



Proceedings of the 6th Global Conference on Business, Management, and Entrepreneurship (GCBME 2021)

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[Analysis of Microlearning-Based Learning Media Needs: A Retrospective Study at Vocational High School](#)

Tjutju Yuniarsih, A. Sobandi, Rini Intansari Meilani, Endang Supardi, Resti Indriarti, Riske Faldesiani

The goal of this study is to determine the Office Management Vocational Program's needs for microlearning-based learning media. Data for this study were acquired using a retrospective method from teachers of Office Automation and Governance programs at vocational schools in West Java. The findings of...

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[The Effect of Locus of Control and Tolerance of Ambiguity on Entrepreneurial Intention](#)

Kurjono Kurjono, Faqih Samlawi, Badria Muntashofi, Nandu Saprudin

The present research aimed at determining the effect of locus of control and tolerance of ambiguity on entrepreneurial intention. To analyze the data, the explanatory survey method was used. The research sample was taken from UPI (Indonesia University of Education) students as the population. The research...

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[Tax Policy Analysis for a Business Model Recycle](#)

Endang Mahpudin, Reminta Lumban Batu, Vera Pangni Fahriani, Zulfa Aulia Nurul Putri

The waste problem is a very complicated problem to solve. In Indonesia itself, the waste problem is very worrying. Based on data from ScienceMag, it is stated that Indonesia is the second-largest contributor to plastic waste to the sea after China, followed by the Philippines, Vietnam, and Sri Lanka....

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[Does the Information System Audit Syllabus Fit the Industry's Needs?](#)

Practitioners and Academic Perceptions

R. Nelly Nur Apandi, Alfira Sofia, Hanifa Zulhaimi

The successful absorption of graduates in practical work will depend on the curriculum design offered by the study program. Developing a course syllabus that suits industry needs is an important aspect that must be considered. This study aimed at seeing differences in perceptions regarding the level...

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[Less Cash Society Movement: The Impact of Using E-Money on Social Changes](#)

Eldi Mulyana, Tetep Tetep, Nizar Alam Hamdani, Indra Cahya Uno

This study aims to examine the phenomenon of electronic money and its impact on social change in urban areas described by Virilio's acceleration theory. Data collection techniques through interviews with informants using electronic money applications in Garut Regency. The results showed that the impact...

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[Analysis of Mudharabah, Musyarakah and Ijarah Partially to Return on Assets \(ROA\) in Islamic Banks](#)

Tetep Tetep, Hermansyah Hermansyah, Dodi Supriyanto, Nizar Alam Hamdani

The purpose of this study is to analyze the effect of partial mudharabah, musharaka, and ijarah on Return on Assets (ROA) in Islamic banks. This study used the explanatory research method which means that the research seeks to explain and highlight the relationship between the variables...

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[Poverty and Socio-Economic Inequality from Socio-Cultural Perspective](#)

Tetep Tetep, Ade Suherman, Yuyun Susanti, Aulia Nisa

In this study will describe the causes of poverty and social from the socio-cultural perspective of the community. Poverty and social inequality are the main problems in regional development, including in Garut Regency. Equitable development in Garut Regency still needs more improvements. There were...

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[Social Entrepreneurship as an Effort for Economic Recovery During the Covid-19 Pandemic](#)

Ade Suherman, Tetep Tetep, Nizar Alam Hamdani, Galih Abdul Fatah, Yuyun Susanti

This study aims to determine Social Entrepreneurship as an Effort for Economic Recovery During the Covid-19 Pandemic. This survey study collected data using questionnaires involving Indonesian society in Ciamis, West Java. The results showed that Social entrepreneurship can minimize economic difficulties...

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[Development of a Local Wisdom-Based Creative Economy](#)

Triani Widyanti, Tetep Tetep, Asep Supriatna, Syifa Nurgania

This study is aimed at describing the development of a local wisdom-based creative economy. Recently in Indonesia, the creative economy has been increasingly popular and touted as a national program. A creative economy is characterized by the use of intellectual property to generate income, provide employment,...

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[Juridical Review of Trade Secrets of the Traditional Food *Burayot*](#)

Hermansyah Hermansyah, Tetep Tetep, Nizar Alam Hamdani, Hilmy Nurfaizan

This research intends to protect the protection of trade secrets for protection and home industry businesses such as traditional Burayot food in Garut Regency so that this will maintain the protection of Burayot as a local Garut product that can help maintain local and national and international economic...

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[E-Commerce Knowledge in the Digital Era on Students' Entrepreneurial Interest](#)

Tetep Tetep, Ade Suherman, Yuyun Susanti, Aulia Nisa, Galih Abdul Fatah

This study aims to investigate the entrepreneurial interest of the Social Sciences students from Institut Pendidikan Indonesia after studying the concept of E-Commerce in the digital

era during the Entrepreneurship course. To achieve the objective, the study utilized descriptive quantitative approach...

