

data used are primary data obtained from in-depth surveys of 80 households in two subdistricts, namely in West Linggau I and East Linggau II. The analytical method uses descriptive and quantitative approaches...

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Effect of Customer Orientation Attitude on Emotional Exhaustion Through Mediation of Surface Acting

Effed Darta, Ferry Tema Atmaja, Sularsih Anggarawati, Akram Harmoni Wiardi, M Yasser Iqbal Daulay, Bella Salsabillah Afazein

This study explores the relationship between customer orientation attitude, surface acting and employee exhaustion in the restaurant industry. The research method uses laboratory experiments, which are data collection techniques using a questionnaire with a case scenario of emotional exhaustion employes....

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The Effect of Gender, Financial Experience, and Money Attitude on Financial Literacy

Chairil Afandy, Ridwan Nurazi, Fitri Santi, Intan Zoraya, Sri Adji Prabawa, Wulan Widarni

This study aims to investigate the effect of gender, financial experience, and money attitude on financial literacy. The sample for this study was 483 students at the University of Bengkulu which consist of 281 male students and 202 female students. The sampling method was convenience sampling. This...

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Analysis Factors that Influence the Money Demand in Indonesia

Liliana, Syaipan Djambak, Muhammad Kahpi, Siti Rohima, Aisyah Lian Sari

This study aims to determine the effect of inflation, interest rates, and economic growth variable on money demand in Indonesia from in years 2005-2018. The data used in this study are secondary data obtained from the Indonesian statistical reports. This study uses multiple linear regression with the...

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Socioeconomic Characteristic of Household Food Security in South Sumatra Saadah Yuliana, Muhammad Teguh, Imelda Imelda

This paper discusses the relationship of socioeconomic characteristics of households in South Sumatra to food security. Food security is measured by the proportion of household food consumption expenditure. The socioeconomic characteristics of household food security illustrate: first, stability of food...

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The Influence of Labor and Investment in Small Scale Industry to the GDRP in South Sumatra Province

Hamira Hamirah, Bernadette Robiani

This study discusses the influence of labor and investment in Gross Domestic Regional Product (GDRP) in 17 districts or cities in South Sumatra Province during the years 2016-2018. Secondary data were obtained from the published South Sumatra province and the Department of Industry, South Sumatra Province....

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Consumer's Shopping Experience in Shopee

Nofiawaty, Iisnawati, Akhmad Nazaruddin

At present, consumers have many alternative ways for shopping. E-commerce and market places growth fast. The growth of E-commerce and marketplace, has force the company to survive with this competition. The ease of getting information on the internet makes the consumer easy to move to other brands. The...

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Customers' Preference in Choosing Islamic Banks

Isnurhadi, Fida Muthia, Marlina Widiyanti, Sulastri

This study aims to find factors that affecting customers' preference in choosing Islamic bank. The data is collected through questionnaires spread to Islamic banks' customers in seven cities and district in South Sumatera. The total questionnaires that can be used in the analysis is 509 questionnaires....

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Economic Growth, Export, Debt, and FDI: The Agriculture Case of Indonesia Alghifari Mahdi Igamo, Dwi Darma Puspita Sari, Sukanto, Syirod Shaleh, Putri Vialeta

This study discusses the effect of export in agriculture, FDI in agriculture, and debt in agriculture to economic growth in agriculture in Indonesia. Analysis of data using Vector Error CorrectionModelwith the help of an application program using the E-views 8.0. Based on the statistical data testing...

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Analysis of Employment in Small and Medium Industry (SMEs) in South Sumatra

Dirta Pratama Atiyatna, Mukhlis, Ichsan Hamidi

This study aims to see Labor Absorption in SMEs in the province of South Sumatra. This study uses multiple regression analysis. Processing application in this study using SPSS. After the determination of the exact model than the classical assumption test, the next step necessary to

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The Effect of Zakat Productivity Toward Small Medium Enterprise Incomes of Recipient of Zakat

Ichsan Hamidi, Dirta Pratama Atiyatna, Iwan Efriandy

This study aims to find out how zakat productive affect the Small Medium Enterprise (SMEs) incomes of recipient of zakat in South Sumatera. This study uses quantitative approaches, while data collection techniques use questionnaires and also through interview, observation and documentation. The population...

