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AND THE 4th INTERNATIONAL CONFERENCE
ON BUSINESS AND BANKING INNOVATIONS**

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The 4th ICOBBI

*The Strategy of Digital in Business
for Gaining Competitive Advantages after Pandemic*



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“The Strategy of Digitalization in Business for Gaining Competitive
Advantages after Pandemic”**

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 4th International Conference on Business and Banking Innovations (ICOBBI) with the topic "The Strategy of Digitalization in Business for Gaining Competitive Advantages after Pandemic". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 4th International Conference on Business and Banking Innovations was held on 29th January 2022 by virtual (online) zoom meeting and organized by the Master Management Study Program of Universitas Hayam Wuruk Perbanas in Collaboration with five Higher Education Institutions in Indonesia and three Universities from Asia countries. Keynote speakers in this conference were: Chonlatis Darawong, P.hD (Sripatum University, Thailand), Associate Prof. Dr. Elisha Nasrudin (University of Science, Malaysia), Dr. Sanju Kumar Singh (Postdoctoral Fellowship in Universitas Airlangga, Tribhuvan University Nepal) and Prof. Dr. Abdul Mongid, MA., P.hD (Universitas Hayam Wuruk Perbanas, Indonesia).

I would like to give high appreciation to the Rector of Universitas Hayam Wuruk Perbanas for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE YKPN Yogyakarta, Universitas Negeri Gorontalo, Universitas Surabaya and Universitas Muhammadiyah Surakarta which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <http://eprints.perbanas.ac.id/>

Chair of the Master Management Study Program
Universitas Hayam Wuruk Perbanas

Prof. Dr. Tatik Suryani, M.M.



Tabel of Content

Cover.....	i
Co-Host and Sponsorship.....	ii
Committee	iii
Reviewers.....	iv
Foreword.....	v
Table of Content.....	vi

Accounting and Financial Management

The Influence of The Level of Financial Literacy, Materialism and Impulsive Buying to Management Financial Behavior Students Master of Management in Surabaya 1-7
Dominika Rosvita Amadea Tarung; Muazaroh

The Effect of Perception of Confidentiality and Security, Perception of User Satisfaction, and Perception of Easy on The Implementation of E-Filing on Taxpayer Compliance in Submitting Annual SPT (Case Study at KPP Pratama Kebumen) 8-17
Wicak Ari Wibowo; Tri Ciptaningsih

The Effect of Attitude, Subjective Norms, Perceived Behavioral Control, And Tax Knowledge On Studentâ€™S Interest Who Join The Tax Volunteer Program For A Career In Taxation (Empirical Study In 2021)..... 18-26
Dheanira Ayu Hapsari; Tri Ciptaningsih

Differences un the Strenght of Financial Ratios and Financial Distress of Transportation Companies in Indonesia During the COVID-19 Pandemic Era..... 27
Ivana Oktarina Sopacua; Manggar Wulan Kusuma

The Causes of Audit Report Lag..... 28-34
Rusmawan W. Anggoro; Anita Kristiana

Fluctuation Of Rupiah Exchange Value, Interest Rate And Changes In Share Price..... 35-44
Hais Dama; Meriyana Franssisca Dunga

Fraud Financial Statement Detection: Fraud Hexagon Model Analysis in the Financial Sector Listed on the Indonesia Stock Exchange 45-55
Shinta Permata Sari; Diana Witosari

Attaining financial well-being: The essential effects of financial experience, status, and behavior..... 56-66
Mochammad Zakariya Rosyid; Rr. Iramani