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Does Liquidity or Profitability Influence Firm Financial Distress Most? Empirical Study on Manufacturing Companies Listed in Indonesia Stock Exchange (2015-2019)

Boby Sagita, Nugraha Nugraha

This study aims to see how liquidity ratios and profitability ratios can predict the likelihood of financial distress and which ones have the most influence. This study took 7 (seven) ratios included in the category of liquidity ratios and profitability ratios. The object of this research was carried...

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Financial Literacy on Funding Access of Micro Small Medium Enterprise in Bandung - Indonesia

Candra Wijayangka, Tieka Trikartika Gustyana, Maya Sari, Ikaputera Waspada

The purpose of this research is to determine and analyze the impact of financial literacy on funding access of Micro Small Medium Enterprise (MSME) members of Small Medium Enterprise Association Member in Bandung, West Java Province, Indonesia. This research used a quantitative method with descriptive...

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The Role of Financial Attitude in Entrepreneurship Student Investing Behavior

Dian Kurnianingrum, Ikaputera Waspada, Maya Sari

Entrepreneurs save cash as savings to use it as reserve funds and business investment funds in the future. To generate additional income from cash, entrepreneurs can invest these assets in other liquid assets such as shares. Currently, the awareness to invest in shares in Indonesia is increasing. This...

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Investment Decision Judging from Personal Income, Financial Literacy and Demographic Factors

Rita Tri Yusnita, Ikaputera Waspada, Maya Sari

This study aims to determine the behavior of individuals in making family investment decisions in terms of personal income and financial literacy as well as demographic factors in the Tasikmalaya community. Primary data were collected through the distribution of questionnaires with snowball sampling...

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Good Audit Planning Practices in the Digital Era

R. Nelly Nur Apandi, Alfira Sofia, Hanifa Zulhaimi

The purpose of this study is to identify important considerations that must be carried out by junior auditors in the planning phase in the current digitalization era. This research uses a qualitative study approach by conducting in-depth interviews with experts in auditing, information technology, and...

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Analysis of Minimum Capital, Risk, and Knowledge in Affecting Students' Interest in Investing with Moderated Income in Indonesian Capital Market

Abdul Rozak, Ikaputera Waspada, Maya Sari

Preferences on capital, risk perception, knowledge, and rate of return are part of the factors that are analyzed for testing in making investments. This study aimed at analyzing the impact of minimum capital, risk perception, and knowledge on student interest in investing moderated by income factors....

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The Effect of Liquidity, Leverage, and Profitability on Firm Value with Firm Size as Moderating Variable

Leni Yuliyanti, Ikaputera Waspada, Maya Sari, Nugraha Nugraha

The purpose of this study was to determine the effect of liquidity, leverage, and profitability on firm value, with firm size as the moderating variable. This research used the descriptive verification method. The population in this study was the mining sector companies listed on the Indonesia Stock...

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The Analysis Hedging and Derivative Instrument on Firm Value

Risa R Gumilang, Nugraha Nugraha, Ikaputera Waspada, Maya Sari

This literature review aims to explore and evaluate previous research that focuses on hedging and derivative instruments on firm value. Several frameworks are explored and discussed. In this article, there is some evidence showing that hedging and derivative instruments play a role in firm value, aiming...

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Analysis of Taxpayer Awareness in West Java MSME Tax Payment Compliance on E-Commerce Platform Users

Suhono Suhono, Adhi Rizal, Reminta Lumban Batu, Denisa Rizky Sukrianingrum

This research needs to be done to find out how much influence taxpayer awareness has on MSME tax payment compliance on e-commerce platform users. The purpose of the study was to find out how much awareness of taxpayers toward MSME tax payment compliance among e-commerce platform users. The research...

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The Potential of Bank Venture Debt Financing for SMEs/Startups in Indonesia

Shi Yunzi, Dony Abdul Chalid

Venture Debt brings a new financing direction for SME/Startup. This paper aims to analyze the potential of Bank Venture Debt in Indonesia and the expected impact on the performance of SMEs/startups, exploring the risk and the risk countermeasure for banks. Through qualitative research method with literature...

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Never-Ending the Application of Double Tax Treaties to Foreign Direct Investment

Ida Farida Adi Prawira, Memen Kustiawan, Jaqolina Anggraeni Vigim

Foreign Direct Investment (FDI) plays an important role in avoiding double taxation of income in the two countries. Double Tax Treaties (DTT) is the main instrument to coordinate international taxation directly or can also be called a bilateral agreement between countries. In many developing countries,...

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[The Investor Sentiment and Market Reaction Before and During The Covid-19 Pandemic on Indonesia Stock Exchange](#)

Ernawati Ernawati, Nugraha Nugraha, Ikaputera Waspada, Maya Sari

This research was conducted to analyze investor sentiment on market reactions over two different periods. The analysis was conducted before and during the covid-19 pandemic on the Indonesia Stock Exchange. Investor sentiment uses trading volume proxies and consumer confidence indexes while market reactions...

