PROCEEDING BOOK
3RD INTERNATIONAL CONFERENCE ON ECONOMICS, BUSINESS, SCIENCE, AND TECHNOLOGY (3RD ICE-BEST)

Theme :
Accelerating Digital and Green Transformation through Multidisciplinary Innovation for A Sustainable Future

Editor :
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Accelerating Digital and Green Transformation through Multidisciplinary Innovation for A Sustainable Future

ISBN: 978-623-5724-16-4

Editorial Team: Dr. Supriatiningsih, S.E., M.Ak., CA.
Imam Santoso, S.Kom., M.Kom.
Laras Nurul Adha, S.T., M.T.

Cover and Layout: Septia Fakhira Risti, S. Ds.

FOREWORD

This proceeding book presents a collection of scholarly works contributed by researchers, academics, practitioners, and students from diverse fields who participated in the symposium. The papers compiled in this volume reflect the growing urgency to integrate digital advances and green initiatives across various sectors in order to achieve inclusive, resilient, and sustainable development.

The contributions in this proceeding provide multidisciplinary perspectives, ranging from finance, economics, technology, education, environmental studies, to public policy, highlighting how digitalization and green transformation can strengthen institutional capacity, enhance community welfare, promote sustainability, and support national and global development goals. Each article has undergone editorial review to ensure academic quality, clarity, and relevance to the conference theme.

We extend our sincere appreciation to all authors for their valuable contributions, to the reviewers for their constructive feedback, and to the organizing committee for their dedication throughout the publication process.

We hope this publication serves as a credible reference for future research and inspires further innovation and collaboration among scholars and professionals. May this proceeding contribute to advancing knowledge and strengthening the discourse surrounding digital innovation and green transformation for a more sustainable future.

Jakarta, November 2025

Editor

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Universitas Teknologi Muhammadiyah Jakarta, Indonesia

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MSU Malaysia

Dr. Aam Slamet Rusydiana

Sarkaya University

Dr. Alexandre de Sousa Guterres, Lic.Eco., M.M.

Universidade Da Paz Timor Leste

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Retail Vs. Institutional Vs. Foreign Investor Sentiment toward Trump 2.0 Policies

Arsyil Hendra Saputra, Gatot Nazir Ahmad,
Unggul Purwohedi
Faculty of Economics, State University of Jakarta, Indonesia

ABSTRACT

Purpose

As Donald Trump's return to the U.S. presidency brings a resurgence of protectionist policies, this study aims to examine how different types of investors, domestic retail, domestic institutional, and foreign institutional, respond to these policies and how their reactions influence market volatility in Indonesia. The research seeks to identify which investor group contributes most to financial instability during periods of global political uncertainty.

Research Methodology

The study employs daily market data and a realized volatility measure to assess market instability during the first half of 2025. It also uses an event-detection method based on Google

Trends to capture shifts in investor sentiment associated with geopolitical and policy-related events.

Results

The findings show clear behavioral differences among investor groups. Retail investors tend to heighten market instability through emotion-driven decisions, while foreign institutions shift from being market stabilizers to contributors of volatility during geopolitical shocks. Domestic institutional investors, in contrast, exhibit stronger reactions to potential policy changes.

Limitations

The analysis is limited to the first half of 2025, which may not capture longer-term effects of protectionist policies. The use of Google Trends as a proxy for investor sentiment may not fully reflect real-time behavioral dynamics, and the study's focus on Indonesia limits its generalizability to other emerging markets.

Contribution

This research contributes to the finance literature by disaggregating investor sentiment across investor types and introducing an event-detection method that integrates market data with digital signals. It also offers insights for policymakers

seeking to enhance Indonesia's financial resilience amid global political and economic uncertainty.

Keywords: *geopolitical risk, indonesia market, investor sentiment, market volatility, trump policies*

Greening The Ledger: A Bibliometric and Systematic Review of Global Trends in Green Accounting and Sustainability Reporting

**Maria Suryaningsih, I Gusti Ketut Agung Ulupui,
Umi Widyastuti**

Universitas Negeri Jakarta, Indonesia; Universitas Teknologi
Muhammadiyah Jakarta

ABSTRACT

Purpose

This research explores the global development and intellectual structure of Green Accounting and Sustainability Reporting studies from 2020 to 2025. The goal is to uncover dominant themes, emerging research fronts, and knowledge networks that illustrate how environmental accounting practices contribute to corporate transparency, ESG performance, and firm value creation.

Research Methodology

The study applies a Systematic Literature Review (SLR) integrated with Bibliometric Analysis using 240 Scopus-

indexed documents published between 2020 and 2025. Following the PRISMA protocol, relevant studies were screened and analyzed. VOS viewer software was employed to construct and visualize keyword co-occurrence networks, author collaboration maps, and citation linkages. Thematic clustering identified key research areas and their evolution across time and regions.

Results

The bibliometric mapping reveals four major research clusters: (1) Green Accounting and ESG Disclosure Practices, (2) Sustainability and Corporate Value Creation, (3) Carbon Reporting and Climate Accountability, and (4) Governance, Assurance, and Transparency. A sharp rise in publications was observed after 2021, driven by global ESG reporting mandates and the post-pandemic sustainability agenda. Studies are concentrated in ASEAN and European regions, while emerging themes include digital sustainability disclosure, ESG assurance mechanisms, and circular economy accounting.

Limitations

The scope is limited to English-language Scopus publications from 2020–2025, which may exclude non-indexed or local studies. Expanding future research through multi-database integration and qualitative meta-analysis would provide deeper insights into cross-regional sustainability accounting practices.

Contribution

This paper offers a comprehensive bibliometric synthesis of the evolution of Green Accounting, positioning it as a strategic enabler for sustainable corporate transformation. The findings establish a conceptual framework that connects environmental reporting, governance quality, and firm value, offering a roadmap for policymakers, scholars, and practitioners to strengthen green disclosure standards and sustainable investment practices.

Keywords: *bibliometric mapping, esg disclosure, corporate value, global trends, green accounting, sustainability reporting, vos viewer*

The Influence of Green Investment, Corporate Social Responsibility, and Green Intellectual Capital on Firm Value: The Mediating Role of Firm Performance

Ahmad Arif , Heri Ispriyahadi, Ramayuli

Muhammadiyah University of Technology Jakarta

ABSTRACT

Purpose

This study aims to analyze the influence of Green Investment (GI), Corporate Social Responsibility (CSR), and Green Intellectual Capital (GIC) on company performance and its implications on company value proxied by Tobin's Q and Price to Book Value (PBV), with performance (ROA) as a mediating variable.

Research Methodology

The research sample includes mining companies listed on the Indonesia Stock Exchange for the 2019–2023 period, with panel data regression analysis techniques through the Fixed

Effect and Random Effect Model approaches based on the results of the Chow, Hausman, and Lagrange Multiplier Test.

Results

GI has a significant negative effect on company performance (ROA) with a coefficient of –0.030235 ($p = 0.0352$). CSR has a significant positive effect on ROA with a coefficient of 0.091534 ($p = 0.0363$), while GIC has no significant effect (coefficient 0.002483; $p = 0.6697$). Furthermore, ROA is proven to have a positive effect on company value (Tobin's Q) with a coefficient of 0.453743 ($p = 0.0143$). From the direct side, GI has a significant positive effect on Tobin's Q (coefficient 0.470999; $p = 0.0000$) and PBV (coefficient 0.898957; $p = 0.0000$). CSR does not have a significant effect on firm value (Tobin's Q $p = 0.1630$; PBV $p = 0.7914$), while GIC has a significant negative effect on Tobin's Q (coefficient –0.710984; $p = 0.0000$) and PBV (efficient coefficient –1.133551; $p = 0.0000$).

Limitations

The Sobel Test results show that ROA is unable to mediate the effect of GI on firm value with a Sobel value of -1.6074 ($p = 0.1079$). CSR indicates a positive mediation with a Sobel value of 1.6016 (p = 0.1093), but is not significant at the 5% level. GIC does not affect firm value through ROA, with a Sobel value of 0.4210 (p = 0.6738).

Contribution

This study indicates that GI tends to suppress short-term profitability but is still positively appreciated by the market. CSR has the potential to increase company value through profitability, although not yet significantly. Meanwhile, GIC has not been optimally implemented in the mining sector, resulting in a negative impact on company value.

Keywords: *company performance, company value, corporate social responsibility, green intellectual capital, green investment, mining*

Assessing Fintech Adoption Drivers among MSMEs: The Moderating Effects of Age and Educational Background

Dewi Mahmuda

Universitas Muhammadiyah Buton, Indonesia

ABSTRACT

Purpose

This study aims to examine the key determinants of fintech adoption, namely Perceived Usefulness (PU), Perceived Ease of Use (PEU), Social Influence (SI), Security Factor (SF), and Digital Financial Literacy (DFL) while analyzing the moderating effects of age and educational background on these relationships among MSMEs in Indonesia.

Research Methodology

Data were collected from 200 MSME owners and managers in Baubau City, Indonesia. The study employed Partial Least Squares–Structural Equation Modeling (PLS-SEM) using SmartPLS 3.0 to test the relationships between the

determinants and fintech adoption, as well as the moderating effects of age and education.

Results

The results indicate that all five determinants (PU, PEU, SI, SF, and DFL) have a positive and significant impact on fintech adoption. Perceived usefulness shows the strongest effect among them. The moderation analysis reveals that age negatively moderates the influence of PU and PEU meaning younger entrepreneurs are more adaptive to fintech innovations while education positively moderates the effects of DFL, SF, and SI, emphasizing the role of formal education in enhancing digital trust and literacy.

Limitations

The study is limited to MSMEs located in Baubau City, which may restrict the generalizability of findings to other regions. Additionally, the research relies on self-reported data, which could be subject to response bias.

Contribution

The study extends the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology

(UTAUT) by incorporating demographic moderators such as age and education, providing a more comprehensive framework for understanding fintech adoption behavior. Practically, it highlights the importance of targeted digital literacy programs and inclusive fintech designs to strengthen digital transformation and financial inclusion among MSMEs in Indonesia.

Keywords: *age, educational background, digital financial literacy, fintech adoption, msme, perceived usefulness, perceived ease of use, social influence, security factor*

Green Finance and The Cost of Capital: A Systematic Review of Strategic Signaling and Market Implications

Fitria Haquei, Agung Dharmawan Buchdadi, Rida Prihatni
Universitas Negeri Jakarta, Indonesia

ABSTRACT

Purpose

This study aims to provide a comprehensive synthesis of the existing literature on green finance and cost of capital, focusing on the theoretical perspectives of strategic signaling and market implications. It explores how green financial instruments including green bonds, green credits, and green loans operate not only as financing mechanisms but also as credibility signals that influence corporate reputation, investor confidence, and financing efficiency.

Research Methodology

A Systematic Literature Review (SLR) was conducted using a bibliometric approach encompassing 213 peer-reviewed papers published between 2010 and 2025 in Scopus and Web of

Science databases. The review process adhered to the PRISMA 2020 protocol, while the analysis was performed using R–Bibliometrix/Biblioshiny and VOSviewer tools. The study combines performance analysis (publication trends, key journals, prolific authors, and contributing regions) with science mapping (keyword co-occurrence, thematic evolution, and historiographic analysis).

Results

The results reveal a remarkable growth in scholarly attention to green finance from 2022 to 2024, with *Energy Economics* and the *Journal of Sustainable Finance and Investment* emerging as the primary publication outlets. The findings highlight that green finance contributes to reducing the cost of capital while reinforcing market confidence through enhanced ESG disclosure, corporate image, and investor trust. Nevertheless, several studies identify a *U-shaped* relationship between green finance and debt cost, implying potential risks of *overinvestment* and *greenwashing*.

Limitations

The review is limited to English-language journal articles indexed in Scopus and WoS, which may exclude regional or non-indexed studies. Moreover, the bibliometric approach focuses on quantitative relationships among publications and may not capture the full qualitative depth of each study.

Contribution

Theoretically, this paper enriches the understanding of *Signaling Theory* and *Capital Structure Theory* within the green finance context. Methodologically, it demonstrates the strength of integrating systematic review and bibliometric mapping to uncover conceptual developments and future research directions. Practically, it provides actionable insights for corporations, investors, and regulators to utilize green finance as a strategic instrument for reducing financing costs and enhancing sustainable market legitimacy.

Keywords: *bibliometrics, cost of capital, esg, green finance, market implications, strategic signaling*

The Role of Demographics in The Adoption of Digital Qris Payments Based on The Technology Acceptance Model (TAM) in Micro and Small Enterprises (MSES) in Indonesia

Lela Nurlaela Wati, Muhamad Ikmal Ramadhon

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This paper aims to analyze the role of demographic factors in moderating the influence of Technology Acceptance Model (TAM) constructs namely understanding level, perceived ease of use, perceived usefulness, trust perception, and risk perception on the adoption of digital payment using QRIS among Micro and Small Enterprises (MSEs) in Indonesia.

