



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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Mutiara Nisa Rozdianda

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B. Widjajanta, Lisnawati Lisnawati, Agus Rahayu, Lili Adi Wibowo, Cindy Maharani Hartono

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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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Mugi Puspita, Tjutju Yuniarsih, Lili Adi Wibowo

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Arciana Damayanti, Agus Rahayu, Lili Adi Wibowo

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Ira Murwenie, Nanang Fattah, Kusenendi Kusenendi, M. Adib Sultan

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Mira Indriyulia Ekarini, Lili Adi Wibowo

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Sulastri Sulastri, Hari Mulyadi, Nurhidayah Nurhidayah

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The Effect of Work Procedure on Work Consistency in Leather Creative Industry Sector in Garut

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ABSTRACT

This study aims to investigate the effect of work procedure on the employee's working consistency in the leather creative industry in Sukaregang, Garut. To achieve the objective, the study utilized a causal research design on 30 respondents. The data were analyzed through simple linear regression with SPSS 25 application. The results showed that working procedures and consistency have a significant effect on the employees' performances. This implies that creative industry employees did good and appropriate work procedures. This research offers benefits in the development of applied theory that the performance of employees in the creative fashion industry is influenced by the work procedures and consistency, either partially or simultaneously. This research also has practical benefits for businessmen to improve performance by always paying attention to the work procedures and consistency. The present study was conducted to fill the gap in the previous research. The novelty in this research is the simultaneous testing of the effect of work procedures and consistency. Further research may explore more on the dependent variables that are not listed in the present study.

Keywords: Consistency, Work procedures.

1. INTRODUCTION

The digital creative industry is a business industry that utilizes technology in running its business activities [1]. The creative industry has shown its significant contribution toward state revenue [2]. However, the development of the creative industry in Indonesia has faced several obstacles, including the problems of government regulation and protection, as well as the lack of technological knowledge and innovation of businesspeople [3]. Creative behavior has become a new demand in facing this competitive era. It has also been recognized that creativity is the main capital in facing global challenges in the 21st century [4].

The 21st century has allowed the development of digital technology to be increasingly competitive. Almost every aspect of life has been infiltrated by the digital and technology, including art. With these inevitable changes, global interaction is getting stronger [5]. In an attempt to improve the creative industry in Indonesia, the government has launched a blueprint for the "Indonesian Creative Economy", a new economic concept that is oriented towards creativity, culture, cultural heritage, and the environment. The main foundation of the creative

industry is developing Indonesia's human resources, making the program become very significant compared to other production factors [6].

The government starts to view the creative industry as an alternative that can help improve the economic development of the country. Creative industries include 14 sub-sectors, namely advertising, architecture, art market, crafts, design, fashion, video, film and photography, interactive games, music, performing arts, publishing, and printing, computer and software services, television and radio, as well as research and development [7]. The creative industry is impacted by the revolution of technology and information, and the rise of the 5.0 industry, including in the fashion sub-sector [8]. Industrial activities must continue and achieve value to produce a performance that continues to run smoothly [9].

Based on the data from the Ministry of Industry of the Republic of Indonesia in 2016, the creative industry has contributed Rp. 642,000,000,000,000.00 or 7.05% of the total gross domestic product (GDP) of Indonesia [10]. In 2015-2016, the number of people working in the creative industry sector tended to increase from 15.96 million

people in 2015 (13.90% of the national workforce) to 16.91 million people in 2016 (14.28%) (Central Bureau of Statistics and Creative Economy Agency, 2017) [11].

According to the development economics theory, the higher the contribution of the industrial sector to the economic development of a country, the more advanced the country is. If the contribution of the industrial sector has been above 30%, it can be said that the sector will bring the country's economy to a better level.

Garut is considered to be one of the productive cities in the field of the creative industry. One of the things produced by Garut is various typical handicrafts made mainly from sheep and cow skins (leather). The products are varied starting from leather jackets, gloves, bags, shoes, sandals to leather crackers. These products are favored by people of all ages starting from teenagers to the elderly who are not only local but also the tourists who simply visit the town to buy the products as souvenirs.