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Financing Decision and Dividend Policy to Corporate Value

K.M. Husni Thamrin, Sulastri, Mukhlis, Abdul Bashir, Hilda Tri Lestari, Isnurhadi

This study aimed to examine the effect of capital structure which was proxied by debt equity ratio, and debt asset ratio; and dividend policy which was proxied by dividend payout ratio to

the company value which was proxied by price earnings ratio and price book value. The sample of this study was 35...

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Can Increased Transfer Fund Efficiency Contribute to Poverty in South Sumatra, Indonesia?

Sukanto, Zulkarnain Ishak, Rosmiyati Chodijah Saleh

The central Transfer Fund to the region has experienced a sharp increase in the last 5 years but the poverty rate is experiencing slow decline. There is a possibility that funds are given to the area has not been efficient so poverty reduction is not optimal. The research focuses on the efficiency of...

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The Effect of Financial Performance, Auditor Reputation and Audit Opinion on Bond Ratings Memito Nigel Siregar, Yulia Saftiana, Umi Kalsum This study aims to determine the effect of financial performance (profitability, leverage and liquidity), auditor reputation and audit opinion on bond ratings in non-finance companies that issue bonds on the Indonesia Stock Exchange (IDX). This type of research was descriptive quantitative research....

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Comprehensive Performance Measurement Systems on Procedural Fairness, Role Clarity and Managerial Performance

Luk Luk Fuadah, Anton Arisman, Lukita Tri Permata

The purpose of this study is to examine the effect of comprehensive performance measurement systems (CPMS) on procedural fairness, role clarity and managerial performance in Indonesian Banking. This study survey managers from Banking in Palembang to collect the data. The findings show that the comprehensive...

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Effects of Accrual Discretion, Accrual Levels, Opinions and Political Factors

on the Management of SILPA of Local Governments (Efforts to Detect the Management of SILPA Approach Zero)

Abdul Rohman, Rochmawati Daud, Arista Hakiki

The Government of the Republic of Indonesia has carried out various reforms. The element of financial governance that is currently very important and is the concern of many parties is the field of reporting. The government has compiled regulations and policies related to accounting. Policies taken by...

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Analysis of Islamic Commercial Bank Health Level Based on RGEC Methods 2014–2017 Periods

Riri Hanifa, Anton Trianto, Kemas Welly Angga Permana, Mahdi Hendrich

This study aims to assess the health level of the National Islamic Commercial Bank using the RGEC (Risk Profile, Good Corporate Governance, Earning, Capital) method in accordance with Bank Indonesia Regulation Number 13/1 / PBI / 2011 in the 2013-2017 period. This research is a descriptive study with...

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Analysing of Determining Factors of Customers Decision to Choose Mudharabah Saving in Four BUMN Shariah Bank at Palembang Marlina Widiyanti, Isnurhadi, Rasyid HS Umrie

Customers decision is a stage which customers have option to choose certain products or services. The purpose of this study was to analyze the trust, profit-sharing and conformity to shariah law to customers decision to choose mudharabah savings in four Islamic banks in Palembang. This research are expected...

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Debt Costs and Acquisition in Indonesia

Media Kusumawardani, Achmad Soediro, Fardinant Adhitama, Desri Yanto

This study discusses changes in debt costs before and after the company conducts acquisition activities. The year observed was one year before the year of acquisition, the year of acquisition and one year after year of acquisition. The number of samples in this study was 37

companies that acquired and...

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The Role of Non-Financial Performance and Job-Tension

Sri Maryati, Abi Wakos, Nyimas Dewi Murnila Saputri, Anisa Listya

The purpose of this research is to explain the performance relationship with measurement of non-financial performance through job tension on member of the police Lampung Province. The type of the data used in the research was the primary data and purposive sampling technique used in this research. The...

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Income Structure, Risk-Taking and Performance in Indonesia Bank Level Analysis

Reza Ghasarma, Agung Putra Raneo, Umar Hamdan

Panel data analysis with random effects shows that there is a significant positive effect between diversification on the income structure on performance alone, not on risk. It is

certainly understandable that because banks in Indonesia are relatively new to switching to non-interest income, banks are...