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[The Effect of Profitability and Liquidity on Firms Value](#)

Ratu Dintha IZFS, Eded Tarmedi, Yusuf Murtadlo Hidayat, Ahim Surachim, Christy Debora

This study aims to determine the description of Profitability as measured by Return on Equity (ROE), Liquidity as measured by the Current Ratio (CR) and Firm Value as measured by Price to Book Value (PBV) and the influence between these variables. This research uses descriptive and verification research...

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[Operational Performance of Small and Medium Enterprises in Pandemic Era](#)

Suci Putri Lestari, Arga Sutrisna

This study aims to examine the effect of implementing Supply Chain Management (SCM) on the operational performance of Embroidery SMEs in Tasikmalaya. A total of 45 participants were sampled for this study using a purposive sampling approach. This study employed a survey research design, with data collected...

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[Successful Digital Payment Information System Services Using Delon and McLean Models](#)

Ismi Kaniawulan, Heny Hendrayani, Munir Munir, C Furqon

Online payment is becoming a practical alternative payment option in the Covid-19 pandemic because it reduces physical contact and the risk of coronavirus transmission. This research aims at analyzing the success of digital payment services using the Delone & McLean model with a Go-pay as a case...

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Excellent Service and Utilization of Information Technology on Stakeholder Satisfaction and Organizational Performance

Deny Hidayatullah, Munir Munir, Wawan Setiawan, Chairul Furqon, Puspo Dewi Dirgantari

The purpose of this study was to analyze the influence of excellent service by utilizing information technology on the satisfaction of stakeholders, which has an impact on organizational performance. This study was descriptive with a quantitative approach. There were two types of variables in this study:...

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The Analysis and Design of E-CRM Information Systems to Maintain Consumer Loyalty

Arie Gunawan, Munir Munir, Wawan Setiawan, Chairul Furqon, Puspo D Dirgantari

As companies grow, the understanding of the importance of consumer data and the opportunities for its use is becoming more diverse. The marketing strategy also developed, which initially used conventional methods to attract and retain consumers, turned into a systemized using E-CRM information system....

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Recruitment Application Revamp Using Agile Development Methodology

Damon Prasetyo Arso, Wawan Dhewanto

To speed up the recruitment process of Maxtekno, a robust and reliable application platform needs to be developed. The agile development methodology is being used in this research along with qualitative research for the supporting data. The result of this development is a prototype that can be evaluated...

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Digital Marketing Impact on Consumer Decision-Making Process

Nizar Alam Hamdani, Rio Muladi, Galih Abdul Fatah Maulani

Digital business is a business trend that currently has an impact on changing people's behavior in doing business. This study aims to discuss the impact of digital marketing on

consumer decision-making on the Aerostreet shoe brand. Methods This research uses a quantitative approach involving 58 respondents....

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Does Creativity Determine Business Success?

(A Survey study on Marketplace Users in Indonesia)

Nizar Alam Hamdani, Miswan Roges Naibaho, Anggun Oktavia

This study discusses how creativity can lead to business success. We used a quantitative research design and 58 respondents were selected to take part in this study. The data were statistically analyzed with multiple regression using the SPSS application. Creativity can determine the success of a business....

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The Effect of Endorser's Credibility and Advertising Creativity on Attitude towards Brands through Advertising Effectiveness

Sucia Fajriati Sab'ah, Ratih Hurriyati, Hilda Monoarfa

This study aims to determine and analyze factors that influence advertising effectiveness to create an attitude towards the brand. This research used quantitative methods with a causality type. The result of this research showed that the attitude towards the brand could be increased through advertisement...

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The Effect of Electronic Word of Mouth on E-Purchase Decision at Marketplace

Citra Savitri, Ratih Hurriyati, Lili Adi Wibowo, Heny Hendrayati

This study discusses the effect of eWOM information quality, eWOM information credibility, eWOM information usefulness on e-purchase decisions with 390 women respondents who use marketplace applications in Indonesia. This study employed Amos SEM data analysis techniques to test the hypotheses. The results...

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Analysis Effectiveness and Efficiency of the Product Delivery System at PT Multiglass Safety Glass Division

Angga Dewi Anggraeni

Information technology is the main thing that is used as a support for work activities so that it can produce fast, precise and accurate information. To achieve this, other supporting resources are needed such as reliable software and human resources who must master the capabilities of information technology...

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Analysis of Brand Loyalty Level at T.O Benhil Rice Store in Tasikmalaya

Widi Prayoga, Ratih Hurriyati, Hilda Monoarfa, Heny Hendrayati

This study aims to measure the level of brand loyalty at T.O Benhil rice shop in Tasikmalaya. The level of brand loyalty is measured based on five indicators, namely (1) Switcher Buyer, (2) Habitual Buyer, (3) Satisfied Buyer, (4) Liking of The Brand Buyer, and (5) Committed Buyer. This study used a...