The Trading Department of the Republic of Indonesia took advantage of this situation by compiling the Creative Economy Development Plan for 2009-2015. To develop a creative economy, a number of qualified human resources with high innovation and creativity, as well as spaces to explore creative ideas and do self-actualization are required [4].

Table 1. Data of leather-based fashion industry in Garut

Details	Formal	Informal	Total
Business unit	75	342	417
Workforce	812	2.132	2.953
Investment (000RP)/year	404	1.710.000	2.114.000
Production value (000RP)/year	27.406.200	30.500.000	57.906.200

Table 1 shows that each year the leather-based fashion industry in Garut earned around Rp.57,906,200. Developing the tourism sector cannot be separated from the role of existing human resources, especially in the current era of globalization. However, if we look at the results of the preliminary observations, the educational background of the employees in this industrial center is generally junior high school level. This is closely related to competence in the knowledge dimension. In addition, the high turnover indicates that the job satisfaction of the employees is not optimal. This may lead to a problem since "employees who are satisfied at work greatly affect individual and organizational performance" [13].

The work procedure is a series of sequential work procedures which help show the flow of the work completion; where the work originates, where it is continued, and when or where it should be completed. In other words, the role of work procedures in a company is to provide clarity about a process that needs to be carried out.

Work procedures are also the detailed steps that are directed to achieve the desired results. In other words, work procedures can be interpreted as the details of the organizational mechanisms. There are several dimensions that are covered in the work procedures including efficiency, effectiveness, flexibility, consistency, and implementation. In the process of production, frequent delays or inaccuracies in the implementation of activities are often perceived to be the prominent ones. However, this problem can be overcome by good work procedures. In fact, by obeying work procedures, employee performance will increase. Therefore, companies need to create appropriate procedures. The principle of work procedures is a series of activities that are carried out repeatedly in the same way. An important procedure is designed by an organization so that everything can be done uniformly. The principle of working procedures is also a sequence of clerical work, usually involving several people in a section or more, arranged to ensure a similar quality of treatment toward the business transactions .

Creative industry can be defined as an industry whose main elements are creativity, expertise, and talent that has the potential to increase welfare [3]. The creative industry is also defined as an industry originating from the utilization of individual creativity, skills, and talents to achieve prosperity and create employment by generating and empowering the individual's creativity and creative power [6].

In every industry, there are work procedures that have the following characteristics: 1) based on the field situation. 2) stable and flexible in making adjustments. 3) in accordance with the current development and situation that occur [13]. The new wave of the creative economy which was pioneered by the US and acknowledged for the first time in 1996 has helped an export sales value of 60.18 billion dollars (approximately Rp600 trillion) which far exceeded the exports of other sectors such as automotive, agriculture, and aircraft.

Consistency is a benchmark for evaluating employees' performance. Consistency can be understood as a match between words and actions. "Consistency means that each individual tries to harmonize attitudes and behavior to make it look rational and consistent". This means that someone who is consistent has a fixed attitude, always trying to harmonize his words, attitudes, and behavior. Persistence in adhering to the principle is one of the behaviors of someone who has a good sense of consistency. A person who has certain interests and goals

will not succeed if he does not have a consistent attitude. A desire will not be directed to act as long as the person does not have a strong determination and have doubts.

This is in accordance with Sonia's statement which says "the behavior of self-consistency can be seen in a person's way of thinking, speaking, and behaving. He has a firm principle and of course corrective tendency". Therefore, someone who is consistent will be firm to the principle, always tries to realize his goals, and is careful in acting [29]. Based on the information above, it can be understood that the consistency dimension is having determination that is aligned, appropriate, and firm. The person sticks to the believed principles to achieve the will, interests, and desired goals.[28]