- Determinant Analysis Affecting The Level of Disclosure of Operations Segments (Empirical Study on Companies Consumer Cyclicals Listed on the Indonesia Stock Exchange in 2017-2019)67-75
Tetiana Fitriarningsih; Lintang Kurniawati
- The Effect of Asset Management, Leverage, and Free Cash Flow on Firm Value With Dividend Policy as Moderating Variable (Study on Consumer Goods Industry Sector Companies Listed on The Indonesia Stock Exchange (IDX) 2018-2020).....76-84
Awalia Endang Setyorini; Triyono
- Analysis of Factors Affecting Audit Report Lag Mining Companies Listed On the Indonesia Stock Exchange 2018-2020.....85-89
Yuli Tri Cahyono; Cindy Elisa Putri;
- The Effect of Dividend Policy and Capital Structure on Company Value with Profitability as Mediation Variable in The Food and Beverage Companies Listed on The IDX in 2015 – 2020.....90-95
Atikah Resiana Fildzah; Wiwik Lestari
- Factors Affecting Firm Value : Theoretical Study on Public Textile and Garment Manufacturing Company in Indonesia96- 104
Cholis Hidayati; Lintang Puspitasari Wijanarko
- Principles and Agents: The Phenomenon of Agency Theory in The Business Sector and The Public Sector105-109
Maulidah Narastri;
- Company value of Indonesia State-Owned Enterprises during the Pandemic-Covid 19.... 110
Hwihanus;
- Financial Knowledge, Financial Experience and Income as Determinant of Financial Well-Being in Bali, Indonesia..... 111
Mochamad Hanif Nuruddin; Rr.Iramani
- Behavior of Financial Management as a Mediation of The Influence of Financial Knowledge and Intention Behavior To Well-Being Family Finance112-118
Dewi Candra Purwati; Rr. Iramani



The Effect of Fundamental and Macroeconomic Factors to Stock Return..... 119-123
Aprilia Setiadi Lukas; Werner R. Murhadi; Arif Herlambang

Balanced Scorecard Contribution to Business Strategy In PT XYZ National Shipping
Company 124-129
Yudith Agusta; Lutfi

Analysis of The Effect of Current Ratio (CR), Return On Assets (ROA), Debt to Equity Ratio
(DER) and Net Profit Margin (NPM) on Stock Price (Empirical Study on LQ45 Companies Listed
on the Indonesia Stock Exchange for the 2017-2020 Period) 130-136
Ice Diana; Erma Setiawati

The Relationship of Sustainability Reporting Disclosure and Firm Performance, Risk, Value: Study
on Banking Sub Sector Companies Listed Into Indonesia Stock Exchange (IDX) 137-146
Alfiana Mufti Ainuna; Rina Trisnawati

Banking and Shari'a Banking

Stress Test of Financing Quality at Indonesian Islamic Rural Bank Using Montecarlo
Simulation 147-154
Uvy Dian Rizky; Abdul Mongid

Macroeconomic Stress test of Credit Risk in Indonesian Banking using Monte Carlo
Simulation 155-162
Nanda Diyah Syarifah; Abdul Mongid

The Effect of Credit Risk and Efficiency on Capital Adequacy With Profitability as Intervening
Variables. 163-169
Mochamad Syafruddin Aji; Emanuel Kristijadi

Analysis Of The Effect Of Inflation, Capital Adequacy Ratio, Operation Cost Of Operating Income,
And Net Performing Financing On The Profitability Of Sharia Commercial Banks in
Indonesia 170
Rias Hasna Rosabila; Abdul Mongid

The Effect of Liquidity Ratio, Asset Quality Ratio, Sensitivity Ratio, Capital Ratio and Efficiency
Ratio Towards Return On Asset (ROA) on Foreign Exchange National Private Commercial
Banks..... 171-174
Oppi Putri Bunga; Muazaroh



Planned Behavior Theory Testing (Case Study Of Financial Management In A Muslim Family In Sidoarjo)..... 175-180
Wiwik Lestari; Desy Sanggita Fitriany; Merita Dwi Nandasari

Does Competition Make Regional Development Banks More Efficient? 181
Zunairoh; Werner Ria Murhadi; Bertha Silvia Sutejo

Determinants of Indonesian Banking Profitability 182-189
Sholikha Oktavi Khalifaturofi'ah; Achmad Saiful Ulum

The Influence of the Britama Savings Marketing Strategy on Customer Satisfaction at PT. Bank Rakyat Indonesia (Persero), Tbk. Batua Raya Makassar Unit..... 190-200
Dhita Pratiwi Ar; Rini L.; Abdul Gafar Samalam; Halida Sasmita; Hafipah