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Mutual Business Relationship Development Efforts

Rahmi Asih Lestari, Ratih Hurriyati, Hilda Monoarfa

Maintaining the relationship between the company and customers and partners (suppliers) is an important thing that must be done in developing and maintaining long-term relationships to create a sustainable competitive advantage. Lack of knowledge about banking transactions of business actors in traditional...

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Building Competitive Positional Advantages in the Hotel Industry in Tasikmalaya

Depy Muhamad Pauzy, Agus Rahayu, Vanessa Gaffar

This study discusses relationship marketing which is oriented to the creation of long-term harmonious relationships with all stakeholders. This study integrated the variables of relational exchange behavior, outcomes from relationship marketing (relationship outcomes) with strategic marketing outcomes...

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[The Impact of Technology Application on Service Marketing—Taking TikTok as an Example](#)

Li Zhixin, Ratih Hurriyati, Heny Hendrayati

This paper aims to study the impact of the application of IT technology on service marketing by taking TikTok as an example. It mainly studies the technologies used by TikTok in platform operations and how these technologies affect marketing services. This article mainly adopted qualitative research...

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[Electronic Word of Mouth Analysis of Brand Attachment on MSME Products](#)

Faishal Aulia Zahran, Ratih Hurriyati, Heny Hendrayati

This study aims to determine the effect of electronic word of mouth (eWOM) on brand attachment on MSME products. The technique used in this research was non-probability sampling with the purposive sampling method. The data collection technique in this research was a questionnaire distributed to 197 respondents...

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[The Role of Information Communication and Technology in Supporting E-Marketing Strategy to Improve Marketing Performance Culinary SMEs](#)

Indri Ferdiani Suarna, Henny Hendrayati, Ratih Hurriyati

The purpose of this study is to determine and analyze the effect of information technology and communication on marketing performance through e-marketing strategies. The focus of this research is on the culinary SMEs sector after the COVID-19 pandemic. The research method used a quantitative approach...

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[The Effect of Electronic Customer Relationship Management \(eCRM\) on Customer Satisfaction](#)

Dhelvianti Azni Savira, Heny Hendrayati, Ratih Hurriyati

The development of technology in this digital era cannot be avoided in people's lives, including in Indonesia, because internet-based technology is a solution and can simplify every activity carried out. The internet will make it easier for people to connect with each other and provide internet-based...

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The Effect of Delivery Service Innovation on Customer Satisfaction

Kania Siti Sarah, Heny Hendrayati, Ratih Hurriyati

This study aims to determine the effect of delivery service innovation on customer satisfaction at PT. Pos Indonesia. The population in this study was all customers of PT. Pos Indonesia in Bandung using delivery services through the QPosinAja application. The sampling technique used a purposive sampling...

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Creating Tourism Experience- Orchestra Model Approach

Titing Kartika, Ratih Hurriyati, Heny Hendrayati

Creating the tourism experience is an important part of a series of tourism activities. A good experience will create a good memory in the mind of tourists. To produce a tourist experience, the tourism destination manager should pay attention to what components can shape the experience itself. Thus,...

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The Impact of Social Media Marketing on Consumer Purchase Decisions

Dibias Lazuardi Maulid, Ratih Hurriyati, Heny Hendrayati

The purpose of this study is to determine the impact of social media marketing on consumer purchasing decisions for Indonesian rail transportation service users who operate in a monopoly market. Explanatory research with a quantitative approach was used in this study. This study utilized five variables:...

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Marketing Communication for Fintech – Mobile Payment

Abdul Yusuf, Ratih Hurriyati, Heny Hendrayati, Puspo Dewi Dirgantari

The research aimed at observing and identifying the difference between female and male perspectives on Indonesian two most popular fintech platforms' Marketing Communication, and identifying the effectiveness of events and experiences marketing, public relations, and personal selling carried out. The...

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The Analysis of the Cinema Industry in Facing Demand and Capacity Problem During the COVID 19 Pandemic

Rahmi Qurrota Aynie, Ratih Hurriyati, Heny Hendrayati

This study aims at describing the implementation of demand and production capacity in the cinema industry during the COVID-19 pandemic. Recently, Indonesia has been experiencing an economic crisis due to the COVID-19 pandemic, which has caused businesses in Indonesia to weaken and even fall. With uncertainty...

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Ed-tech as Cyber Brand: Winning in Service Market

Evi Yuliani Hertiana, Ratih Hurriyati, Heny Hendrayati

The purpose of this study is to analyze the branding activities carried out by Ruangguru as a cyber brand and the challenges of managing people for service advantage in winning e-course in the service market so that they can face the digital industrial revolution 4.0 in Indonesia. A qualitative method...