The purpose of increasing competence and job satisfaction is to improve employees' and company performance. Therefore, the researchers are interested in researching further on "The effect of work procedures on work consistency of the employees in Leather Creative Industry, Sukaregang Garut" either partially or simultaneously. To be specific, this study aims to: 1) determine the effect of work procedures on the employee work's consistency in the production division. 2) To find out the implementation of work procedures in every activity of the leather creative industry in Sukaregang Garut. 3) To find out the employee's performance in the production division in the Leather Creative Industry in Sukaregang, Garut

2. METHODS

The research method is basically a scientific way to obtain the data with certain purposes and uses [16]. This research was conducted in one of the industrial shops in the leather creative industry, Sukaregang, Garut. This study tested the hypothesis regarding the effect of work procedures toward the employees' working consistency in every activity in the aforesaid Industry. In this study, the researchers utilized a quantitative method using SPSS 25 where the dependent variable is "Consistency (Y)" and the independent variable is "Work procedures (X)".

Table 2. Variables

Work Procedures (X) [19]	Consistency (Y) [28]
Efficiency, Effectiveness Flexibility, Implementation	Determination, uniformity, and appropriacy

The research hypotheses are formulated as follows:

H_0 : There is no effect of work procedures on the employees' working consistency in every activity in the Leather Creative Industry, Garut.

H_a : There is an effect of work procedures on the employees' working consistency in every activity in the Leather Creative Industry, Garut.

The population in this study were 30 employees of the leather-based industry at Sukanggang Garut, from different divisions including marketing, production, and so on. The sampling technique used was the census method (survey). The sample size was determined in reference to the number of independent variables; the entire population which was 30 people was used as a sample.

The data collection technique used in this study was a questionnaire. The statement scale used was the Likert scale. The Likert scale is a widely used scale that asks respondents to mark the degree of agreement or disagreement toward each item in a series of statements about the investigated object. In this study, the obtained data were analyzed descriptively and quantitatively. For quantitative analysis, it was carried out using the SPSS (Statistical Product and Service Solution program).

The measurement scale used by the researcher was the interval that allows researchers to perform arithmetic calculations on the obtained data. The measurement has no real zero value. The measurement of consumer attitudes that are commonly used in marketing research is the Likert scale. The Likert scale is a scale that asks respondents to determine their degree of agreement and disagreement toward the perceived object. The degrees are arranged from strongly agree, agree, neutral, disagree, and strongly disagree [14].

3. RESULTS AND DISCUSSION

3.1. Measurement

3.1.1. Work Procedures

The working procedure of the leather creative industry in Sukaregang is categorized at a high level, meaning that the work procedures applied by several companies are good. Based on the results of data processing with Excel on 30 respondents, the average value of the work procedure variable in the creative industry of Sukanggang Garut is high. The Cronbach's alpha value obtained was 0.690. This shows that it has a high-reliability interpretation.

3.1.2. Consistency

Based on the result of processing data with reliability test using SPSS on Y variable, the average value of consistency variable (Y) is high. The value of Cronbach's alpha obtained was 0,763 which shows the high-reliability interpretation.

3.2. Hypothesis testing

1. Analysis of the effect of work procedures on work consistency

The first testing was carried out as hypothesis testing intended to find out the significance of the regression coefficient. The second testing was performed to assure the significance of the regression coefficient (X variable influences on Y variable). The hypothesis testing was conducted by comparing the significant value and probability of 0,05 or t-observed and t-critical.

Table 3. Results

Respondent	Work Procedure (x)	Consistency (y)
1	52	95
2	56	102
3	40	74
4	55	100
5	55	101
6	57	104
7	56	104
8	60	111
9	57	105
10	54	100
11	47	88
12	49	91
13	54	101
14	59	110
15	69	128
16	62	115
17	63	118
18	62	117
19	62	117
20	69	130
21	67	126
22	75	140
23	65	123
24	74	139
25	63	119
26	75	141
27	77	145
28	72	136
29	29	58
30	30	60

