

P-ISSN 2656-2871
E-ISSN 2656-4351



Al-Kharay

Jurnal Ekonomi, Keuangan & Bisnis Syariah

Volume 6 Nomor 6 2024



Pusat Riset dan Kajian Strategis
FAKULTAS SYARIAH IAIN LAA ROIBA BOGOR



Editorial Team

Editorial Team

Editor in Chief

Dedi Junaedi (<https://scholar.google.co.id/citations?hl=id&user=eCUThQ4AAAAJ>) (Scopus ID 57221047967 (<https://drive.google.com/file/d/1BKpyh28qfX-h2KvMLqWB9dv8iC0MduaJ/view?usp=sharing>) Sinta 6668829 (<http://sinta.ristekbrin.go.id/authors/detail?id=6668829&view=overview>) Orcid:0000-0003-4962-4562 (<https://orcid.org/0000-0003-4962-4562>) IAI-N Laa Roiba Bogor)

Managing Editor

Yudi Permana (<https://scholar.google.co.id/citations?hl=id&user=2pqTcZkAAAAJ>)(Scopus id 57220207270 (<https://www.scopus.com/authid/detail.uri?authorId=57220207270>) Sinta 6726944 (<http://sinta.ristekbrin.go.id/authors/detail?id=6726944&view=overview>) MES Bogor)

Peer Reviewer

Abdul Rauf Tan Sri Hassan (<https://profile.upm.edu.my/raufh>) (Fakulti Bahasa Moden & Komunikasi Universitas Putra Malaysia/UPM)

Ade Sofyan Mulazid (<https://scholar.google.co.id/citations?user=y-xJC9oAAAAJ&hl=id>) (UIN Syarif Hidayatullah Jakarta Scopus Id 27200944760) (https://www.scopus.com/authid/detail.uri?authorId=57200944760&featureToggles=FEATURE_AUTHOR_DETAILS_BOTOX:1&at_feature_toggle=1)

Andi Irawan (<https://scholar.google.co.id/citations?user=tMLzzXkAAAAJ&hl=en>) (Universitas Bengkulu, MES Bengkulu)

Anton Apriyantono (<http://garuda.ristekbrin.go.id/author/view/230797>)(Scopus id: 6507319327 6507319327 (<https://www.scopus.com/authid/detail.uri?authorId=6507319327>) IPB University)

Arbaiyah Satriani (<https://scholar.google.co.id/citations?user=o3zut6cAAAAJ&hl=en>) (Univeristas Islam Bandung/Unisba)

Arman Paramansyah (https://scholar.google.co.id/citations?user=_lpTDUAAAAJ&hl=id) (Scopus id 58061569500 (<https://www.scopus.com/authid/detail.uri?authorId=58061569500>), Sinta id 6719927 (<https://sinta.kemdikbud.go.id/authors/profile/6719927#!>) IAI Nasional Laa Roiba Bogor)

Atabik Luthfi (<https://staff.uinjt.ac.id/profile.php?staff=aade50c1-ec8f-8db3-946f-1fb981885505>) (UIN Syarif Hidayatullah Jakarta)

Barna Subarna (<https://scholar.google.com/citations?user=Ici1LSEAAAAJ&hl=id>)(Universitas Al Ihya Kuningan, MES Cirebon)

Erizal Sodikin (<https://scholar.google.co.id/citations?user=ISdLmQYAAAAJ&hl=en>) (Scopus id: 57200030674 (<https://www.scopus.com/authid/detail.uri?authorId=57200030674>) Universitas Sriwijaya Palembang, MES Palembang)

Eri Sopiari (<http://ejournal.litbang.pertanian.go.id/index.php/bpn/article/view/5115/4334>) (Scopus id: 7801406737 (<https://www.scopus.com/authid/detail.uri?authorId=7801406737>) Balitbang Pertanian Kementerian Pertanian RI)

Hendri Tandjung (<https://scholar.google.co.id/citations?user=-Q1GD7wAAAAJ&hl=en>) (Universitas Ibnu Khaldun Sinta id: 6068887, MES Bogor)

Imam Tholkhah (https://scholar.google.com/citations?user=_avAVZoAAAAJ&hl=en) (IAI-N Laa Roiba Bogor)

Isah Cahyani (<https://scholar.google.co.id/citations?user=SUwoMtAAAAJ&hl=en>) (Scopus id: 57212555752 (<https://www.scopus.com/authid/detail.uri?authorId=57212555752>) Universitas Pendidikan Indonesia, Sinta id: 5994299)