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Online Food Delivery Service: The Role of e-Service Quality and Food Quality on Customer Loyalty

Gundur Leo, Ratih Hurriyati, Heny Hendrayati

Nowadays, the online food delivery service industry is vast and prospective. In this highly competitive business environment, having and developing loyal customers is essential. Unfortunately, research to examine customer loyalty modeling in this industry is not many. This study was designed to examine...

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Surviving Without a Brand Ambassador: Apple After Steve Jobs

Munawaroh Junaedi Misbak, Heny Hendrayati

This study aims to determine how Apple Without a Brand Ambassador on Sales Level and its impact on Apple stock sales. With a quantitative descriptive method, the questionnaire was

spread as a tool to collect data using PLS software. The respondents of this study were from all levels of society who have...

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The Integration of Perceived Usefulness, Ease of Use and Perceived Risk in Increasing Customer Usage Intention to Access E-channel during Covid-19: Evidence from Indonesia

Afdol Muftiasa, Sugesco Sugesco, M.A. Sultan, R. Hurriyati

This research aimed at investigating and analyzing how the integration of perceived usefulness, ease of use, and perceived risk increases the usage intention of Indihome e-channel customers during Covid-19 in the Jakarta Area. The research method used was quantitative research using Partial Least Square...

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The Effect of Experiential Marketing on Customer Satisfaction (Tokopedia)

Achmad Rizal Sumarwoko, Heny Hendrayati, Ratih Hurriyati

This study aims to analyze the effect of Experiential Marketing on Tokopedia consumer satisfaction. The technique used in this research is non-probability sampling with the purposive sampling method. The data collection technique used in this study was a questionnaire distributed to 104 respondents....

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Millennial Customer Inertia In Indonesia's Online Transportation Services

Ari Arisman, Ratih Hurriyati

This study aims at determining the factors that form customer inertia in the online transportation service industry in Indonesia. The research method used was a survey with data collection techniques through questionnaires to 174 online transportation customers in Indonesia, especially in the City of...

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The Effect of Post-usage on Customer Loyalty: The Mediating Role of Satisfaction

Intan Permana, Ratih Hurriyati, Henny Hendrayati

The purpose of this paper was to investigate how post-usage effects customer loyalty in the context of mobile banking, as well as the function of satisfaction as a moderating factor. For these goals, research hypotheses based on content analysis of prior studies were established and tested among 100...

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The Influence of Complaint Handling and Service Recovery on Customer Satisfaction, Customer Loyalty and Customer Retention

Zhibek Adzhigalieva, Ratih Hurriyati, Heny Hendrayati

This research aimed at defining the concepts of “complaint handling” and “service recovery” and finding out their influence on customer satisfaction, loyalty, and retention. A systematic literature review was used as a research methodology to reach these goals. Based on the literature review, a model...

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Courier Service Application: Courier Service Quality and Customer Loyalty Mediated by Customer Experience and Customer Satisfaction

Dini Hamidin, Henny Hendrayati

Technology in digital platforms of courier service companies developments have improved. This certainly increases the level of competition among courier service providers. The research aimed at evaluating the construct of the Courier Service Loyalty (CSL) model as described by indicators measured from...

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IndiHome Customer Loyalty in Bandung: Service Quality and Price

Senny H Suarsa, Angga D Anggraeni, Ruth F Aritonang

This study aimed to determine the loyalty of IndiHome customers in the city of Bandung in terms of service quality and price. This research can be categorized as explanatory research using survey research designs. The data were collected by survey method on 400 IndiHome customers in Bandung. In measuring...

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Does Nostalgic Emotion Affect The Memorable Tourism Experience?

Rahyuniati Setiawan, Ratih Hurriyati, Lili Adi Wibowo, Vanessa Gaffar

This study aimed to determine the effect of City Image on Nostalgic Emotion and its impact on Memorable Tourism Experience. The problem studied in this research was the decline in tourist visits to natural hot spring tourist destinations in West Java Province. City Image plays a vital role in influencing...

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[Analysis of Online Insurance Purchase Decisions for Gen X and Millennial Consumers in Indonesia](#)

Sugesko Sugesko, Rahmat Hidayat, Bambang Widjajanta, Ratih Hurriyati

The trend of selling insurance online is currently increasing quite rapidly. Almost all insurance companies focus on developing insurance marketing and sales through internet/digital media. This study analyzes the factors related to online insurance purchasing decisions made by gen X and millennials...

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[The Impact of Covid-19 Pandemic on Consumer Behavior in Tourism Sector](#)

Budhi W Fitriadi, Ratih Hurriyati, Bambang Widjajanta

This research aimed to at providing an exploratory description of changes in tourist behavior in at-risk communities and how they affect the marketing strategy undertaken by the tourism industry as a tourism service provider. The research method is carried out with a qualitative approach with an observation...