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The Effect of Brand Image on Consumptive Behavior of Adolescent Girls in Palembang

Ahmad Maulana, Agung Putra Raneo, Wita Farla, Nurkardina Novalia

This study aims to empirically examine and analyze the effect of brand image on the consumptive behavior of adolescent girls in Palembang. The study population was young women aged 10 to 24 who made purchases at malls located in Palembang. The sample studied as research respondents was 100 people with...

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Limping Toward the Sharia Legitimacy

Achmad Soediro, Media Kusumawardani, Fardinant Adhitama

This study uses a qualitative interpretative approach. A depth semi-structured interview is

applied to explore the desired information. The purpose of the research is to explore how Islamic banking management managing their businesses in maintaining the existence and operations of the institution and...

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Stock Market Development and Commodity Price on ASEAN-5 Economic Growth

Budi Setiawan, Muhammad Bahrul Ulum, Muhammad Ichsan Siregar, Rifani Akbar Sulbahri, Muhammad Aryo Arifin

The advance in financial service industry and commodity price's fluctuation play a pivotal role for the development of economic growth. This study attempted at analyzing the relationship among stock market development (market capitalization, total value traded ratio and turnover ratio), commodity price...

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Effect of Progressive Tax and Tax Arrears on Revenue Transfer of Motor Vehicle Fee in South Sumatra Province

Didik Susetyo, Anna Yulianita, Putri Vialeta

The purpose of this research is to find out and analyze the Effect of Progressive Tax and Tax Arrears on the Revenue Transfer Fee of Motorized Vehicles in South Sumatra Province. In this writing the type of data used is panel data. The sample in this study was 16 RegencyCity UPTs during 2017-2018. The...

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Conflict Management Style and Role Stress on Government Auditor: A Perspective from Conservation of Resources Theory

Agil Novriansa, Ahmad Subeki, Aryanto Aryanto

This study aims to examine empirically relationship between conflict management style and role stress on government auditors using the perspective of conservation of resource (COR) theory. This study uses hand-delivery, mail and online survey method with the criterion of government auditors who have...

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How Does Financial Inclusion Optimize Bank Savings? a Moderating Function of Financial Literacy

Supeni Anggraeni Mapuasari

The importance of financial literacy, savings, and financial inclusion to financial development has long been recognized. Financial inclusion represents effective access to financial services, while financial literacy represents people basic knowledge on financial management. A good score of literacy...

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Analysis of the Effect of Cynicism and Empathy on Reciprocity and Reciprocity on Gratitude in Service Company

Seprianti Eka Putri, Dewi Rahmayanti, Syaiful Anwar, Febzi Fiona, Anggri Puspita Sari, Afriza Damayanti

The purpose of this study was to analyze the effect of cynicism and empathy on reciprocity

and reciprocity toward consumer gratitude in the service company. Primary data were collected through survey online with questionnaire from 203 respondents in Bengkulu Indonesia. The data was further using SEM...

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Happiness: An Approach to Measure Economics of Well-Being

Rozy Ahimsyah Pratama, Ferisa Halifah Tamara, Heny Wahyuni

Happiness is a psychological condition of a person related to the condition of well-being. This study aims to see and estimate the factors that cause someone to prosper by using the condition of happiness as a proxy. The data used is the data from the Indonesia Family Life Survey 5. In addition, we use...

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Intention the Role of Halal Awareness, Religious Orientation and Consumer Motive Toward Purchase Intentions, Case: Muslim Consumer in Indonesia

Hanny Nurlatifah, Shohibul Imam, Firsan Nova

in this study, examining Halal Awareness, Religious Orientation, and Consumer motive purchase Intention in Indonesia. Design/methodology/approach – Data are collected through

self-administered questionnaires. This paper SEM-PLS analysis is to identify the relationship of halal awareness, religious orientation,...

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Asset Growth, Investment Opportunity Set, Free Cash Flow as Determination of Dividend Payment Probability for Manufacturing Companies in Indonesia

Rasyid Hs Umrie, Samadi W Bakar, Supardi Bakri

The purpose of this paper to investigate the asset growth, investment opportunity set, free cash flow on dividend payment probability. Non probability sampling research sample with selected purposive sampling of 101 manufacturing companies in Indonesia. The research period is 2016-2018. The unit of analysis...