Business and Marketing

Social Media Marketing Activities, Brand Love and Brand Trust In Willingness to Participate Online (Co-Creation) with Satisfaction as Mediation Variable 201-204
Amilia Jasmin Nabila ; Tatik Suryani

The Influence of Social Media Marketing and Personal Selling on Purchase intention during the pandemic Covid-19: The Case of Discovery Property Agency 205-231
Renaldo Giovanni ; Theresia Gunawan; Istiharini

Factors Influencing Mobile Banking Adoption In Covid 19 Pandemic Period: The Mediating Role Of Behavioral Interest..... 232-241
Noormalita Primandaru; Gita Nirmalasari Triyana;

How Coolness Affects The Brand Image On The Vans Fashion Footwear?..... 242-247
Nuning Kristiani; Andi Muntabilah Naida;

Implementation of Digital Marketing & Knowledge Transfer of Hollandpark Permaculture Products..... 248
Syamsul B Biki; Umin Kango; Vetty D Pulukadang

Knowledge Management: Social Media & Public Knowledge About the Hazard of Mercury 249-254
Dyah Ayu Nuraini; Mohamad Agus Salim Monoarfa; Andi Juanna



Relationship Between Talent Management And Employees Performance: Case In Gorontalo	255-261
Rizan Machmud; Raflin Hinelo; Tineke Wolok; Umin Kango	
The Effect Of Security, Responsiveness, Convenience, And Reliability Of Services On BRI Customer Satisfaction In Using Mobile Banking	262-270
Bramantiyo Adhi; Ronny	
Impact Of Wfh In Surabaya City The Effect Of Workload, Employee Burnout On Work Life Quality And Employee Performance	271
Nanis Susanti;	
Analysis Of Marketing Strategy, Product Quality And Service Quality To Repurchase Intention	272-278
Sumiati;	
The Effect of Customer Satisfaction and Trust on Performance Expectancy and Word of Mouth (WOM) at Shopee Applications Users.....	279-287
Annisa Eka Septiana; Tatik Suryani	
Does Brand Matter in Driving Purchase Intention of the Banking Services?.....	288-295
Muhammad Alvin Juanda; Burhanudin	
The Effect of Perceived Quality and Value on Brand Trust of Express Delivery Services during Pandemic Covid 19 in Indonesia	296
Fika Fahmi Firdaus; Yudi Sutarso	
The Determinants of Brand Equity in Banking	297-306
I Made Gde Pasek Bagiartana; Burhanudin	
Entrepreneurial Intention for Students at Universities in Sleman, Yogyakarta Special Region, Indonesia	307-316
Bambang Kharisma; Irhas Effendi; Dyah Sugandini	
The Effects of Commitment, Perceived Quality, and Satisfaction on Brand Equity: The Medating Role of Brand Trust and Brand Loyalty.....	317-326
Miftakhul Jannah; Burhanudin	
Behaviour Intention of Digital Banking Adoption UTAUT2 and Covid-19 Pandemic as Factors.....	327-335
Popy Novita Pasaribu; Auzi Naufal Rabbani	





Factors Influencing Online Purchase Intention Through E-Commerce in The Millennial Generation 336-345
Delta Sagita Riandana; Delta Sagita Riandana

Analyze of Customer Loyalty on Customer Oriented and Marketing Communication PT. Bank Syariah Indonesia Tbk. 346-348
Verawaty;

The Effect Of Experiential Marketing On E-Wom (Electronic Word Of Mouth) And Customer Value As Intervening Variables In Tourism Destinations Rawa Bento Kerinci Regency Jambi Province. 349
Deci Fachrosi; Johannes; Sylvia Kartika Wulan B

Human Resources

The Effect Of Leadership Style, Work Environment, Compensation On Job Satisfaction At Pt Pln (Persero) Sikka Regency 350-356
Krisanty Natalia Mariani Parera, Emanuel Kristijadi, Tjahjani Prawitowati