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[Repurchase Intention: The Role of Trust, Perceived Usefulness, and Satisfaction](#)

Arlin F M Trenggana, Ratih Hurriyati, Bambang Widjajanta

This study aimed at obtaining an overview and analyzing repurchase intention in e-commerce based on trust, perceived usefulness, and customer satisfaction. The existence of e-commerce changes customer behavior in purchasing travel or transportation tickets and provides the option to repurchase or switch...

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[The Impact of Brand Experience on Consumer Engagement](#)

Erni Martini, M. Naufal Shidqi, R. Hurriyati, Bambang Widjajanta

The purpose of this study is to examine the effect of brand experience (with the dimensions of perceptual, social, epistemic, and embodied experiences) on consumer engagement. One hundred followers of the Facebook page acted as the survey sample chosen using convenience sampling. Descriptive and multiple...

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[The Role of Brand Experience in Willingness to Pay: An Online Transportation Case](#)

Rahmat Hidayat, Leni Cahyani, Ratih Hurriyati, Bambang Widjajanta

The government's involvement in regulating online transportation fares triggered by complaints from conventional transportation makes it important for a company to make an appropriate strategy so that consumer willingness is maintained. This study aimed at examining the efforts made by companies to maintain...

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[Technology Acceptance Model \(TAM\): An Analysis on User of Digital Statistic Platform \(Lapangbola.com\)](#)

Adam Hermawan, Ratih Hurriyati, Heny Hendrayati

Lapangbola is a start-up application that provides tournament management, including live core, team, and player statistics, for early childhood, amateur, and professional soccer. The Lapangbola application is influenced by several factors to produce accurate statistics and follow user needs. Currently,...

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[The Influence of Electronic Service Quality \(M-BANKING\) on Customer Satisfaction](#)

(Case Study: PT. Bank Negara Indonesia)

Della I S Putri, Heny Hendrayati, Ratih Hurriyati

This study aims to analyze the effect of electronic service quality of BNI's m-banking or E-SERVQUAL (Efficiency, Fulfilment, Reliability, Privacy) on customer satisfaction. The research data was obtained through a survey method with a questionnaire technique. Analysis of research data using multiple...

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Lutfi Nur, Disman Disman, Eeng Ahman, Heny Hendrayati, Arief Budiman

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Dellia Mila Vernia, Syamsul Hadi Senen

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Arga Sutrisna, Eeng Ahman, Dian Muhammad Wildan

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Mugi Puspita, Tjutju Yuniarsih, Lili Adi Wibowo

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Raisa Hillia Aini Syifa, Eeng Ahman

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Arciana Damayanti, Agus Rahayu, Lili Adi Wibowo

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Mira Indriyulia Ekarini, Lili Adi Wibowo

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Sulastri Sulastri, Hari Mulyadi, Nurhidayah Nurhidayah

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Less Cash Society Movement: The Impact of Using E-Money on Social Changes

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ABSTRACT

This study aims to examine the phenomenon of electronic money and its impact on social change in urban areas described by Virilio's acceleration theory. Data collection techniques through interviews with informants using electronic money applications in Garut Regency. The results showed that the impact of using electronic money on social change led to a new transaction style that replaced the use of cash. During the Covid-19 pandemic, informants who use electronic money feel that it is easy to make transactions without having to bother carrying a lot of money. Product offerings are becoming more and more intense on social media which creates consumptive behavior in the community, such as being easily attracted to shopping vouchers, offered discounts, and tempted by the cashback phenomenon offered by several online shopping applications. So, the presence of technology is something that cannot be separated from human life. In accordance with Virilio's statement regarding dromology, society is experiencing accelerated social change due to the influence of technology that is developing continuously. The government's policy on the National Non-Cash Movement/National Non-Cash Movement is the reason that people are directed to a less cash society.

Keywords: *Less Cash Society Movement; E-Money; Social Change.*

1. INTRODUCTION

Technological development has an impact on all aspects of life including changes of the existing payment system. Cash payment by using money has begun to shift to non-cash instrument. The development of the use of non-cash payments are not only separated from technological development but also supported the government's efforts towards Less Cash Society [1]. A country's economic success is dependent on its payment system. The smoothness of a country's payment system has a considerable influence on the effectiveness and smoothness of its economy [2]. In the APAC digital banking sector, Indonesia is one of the most lucrative untapped areas. Sixty-six percent of the 260 million people in the country are "unbanked" (do not have a bank account). And, despite the fact that 66 percent of the present population was raised with internet access, less than 40 percent of Indonesian smartphone users had previously utilized financial services applications.

from "All Eyes on E-Money: The Race to Reach 180M Unbanked Indonesians"