Research Methodology

This study employs a quantitative research approach using a survey method. The research sample consists of 170 Micro and Small Enterprises (UMK) operating in various regions of

Indonesia that have implemented or are aware of QRIS as a digital payment tool. Data were collected through questionnaires and analyzed using Structural Equation Modeling (SEM) to test both the direct and moderating effects of demographic variables, including generation, gender, education level, and business size, on QRIS adoption.

Results

The proposed model hypothesizes that (H1a–H1e) understanding level, perceived ease of use, perceived usefulness, trust, and risk perception positively influence QRIS adoption. Furthermore, (H2a–H5e) demographic variables such as generation, gender, education, and business size are expected to moderate these relationships. The expected results show that younger generations, higher education levels, and larger business sizes tend to demonstrate stronger adoption behavior.

Limitations

This study focuses on theoretical model development and preliminary testing. Broader empirical validation across different regions and business categories is recommended to strengthen generalizability.

Contribution

This research contributes conceptually and practically to understanding how demographic characteristics influence technology adoption in the MSME sector, particularly in QRIS utilization. The findings are expected to assist policymakers, financial institutions, and digital service providers in developing inclusive digital payment strategies based on demographic segmentation.

Keywords: *demographic factors, digital payment, msmes, Indonesia, technology acceptance model, qris*

Unlocking Sustainability in Informal Micro Enterprises: Capital Access in The Fintech Era

Heri Ispriyahadi, Zaenudin, Lela Nurlaela Wati
Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study examines the effects of financial literacy and fintech P2P lending on capital access and sustainability of MSEs in traditional markets.

Research Methodology

The study employed a quantitative approach, utilizing Structural Equation Modeling analysis, using 232 MSEs in Jakarta.

Results

The findings indicate that financial literacy and fintech P2P lending positively impact both capital access and sustainability of MSE. However, capital access did not significantly affect sustainability of MSE or mediate either factor.

Limitations

This study had several limitationss. Specifically, its geographical scope is confined to micro and small enterprises functioning in traditional markets in Jakarta, rendering the conclusions inapplicable to other locations in Indonesia with varying socio-economic characteristics and digital infrastructure concerns. This study is confined to the outcomes of hypothesis testing, lacking further investigation into capital access, which is not a driver of MSE sustainability in traditional markets.

Contribution

The Financial Services Authority (OJK) must enhance legislation protecting MSEs from fintech risks and promote financial literacy. The OJK must coordinate P2P platforms, cooperatives, and MSE offices. Creating an inclusive fintech ecosystem for traditional market MSEs, with microloans and mentorship, is essential for viable financing.

Keywords: *dimensions of financial literacy, financial management practices, sme performance, geography, multigroup analysis*

Digitalization and Smes Internationalization: Strengthening Micro, Macro, and Global Resource Ecosystems

Lela Nurlaela Wati, Momon, Heri Ispriyahadi

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study aims to analyze the role of digital technology in strengthening the influence of the micro and macroeconomic environment, as well as International Resources on the Sustainability of SME Internationalization.

Research Methodology

The research method is mixed method using sequential exploratory strategy through focus group discussions (FGD) and survey stages. The FGD involved the Director of Market Development at the Indonesian Ministry of Trade, Head of Export and Trade Services Human Resource Development (PPEJP), academics, and SMEs in export activities to explore barriers and challenges in SME internationalization. The survey

was conducted on 126 SME owners who exported in Indonesia. Moderating Regression Analysis (MRA) was used for data analysis.

Results

The FGD results focused on challenges faced by SMEs and development of SME exports in Indonesia. The hypothesis testing results show that cultural factors, networking, international resources, and digital technology positively affect SME internationalization sustainability. Digital technology strengthens the influence of the macro environment, comprising government support and macroeconomic factors, while weakening cultural factors' influence on SME internationalization sustainability. In the microenvironment, digital technology strengthens only market orientation's influence on SME internationalization sustainability. Digital technology also strengthens international resources' influence on SME internationalization sustainability.

Limitations

The limitations of this study lies in the context of Indonesia; therefore, generalization to other countries requires further study.

Contribution

Digital technology can be a key strategy for SMEs to improve internationalization sustainability by maximizing government support and resources while maintaining local cultural integration. This study offers novelty by positioning digital technology as a moderating variable in the internationalization of SMEs.

Keywords: *digital technology, gender, sustainable development goals, sustainability of SME international SME ecosystem*

The Effect of Credit Provision and Credit Supervision on Small Business Income, at Moris Rasik Non-Bank Financial Institutions, Dili Timor Leste

Dr. Alexandre de Sousa Guterres, Imelda M. F. Quim

Banking Department, Ekonomic Faculty, Universidade Da Paz, Dili Timor Leste 1,2

ABSTRACT

Purpose

The main objective of this study is to examine the influence of credit provision and credit supervision on small business income at the non-bank financial institution *Moris Rasik* in Dili, Timor-Leste. The research seeks to determine whether effective credit management practices can contribute to improving the income levels of small business clients.

Research Methodology

The study employed a quantitative approach with a total of 96 clients selected through an accidental sampling method. Data were collected using a structured questionnaire. Multiple linear

regression analysis was conducted using SPSS to test the hypotheses, with the *t*-test applied to determine the significance of each independent variable.

Results

The first hypothesis testing showed that credit provision has a positive and significant influence on small business income at *Moris Rasik*. The *t*-statistic value of 4.790 exceeded the *t*-table value of 1.661 with a significance level of 0.00 ($p < 0.05$), indicating that credit provision significantly increases small business income. Similarly, the second hypothesis revealed that credit supervision also has a positive and significant effect on small business income, as evidenced by a *t*-statistic value of 6.297, which is greater than the *t*-table value of 1.661 and a significance level of 0.00 ($p < 0.05$). These results confirm that effective credit supervision enhances the financial performance of small businesses.

Limitations

This study is limited to clients of *Moris Rasik* in Dili, Timor-Leste, and may not represent other non-bank financial institutions or different regions. Future research could involve larger samples and comparative analyses across institutions to strengthen external validity.

Contribution

The findings contribute to the understanding of microfinance effectiveness in developing economies, particularly in Timor-Leste. The study highlights that both credit provision and supervision play crucial roles in improving small business income. These insights can guide financial institutions in formulating strategies for sustainable credit management and small enterprise development.

Keywords: *credit provision, credit supervision, small business income*

Mangrove Species Diversity in Lakologou Village, Kokulukuna District, Baubau City

La Ode Muhammad Junaidin Sirza, Bahtiar Hamar, Waode Sitti Cahyani, Wardana, Wa Ode Dian Purnamasari, Lukman Saputra

Aquatic Resource Management Study Program; Agribusiness Study Program; Student Aquatic Resource Management Study Program Faculty of Agriculture; Muhammadiyah Buton University, Indonesia

ABSTRACT

Purpose

This study aims to examine the structure and composition of mangrove species in Lakologou Village, Baubau City. The research seeks to identify the types and zonation patterns of mangroves to support the sustainability of their ecological functions within the surrounding ecosystem.

Research Methodology

The study was conducted in the mangrove forest area of Lakologou Village, where field observations and species identification were carried out to determine the structure and

composition of mangrove vegetation. Zonation analysis was used to describe the dominance of mangrove species in different areas relative to their distance from the sea.

Results

The mangrove forest zoning in Lakologou Village is dominated by two main species: The zone adjacent to the sea is dominated by *Rhizophora mucronata*. The inner zone is dominated by *Rhizophora apiculata*. These findings indicate a clear structural pattern and species composition within the mangrove ecosystem.

Limitations

The research focuses only on a specific location (Lakologou Village) and a limited number of mangrove species, so the results may not represent other mangrove ecosystems in different regions or ecological conditions.

Contribution

This study provides baseline ecological data on mangrove structure and composition that can be used by stakeholders and local authorities for conservation planning, ecosystem management, and sustainable coastal development. It also

contributes to preserving the ecological balance and supporting marine biodiversity.

Keywords: *ecosystem, mangrove, structure*

Optimizing Literacy and Sharia Financial Management for Msmes of Islamic Women's Organizations

Nova Rini, Supriatiningsih, Nanda Devira Fitriyanthi

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

The objectives of this research are: 1. To determine the increase in Sharia financial literacy among 'Aisyiyah MSMEs in the Jakarta region, and 2. To determine the increase in understanding of financial management among 'Aisyiyah MSMEs in the Jakarta region.

Research Methodology

The method used was training and was measured by a pre-test and a post-test. The training participants were 21 MSME actors who are members of the 'Aisyiyah organization in the Jakarta region.

Results

The results of the community service activity show an increase in Sharia financial literacy and financial management among 'Aisyiyah MSMEs in the Jakarta region. The 'Aisyiyah MSME actors have a high interest in using Sharia financial instruments as capital for their MSMEs and a more professional financial management for their MSMEs.

Limitations

The limitation of this research is the number of MSMEs, which are only representatives from the five regions in the DKI Jakarta Province.

Contribution

This training on Sharia financial literacy and MSME financial management resulted in the Community Service (PKM) participants demonstrating a high level of interest. This interest is focused on utilizing Sharia financial instruments as capital for their MSMEs and adopting more professional financial management practices.

Keywords: *financial management, islamic finance, literacy, msmes*

Potential of Cash Waqf Linked Deposit (CWLD) at PT Bank KB Bukopin Syariah: Analysis of Public Interest

Sevtian Bugi Raspati, Nova Rini, A Mukti Soma

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

His study aims to analyze the potential for developing the Cash Waqf Linked Deposit (CWLD) product at PT Bank KB Bukopin Syariah through an approach based on public interest analysis. CWLD is an innovation in Islamic banking that combines the principles of cash waqf and time deposits, thus having both social and economic value. However, public participation in this product is still relatively low, making it necessary to understand the factors that influence their interest.

Research Methodology

This study uses a quantitative approach with a survey method through the distribution of questionnaires to the community who are the potential target of CWLD products. Data analysis

is conducted using multiple linear regression methods to examine the influence of independent variables such as knowledge, religiosity, trust, ease of access, and promotion on the public's interest in participating in CWLD.

Results

The research results indicate that the variables of knowledge, trust, and ease of access have a significant influence on public interest in CWLD products. Meanwhile, the variables of religiosity and promotion have a less significant impact. These findings provide strategic implications for PT Bank KB Bukopin Syariah in designing educational programs, Islamic financial literacy, and enhancing digital services to encourage public participation in CWLD products.

Limitations

This study is merely a theoretical examination and requires further verification; moreover, the scope of respondents is limited, and the use of quantitative variables and methods does not allow for a comprehensive study of the emotional and spiritual factors of the community towards CWLD products. Therefore, empirical research is needed to explore these factors.

Contribution

This study supports an empirical understanding of the components that influence public interest in Cash Waqf Linked Deposit (CWLD) products at PT Bank KB Bukopin Syariah. This research can serve as a foundation for new marketing strategies, enhancing knowledge of Islamic finance, and innovating more efficient banking services to increase public participation in profitable waqf products. The study also expands on previous research regarding the integration of waqf concepts and Islamic banking in the context of strengthening the social economy of the community.

Keywords: *cash waqf linked deposit, kb bukopin syariah, islamic banking, public interest, productive waqf*

How Circular Entrepreneurship Can Sustainably Reshape The Emirati Economy

Agus Sulistiyo

Abu Dhabi University, United Arab Emirates

ABSTRACT

Purpose

This study aims to advance understanding of circular entrepreneurship within the United Arab Emirates (UAE) by systematically identifying its key drivers, barriers, and sector-specific applications, and by assessing the long-term economic benefits accruing to government and society. Given the UAE's strategic shift toward a diversified, low-carbon economy, synthesizing existing evidence on circular entrepreneurial processes and their socioeconomic impacts to fill a critical knowledge gap.

Research Methodology

Employing a systematic literature review (SLR) guided by the PRISMA framework, we conducted comprehensive searches

across Web of Science, Scopus, and Google Scholar for peer-reviewed articles, policy reports, and grey literature published up to 2025. Search terms combined “circular economy,” “entrepreneurship,” and “United Arab Emirates.” Data extraction and barrier classification followed the typology, while entrepreneurial ecosystem dimensions were coded. Differences were reconciled via consensus.

Results

Analysis revealed three primary driver categories: policy incentives, technological enablers, and market demand for sustainable solutions; and three barrier categories: financial constraints, skill deficits, and regulatory rigidities. Sector-specific patterns emerged in construction, tourism, and manufacturing. Long-term economic benefits include GDP diversification through new value streams, creation of green jobs, cost savings from resource efficiency, and improved resource security, thereby strengthening public revenues and societal welfare.

Limitations

Findings are constrained by reliance on English-language publications and potential publication bias toward successful cases. Empirical data on nascent circular ventures in the UAE remain limited, which may underrepresent emerging barriers and opportunities.

Contribution

This study constructs an integrated framework of circular entrepreneurship antecedents and outcomes tailored to the UAE context, offering theoretical advancement and practical guidance. Policymakers can leverage these insights to calibrate incentives and regulatory instruments, while investors and incubators gain criteria for evaluating circular ventures with high socioeconomic returns. The framework also informs future empirical research on the transformative potential of circular entrepreneurship in emerging economies.