Lukman Mohammad Baga (<https://scholar.google.com/citations?user=UPtN5v0AAAAJ&hl=th>) (CIBEST IPB University Scopus id 16051888100 (<https://www.scopus.com/authid/detail.uri?authorId=16051888100>))

M. Lutfi Hamidi (<https://scholar.google.com/citations?user=2GospP0AAAAJ&hl=fil>) (Scopus id: 57201251929 (<https://www.scopus.com/authid/detail.uri?authorId=57201251929>) STIE SEBI, Depok)

M. Mahbubi Ali (<https://scholar.google.com/citations?user=TCmEQkYAAAAJ&hl=en>) (Scopus id: 55615193600 (<https://www.scopus.com/authid/detail.uri?authorId=55615193600>) International Institute of Advanced Islamic Studies, Kuala Lumpur, Malaysia)

M. Noor Haisudin (<https://scholar.google.com/citations?user=26XMEgAAAAJ&hl=en>) (Fakultas Syariah IAIN Jember Scopus id 57200597433 (<https://www.scopus.com/authid/detail.uri?authorId=57200597433>))

M. Saparuddin (<https://scholar.google.co.id/citations?user=j7O2LROAAAAJ&hl=id>) (Sinta: 6745319 (<https://sinta.ristekbrin.go.id/authors/detail?id=6745319&view=overview>), IAI N Samarinda)

Murni Yunus Mawar (<https://scholar.google.com/citations?user=DhQWzeEAAAAJ&hl=en>) (Kolej Universiti Islam Antarabangsa Selangor, Bangi, Malaysia, Scopus id 55377297400 (<https://www.scopus.com/authid/detail.uri?authorId=55377297400>))

Nanat Fatah Natsir (<https://scholar.google.co.id/citations?user=D4JB3ukAAAAJ&hl=en>) (UIN Sunan Gunung Djati Bandung)

Noor Aimi Binti Mohamad Puad (<https://scholar.google.com.my/citations?user=Cm3clDkAAAAJ&hl=en>) (Kolej Universiti Islam Antarabangsa Selangor, Bangi, Malaysia, Scopus id 57217993445) (<https://www.scopus.com/authid/detail.uri?authorId=57217993445>)

Noor Hafizah bt Mohd Haridi (<https://scholar.google.com/citations?user=Az-JKiEAAAAJ&hl=en>) (Kolej Universiti Islam Antarabangsa Selangor, Bangi, Malaysia) Reseacher id 65671)

Nurul Huda (https://scholar.google.co.id/citations?user=D_FtqQoAAAAJ&hl=en) (Universitas Indonesia dan Universitas Yarsi Scopus id 57198094150 (<https://www.scopus.com/authid/detail.uri?authorId=57198094150>))

Nurrahman (<https://scholar.google.co.id/citations?user=SCa-8J8AAAAJ&hl=id>) (Universitas Muhammadiyah Semarang)

Siti Aminah (<http://sinta.ristekbrin.go.id/authors/detail?id=6726481&view=documentsscopus>) (Scopus id 57204995636 (https://www.scopus.com/authid/detail.uri?authorId=57204995636&featureToggles=FEATURE_AUTHOR_DETAILS_BOTOX:1&at_feature_toggle=1)) IAI-N Laa Roiba Bogor)

S Salahudin Suyurno (<https://scholar.google.com.my/citations?user=UYbXDV0AAAAJ&hl=en>) (Scopus id: 57196188343 (<https://www.scopus.com/authid/detail.uri?authorId=57196188343>)) UiTM Malaka, Malaysia)

Qowaid (<https://scholar.google.com/citations?user=5PoSDHoAAAAJ&hl=en>) (Balitbang Kementerian Agama RI)

Editor

Agus Suryana (<https://scholar.google.co.id/citations?user=MXciHPUAAAAJ&hl=id>) (Sinta 6719926

(<http://sinta.ristekbrin.go.id/authors/detail?id=6719926&view=overview>) Universitas Negeri Jakarta/UNJ)

Yanti Hasbian Setiawat (<https://scholar.google.co.id/citations?hl=id&user=dXCvVoIAAAAAJ>) (Scopus id: 57216588694)

(<https://www.scopus.com/authid/detail.uri?authorId=57216588694>) IAI-N Laa Roiba Bogor)

Muhsin Nor Paizin (https://scholar.google.com/citations?user=XL9_4EkAAAAJ&hl=en) (Orcid 0000-0001-7332-9673