Indonesian e-money users' top sources for information about e-money

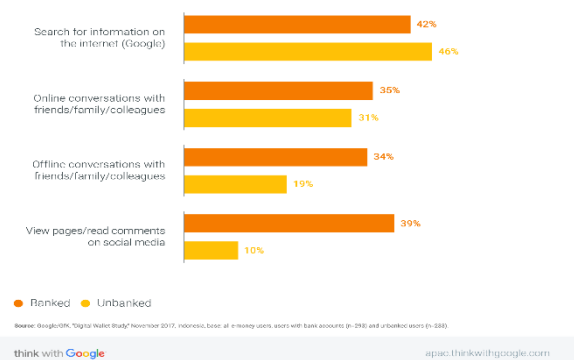


Figure 1. Indonesian e-money users' top sources for information about e-money

The abundant sources and media of information in the 21st century make social contacts with various cultures increasingly massive [3]. That social networks have a role in influencing consumer behaviour in a virtualized environment, especially when the level of exposure of

messages and relationships is made between the various information provided and Consumers who will make purchasing decisions. When one member has had these items, they are often the source of information for the other members [4].

The use of social media will certainly affect the users themselves in thinking and acting both personally and in groups [5]. Teenagers are more likely to make decision making and risky behaviour than adults and the influence of peers play an important role in explaining the behavior at risk during adolescence [6]. Peers influence the involvement of adolescent consumer products [7]. A consumptive behaviour is influenced by several factors. One of the influential factors is the reference group. Reference groups are a group of people who strongly influence individual behaviour. A person will see a group of references in determining the product they consume [8].

When we looked at why Indonesians use e-money, our surveys revealed that 48 percent of women aged 25-28 and 46 percent of males aged 29-34 were already using it to buy everyday essentials like food, drinks, and groceries online. In comparison to 28 percent and 32 percent of males in the same age groups, this suggests that women make more decisions about household expenditures and online food shopping. When opposed to monthly overhead payments like household utilities and bills, which are often paid for by male family members, these sorts of high-frequency domestic transactions are considerably simpler for e-money businesses to influence.

USES FOR E-MONEY	MALE				FEMALE			
	18-24	25-28	29-34	35-45	18-24	25-28	29-34	35-45
Pay for online shopping	58%	70%	72%	67%	68%	74%	75%	51%
Buy pulsa/provider-voucher data package	41%	60%	54%	55%	38%	64%	58%	32%
Buy Go-Jek/GrabPay credits	40%	36%	36%	41%	32%	44%	38%	38%
Pay for transportation online	41%	33%	30%	43%	45%	39%	31%	47%
Buy food, beverages, and groceries online	38%	28%	32%	28%	45%	48%	46%	30%

Figure 2. Indonesian e-money users

It's worth noting that more than half of Indonesia's population is under the age of 30, and so likely to be familiar with digital and e-money. On that topic, our survey found that 68 percent of women aged 18 to 24 utilized e-money to pay for online purchases, compared to 58 percent of males in the same age range. The lifestyle of hedonism is very appealing to teenagers, as it only wants pleasure. Such behavior will be accustomed to and become a culture [9]. The motivation of hedonists is a behavioral-driven buying activity with five senses, delusion and emotion that makes the pleasure and

enjoyment of the material the main goal of life [10]. With the existence of electronic money, it is a new trend that changes people's lifestyle a little with the convenience of shopping, so that the payment system for cash transactions is quickly shifted to non-cash or called cashless [11].

2. METHODS

A qualitative approach in the form of case studies was chosen in this study with data collection techniques using interviews. The research method was conducted to collect factual information. Interviews were conducted on informants consisting of E-money users. The data collection instrument used simple interviews to strengthen the data and was carried out directly. This research focuses on insemisive secats on one object that is to be studied as a cash. Case study data can be verified from all parties concerned, in others words in this study, all of them collected from various sources [12].

Descriptive qualitative research using data analysis namely, induction theory, data reduction, and data presentation. Then data collection techniques through interviews, observation, and literature review. The research subject is the community. The quality research instrument is the researcher himself. The instrument of qualitative research is that researcher is in harmony with the ghosts of other instruments, namely the interview gude, the researcher's observation as the main instrument because only the researcher can act as tool to exist and respond to reality because it is complex [13].

The data validity analysis techniques include data triangulation, technical triangulation, and source triangulation. As a way to identify data suitability and data factualization. Thus the qualitative method with the type of case study can analyze a problem that occurs according to the little raised [14].

3. RESULTS AND DISCUSSION

A. Less Cash Society Movement

The payment mechanism has evolved throughout time. Cash payment systems rely on currency-based instruments such as banknotes and coins. Non-cash payment systems, on the other hand, use an instrument in the form of a Card Payment Instrument [15].

LCS is a central bank endeavor to eliminate the shadow economy and strengthen governance in the process of placing and safeguarding Indonesian employees through transparent payment transaction tracking [16]. The smoothness of a country's payment system has a significant impact on the efficacy and smoothness of its economy.

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process of placing and safeguarding Indonesian employees through transparent payment transaction tracking [16]. The smoothness of a country's payment system has a significant impact on the efficacy and smoothness of its economy.