Keywords: *circular economy, circular entrepreneurship, economic benefits, systematic literature review, United Arab Emirates*

Ethnomethodology of Agricultural Zakat: The Problematic of Nisab Calculation In Lima Puluh Kota Regency

Muhammad Yusuf, Masril, Kris Permana

STIE Mahaputra Riau, Indonesia

ABSTRACT

Purpose

This study aims to analyze the application of ethnomathematical methods in calculating the nisab (minimum threshold) and the zakat rate on rice among farmers in Lima Puluh Kota Regency. It also explores how these local calculation practices align with Islamic economic principles and examines the implications of differences between traditional ethnomathematical and fiqh-based approaches to zakat calculation.

Research Methodology

The research employs a qualitative field study approach with descriptive analysis. Data were collected through in-depth interviews, observations, and documentation involving 16

informants selected via the snowball sampling technique. The study was conducted in Pangkalan Koto Baru District, Lima Puluh Kota Regency, West Sumatra. Triangulation techniques were used to ensure data validity.

Results

The findings reveal that Minangkabau farmers calculate nisab using the local unit “kaleng” (can), where 100 cans are considered the nisab and 10 cans are paid as zakat. One can equals approximately 12 kg of paddy or 7 kg of milled rice. Based on fiqh, however, the standard nisab for rice zakat is 653 kg of rice (equivalent to 93.27 cans), and the zakat rate should be 5% because the crops are irrigated. This discrepancy leads to delayed zakat payment and uneven distribution to eligible recipients (asnaf).

Limitations

This study is limited to one regency and a small number of respondents, focusing only on rice farmers. It also relies on qualitative descriptions without statistical generalization. Broader studies covering other regions and commodities are recommended.

Contribution

This research contributes to Islamic economic studies by integrating ethnomathematical understanding with fiqh principles in agricultural zakat practices. It highlights the need for local zakat education and policy alignment through collaboration between farmers, scholars, and BAZNAS to ensure accurate calculation, timely payment, and fair distribution of zakat.

Keywords: *etnomatematika, sharia economic, nishab, zakat rate*

Risk-Based Bank Rating and Islamic Banking Performance: Environment, Social, Governance Islamic Approach

Sri Marti Pramudena, Lela Nurlaela Wati, Eri Marlapa

Universitas Mercu Buana Jakarta, Indonesia; Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study examines the impact of the bank soundness ratio (RBBR) on financial performance via the Environmental, Social, and Governance (ESG) framework within the realm of Islamic governance and social responsibility in Indonesian Islamic commercial banks (Sharia banks).

Research Methodology

This study employs quantitative approaches, and the sample comprises all Islamic commercial banks that fulfil the criteria from 2018 to 2022. Data were analyzed using moderated regression analysis.

Results

The research findings indicate that liquidity risk, financing, operating and capital adequacy (RBBR), Islamic Social Reporting (ISR), and Islamic Corporate Governance (ICG) significantly impact Sharia banking performance. ICG effectively moderates the relationship between RBBR and ISR on the financial performance of Shariah banking. The ICG can enhance the health status of Shariah banks and awareness of social responsibility, hence positively influencing their performance.

Limitations

This research is constrained by limitations, including a sample coverage that excludes Sharia banking business units and a lack of data. Future research may broaden the sample of Sharia business units and extend the research duration, which also serves as a recommendation for future research.

Contribution

The Financial Authority can utilise these insights to enhance the regulations governing risk management and ISR in Sharia banks. This study reveals discrepancies with prior studies, wherein the financial performance metric ROE yielded superior

outcomes to ROA. This study identifies the significance of ICG in enhancing the impact of RBBR and ISR on banking performance within the framework of Sharia banking, a topic that has not been explored by scholars.

Keywords: *bank performance, corporate social responsibility (CSR), environmental, governance (ESG), islamic corporate governance, islamic social reporting, social, Indonesia*

Digital Capability in the Workplace: A Systematic Review on the Use of Technology to Enhance Employee Engagement

Rinawati, Hamidah, Mardi

Universitas Negeri Jakarta, Indonesia

ABSTRACT

Purpose

This study aims to comprehensively examine and consolidate the latest findings concerning the influence of digital technology on enhancing employee motivation and engagement at work. As organizations increasingly transition toward digitalized and hybrid models, it becomes essential to understand how digital mechanisms—such as gamified systems, mobile learning environments, AI-based feedback, and virtual leadership platforms—foster both intrinsic and extrinsic forms of motivation that sustain long-term workforce productivity.

Research Methodology

The study employed a Systematic Literature Review (SLR) based on the PRISMA 2020 framework. Data were collected from Scopus and Web of Science covering the period 2019–2025, resulting in 47 empirical studies selected from an initial pool of 1,246 publications. The analysis was conducted using VOSviewer and R Studio (Bibliometrix package) to map keywords, research trends, and thematic evolution.

Results

This study enriches the existing literature by mapping the conceptual landscape of digital motivation and developing an integrative model that connects digital transformation, organizational support, and psychological activation. The proposed model serves as both a theoretical and practical framework for future empirical testing and the development of digital HR strategies.

Limitations

The analysis was limited to English-language, peer-reviewed publications indexed in Scopus and WoS, which may omit relevant regional or non-indexed works. In addition, the methodological diversity of the reviewed studies limits the potential for statistical meta-analysis.

Contribution

This paper enriches the body of knowledge by mapping the conceptual landscape of digital motivation and explaining how technology-driven approaches can enhance employee engagement. It develops an integrative model connecting digital transformation, organizational support, and psychological activation, thereby offering a framework for future empirical testing and practical application in HR digital strategy.

Keywords: *digital capability, digital transformation, employee engagement, work engagement, organizational behavior*

The Influence of Leadership Style and Work Responsibility on Employee Performance

Sofriyanto Solih Mu'tasim, Suradika, Peggy Ratna Marlianingrum

Muhammadiyah University of Technology Jakarta

ABSTRACT

Purpose

This study was conducted to address issues at PT. Gramasurya, where employees tend to work monotonously, lack initiative, and receive insufficient direction from their leaders, resulting in confusion and reduced effectiveness. Leaders also exhibit slow and structural decision-making, which may lower their credibility among employees. In response to these organizational problems, the study aims to obtain empirical evidence regarding several relationships: the influence of leadership style on work motivation, the influence of responsibility on employee performance, the influence of leadership style on performance, the influence of responsibility on performance, the effect of work motivation on performance,

and the mediating role of work motivation in linking leadership style and responsibility to employee performance.

Research Methodology

This research employed a quantitative approach using Structural Equation Modeling (SEM) to analyze the relationships among variables. The study population consisted of all 90 employees of PT. Gramasurya, and the sample was drawn using a saturated sampling technique based on specific purposive criteria. Data were gathered through structured questionnaires designed to measure leadership style, responsibility, work motivation, and employee performance. SEM was then applied to assess both direct and indirect effects within the proposed model.

Results

The findings show that leadership style does not have a direct effect on employee performance. However, leadership style significantly and positively affects work motivation. Work motivation itself has a positive and significant impact on employee performance. Responsibility is also found to positively influence both work motivation and employee performance. Furthermore, work motivation acts as a mediating variable, strengthening the effects of leadership style and responsibility on performance. These results indicate that motivation plays a central role in improving employee performance, even when leadership style alone is insufficient to produce direct performance outcomes.

Limitations

This study has several limitations. First, it focuses solely on PT. Gramasurya, which limits the generalizability of the results to other organizations. Second, the sample size is relatively small, consisting of only 90 employees, which may constrain the robustness of the SEM analysis. Third, the study analyzes only four variables—leadership style, responsibility, work motivation, and performance—while other potential determinants such as work environment, compensation, or organizational culture were not included. Fourth, all data rely on employee self-reported perceptions, which may introduce response bias. Lastly, organizational issues such as slow decision-making and lack of direction from leaders were described contextually but not included as measurable variables within the model.

Contribution

This study contributes to organizational behavior research by demonstrating that work motivation plays a key mediating role in linking leadership style and responsibility to employee performance, providing new empirical support for motivation-based performance models. Practically, the findings offer clear guidance for PT. Gramasurya's management, emphasizing the need for improved leadership direction, more effective decision-making, and better responsibility assignment to enhance motivation and, ultimately, employee performance. The study provides actionable insights that can help leaders create a more accountable, motivated, and productive work environment.

Keywords: *employee performance, job responsibility, leadership style, pt. gramasurya Yogyakarta, work motivation, quantitative research*

The Mediating Role of Digital Leadership in Enhancing Employee Performance

Iman Kurniawan Ginanjar, Rita Yuni Mulyanti, Peggy Ratna Marlianingrum

Universitas Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

This study aims to systematically reviews and synthesizes recent research on the mediating role of Digital Leadership in the relationship between Team Solidity, Employee Engagement, and Work Environment with Employee Performance in public institutions, specifically within the Procurement Service Unit (UKPBJ) of the Ministry of Finance.

Research Methodology

The research method used a Systematic Literature Review (SLR) to analyze in depth the findings of previous research and empirical fact about the relationship between team solidity, employee engagement, work environment and employee performance mediated by digital leadership.

Results

The findings indicate that Digital Leadership serves as a strategic intermediary that converts team solidity, employee involvement, and conducive work environments into enhanced performance results. Thematic synthesis underscores that digital leaders promote collaboration, innovation, and technological adaptability as the essential elements for improving performance and advancing public sector transformation. The findings underscore that coherent collaboration and a nurturing environment are critical facilitators of effective digital transformation.

Limitations

This review is constrained by its temporal scope (2016–2025) and its emphasis on the public sector. Future study should undertake empirical testing and cross-sectoral or longitudinal studies to validate the suggested conceptual model and investigate additional variables, including organization culture, technology preparedness, and policy alignment.

Contribution

The research conceptually consolidates disparate findings into a cohesive model and offers practical guidance for policymakers to enhance digital leadership, team solidity, and digitally facilitated work systems.

Keywords: *digital leadership, employee engagement, employee performance, public sector, solidity, systematic literature review, ukpbj, work environment*

The Effect of Product Innovation and Product Quality on The Purchase Decision of Catfish Crackers at Msme Mina Sejahtera Hangtuah Village

Roikhatun Nofisah, Maya Rizki Sari, Rahma Yulita

Program Studi Manajemen, STIE Mahaputra Riau

ABSTRACT

Purpose

This study aims to determine the effect of product innovation and product quality on purchasing decisions for catfish crackers at UMKM Mina Sejahtera, located in Hangtuah Village. The research seeks to understand how innovation and product quality contribute to consumer decision-making in purchasing local MSME products.

Research Methodology

The study uses a quantitative research method with a sample of 71 respondents. Data analysis techniques include the validity test, reliability test, classical assumption test, multiple linear regression analysis, hypothesis testing (t-test and f-test), and

coefficient of determination (Adjusted R^2) to assess the relationships between variables.

Results

The regression analysis produced the equation:$Y = 0.768 + 0.804X_1 + 0.575X_2$, with an Adjusted R^2 value of 0.872, indicating that 87.2% of the variation in purchasing decisions can be explained by product innovation and product quality. The results of both the t-test and f-test show that product innovation and product quality have a positive and significant effect, both partially and simultaneously, on purchasing decisions for catfish crackers at UMKM Mina Sejahtera.

Limitations

The research is limited to one MSME (UMKM Mina Sejahtera) in Hangtuah Village and focuses specifically on catfish cracker products, so the findings may not be generalized to other MSMEs or product types. Additionally, the relatively small sample size (71 respondents) may limit the robustness of the conclusions.

Contribution

The study contributes to understanding how innovation and product quality drive consumer purchasing behavior in MSMEs.

Practically, it provides valuable insights for UMKM Mina Sejahtera to continue innovating and maintaining product quality to build consumer trust and encourage repeat purchases. It also serves as a reference for other MSMEs seeking to enhance competitiveness through quality and innovation.

Keywords: *catfish crackers, hangtuah village, msme, product innovation, product quality, purchasing decisions, quantitative research, umkm mina sejahtera*

Interoperability of Information Systems in The Procurement Unit of Goods/Services at The Ministry of Finance

Veranita Sinaga, Cris Kuntadi, R. Luki Karunia

Student, Politeknik STIA LAN Jakarta; Lecturer, Universitas Bhayangkara Jakarta Raya; Lecturer, Politeknik STIA LAN Jakarta

ABSTRACT

Purpose

Scientific studies must be grounded in previous research to strengthen theoretical foundations and clarify the relationships between variables under investigation. In the context of government procurement of goods/services (PBJ), information system interoperability refers to the ability of different systems to connect and exchange information in an integrated manner. Within the Ministry of Finance, this interoperability is realized through the Procurement Unit Information System (SI-UKPBJ), which integrates various procurement and financial applications. This paper investigates the effectiveness of interoperability implementation and its impact on managerial

support, human resource capacity, and formal processes in system development.

Research Methodology

The methodology used is a literature review and case study on the implementation of SI-UKPBJ. The analysis combines the TOE framework, Resource-Based View, and the principles of Good Governance.