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Moderating Influence of Gender on the Association Between Financial Attitude, Financial Behavior, Financial Knowledge, and Financial Literacy Yuliani, Luk Luk Fuadah, Taufik

The purpose of this study is to prove that financial attitude, financial behavior, financial knowledge of financial literacy. In addition, this study analyzes the role of gender as a moderating variable in the influence of financial attitude, financial behavior, financial knowledge on financial literacy....

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The Effect of Gamification on User Satisfaction on Online Travel Agent

Yulia Hamdaini Putri, Suhartini Karim

Technology-based companies use many strategies such as gamification in online travel business companies that play a role in increasing tourism. Gamification is a strategy to attract consumers in the form of rewards, points, levels, reviews (story). Gamification is applied in online shops, salons, and...

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Individual Career and Employee Career Satisfaction

Wita Farla, Baharudin, Yuliansyah M. Diah, Muhammad Ichsan Hadjri

Employee career satisfaction can be achieved through individual careers. An individual career requires commitment from the employee itself and can be done by making career planning and building networks. The population in this study is all nurses at the Eye Specialty Hospital Prov. Sumatera Selatan....

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A Student Compliance Intention Model for Quality Assurance in Higher Education Institutes

Ken Ditha Tania, Norris Syed Abdullah, Norasnita Ahmad, Samsuryadi

The phenomenon of neoliberalism in HEI has forced University to conduct various improvement in QA to increasing quality. Enhance stakeholder involvement is case of good QA practices. Including student can be advantage to QA process. Student participation in QA

activities impacts the quality of higher...

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Factors That Influence Companies to Transfer Pricing

Rina Tjandrakirana, Ermadiani

Nowadays transfer pricing decisions can affect the company's profit and loss. Division managers or subsidiaries are usually involved in transfer pricing decisions, they have control over overall profitability. By manipulating transfer pricing, the company has also manipulated revenue / cost of goods...

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Compensation, Leadership Style, and Employee Performance: A Case Study at PT Semen Baturaja (Persero) Tbk

Zunaidah, Didik Susetyo, Muhammad Ichsan Hadjri

This study aims to determine the effect of compensation and leadership style on employee performance at PT. Semen Baturaja (Persero) Tbk. The population in this study were 758

employees of PT Semen Baturaja (Persero) Tbk. By using proportional random sampling technique, the number of samples that will...

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University Governance and Structuration Perspective in Indonesian Higher Education Policies

Isni Andriana, Luk Luk Fuadah, Pamungkas Adi Wibowo, Anna Yulianita, Rahmat Hidayat

This purpose of this article are to review a broad definition of university governance by using the Indonesian national government in higher education policy, and to reveal and analyze the university governance and structuration theory due to the organizational changes performed by an Indonesian university....

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The Effects of Organizational Culture and Leadership Style on Employee Performance Through Employee Engagement as Intervening Variable at Pt. Bank Mandiri Micro Banking Cluster Baturaja

Agustina Hanafi

This study focuses on the effects of organizational culture and leadership style on employee performance through employee engagement as intervening variable. The hypotheses which

were tested in this study are: (1) organizational culture and leadership style had significant effect on employee engagement,...

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The Nexus Between Operational Risk and Profitability in Islamic Banking

Fida Muthia, Reza Ghasarma, Sri Andaiyani, Renaldi Setiawan

This paper aims to demonstrate the effect of operational risk on profitability in Islamic banks. The total of 14 Islamic banks in Indonesia for the period of 2016-2018 are selected to be the sample of this study. Operational risk is measured using cost to income ratio and cost to total asset ratio, meanwhile...

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The Impact of Government Transfers on Disparities in Agriculture Sector Development in Indonesia

Feny Marissa, Deassy Apriani, Alghifari M. Igamo

This study aims to describe the effect of profit sharing fund (DBH), General Allocation Fund (DAU) and Special Allocation Fund (DAK) to the output and income per capita of the people in the agricultural sector 2010 and 2018. Using the data panel and Fixed Effect Model. The conclusions from the results...

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Consumer Decision on Online Food Delivery

Iisnawati, Aslamia Rosa, Dessy Yunita

The research conducted due to the existence of consumer 's alternative choices to deliver food both through online delivery services provided by the company it self or provided by online transportation such us GoJek and Grab. This research aims to determine consumer behavior on using online food delivery...