Based on the efficacy indicators of the Less Cash Society implementation through card-based non-cash payment instruments, it can be inferred that the presence of the Less Cash Society can facilitate the payment system. However, due to implementation challenges, the Less Cash Society is currently ineffective in satisfying the everyday requirements of residents in the Garut Regency area [17].

The biggest impediment in Garut Regency is a lack of supporting facilities. People who wish to utilize non-cash payment instruments to acquire their daily necessities must travel to the district center's retail mall. Not to mention that individuals just wish to obtain their daily consumptive necessities in order to avoid paying public administration fees that are imposed and are seen excessively damaging [18].

People prefer to utilize cash in their daily lives since its implementation is still fraught with difficulties. Internal and external factors cause problems in the implementation of the Less Cash Society. The presence of a non-cash payment instrument in the form of a card will raise the community's spending habit, leading individuals to believe that the presence of a non-cash payment instrument will really damage them.

B. Electronic Money (E-Money)

Money as a mode of payment is the next step in the evolution of the barter stage. Non-cash payment mechanisms have begun to replace cash payment instruments [19]. Non-cash payment transactions may be completed swiftly and conveniently, without the need for cash or the trouble of coinage. The numerous amenities that have been offered have garnered negative feedback from the community. Even if the majority of individuals have an account, the implementation is still confined to using a debit card or an ATM, despite the fact that they are aware that credit cards are available. This is due to the public's lack of understanding of non-cash payment mechanisms.

The perceived utility, convenience of transaction, sufficiency of information, and level of security and privacy all influence e-money user acceptance, yet transaction pleasure remains low. Electronic money has significant advantages over cash, but it also has drawbacks. However, since the launch of the National Non-Cash Movement/National Non-Cash Movement on August 14, 2014, e-money penetration is still only in urban areas.

Electronic money has negative macroeconomic impacts such as exchange rate volatility and lack of

collateral for real money. The lack of real money collateral arises because there is a suspicion that at some point, the amount of virtual money may exceed the amount of real money. Problems related to the use of e-money can also occur due to liquidity problems of their issuers, as well as the consequences of the obligations imposed by the issuers [20]. E-money provides greater convenience and is more efficient than cash payment systems, there are several factors that do not support the loss of cash payment systems.

C. The Impact of Using E-Money on Social Changes.

The phenomenon of this change is very visible in any society, especially in Indonesia, people want everything quickly and instantly, supported by advanced and sophisticated technology. Technological progress is a convenience that can meet a human need. Dromology at this stage is a new power, the impact is that people are really trapped and addicted to technological tools and the paradigm of society that has been shaped by it [21].

Dromology comes from the Greek *dromos* which means race or racecourse. Paul Virilio is a French theorist who created an innovative and interesting form of study that deserves wide acclaim. His study of dromology comes from the suffix "drome" which refers to a race track or a car race place in his study.

The findings showed that electronic money appeared in Indonesia and was then socialized by Bank Indonesia through certain seminars and then socialized through socialization agents both formally and informally. Socialization is also carried out to the wider community with the language of marketing [22]. Not only Bank Indonesia parties but also the mass media play a role in disseminating electronic money to the public such as in advertisements on social media. The development of electronic money was not realized from year to year.

In accordance with Virilio's statement regarding dromology, society is experiencing accelerated social change due to the influence of technology that is developing continuously. Dromology at this stage is a new power, the impact is that people are really trapped and addicted to technological tools and the paradigm of society that has been shaped by it [23]. Electronic money is an important issue because it is considered a future payment revolution that will replace the traditional system of cash and checks.

Further findings impact on society including the emergence of new consumerism. The development of technology, the proliferation of online markets and malls in the city of Bandung makes people tend to be consumptive, as stated by one of the informants who use electronic money. This makes me enjoy transactions without being complicated because of its convenience, but another impact is consumptive behavior, especially if there are discounts, vouchers or points [24]. provided by

merchants or electronic money companies, will regret not taking advantage of these discounts or vouchers.

The rapid industrial development makes the provision of public goods abundant. That way people are easily attracted to consuming goods with many available choices, if this is not controlled, it is not impossible that consumptive patterns will become a culture [25]. Technology that provides comfort in human life can cause people to behave consumptively. Consumptive behavior is a tendency of society because of the desires and needs this can encourage people to tend to consumerism if it cannot be controlled. Consumerism or consumer culture is one term that is often used to describe the social and cultural transformations that have occurred in modernity.

4. CONCLUSIONS

The government's policy on the National Non-Cash Movement/National Non-Cash Movement on August 14, 2014 became the reason for the public to be directed to a less cash society. The positive impact of electronic money is a necessity for its users, but behind the convenience it provides, electronic money has a negative impact, namely consumerism on its users. Consumerism arises due to the illusion given by electronic money in the form of discounts, points, and vouchers.

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