Results

The study finds that managerial support acts as the primary driver of system integration through policy, budgeting, and institutional commitment. Meanwhile, HR competencies and infrastructure are key to successful system utilization, and formal development processes ensure sustainability and regulatory compliance.

Limitation

The limitations of this research remains limited on scope, like institutions maturity, overlooks external factors, and lacks multidimensional and cross-sectional designs that hard to capture the long-term dynamics of digital transformation in public procurement.

Contribution

The study recommends continuous and responsive enhancement of interoperability standards and system development to achieve more transparent and efficient procurement.

Keywords: *formal development, governance, hr competency, information system interoperability, managerial support, procurement, resource-based view*

Infrastructure Spending, Purchasing Managers' Index, and Economic Growth: A Systematic Literature Review

Rafli, Ramdany, Susi Susilawati

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study aims to provide a comprehensive understanding of how Infrastructure Budget Realization and the Purchasing Managers' Index (PMI) jointly influence Economic Growth.

Research Methodology

Using a Systematic Literature Review (SLR) approach, the study collects, selects, and synthesizes empirical research on the effects of infrastructure spending and manufacturing sector performance (PMI) on economic growth.

Results

The findings show that both Infrastructure Budget Realization and PMI individually have a significant positive impact on economic growth. However, there is a notable research gap, as

few studies integrate these fiscal and real sector variables into one empirical model, especially in the Indonesian context.

Limitations

The study is limited to secondary data and conceptual analysis without empirical testing, which may lead to publication bias and contextual limitations.

Contribution

This research bridges fiscal and real sector perspectives, synthesizes fragmented studies, and proposes a conceptual framework for future empirical research and policy formulation on economic growth drivers.

Keywords: *economic growth, infrastructure budget, purchasing managers' index (PMI), SLR*

The Influence of Digital Pedagogy, Ict Infrastructure, and Digital Adaptation on Teacher Professionalism

Ahmad Farchan, Rita Yuni Mulyanti, Mohamad Lutfi
University Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

His research investigates the influence of digital pedagogical skills, ICT infrastructure, and digital adaptation on the professionalism of teachers in private junior high schools in Central Jakarta, with leadership in the area serving as a moderating factor. The aim is to explore how these variables contribute to improving the teaching quality and adapting to the challenges of digital transformation in education.

Research methodology

The study uses both qualitative and quantitative methods. Data was collected through questionnaires distributed to 541 teachers in private junior high schools in Central Jakarta. The research employs SEM-PLS for data analysis to examine the

relationships between the variables and the moderating role of leadership.

Results

The study found that ICT infrastructure, digital adaptation, and digital pedagogical skills all have a significant positive effect on teacher professionalism. Furthermore, transformational leadership moderates the relationship between these factors and teacher professionalism, highlighting the importance of leadership in fostering digital adaptation and pedagogical skills.

Limitations

The study is limited by its focus on private schools in Central Jakarta and the sample size, which may not fully represent the broader population of educators across Indonesia. Additionally, the study does not include in-depth interviews to explore the subjective experiences of teachers in greater detail.

Contribution

This study contributes to the body of knowledge by providing an integrated model for enhancing teacher professionalism through digital tools and leadership, offering insights for policy development and educational strategies in the digital age.

Keywords: *digital adaptation, digital pedagogical skills, ict infrastructure, leadership, private schools, teacher professionalism, transformational leadership*

The Impact of Protection Motivation Theory (PMT) on Cyber Security Behavior

Susyanto, Rita Yuni Mulyati, Nova Rini
Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study aims to conduct a systematic literature review to examine the impact of Protection Motivation Theory (PMT) on cybersecurity behavior. It focuses on synthesizing empirical and conceptual findings related to key PMT constructs such as threat awareness, threat appraisal, coping appraisal, protection habits, and cybersecurity awareness and how these components influence individual and organizational cybersecurity practices.

Research Methodology

The study adopts a systematic literature review approach by analyzing relevant peer-reviewed articles, conference papers, and theoretical works that apply PMT within cybersecurity contexts. The review process involves identifying, selecting, evaluating, and synthesizing prior studies to understand the

psychological and behavioral mechanisms underlying protective digital behavior

Results

The review reveals that PMT provides a strong psychological foundation for explaining cybersecurity behavior. Threat and coping appraisals consistently emerge as the strongest predictors of protective actions, while protection habits and cybersecurity awareness reinforce long-term compliance. The findings also highlight significant research gaps, particularly regarding contextual influences such as organizational culture and socio-religious values areas that remain underexplored, especially within Islamic banking environments

Limitations

Since this study is based on secondary data from existing literature, its findings are dependent on the scope, quality, and methodological rigor of prior research. Additionally, the limited number of studies conducted in specific cultural or organizational contexts (e.g., Islamic financial institutions) restricts the generalizability of conclusions.

Contribution

The study contributes theoretically by consolidating PMT's application in cybersecurity research and identifying gaps for future investigation. Practically, it offers insights for organizations to strengthen employees' self-efficacy, increase cybersecurity awareness, and cultivate consistent protection habits, thereby supporting the development of a sustainable cybersecurity culture.

Keywords: *Protection Motivation Theory, Cybersecurity, Cyber Awareness, Cyber*

Workload Analysis of Information Technology Department Supporting The Digital Transformation Process

Muhammad Dedy Ompu Mataram, Rita Yuni Mulyanti, Achmadi

University Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

This study aims to analyze the workload experienced by the Information Technology (IT) Department in supporting the digital transformation process at PT Bank KB Bukopin Syariah. The study focuses on identifying and prioritizing factors that influence IT workload during the digitalization process, with the goal of formulating strategic solutions for more effective workload management in the Islamic banking environment.

Research Methodology

This study employed a qualitative descriptive approach using semi-structured interviews with purposively selected informants, including IT leaders and managers involved in

digital transformation at Bank KB Bukopin Syariah. Data were also gathered from document analysis and validated through triangulation to ensure reliability. To analyze and prioritize workload factors, the Analytical Network Process (ANP) method was applied. The research was conducted over one year, from February 2025 to February 2026, within the bank's environment.

Results

The findings reveal a significant increase in the IT department's workload during digital transformation, driven by mental and physical strain, additional tasks, digitalization disruptions, new system development demands, and pressure to adapt to new technologies. Using ANP analysis, the study identified key workload drivers and formulated targeted recommendations to manage workloads effectively while maintaining alignment with the organization's core values.

Limitations

The study's qualitative nature limits the generalizability of its findings. The small purposive sample may introduce bias by representing limited perspectives, and the focus on a single Islamic bank means the results may not apply to conventional banks or other sectors. Hence, the findings should be viewed as context-specific insights.

Contribution

The study deepens understanding of IT workload dynamics during digital transformation in Islamic banking. It presents a practical framework integrating qualitative analysis with the ANP method to prioritize workload factors. Practically, it offers guidance for policymakers and IT leaders to manage workloads, foster sustainable digital transformation, and ensure alignment with spiritual and social organizational values.

Keywords: *analytical network process (ANP), digital transformation, it workload, syariah banking, workload management*

The Influence of Flexible Working Space and Activity-Based Workplace on Employee Performance

Verdy Prahutri Hermansyah, Rita Yuni Mulyanti, Suhana
Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study examines how Flexible Working Space (FWS) and Activity-Based Workplace (ABW) affect employee performance in public sector organizations through a literature-based conceptual analysis. It explores how spatial flexibility and task-oriented workplace design enhance adaptability, collaboration, and motivation, particularly within bureaucratic institutions like Indonesia's Ministry of Finance (Kementerian Keuangan) and its Procurement Working Unit (UKPBJ).

Research Methodology

The study uses a conceptual, literature-based approach, synthesizing insights from 25 academic sources and policy documents on FWS and ABW in public institutions. It integrates

Parsons' AGIL Framework, the Job Demands–Resources (JD-R) Model, and Sociotechnical Systems Theory to explain how workplace design influences employee performance and organizational dynamics.

Results

The analysis reveals that Flexible Working Space (FWS) enhances employee autonomy, focus, and adaptability by allowing individuals to select work environments suited to specific tasks. Meanwhile, Activity-Based Workplace (ABW) improves teamwork, creativity, and communication through the use of structured spatial zoning. In bureaucratic contexts such as UKPBJ, both FWS and ABW contribute to organizational agility and accountability. However, their effectiveness depends on leadership support, digital infrastructure readiness, and sound workplace governance.

Limitations

As a conceptual and literature-based study, this research does not include empirical data collection or quantitative validation. Therefore, the conclusions are limited to theoretical interpretations and existing case studies, particularly within the context of Indonesia's Ministry of Finance, which may not fully represent other public sector institutions.

Contribution

his study bridges theory and practice in public sector management by linking workspace innovation with organizational design. It emphasizes that successful FWS and ABW integration needs clear behavioral rules, aligned performance goals, and ongoing feedback. The findings provide actionable insights for policymakers and leaders to improve productivity and adaptability in government workplaces.

***Keywords**: activity-based workplace, employee performance, flexible working space, organizational adaptability, public sector*

The Effect of Gender Diversity, Green Accounting and Corporate Social Responsibility on Company Value (A Case Study of Public Companies Listed on The Indonesian Stock Exchange in The Sri-Kehati Index 2020-2024)

Hori Prastowo, Lela Nurlaela Wati

University Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

This study investigates how gender diversity, green accounting, and corporate social responsibility (CSR) affect firm value for publicly listed Indonesian firms included in the SRI-KEHATI index over 2020–2024. Drawing on stakeholder and social role theories, the study tests (1) direct effects of board gender diversity, green accounting practice, and CSR disclosure on firm value, and (2) whether gender diversity moderates the relationship between green accounting/CSR and firm value (study scope and sample follow the thesis proposal).

Research Methodology

Data collected from SRI-KEHATI index continous constituent ranging from 2020 up to 2024

Results

The study shows that green accounting and higher CSR disclosure to be positively associated with firm value, as environmental transparency reduces information asymmetry and signals long-term sustainability to investors. Equal gender diversity is expected to positively affect CSR performance and strengthen the positive effect of CSR on firm value; however, empirical results in the literature are mixed, so gender diversity may also produce heterogeneous moderation effects across industries.

Limitations

Understand that the constituents of SRI-KEHATI BEI are reviewed every May and November each year which may result to out and in for the constituent, this study limits the sample only for those follow continuously listed during the period.

Contribution

The finding demonstrates that company eager to reach better score for SRI in order to optimize the company’s value. This is

very helpful for government and investors to help them justify the regulation and investment judgment.

Keywords: *CSR, gender, green accounting*

Sharia Compliance, Return, Risk Profile, Social, Religiosity, Access, Digitalization, and Investment Decisions

Hesty Febriyanthi, Lela Nurlaela Wati, Mukti Soma
Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

Islamic financial literacy is a person's understanding of Islamic financial principles and practices such as the prohibition of usury, the principle of profit sharing, transparency and risk management based on Islamic values. This understanding is an important foundation in financial decision-making, especially in choosing financial products that are in accordance with sharia principles. Financial literacy includes understanding financial terms and concepts as well as the ability to apply this knowledge to make rational and wise decisions (Rehman & Mia, 2024). The Indonesian financial system consists of two, namely conventional financial literacy and sharia must be studied simultaneously to understand the extent to which the public

knows, understands, and utilizes financial products and services.

Research Methodology

The research method was carried out with a quantitative approach with a causality design, where this study examined the direct and indirect influence of the influence of Islamic financial literacy, sharia compliance, return (return), investor risk profile, social factors and religiosity, ease of access and digitalization on the decision to use in Islamic financial products

Results

These findings show that financial literacy has a great influence on the intention to invest and Significant is related to investment decisions in Islamic banks. In addition, the results of the study show that even though religiosity is a valid moderator.

Limitations

The time used for this research lasted for 10 months from February to November 2025.

Contribution

This research helps policymakers understand the importance of financial literacy in increasing the productivity and investment

of investors. An understanding of the role of religiosity in moderating factors such as gender, age, and education on investment decisions helps in the formulation of targeted policies. This allows regulators to strengthen the financial sector, as well as encourage managers to design marketing strategies to increase financial literacy and investment interest in halal financial products.

Keywords: *investor risk profile, share compliance return, social and religiosity factors*

The Effect of Construction Capital Expenditure and Bid Price on Construction Quality

Tedi Lesmana Mauludi Kastari, Heri Ispriyahadi, Susi Susilawati

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study aims to analyze the effect of construction capital expenditure on construction quality, with construction service providers bid prices as a mediating variable. This study highlights how efficient budget allocation influences the fairness of bid prices and their impact on the overall quality of construction outcomes.

Research Methodology

This study employs a quantitative approach using secondary data from strategic construction projects under the Ministry of Finance of the Republic of Indonesia for the 2021–2024 period. This study focuses on the variables of construction capital expenditure, bid price, and construction quality. Data are

analyzed using econometric regression models using EViews software to evaluate direct and indirect effects, including the role of bid price as a mediator. This analysis is supported by statistical significance tests, coefficient determination, and verification of mediation effects to ensure the robustness of the model and the validity of the research findings.