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Influence of Perceived Value and Perceived Risk to Trust and the Implications on Buying Intention

Aslamia Rosa, Achmad Widad, Iisnawati

The bread the of internet use up on smartphones has resulted in buying and selling activities on the internet, which can even be done only with a smartphone. However, the rise of food purchases online is certainly not apart from the perceived benefits and the customer worries about the risk that will...

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Quantifying South Sumatera's Financial Inclusion: Regencies and Cities Levels

Syaipan Djambak, Sri Andaiyani, Alghifari Mahdi Igamo, Muhammad Riswan

In the last few years, efforts to increase public financial inclusion cannot be underestimated. It needs to be a concern for policy makers whether financial inclusion is evenly distributed in various regencies and cities. It also becomes a need for more effective and efficient financial inclusion programs....

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The Development of Jumputan Cloth in Palembang: An Analysis of Consumer Characteristics

Dian Eka, Yulia Hamdaini Putri, Islahuddin Daud

Cultural products are an exciting element in supporting tourism. When tourists are visiting an area, tourists looking for local souvenirs is a habit that cannot be avoided. Jumputan cloth, including cultural products in Indonesia, especially South Sumatra. The aim of this research to understanding the...

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Joint Effect of Banking Competition and Risk-Taking on Profitability: Evidence from ASEAN's Countries

Bambang Bemby Soebyakto, Fida Muthia, Mohamad Adam, Muizzuddin

Deregulation and financial reforms in the banking sector of ASEAN countries aim to foster a competitive environment in order to improve stability in the ASEAN banking sector. The joint

effects of competition and risk-taking behavior on profitability in the banking sector have not been well studied in...

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Assessing Small Industrial Agglomeration and Economic Growth in South Sumatra

Mukhlis, Nazeli Adnan, Muhammad Farhan

The relationship between small industrial agglomeration with economic growth is urgent to do in-depth empirical study. The determination of South Sumatra as a center for the development of small and medium industries indicates that economic growth is the effect of small industrial agglomeration. To determine...

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The Effect of Corporate Governance on Financial Distress of Concentrated Ownership of Manufacturing Firms on Indonesia Stock Exchange Taufik, Yuliani, Mohamad Adam This study aimed to determine the effect of corporate governance, return on asset, market prices to book value, firm size and leverage on financial distress of concentrated ownership of manufacturing firms in Indonesia stock exchange period 2016-2018. The population was 73 of the concentrated ownership...

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The Application Study of Green Metrics at 2 Indonesian Conservation Universities

Muhammad Farhan, Achmad Soediro, Patmawati, Mukhlis Mukhlis

The awareness of the importance of environmental sustainability is the hottest issue discussed in the last decade. The university as a public entity operating in the field of education and research, should pay attention to the interests of students, employees, lecturers, and the community affected by...

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Does Palembang City's Population Growth Affect Optimal City Size:

Minimum Cost and Maximum Net Benefit Approach?

Imelda, Imelda, Yunisvita, Yunisvita, Bambang Bemby Soebyakto, Deassy Apriani

This paper discusses the optimization of the size of Palembang City economically in accordance with the Alonso- Richardson Hypothesis, using a minimum cost and a maximum net benefit approach. The variables used to calculate optimal city measurements are the number of residents, the cost of the city management...

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The Effect of Dividend Policy on Stock Price Changes in the Bank Sub Sector Companies Listed on Indonesia Stock Exchange

Cici Ardelia, Agnemas Yusoep Islami, Isni Andriana, Kemas M H Thamrin, Yuliana Sari, Muzakir Achmady

This study aims to determine the effect of dividend policy on changes in stock prices in the bank sub-sector companies in the Indonesia Stock Exchange for the period 2013-2017. This type of research is quantitative with the sampling technique used is Purposive Sampling while for data collection in this...

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The Effect of Working Capital Ratio on Profitability of Manufacturing Companies in Indonesia

Rahma Yolanda Putri, Nusaiba Mirza, Wan Muhammad Atif, Isni Andriana

This study aims to determine the influence of work capital ratio on the level of manufacturing company profitability in Indonesia basic and chemical industry sub-sector for the period of 2012 - 2017. The type of this research was quantitative with the sampling technique used is Purposive Sampling technique...

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