The Mediating Role of User Satisfaction in the Influence of Organizational Learning Culture and Online Learning Engagement To Net Benefit Outcome In Indonesia During Covid 19 Pandemic Period 357-362
Heni Kusumawati;

Emotional Intelligence And Apparatus Performance 363-371
Mughtar Ahmad; Djoko Lesmana Radji; Hais Dama

The Internalization of Patient Safety Culture in The Quality of Performance of Nurses in Different Generations of Nurses at The XYZ Hospital, Surabaya 372-377
Sisilia Andri Soelistyani; Ika Yunia Fauzia

The Role of Work Ability and Servant Leadership on Employee Performance in a TIKI Delivery Service Companies in Surabaya..... 378- 384
Siti Mujanah;

The Effect of Organizational Commitment, Organizational Culture,Self-Efficacy on Employee Performance with Job Satisfaction as Mediator Literature Review and Proposed Model .. 385-393
Vega Hardikasari; Burhanuddin; Emma Julianti;

Determinants Of Millenials Employee Engagement In Indonesia: Systematic Literature Review 394-400
Febby Ayu Ramadhani; Tatik Suryani





The Effect Of Employee Engagement, Motivation, And Organizational Culture On Employee Performance During The Covid-19 Pandemic..... 394-400
Ni Sheila Fairuz Ratnasar; Tatik Suryani

Investment, Insurance and Capital Markets, Information System, and Technology Management

The Effect Of Student Environment, Lecturer Environment, And Technology Dimensions On Software User Trust With Student Satisfaction As Intervening Variable (A case study of students taking ERP courses online)..... 405
Prima Rosita Arini Setyaningsih; Lita Kusumasari

Technology Acceptance and Adoption of Mobile Application: A Systematic Review. .. 406-415
Boonchai Wongpornchai; Chonlatis Darawong

Efficiency Level of Malaysian Family Takaful Using Stochastic Frontier Approach.416
Labibah Salsabila; Zubaidah Nasution

The Role of Locus of Control in Examination of Private Sector Employee Retirement plan Model in Surabaya..... 417-425
Ismawati; Rr. Iramani

Analysis of The Indonesia Capital Market Reaction to The Announcement Implementation of Emergency Community Activity Restriction (PPKM) (Event Study on Companies. 426-433
Said Setiandika Pambudi; Suyatmin Waskito Adi

The Effects of Interpersonal Communication and Self-Efficacy on Job Satisfaction of LSP P1 Assessor of Higher Education Institutions in Surabaya, East Java Province, Indonesia. .
Ida Aju Brahmasari; Irmasanthi Danadharta; Ida Aju Brahma Ratih





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DIFFERENCES IN THE STRENGTH OF FINANCIAL RATIOS AND FINANCIAL DISTRESS OF TRANSPORTATION COMPANIES IN INDONESIA DURING THE COVID-19 PANDEMIC ERA

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ABSTRACT

Since the existence of COVID-19, it has had many impacts on the development of a company in any sector, including transportation sector companies. This study wants to analyze differences in financial ratios and financial distress in transportation sector companies listed on the IDX before and during the COVID-19 period in 2019-2020, using financial ratios, namely the current ratio, debt ratio, total asset turnover, net profit margin dan sales growth. For the measurement of financial distress, this study uses the Z-Score. The population of the transportation sector companies listed on the BEI used for this study were 46 companies. However, during further investigation using the purposive sampling method, only 33 companies were able to meet the criteria for this research sample. The Wilcoxon signed rank test was used for the different test in this study, which was then processed using SPSS. During the normality test and the difference test were carried out, the results of the data analysis in this study showed that there was no difference in the current ratio and debt ratio variables, before and during the presence of COVID-19 in transportation sector companies listed on the IDX. However, the results of data analysis provide different results on the variables of total asset turnover, net profit margin, sales growth and Z-Score before and during COVID-19 in transportation sector companies listed on the IDX.

Keywords: Financial Ratios, Financial Distress, COVID-19