Results

The results show that construction capital expenditure has a significant positive effect on construction quality, both directly and indirectly through the mediating role of bid price. Adequate capital expenditure encourages fair and competitive bid prices, which lead to improved material standards, efficient resource utilization, and higher construction quality. Conversely, limited capital budgets tend to trigger abnormally low bids, resulting in reduced performance, compromised quality, and increased project risks

Limitations

This study is limited to government-funded construction projects within the Ministry of Finance of the Republic of Indonesia, focusing only on capital expenditure, bid price, and construction quality variables. Therefore, the findings may not fully represent conditions in private sector or regional government projects, where budget structures, procurement mechanisms, and risk factors may differ. In addition, the use of secondary data restricts the exploration of qualitative aspects such as managerial decision-making and field implementation dynamics.

Contribution

This study contributes to the development of fiscal management and construction performance theory by demonstrating how effective allocation of construction capital expenditure can enhance project quality through fair and competitive bidding mechanisms. The findings provide practical implications for policymakers and procurement authorities in optimizing budget planning and promoting performance-based procurement systems. Furthermore, the study strengthens empirical evidence on the mediating role of bid price in linking fiscal policy to construction quality outcomes, thereby supporting sustainable and accountable infrastructure development in the public sector.

Keywords: *bid price, construction capital expenditure, construction quality, fiscal policy, resource based view*

Effect of Government Expenditure, Economic Growth on Stunting Rates: Systematic Literature Review

Ahmad Ghazali, Ramdany, Hery Ispriyadi

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This paper aims to provide a comprehensive understanding of how government expenditure and economic growth influence stunting rates through a systematic literature review. It seeks to consolidate existing empirical findings and highlight the extent to which fiscal policies and macroeconomic performance contribute to improving child nutritional outcomes, particularly in reducing stunting prevalence.

Research Methodology

This study adopt a Systematic Literature Review (SLR) approach by collecting, selecting, and synthesizing relevant empirical studies and policy documents related to the influence of government expenditure and economic growth on stunting

prevalence. The selected studies were analyzed based on inclusion criteria covering the variables of government expenditure, economic growth, and stunting reduction.

Results

Based on the reviewed literature, most studies consistently show that government expenditure, particularly in the health, education, and social protection sectors, has a significant effect on reducing stunting rates. Economic growth also contributes indirectly to reducing stunting through its impact on poverty alleviation, improvement of public services, and household welfare. However, variations in data sources, analytical methods, and regional contexts result in differences in the magnitude of the effects, indicating that institutional and contextual factors also mediate these relationships.

Limitations

The study presented above is a theoretical exploration that still requires further validation. Consequently, future research is expected to conduct empirical investigations to determine whether the proposed propositions and hypotheses can be confirmed or refuted.

Contribution:

This study aims to contribute to the analysis of the effects of government expenditure and economic growth on stunting reduction. The results are expected to inform policies that accelerate stunting decline, highlighting that beyond targeted government spending and economic growth are also crucial to expanding access to healthcare and nutritious food.

Keywords: *economic growth, government spending, SLR stunting*

Analysis of the Impact of Regional Expenditure on Regional Development Performance

Aris Wahyudi, Lela Nurlela Wati, Arlis Dewi K
Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study analyzes how regional government spending on education, health, infrastructure, and social assistance affects regional development performance in Indonesia, measured by poverty, unemployment, inequality, economic growth, GDP per capita, and HDI. It also examines the role of 3T regions (disadvantaged, frontier, and outermost areas) as an intervening variable linking spending to development outcomes.

Research Methodology

This study employs a quantitative approach using secondary data obtained from the Ministry of Finance, Statistics Indonesia (BPS), and the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration (Kemendes PDTT). The data covers the period 2013–2023. Data analysis

was conducted using the Moderated Regression Analysis (MRA) method to examine the effect of independent variables on dependent variables and to assess the mediating effect of the 3T regional characteristics. Statistical analysis was performed using EViews software.

Results

The results show that regional spending on education, health, infrastructure, and social assistance significantly improves development performance, raising HDI, reducing poverty and unemployment, and boosting economic growth and GDP per capita. Additionally, the 3T region variable mediates this relationship, indicating that geographical conditions and service accessibility strongly influence the effectiveness of regional budgets.

Limitations

This study is limited to aggregate regional data and does not yet identify in detail the effectiveness of specific expenditure types within each sector. Future research is recommended to expand the analysis at the district/city level and to incorporate additional mediating variables such as regional fiscal capacity and budget governance quality.

Contribution

This study contributes to the empirical understanding of how the structure of regional expenditure affects development performance in Indonesia. The findings are expected to provide policy insights for improving regional fiscal management, emphasizing the importance of efficient budget allocation and equitable development across regions, especially in the 3T areas.

Keywords: *human development index, poverty, regional expenditure, regional development, 3T regions*

The Strategic Role of Supervision in Optimizing Indonesian Non-Tax State Revenue

Diananto Krisnandono, Lela Nurlaela Wati, Rama Yuli
Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This paper aims to examine the role of Indonesia's Non-Tax State Revenue (NTSR) supervision by the Ministry of Finance in optimizing NTSR derived from services within Ministries and Agencies.

Research Methodology

The research method used in this paper is a literature review, which aims to comprehensively examine the results of previous research and empirical phenomena related to this supervision's role in NTSR optimization.

Results

Based on the analysis of regulations related to NTSR and the results of these previous studies, the NTSR supervision carried out by the Ministry of Finance can moderate the NTSR

management in order to optimize NTSR. This supervision improves accountability and governance within Ministries/Agencies. It enhances the quality of NTSR management, from planning, actuiting, and administration. These Ministries and Agencies are obliged to be accountable for public service delivery performance, embodying the principle of good governance, namely accountability. Ultimately, better NTSR accountability and governance lead to improved public services and a more optimized revenue realization.

Limitations

This study focused exclusively on NTSR from services provided by Ministries and Agencies using a literature review method, excluding other NTSR sectors or objects such as the utilization of natural resources and dividends from State-Owned Enterprises. Moving forward, further research employing a quantitative method is needed to cover all NTSR sectors or objects.

Contribution

From a theoretical perspective, this research is expected to contribute to the development of the Revenue Dominial theory, particularly in relation to NTSR derived from the utilization of

government assets and resources in delivering public services. It is also expected to enrich the body of knowledge on NTSR and serve as a reference for future research. From a practical implementation standpoint, this study aims to provide empirical evidence and input for the Government in formulating policies that can optimize NTSR, especially from the service sector within Ministries and Agencies.

Keywords: *non-tax state revenue, NTSR, public services, supervision, revenue optimizing.*

Optimizing Non-Tax Revenue Through Tariff Policy and Digitalization: A Systematic Literature Review

Heri Syafardi, Lela Nurlaela Wati, Heri Ispriyahadi

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This paper aims to present the results of a literature review and research development related to the optimization of non-tax revenue (PNBP) particularly in the natural resource sector such as coal. The study focuses on examining the relationship between tariff policy and digitalization as the main factors influencing revenue performance, transparency, and efficiency in non-tax revenue management within the context of sustainable governance.

Research Methodology

The research method used in this paper is a literature review, which comprehensively examines the results of previous studies, empirical findings, and policy documents related to the relationship between tariff policy, digitalization, and non-tax

revenue performance. The study synthesizes conceptual frameworks and practical implementations to understand how tariff structures and digital tools contribute to effective, transparent, and sustainable non-tax revenue management.

Results

The review indicates that rigid or non-adaptive tariff policies can lead to suboptimal non-tax revenue collection, especially during periods of market volatility or policy uncertainty. Conversely, the adoption of digital tools and platforms improves coordination, data accuracy, and real-time monitoring, while strengthening supervision. A well-integrated digital ecosystem promotes transparency, accountability, and more efficient fiscal management, supports decision-making and reduces potential revenue leakages in the coal sector—key factors for achieving sustainable governance.

Limitations

This paper is conceptual and has not been empirically tested. Future research is recommended to validate the proposed framework through quantitative analysis using empirical data to provide measurable evidence.

Contribution

This study contributes both theoretically and practically by integrating fiscal policy and digitalization into a unified framework for optimizing non-tax revenue. The findings provide actionable insights and policy implications for policymakers to design adaptive tariff mechanisms, leverage digital solutions, and strengthen governance for sustainable fiscal management.

Keywords: *coal sector, digitalization, non-tax revenue, SLR, tariff policy*

Enhancing Accountability and Performance: The Interplay of Tax Avoidance, Green Innovation, and Sustainability Transparency

Susi Susilawati, Maria Suryaningsih, Ridwan Saleh

Department of Accounting, Faculty of Economics and Business,
Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

The purpose of this study is to investigate whether tax avoidance and green innovation contribute to enhanced company performance. Furthermore, we examine whether sustainability transparency plays a moderating role.

Research Methodology

The research sample consisted of non-financial companies that were consistently listed on the IDX-IC for the period from 2021 to 2024. The sample selection method used was purposive sampling. Balanced panel data was used with moderated regression analysis (MRA).

Results

The results indicate that tax avoidance does not impact company performance, and green innovation can enhance company performance. Furthermore, sustainability transparency moderates the impact of green innovation, but does not moderate the impact of tax avoidance on company performance. This research demonstrates that there is goal alignment between green innovation and sustainability transparency. However, there is a value conflict between tax avoidance practices and transparency on sustainability. Tax avoidance is often perceived as contrary to transparency and ethics.

Limitations

The use of content analysis techniques on the sustainability transparency variable in this study has limitations due to subjectivity. Interpretation of documents is heavily influenced by the researcher's perceptions. This can lead to bias or differences in results if conducted by different researchers at a later time.

Contribution

These findings demonstrate that disclosing non-financial

activities is not only an obligation and requirement from stakeholders but can significantly add value, ultimately leading to increased financial returns for companies. This research also supports the SDGs, which focus not only on environmental, social, and governance pillars but also on the prosperity pillar.

Keywords: *firm performance, green innovation, sustainability transparency, tax avoidance*

Fraud, Tax Avoidance, and Firm Value: A Study on Mining Companies Listed on The Jakarta Stock Exchange

Hidayat Darwis, Samukri, Supriatiningsih
Universitas Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

This study aims to examine the impact of fraud and tax avoidance on firm value in mining companies listed on the Jakarta Stock Exchange from 2018 to 2023. The research is motivated by the importance of transparency and good corporate governance in the mining sector, which plays a strategic role in Indonesia's economy. By examining these factors, the study aims to offer insights into how internal corporate practices impact firm value from the perspectives of investors and regulators.

Research Methodology

The study employs a quantitative method with panel data analysis. The sample comprises 46 mining companies, with a

total of 276 observations spanning six years. Data were analyzed using Stata version 17. The Chow test was applied to compare the common effect and fixed effect models, while the Hausman test was used to evaluate fixed effect versus random effect. The results of these tests indicated that the Random Effect Model (REM) was the most appropriate. Consequently, separate classical assumption testing was no longer required, as REM inherently accounts for heterogeneity in the data.

Results

The findings reveal that fraud does not significantly affect firm value, whereas tax avoidance has a significant positive impact on firm value. This suggests that effective tax management contributes directly to enhancing firm value, while fraud prevention has yet to show measurable influence on market valuation.

Limitations

The research is limited to the mining sector during the 2018–2023 period and focuses only on fraud and tax avoidance as independent variables, limiting generalization to other sectors or external factors.

Contribution

The study contributes to the literature on corporate governance and firm value, while also offering practical implications for regulators, investors, and company management in strengthening tax strategies and fraud prevention mechanisms.

Keywords: *fraud, firm value, mining companies, tax avoidance*

Digitalization of Regional Tax System to Support Economic Sustainability in Buton Regency: Innovation in the Era of Green Transformation

La Ode Muhammad Hasrul Adan, Waode Adriani Hasan, Wulandari

Universitas Muhammadiyah Buton, Indonesia

ABSTRACT

Purpose

This study aims to explore the potential of digitalizing the regional taxation system in Buton Regency to enhance efficiency, transparency, and environmental sustainability.

Research Methodology

A qualitative approach was applied using in-depth interviews with local government officials, tax administrators, and related stakeholders. The study focuses on exploring perceptions, institutional readiness, and the contextual challenges of implementing digital taxation at the regional level.

Results

The study reveals that the digitalization of the regional taxation system in Buton Regency faces three primary challenges: underdeveloped digital infrastructure, limited human resource capacity, and resistance to organizational change. These factors collectively hinder the efficiency and adaptability of local tax administration. However, despite these constraints, the findings indicate that digital integration holds significant potential to improve fiscal performance. The adoption of digital technologies can enhance the efficiency of tax collection, increase regional tax revenues, and strengthen public trust in government institutions.

Limitations

The study is limited to a single regional context (Buton Regency) and is based on qualitative data. Therefore, the findings may not be generalizable to other regions. Further research involving quantitative or comparative analysis is recommended to strengthen external validity.