Figure 1. Anova Results

		Sum of Squares	df	Mean Square	F	Sig.
konsistensi * Prosedurkerja	Between Groups	331,250	14	23,661	2,295	,061
	(Combined)					
	Linearity	153,010	1	153,010	14,844	,002
	Deviation from Linearity	178,240	13	13,711	1,330	,296
Within Groups	154,617	15	10,308			
Total	485,867	29				

Based on the significance value (sig) of the output above, the deviation from linearity significance value was 0.296, greater than 0.05, so it can be concluded that there was a significant linear relationship between variable X (work procedure) and variable Y (consistency). Based on the F value from the output above, the calculated F value was 1.330, smaller than the F table, 2.45. Thus it can be concluded that there was a significant linear relationship between variable X (work procedures) and variable Y (consistency).

In this study, the main hypothesis was that work procedures significantly influenced consistency (Ha). The test was carried out using the ANOVA table above. If the significant value was $0.00 < 0.05$, then (Ha) was accepted. This implied that work procedures had a significant effect on work consistency. Based on the results of the analysis, the dimensions of work procedures that affected consistency were efficiency, effectiveness, flexibility, consistency, and implementation. This efficiency illustrated that the leather creative industry had contributed the efforts to balance the number of workers with the resulting production. In addition, effectiveness was described such working hours which were in accordance to what had been decided. The availability of leather product shops in several Sukaregang leather centers causes consumers satisfied to get the products they needed. Operating hours from early morning to late at night provided consumers with the flexibility to make transactions. The consumer was highly interested in Garut leather creative industry.

2. The analysis of work consistency effect on business activities in a leather creative industry of Sukaregang Garut.

The first analysis was conducted to determine the value of the regression coefficient of work procedure dimensions towards the consistency dimension. This analysis was used to determine how much work procedures (X) give influence consistency (Y). In simple linear regression analysis, the value of R Square or R2 contained in the SPSS output of the Summary Model section was used as the reference.

Figure 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.561 ^a	.315	.290	3.448

a. Predictors: (Constant), Prosedurkerja

From the output above, it was obtained the R Square value of 0.315. This value implied that the effect of work procedures (X) on consistency (Y) was 31.5%, while 68.5% (100-31.5) of consistency was influenced by other variables which were not examined in the study. In this study, the main hypothesis tested was that work procedures and consistency significantly affect the activities of the leather creative industry.

Figure 3. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	153.010	1	153.010	12.871	.001 ^b
	Residual	332.857	28	11.888		
	Total	485.867	29			

a. Dependent Variable: konsistensi

b. Predictors: (Constant), Prosedurkerja

Figure 4. Regression Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.794	6.573		2.251	.032
	Prosedurkerja	.580	.162	.561	3.588	.001

a. Dependent Variable: konsistensi

In general, the formula for the equation of a simple linear function was $Y = a + Bx$. To find out the value of the regression coefficient, we could see from the output above. "A" was a constant number of unstandardized coefficients and the value obtained was 14,794. This value was a constant number meaning that if there is no work procedure (X) then the consistent value of Consistency (Y) is 14,794. B was regression coefficient value obtained was 0.580, meaning that for every 5% addition to the level of work procedures, the consistent value of consistency was 0.580. Because the value of the regression coefficient was positive, it can be said that the work procedure had a positive effect on consistency, so the regression equation was $Y = 14,794 + 0,580 X$.

Overall the results of this study argues that the effect of work procedures and consistency on the creative leather industry of business activities in Sukaregan Garut gives positive results, provides high attractiveness, and has proper working hours.

4. CONCLUSIONS

After analyzing the theory and the results of the study, the researchers could answer the formulation of the research problem with the following conclusions: 1. This study aims to investigate how much work procedures give an effect on the consistency of work. Researchers

draw conclusions based on the results of data analysis, that there has been an effect in terms of efficiency, effectiveness, flexibility, consistency, and implementation. 2. This study is intended to see the effect of work procedures on consistency. This is a case study on employees of the leather creative industry. Researchers make conclusions based on the results of data analysis, that there is an effect of consistency on the activities of the creative leather industry. This research has the benefit of applying performance procedures to employees consistently to gain good work results.

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