Contribution

This research contributes to a deeper understanding of how digital fiscal transformation can strengthen sustainable and

transparent local economic governance. By emphasizing the integration of digital technology in regional taxation, the study highlights the potential for improving taxpayer compliance and enhancing public accountability. In particular, the study supports the advancement of the United Nations Sustainable Development Goals (SDGs), especially Goal 16 on fostering strong institutions and good governance.

Keywords: *digitalization, green economy, innovation, local taxation*

Digital Storytelling in English Classes: Promoting Environmental Values and Sustainable Thinking

Wa Ode Riniati, Agusalim, Farisatma, Lailatin Ramadani
Faculty of Teaching and Education, Universitas Muhammadiyah Buton, Baubau, Indonesia

ABSTRACT

Purpose

In the context of global digital transformation and sustainability awareness, English language education is expected to play a vital role in shaping students' environmental consciousness and critical thinking. This study explores the implementation of digital storytelling as an innovative pedagogical approach to promote environmental values and sustainable thinking in English language classes.

Research Methodology

Brief description of the research method used, including data collection techniques, research location, number of respondents, or analysis tools.]

The research employs a qualitative design involving classroom observations, student projects, and reflective interviews to examine how learners engage with sustainability themes through English learning. It is located at UM Buton, with the respondents 80 students.

Results

The findings reveal that digital storytelling not only enhances students' language proficiency and creativity but also fosters deeper awareness of ecological issues and responsibility toward sustainable living.

Limitations

By integrating multimedia elements—such as images, videos, and narration—digital storytelling encourages students to use English meaningfully while addressing real-world environmental issues..

Contribution

This study suggests that incorporating digital storytelling into English teaching provides an effective and engaging way to cultivate both communicative competence and environmental stewardship among learners.

Keywords: *digital storytelling, english language teaching, environmental values, sustainable thinking, digital pedagogy*

Bridging Networks and Skills: The Moderating Role of Capital Access In Enhancing Post-Migrant Smes Performance

Nilla Apsary, Lela Nurlaela Wati, Rita Yuni Mulyanti

University Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

This study analyzes the role of community networks, specifically social capital, human capital investment (HCI), and capital access, in strengthening the impact of both forms of capital on the performance of micro, small, and medium enterprises (MSMEs) established by former Indonesian Migrant Workers (post-PMI).

Research Methodology

This study employs a quantitative methodology with a causal framework to achieve its objectives. The sample consisted of owners or managers of post-PMI MSMEs guided by the Indonesian Migrant Worker Protection Service Center (BP3MI) across 23 provinces in Indonesia, totaling 200 MSMEs. Data

were analyzed using moderated regression analysis. The results demonstrate that community networks, HCI, and capital access positively influence the performance of post-PMI MSMEs. The data analysis in this study employed Smart Partial Least Squares (Smart PLS) software version 4.1.1.4.

Results

The study advances social and human capital theories by showing that capital access acts as both an independent and moderating variable that strengthens the effect of community networks on MSME performance. However, it also negatively moderates the impact of human capital investment when financial resources are limited. These findings highlight that adequate capital access is essential to maximize the benefits of social networks and human capital, emphasizing the need for policies that ease financing for post-PMI MSMEs to improve competitiveness and performance.

Limitations

This study had several limitations. It did not further investigate respondents' perceptions through in-depth interviews with stakeholders. Additionally, the research failed to classify indicators into dimensions, which could allow for a more focused analysis of the dimensions that significantly contribute to the performance and development variables (sustainability) of post-PMI MSMEs.

Contribution

The study recommends that KP2MI strengthen capital access for post-PMI MSMEs through low-interest financing, and promote community networks via mentoring and training. It also suggests increasing human capital investment with market-oriented programs linked to capital access. Lastly, integrated policies combining finance, social networks, and skills development are needed to ensure sustainable empowerment of post-migrant entrepreneurs.

Keywords: *financial access, human capital, Indonesian migrant workers, non finance performance, social capital*

Unlocking Performance Through Motivation: The Impact of Job Transformation in The Ministry of Migrant Worker Protection

Andina Iswari, Lela Nurlaela Wati, Rita Yuni Mulyanti

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

Institutions, Indonesia

ABSTRACT

Purpose

This study seeks to examine the function of work motivation as a mediator in the relationship between job transformation and employee performance at the Ministry of Protection of Indonesian Migrant Workers (KP2MI) in Indonesia.

Research Methodology

The research methodology employed causality with a sample of 251 KP2MI personnel. Data analysis was conducted using a structural equation model employing a second-order confirmatory technique to test the hypotheses.

Results

The study's findings demonstrate that job transformation and

work motivation significantly enhance employees' performance. Work motivation mediates the impact of job change on employee performance, exerting a more significant effect than direct influence.

Limitations

This study is limited to KP2MI employees and does not compare with other ministries. The data is cross-sectional, which may limit causality interpretation, and focuses on performance outcomes without assessing long-term impacts of transformation.

Contribution

This study introduces an innovation in the realm of human resource management within the public sector, particularly at KP2MI. The findings underscore that the efficacy of job transformation relies not only on structural or administrative factors but also on the capacity of these changes to foster employee motivation. It contributes theoretically by extending motivation as a mediating construct and practically by offering insights for policy-making in public sector transformation.

Keywords: *financial access, human capital, Indonesian migrant workers, non finance performance, social capital*

Understanding The Factors Influencing Non-Muslim Chinese Customers to Choose Islamic Banking: Implications for Marketing Strategy at PT. Bank Syariah Indonesia, Baubau

Rudi Abdullah, Dwi Agustyawati, Muhammad Aan Muhamin
Universitas Muhammadiyah Buton, Indonesia

ABSTRACT

Purpose

This study aims to analyze the factors influencing non-Muslim Chinese ethnicity in their decision to become customers of Islamic banks and the implications for marketing strategies at PT Bank Syariah Indonesia, Baubau City. The research is motivated by the growing interest of non-Muslim communities, particularly the Chinese ethnic group, in Islamic banking services in Indonesia, despite the system being grounded in Islamic principles.

Research Methodology

The study employs a quantitative research method using a survey approach involving 300 respondents from the non-Muslim Chinese ethnic community in Baubau City. Data were analyzed using multiple linear regression to examine the influence of service quality, trust, perceived benefits, and the ethical value of sharia principles on customer decision-making.

Result

The results indicate that all four variables—service quality, trust, perceived benefits, and sharia ethical values—have a positive and significant effect on the decision to become an Islamic bank customer. Among these, trust and sharia ethical values are identified as the dominant influencing factors.

Limitations

The study focuses solely on non-Muslim Chinese respondents in Baubau City, which may limit the generalizability of the findings to other regions or ethnic groups in Indonesia. Future research could expand the geographical scope and include qualitative approaches for deeper insights.

Contribution

This research provides meaningful implications for Islamic banking marketing strategies by highlighting the importance of strengthening ethical image, promoting inclusive services, and educating the public about the universal values inherent in sharia principles. These insights can help Islamic banks attract and retain a more diverse customer base across religions and ethnicities.

Keywords: *customer decision, perceived benefits, service quality, sharia ethical values, trust*

Comparison of Feature Importance Methods in Ensemble Models for Determining Dominant Factors of Child Stunting in Baubau City, Indonesia

Rando, Muhammad Abdur Rasyid Asruddin

Universitas Muhammadiyah Buton, Indonesia

ABSTRACT

Purpose

This study aims to analyze and compare feature importance methods in ensemble machine learning models to determine the dominant factors influencing child stunting in Baubau City, Indonesia. While previous research has focused on predictive accuracy, this study emphasizes interpretability by identifying which features contribute most to stunting classification using data-driven explainability techniques.

Research Methodology

This study used two datasets: local anthropometric data from Lakologuo Health Center (1,033 children) and an external Kaggle dataset (over 120,000 data points). Data preprocessing included cleaning, feature alignment, and z-score calculation

based on WHO growth standards. Three ensemble models, Random Forest, XGBoost, and LightGBM, were applied for classification, with feature importance evaluated using MDI, Permutation Importance, and SHAP.

Results

Random Forest and XGBoost achieved the highest accuracy (>97%), while LightGBM showed superior computational efficiency. Height-for-age z-score consistently emerged as the most influential feature, followed by age and weight, confirming the central role of anthropometrics. SHAP analysis revealed nonlinear feature interactions overlooked by conventional importance metrics, improving model transparency and policy relevance.

Limitations

This study is limited by data imbalance and limited socioeconomic variables, potentially limiting generalizability beyond the local population. Future research should integrate broader contextual indicators such as parental education and dietary diversity to strengthen causal interpretation.

Contribution

The study advances interpretable machine learning in public

health by presenting a transparent framework to identify dominant stunting determinants. Findings support data-driven policymaking and early intervention strategies in child nutrition.

Keywords: *ensemble learning, feature importance, SHAP stunting*

The Influence of Financial Stability and Financial Targets on Financial Reporting Fraud in Environmentally Responsible Indonesian Companies

Samukri, Maharini Rahsilaputeri, Hidayat Darwis, Supriatiningsih

Universitas Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

This study aims to examine the effects of financial stability and financial targets on fraudulent financial reporting (FFR) among Indonesian Go Green companies, with firm size serving as a moderating variable. It further seeks to provide empirical evidence on how financial conditions and managerial pressures influence the likelihood of fraud in sustainable enterprises.

Research Methodology

The study examines 20 companies listed on the SRI-KEHATI Index during the 2018–2022 period, yielding a total of 80 firm-year observations. Panel data regression analysis was employed

using the Fixed Effects Model (FEM) and Moderated Regression Analysis (MRA) to assess both the direct and moderating effects

Results

The findings indicate that financial stability significantly decreases the likelihood of fraudulent financial reporting (FFR), while financial targets significantly increase fraud risk. Moreover, firm size moderates these relationships by weakening the negative impact of financial stability and strengthening the positive effect of financial targets on FFR

Limitations

This research is limited to companies in the SRI-KEHATI index, which may restrict the generalizability of the findings. The use of secondary data also limits the ability to capture qualitative factors influencing fraud behavior.

Contribution

This study strengthens the theoretical foundation of the fraud triangle, emphasizing the pressure element, while introducing new evidence on the moderating effect of firm size. Practically, it suggests that firms should preserve financial stability, set

achievable goals, and improve governance practices, particularly in large organizations, to reduce fraud risk.

Keywords: *financial stability, financial targets, firm size, fraud, Sri Kehati*

Greenwashing and Financial Statement Fraud in Shaping Green Value of Indonesian Companies

Ilza Febrina, Arlis Dewi Kuraesin, Supriatiningsih
Universitas Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

The growing importance of sustainability and financial transparency has attracted increasing public and investor attention in the mining industry. This study aims to examine the influence of greenwashing and financial statement fraud on the firm value of mining companies in Indonesia.

Research Methodology

The research population includes all mining companies listed between 2018 and 2023. Samples were selected using a purposive sampling method based on the availability of publicly accessible financial reports, resulting in 44 companies with a total of 264 firm-year observations. Data were obtained from official stock exchange financial reports and analyzed using panel data regression with the Stata 17 application.

Result

The findings indicate that greenwashing does not have a significant effect on firm value, as nature-related imagery alone fails to enhance investor confidence. In contrast, financial statement fraud, measured using the F-Score, shows a significant positive relationship with firm value. This suggests that manipulated financial reports tend to display better short-term performance, misleadingly improving market valuation.

Limitations

The study is limited to mining companies in Indonesia and covers a five-year period (2018–2023), which may not fully capture the long-term implications of sustainability and fraud practices.

Contribution

This study contributes to the understanding of how green washing and financial fraud practices affect firm value in the mining sector. It emphasizes the importance of authentic sustainability disclosure and integrity in financial reporting for maintaining investor trust and long-term corporate reputation.

Keywords: *firm value, financial fraud, greenwashing, , mining industry*

Determinants of Financial Statement Fraud Through Fraud Hu Model: Empirical Evidence from Indonesian Mining Firms

Pandaya, Luckman Ibrahim, Supriatiningsih

Universitas Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

This study aims to analyze the effect of fraud HU model factors, stimulus, capability, opportunity, rationalization, and integrity on financial statement fraud in Indonesian mining companies. The research is motivated by the importance of identifying the determinants of fraudulent financial reporting that can undermine public trust and reduce corporate legitimacy.

Research Methodology:

The population consists of mining companies listed on the Indonesia Stock Exchange (IDX) during the 2018–2023 period. Using purposive sampling, 40 companies were selected, resulting in 240 observations. Data were obtained from official

financial reports and analyzed using panel data regression with Stata version 17.

Results

The findings show that opportunity ($p = 0.000$) and integrity ($p = 0.021$) have a significant effect on financial statement fraud, while stimulus ($p = 0.445$), capability ($p = 0.415$), and rationalization ($p = 0.102$) do not have a significant effect. This indicates that weak internal control provides opportunities for fraud, while low managerial integrity increases the likelihood of fraudulent financial reporting.

Limitations

This study is limited to mining companies in Indonesia over the 2018–2023 period, so the results may not be generalized to other sectors or longer timeframes.

Contribution

This study reinforces the fraud diamond theory by showing that opportunity and integrity are the main determinants influencing financial statement fraud. Practically, the findings provide recommendations for companies and regulators to strengthen internal controls and enhance ethical culture to minimize the risk of fraud.

Keywords: *fraud HU model, financial statement fraud, integrity, mining companies, opportunity*

The Role of Green Financing Mediation in The Synergy of Fiscal Policy, Local Value Chain, and Investment to Sumatra Economic Stability

Arfah Piliang, Zubir

STIE Mahaputra Riau

ABSTRACT

Purpose

This study aims to analyze the mediating role of green financing in the synergy between fiscal policies, local value chains, and investment toward economic stability in the Sumatra Island region. The research seeks to identify how green financing serves as a connecting mechanism that strengthens the impact of green fiscal policies, local economic linkages, and sustainable investments on regional economic stability.

Research Methodology

The study uses a quantitative approach with the Structural Equation Modeling–Partial Least Squares (PLS-SEM) method. Data were obtained from 300 respondents through a combination of primary and secondary sources. The analysis

tested causal relationships and mediation mechanisms among variables including fiscal policy, local value chains, investment, green financing, and economic stability.

Results

The results show that green fiscal policies, local value chain strengthening, and green investment each have a positive and significant effect on green financing. Moreover, green financing serves as a mediating variable that enhances the influence of these three factors on economic stability. These findings demonstrate that the synergy between fiscal policies, local economic integration, and sustainable investment supports inclusive, stable, and environmentally responsible economic growth in the Sumatra region.

Limitation

This study is limited to the Sumatra Island region, so the findings may not fully represent the conditions of other regions in Indonesia. Additionally, the cross-sectional nature of the data limits the ability to observe long-term causal effects and policy dynamics over time.

Contribution

This research contributes to the literature on green economy

and sustainable finance by empirically demonstrating the mediating role of green financing in linking fiscal policies, value chains, and investments to regional economic stability. Practically, it offers strategic policy recommendations for local governments and financial institutions to expand access to green financing and promote green investment as key instruments in advancing inclusive and sustainable economic development across Indonesian regions.

***Keywords**: economic stability green financing, green fiscal policy, green investment, local value chain*

Strategic Controls and Learning Orientation: A Formula for Innovation and Success in Indonesia's Creative Economy

Zubir, Arfah Piliang

STIE Mahaputra Riau

ABSTRACT

Purpose

This study aims to examine how learning orientation and strategic control systems—namely diagnostic and interactive controls—affect product innovation and firm performance in Indonesia's creative economy. The research focuses on the Songket creative industry, which faces challenges in sustaining innovation and performance despite rapid growth.

Research Methodology

A quantitative approach was used, with data collected from 332 respondents, comprising owners and managers of Songket-based creative industries in Indonesia. Data were collected through offline and online surveys and analyzed using Partial

Least Squares–Structural Equation Modeling (PLS-SEM) to test the relationships among variables.

Results

Findings reveal that learning orientation significantly enhances product innovation and firm performance. Interactive control systems stimulate innovation through greater collaboration and flexibility, while diagnostic controls emphasize efficiency and goal achievement. Product innovation directly improves firm performance and serves as a mediator of the relationship between control systems and performance outcomes.

Limitations

This study is limited to Indonesia's Songket sector and employs a cross-sectional design, limiting generalizability to other creative industry subsectors.

Contribution

The research enriches strategic management theory by clarifying how learning orientation and control systems foster innovation and performance in creative industries. Practically, it highlights the importance of nurturing continuous learning cultures and adaptive management systems to sustain innovation and competitiveness.

Keywords: *creative economy, firm performance, diagnostic control system, interactive control system, learning orientation, product innovation*

Bridging The Gap: How Financial Literacy Drives Financial Management Practise And SME Success Across Urban and Rural?

Rama Yuli, Maharini Rahsilaputeri, Lela Nurlaela Wati

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study investigates the effect of financial literacy, comprising knowledge, awareness, attitudes, and skills, on financial management practices and their subsequent impact on the performance of SMEs, including geographic variations that affect the behavioral control of SME managers.

Research Methodology

The methodology was quantitative with a causal approach, sampling 220 SMEs in Central Java, Indonesia, using urban and rural area clustering. Data analysis was performed using a Structural Equation Model and multigroup samples.

Results

The findings indicate that the impact of financial literacy differs

in relation to financial management practices and SME performance in urban and rural areas. Financial management practices can enhance SME performance in both areas. Research indicates that interventions aimed at enhancing SME performance should prioritize the fortification of financial management practices through the augmentation of financial knowledge and skills, as these elements significantly influence both areas.

Limitations

This study had several limitations. First, the sample size in rural areas is smaller than that in urban areas and is restricted to Central Java because few SMEs produce financial reports. Second, this study broadly analyzes urban and rural areas, neglecting variations in sub-contexts such as company sector, size, or digitalization, which may affect the associations between variables.

Contribution

Governments, financial institutions, and organizations supporting SMEs are anticipated to incorporate financial literacy programs via a practice-based methodology, ensuring that enhanced literacy effectively translates into improved SME

performance across diverse areas. This research is significant for financial inclusivity and advancing the Sustainable Development Goals (SDG), as studies on geographically based financial management practices remain limited.

Keywords: *dimensions of financial literacy, financial management practices, geography, multigroup analysis, SME performance*

Digital and Financial Literacy Driving Micro Finance Access: Religiosity as Catalyst for SME Development

Ahmad Darda, Rama Yuli, Lela Nurlaela Wati

Universitas Teknologi Muhammadiyah Jakarta, Indonesia

ABSTRACT

Purpose

This study analyzes how financial literacy and digital platform usage influence microfinancing and MSMEs development, with religiosity as a moderating factor.

Research Methodology

Using a quantitative methodology with structural equation modeling and moderating regression analysis, the research sampled 200 MSMEs that obtained loans from formal microfinance institutions, specifically conventional People's Economic Banks (BPR) and Sharia People's Economic Banks (BPRS) in Western Indonesia.

Results

The results demonstrate that financial literacy and digital

platforms facilitate access to microfinance and MSMEs growth, aligning with the theories of Diffusion of Innovation, Technology Acceptance Model, and Resource-Based View. The ineffectiveness of microfinance as a mediating variable reveals a disparity between financing access and productive fund utilization. The negative moderation of religiosity on the effect of financial literacy on microfinancing shows the influence of religious values on MSMEs' financial perceptions.

Limitations

This study's limitations include its focus on urban areas, general religiosity measurement, and survey approach, which restricts understanding of social and cultural contexts. The mediating variables are limited to microfinancing, overlooking factors such as managerial competence and business networks.

Contribution

These results indicate the need to integrate financial literacy, digital mentoring, and religious-value-based strategies into MSME empowerment programs. Financing institutions must modify their interventions to ensure that financing promotes inclusive MSME growth. This study uniquely examines religiosity moderation and microfinancing's ineffectiveness as

mediating factors in MSME digitalization in developing countries.

Keywords: *digital platform, development countries, formal micro financing, Indonesia, SME development*

The Influence of Financial Literacy, Financial Attitudes, Self-Efficacy, Lifestyle on Personal Financial Management

Endang Tri Pratiwi, Waode Nindi Prawati, Rabiyatul Jasiyah, Ernawati Malik, Nur Agniatmi Arba'a
Muhammadiyah University of Buton, Baubau City, Indonesia

ABSTRACT

Purpose

Students who live independently with limited financial ability are the conditions experienced by most students this study aims to analyze and provide empirical evidence on the influence of financial literacy, financial attitudes, self-efficacy, and lifestyle on the personal financial management of accounting students of FEB UM Buton.

Research Methodology

This research was conducted on students of the Accounting Study Program FEB UM Buton. The research sample amounted to 84 peoples with sampling techniques using incidental sampling. Considerations using the sampling technique are 1)

academic holidays; and 2) the new student admission period. The research data collection technique used a questionnaire with a Likert scale. The data analysis technique uses multiple linear regression with the help of SPSS version 25.

Results

The results of the study show that financial attitudes, self-efficacy, and lifestyle have no effect on students' personal financial management. However, financial literacy has a significant effect on students' personal financial management. Simultaneous testing showed different results, namely that all independent variables had a significant effect on the dependent variable, namely the management of students' personal finances. This condition shows that if a student has an understanding of financial literacy, then a student will be wise in making decisions about personal financial management.

Limitations

This research was conducted without looking at the background of the economic life of the student's family.

Contribution

This research contributes to the development of personal financial management practices of students who need financial literacy without being distracted by financial attitudes, self-efficacy, and lifestyle.

Keywords: *financial literacy, financial attitude, lifestyle, self-efficacy, personal financial management*

The Effect of Perceived Usefulness and Perceived Risk on The Attitudes of Mobile Banking Users (A Case Study at Muamalat Bank KCP Baubau)

Muhammad Rais R., Febriyanti

Faculty of Economics and Business, Muhammadiyah University of Buton, 93752, Indonesia

ABSTRACT

Purpose

This study aims to analyze the effect of perceived usefulness and perceived risk on the attitudes of mobile banking users at Bank Muamalat Baubau Sub-Branch Office (KCP). The rapid development of digital technology in the banking sector has transformed customer behavior toward application-based financial services. However, the level of acceptance and user attitudes toward mobile banking still vary, influenced by factors such as perceived usefulness and perceived risk.

Research Methodology

This research adopts a quantitative approach using a survey method. Data were collected through questionnaires

distributed to 83 respondents who are mobile banking users at Bank Muamalat KCP Baubau, selected using purposive sampling. The collected data were analyzed using multiple linear regression with the assistance of SPSS version 26 software.

Results

The findings reveal that perceived usefulness has a positive and significant effect on user attitudes toward mobile banking. This indicates that the higher the perceived usefulness, the more positive the users' attitudes toward adopting mobile banking services. Conversely, perceived risk has a negative yet significant influence on user attitudes, implying that higher perceived risk leads to lower positive attitudes toward mobile banking usage. Simultaneously, both perceived usefulness and perceived risk significantly affect the attitudes of mobile banking users at Bank Muamalat KCP Baubau.

Limitations

The study is limited to one Islamic bank branch (Bank Muamalat KCP Baubau) with a relatively small sample size, which may affect the generalizability of the findings. Future studies are recommended to include multiple branches or different banks and incorporate additional variables such as trust or user experience.

Contribution

This research contributes to the understanding of customer behavioral dynamics in digital Islamic banking. The results emphasize the importance for banks to enhance the perceived usefulness of their mobile banking services while reducing perceived risks through improved security features, user education, and reliable service quality to strengthen positive customer attitudes.

Keywords: *mobile banking, muamalat bank, perceived usefulness, perceived risk, user attitudes*

Integration of Green Accounting and Financial Literacy to Corporate Sustainability Performance

Arfah Piliang, Nasihatul Hikmah

STIE Mahaputra Riau

ABSTRACT

Purpose

This study aims to examine the influence of integrating green accounting and financial literacy on company sustainability performance, with a particular focus on Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. The research also investigates the mediating role of financial performance in explaining how green accounting and financial literacy contribute to sustainability outcomes.

Research Methodology

The study employs a quantitative approach using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method. Data were collected from 276 MSMEs operating in Java and Sumatra, representing diverse business sectors. The analysis explores both direct and indirect relationships among the

variables: green accounting, financial literacy, financial performance, and sustainability performance.

Results

The findings reveal that green accounting and financial literacy both have a significant and positive influence on sustainability performance. Additionally, financial performance acts as a partial mediator, indicating that sound financial management enhances the positive impact of environmental accounting and financial knowledge on sustainable outcomes. These results confirm that the synergy between environmental accounting practices and financial literacy improvement strengthens MSMEs' ability to achieve sustainable profitability and competitiveness in Indonesia's green economy era.

Limitations

The research is limited to MSMEs in Java and Sumatra, which may not represent all regional variations across Indonesia. The cross-sectional design also restricts the ability to capture long-term causal relationships between green accounting practices and sustainability outcomes.

Contribution

This study contributes to the literature on sustainability

accounting and green economy development by demonstrating the interconnected role of financial literacy and financial performance in advancing sustainability practices among MSMEs. Practically, it provides insights for business owners, policymakers, and academic institutions to strengthen sustainable business transformation through improved environmental accounting systems and targeted financial literacy programs.

Keywords: *green accounting, financial literacy, sustainability performance*

Stimulation of Children Naturalistic Intelligence in Maritime Learning Concepts Through Exploring

La Jeti, Ariesta

Muhammadiyah Buton University, Indonesia

ABSTRACT

Purpose

This study aims to analyze the implementation of maritime-based learning in stimulating children's naturalistic intelligence and to evaluate its impact on the development of environmental awareness among early childhood learners. The research seeks to promote a generation that loves and cares for the maritime environment as part of Indonesia's rich marine and coastal ecosystem.

Research Methodology

This study uses a participatory research method, involving school principals, teachers of the 5–6-year-old age group, and parents as participants. Data were collected through observation, interviews, and documentation, and analyzed using descriptive methods to understand how maritime-based

learning activities influence the development of children’s naturalistic intelligence and environmental awareness.

Results

The findings indicate that maritime-based learning positively contributes to the development of children's naturalistic intelligence and environmental awareness. Activities such as observing marine life, simulating water pollution, participating in beach clean-ups, and planting mangroves not only enhance children’s understanding of marine ecosystems but also foster a sense of love, care, and responsibility toward environmental preservation.

Limitations

The study was conducted within a limited educational setting and focused on early childhood learners, which may not capture the broader implementation of maritime-based education at different educational levels. Additionally, the descriptive approach may limit the ability to measure the long-term impact quantitatively.

Contribution

This study contributes to the field of environmental and early childhood education by demonstrating how maritime-based

learning can serve as an effective approach to developing naturalistic intelligence and environmental awareness. It also provides practical insights for educators and policymakers to integrate local maritime contexts into the national curriculum, fostering a generation that values and protects Indonesia's marine resources.

Keywords: *child, exploration, intelegence, maritim, naturalistic*

The Ratio of Compressive Strength and Splitting Tensile Strength of Marine Material And Steel Fibers Mix Concrete to Optimize The Acceleration of Infrastructure in Coastal Areas and Remote Islands

Adnan Adnan, Muh. Jabir M, Jasman, Salasiah, Sahabuddin

Civil Engineering University Muhammadiyah Pare-pare, 91131, Indonesia

ABSTRACT

Purpose

This study aims to improve the mechanical properties of concrete, including compressive strength and tensile strength, by incorporating steel fibers and utilizing seawater and sea sand as constituent materials. The goal is to assess whether concrete produced with marine-based materials can achieve sufficient mechanical performance for medium-quality structural applications.

Research Methodology

The research involved experimental testing of concrete mixtures with varying steel fiber volume fractions, particularly focusing on the 7.5% steel fiber mix. The specimens were cured and tested for compressive strength (fct) and tensile strength (fr) at 28 days of age. The performance of seawater concrete was compared to normal concrete with target strengths of 20 MPa and 40 MPa.

Results

The findings show that the largest compressive strength (fct) of seawater concrete at a 7.5% steel fiber volume fraction reached 3.36 MPa, which is 14% lower than 20 MPa normal concrete and 65.1% lower than 40 MPa normal concrete at 28 days.Similarly, the tensile strength (fr) value at the same composition reached 4.75 MPa, 16.4% lower than 20 MPa normal concrete and 84.6% lower than 40 MPa normal concrete at 28 days. These results indicate that the combination of sea sand, seawater, and steel fibers can produce medium-quality concrete suitable for certain construction applications, though its strength remains below conventional mixes using freshwater and river sand.

Limitations

The study is limited to short-term mechanical testing (28 days) and medium-grade concrete, without evaluating long-term durability or corrosion resistance of steel fibers in marine environments. Further research is needed to analyze chemical resistance, shrinkage behavior, and service life performance.

Contribution

This research provides valuable insight into the potential use of marine resources (seawater and sea sand) as alternative construction materials. It highlights that with steel fiber reinforcement, such materials can achieve adequate mechanical strength for medium-strength concrete, supporting sustainable and resource-efficient construction, particularly in coastal regions.

Keywords: *coastal areas, marine material, ratio of compressive strength, remote islands, steel fibers, tensile strength*

Impact of IoT-Based Automatic Feeding on Catfish Farming Productivity and Profitability

Talitha Amanda, Sandra Dewi Elizabet Kaunang, Miswanto
Muhammadiyah University of Technology Jakarta

ABSTRACT

Purpose

This research aims to analyze the impact of implementing an Internet of Things (IoT)-based automatic feeding system on the productivity and profitability of catfish (Clarias sp.) farming. The study addresses feed efficiency, growth performance, and potential economic benefits for small-scale farmers.

Research Methodology

An experimental approach was conducted at Universitas Teknologi Muhammadiyah Jakarta using two treatments: manual feeding and IoT-based automatic feeding (Bardi autofeeder combined with Arduino sensor system). The study measured technical parameters such as Feed Conversion Ratio (FCR), Specific Growth Rate (SGR), and Survival Rate (SR), along with water quality monitoring. Data were collected weekly

through sampling of fish weight and population, while economic feasibility will be assessed at harvest through cost–benefit and cost efficiency analysis.

Results

Preliminary findings indicate that the IoT-based feeder improved feed efficiency and growth rates during the early culture phase. SGR values were initially higher (14.1–18.5%/day) under automatic feeding but decreased in subsequent weeks (6.2%/day), reflecting slower growth as fish size increased. FCR values (0.29–0.64) suggested relatively efficient feed utilization compared to manual feeding. Survival rates stabilized after initial mortalities, supported by proper pond management and water quality within optimal ranges.

Limitations

The research faced challenges during trial setups, including high early mortality due to unsuitable environmental conditions and delayed culture duration. Economic analysis is pending until final harvest data are available.

Contribution

This study contributes empirical evidence on the practical benefits of IoT-based feeding systems for catfish farming. It

informs sustainable aquaculture practices by linking technical performance with economic outcomes, offering scalable insights for smallholder adoption.

Keywords: *aquaculture productivity, , clarias sp., economic analysis, feed efficiency, IoT feeding system*

Integration of Sustainable Education in University Curriculum: A Conceptual Perspective from Malaysia

Mughaneswari Sahadevan, Abd Shukor Muhd Yunus, Jogeswari Ramamoorthy, Xinwei Shi, Moch. Asmi Rizaldy, Nor Fadhilah Nagor Mohammed, Mohamad Hisham Bin Jamaludin

Faculty of Business Management, Law and Professional Studies; Durham University Business School, DH1 4LB Mill Lane, Durham University, United Kingdom; Universitas Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

The integration of sustainability into higher education curricula has become a global priority, aligning education systems with the transformative vision of the United Nations' *Education for Sustainable Development (ESD) 2030* framework. This paper aims to explore how sustainability has been embedded within university curricula, comparing global and Malaysian

perspectives, and to identify key theoretical, institutional, and policy dimensions shaping this integration.

Research Methodology

This study adopts a conceptual and qualitative synthesis approach, reviewing and analyzing literature published between 2018 and 2025. The paper examines international best practices from countries such as Sweden and Germany, and contrasts them with Malaysia's experience, focusing on policy coherence, curriculum reform, and institutional implementation.

Result

The synthesis reveals that in developed contexts such as Sweden and Germany, sustainability education has been effectively institutionalized through accreditation reforms, policy alignment, and the use of living-lab pedagogies. In Malaysia, progress has been incremental due to uneven institutional readiness, limited faculty capacity, and a gap between policy aspirations and on-the-ground execution. However, recent initiatives such as green campus models, cross-disciplinary sustainability modules, and public private collaborations reflect growing momentum toward UNESCO's "whole-institution approach."

Limitations

As a conceptual paper, the study does not include empirical validation. The findings are based on literature synthesis and may not capture the full diversity of practices or emerging data beyond 2025. Further empirical studies are recommended to examine implementation effectiveness and student learning outcomes.

Contribution

This paper contributes to the global discourse on *Education for Sustainable Development (ESD)* by framing Malaysian higher education as a strategic driver for sustainable societal transformation. It provides theoretical and policy insights for integrating sustainability systematically into accreditation, governance, and pedagogy supported by faculty professional development and measurable sustainability performance indicators.

Keywords: *curriculum reform, education for sustainable development (ESD), higher education, institutional policy, Malaysia, sustainability integration*

The Intersection of AI and Medical Negligence in Malaysia: A Framework for Liability, Patient Rights, and Regulatory Reform

Ong Xin Ai, Abd Shukor Mohd Yunus, Moch Asmi Rizaldy, Mumtazah Narowi

Faculty of Business Management and Professional Studies, Management and Science University, Malaysia; Universitas Teknologi Muhammadiyah Jakarta

ABSTRACT

Purpose

This study examines the legal risks and challenges of integrating AI into Malaysia's healthcare sector, focusing on medical negligence and liability attribution. It analyzes how current tort laws address AI-related harm, identifies legislative gaps, and proposes a comprehensive legal framework to ensure accountability, protect patient rights, and promote safe AI adoption.

Research Methodology

This study uses a qualitative legal approach through doctrinal and comparative analysis. It reviews Malaysian laws on AI, healthcare, and data protection, assesses AI governance practices in medical institutions, and compares international frameworks from the EU, UK, and OECD to identify best practices applicable to Malaysia.

Results

The findings reveal a critical regulatory vacuum in Malaysia's legal system concerning AI use in healthcare. Current tort laws are inadequate to address issues of AI-induced harm, creating ambiguity in liability attribution among AI developers, healthcare institutions, and clinicians. This legal uncertainty poses a systemic risk to patient safety and discourages innovation. The study also finds that patient rights such as data privacy, informed consent, and protection against algorithmic bias are insufficiently safeguarded under existing regulations.

Limitations

The study is limited by its conceptual and literature-based approach, without empirical case studies or quantitative legal data from court rulings involving AI-related negligence. Future research could incorporate empirical legal analysis and stakeholder interviews to provide more practical insights into the implementation and enforcement of AI-related healthcare policies.

Contribution

This study advances AI governance and healthcare law by identifying key legal and ethical gaps in Malaysia's AI accountability framework. It proposes policy reforms to build a fair, future-ready legal system that balances innovation with patient protection. The research also offers a comparative perspective to align Malaysia's healthcare AI policies with global best practices.

Keywords: *artificial intelligence (AI), algorithmic bias, explainable ai (XA), informed consent, liability, medical negligence, Malaysian law, patient rights, regulatory vacuum, tort law*

Human Resource Empowerment for Digital and Green Transformation towards A Sustainable Future

Nadir La Djamudi, Wa Ode Riniati

Universitas Muhammadiyah Buton, Indonesia

ABSTRACT

Purpose

This study aims to analyze the relationship between human resource (HR) empowerment and the success of digital and green transformation, identify the required multidisciplinary competencies, and formulate a HR empowerment strategy that is adaptive to global change.

Research Methodology

This study also emphasizes the importance of a future-oriented HR empowerment strategy through strengthening lifelong learning ecosystems, cross-sector collaboration, and policies that support innovation and sustainable governance. Digital and green transformation requires not only technological

change but also a paradigm shift in the way people work, learn, and interact with the environment.

Results

The results indicate that HR empowerment has a strong reciprocal relationship with the success of digital-green transformation. Adaptive, digitally competent, and environmentally conscious HR acts as a catalyst in creating organizational efficiency, innovation, and sustainability.

Limitations

Mastery of multidisciplinary skills - including digital, social, and green skills - is a crucial element in shaping a resilient and relevant HR profile in the digital-green economy era.

Contribution

HR empowerment is a key foundation for creating sustainable development that is inclusive, resilient, and future-oriented

Keywords: *green digital transformation, green economy, HR, sustainable development*

CONCLUSION

This proceedings book, brings together a diverse collection of scholarly works that reflect current developments across various fields, including economics, finance, technology, education, environmental studies, and public management. The contributions presented herein highlight how digital innovation and green transformation play crucial roles in driving sustainability and enhancing competitiveness across sectors.

The articles compiled in this volume demonstrate that multidisciplinary collaboration is essential in addressing today's global challenges. From the adoption of financial technologies, improvements in public sector efficiency, and the strengthening of digital literacy, to the optimization of green resources and the development of micro, small, and medium enterprises, each study offers valuable insights that contribute to advancing both knowledge and practical solutions. This proceedings book serves as a platform for exchanging ideas, enriching academic discourse, and opening pathways for further innovative research.

While every effort has been made to ensure the quality and relevance of this publication, the editorial team recognizes that there are still limitations. Constructive feedback is therefore welcomed to improve future editions of this proceedings.

Finally, the editors extend their sincere appreciation to all authors, reviewers, committee members, and supporting stakeholders whose contributions have made this publication possible. It is our hope that the works presented here will serve as a meaningful reference for readers and inspire continued research and innovation toward a sustainable future.

PROCEEDING BOOK

3RD INTERNATIONAL CONFERENCE ON ECONOMICS, BUSINESS, SCIENCE, AND TECHNOLOGY (3RD ICE-BEST)

Theme :

Accelerating Digital and Green Transformation through Multidisciplinary Innovation for A Sustainable Future

This proceeding book brings together a diverse collection of scientific papers presented at a multidisciplinary conference focusing on the integration of digital transformation and green innovation. The contributions highlight how emerging technologies, sustainable practices, and cross-sectoral collaboration can drive societal progress and support long-term environmental resilience. Covering topics such as digitalization, education, finance, engineering, environmental studies, and public policy, the papers collectively illustrate the urgency of adopting innovative solutions to respond to global challenges and achieve sustainable development.

Beyond documenting current research findings, this volume serves as a platform that encourages academic dialogue and sparks new ideas across fields. By presenting empirical studies, conceptual analyses, and case-based insights, the proceeding underscores the importance of interdisciplinary collaboration in shaping a more sustainable and technologically adaptive future. This book is expected to serve as a valuable reference for researchers, practitioners, policymakers, and students who aim to advance knowledge and contribute to meaningful innovation.

ISBN 978-623-5724-16-4 (PDF)

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