(<http://orcid.org/0000-0001-7332-9673>) Senior Researcher, Pusat Pungutan Zakat (PPZ-MAIWP) Malaysia)

Indriya Rusmana (<https://scholar.google.com/citations?user=-9TbkwEAAAAJ&hl=en>) (Sinta UIKA Bogor)

Saepudin (<http://sinta.ristekbrin.go.id/authors/detail?id=6719969&view=overview>) (Sinta 57210470210

(<https://www.scopus.com/authid/detail.uri?authorId=57210470210>), Universitas Islam Attahiriyah Jakarta)

Siti Mahmudah Noorhayati (<https://scholar.google.co.id/citations?user=XXpGDDMAAAAAJ&hl=id>) (Sinta 6726997

(<http://sinta.ristekbrin.go.id/authors/detail?id=6726997&view=overview>) UIN Jakarta)

St Hadijah Wahid (<https://scholar.google.com/citations?user=Sr5sJQkAAAAJ&hl=id>) (Sinta 6666157

(<https://sinta.ristekbrin.go.id/authors/detail?id=6666157&view=overview>), IAIM Sinjai)

Efrita Norman (<https://scholar.google.co.id/citations?hl=id&user=ADpaVbgAAAAJ>) (Scopus ID 57221048466

(<https://www.scopus.com/authid/detail.uri?authorId=57221048466>) Sinta 6723199 (<http://sinta.ristekbrin.go.id/authors/detail?id=6726944&view=overview>) IAI-N Laa Roiba Bogor)

Bakti Toni Endaryono (<https://scholar.google.co.id/citations?hl=id&user=KDvP8XcAAAAJ>) (Scopus ID 57221647578

(<https://www.scopus.com/authid/detail.uri?authorId=57221647578>) Sinta 669015 (<http://sinta.ristekbrin.go.id/authors/detail?id=6690154&view=overview>) IAI-N Laa Roiba Bogor)

Faisal (<https://scholar.google.co.id/citations?user=L0GLtdgAAAAJ&hl=id>) (Sopus ID 57221052456

(<https://www.scopus.com/authid/detail.uri?authorId=57221052456>) Sinta 6719903 (<http://sinta.ristekbrin.go.id/authors/detail?id=6719903&view=overview>) IAI-N Laa Roiba Bogor)

Moh Romli (https://scholar.google.co.id/citations?hl=id&user=E7_ZsAMAAAAJ) (Sinta 6726306

(<http://sinta.ristekbrin.go.id/authors/detail?id=6726306&view=overview>) MES Bogor)

Rusdiono Mukri (<https://scholar.google.co.id/citations?user=dQOo6J4AAAAJ&hl=id>) (Sinta 6680821

(<http://sinta.ristekbrin.go.id/authors/detail?id=6680821&view=overview>) IAI Sahid Bogor)

Rio Kartika Supriyatna (<https://scholar.google.com/citations?user=wNAC7V4AAAAJ&hl=en>) (Sinta 6726715

(<http://sinta.ristekbrin.go.id/authors/detail?id=6726715&view=overview>) MES Bogor)

Evinovita (<https://scholar.google.com/citations?user=vQmZEvYAAAAJ&hl=id>) (Sinta 6730062

(<http://sinta.ristekbrin.go.id/authors/detail?id=6730062&view=overview>) MES Bogor)

Arman Paramansyah (https://scholar.google.co.id/citations?user=_lpTDUUAAAAJ&hl=id) (Sinta 6719927

(<https://sinta.kemdikbud.go.id/authors/detail?id=6719927&view=overview>) Orcid id. 0000-0001-6743-882. Garuda 1380708

(<https://garuda.kemdikbud.go.id/author/view/1380708>) MES Bogor, IAI Nasional Laa Roiba)

Riyanto (<https://scholar.google.com/citations?user=O-nfLSIAAAAAJ&hl=en>) (Sinta 6726322

(<https://sinta.kemdikbud.go.id/authors/detail?id=6726322&view=overview>), MES Bogor, IAI Nasional Laa Roiba)

Layout Design

Andi Zulkarnaen

[EDITORIAL TEAM\(/index.php/alkharaj/about/editorialTeam\)](http://index.php/alkharaj/about/editorialTeam)

[REVIEWER\(/index.php/alkharaj/reviewer\)](http://index.php/alkharaj/reviewer)

[FOCUS AND SCOPE\(/index.php/alkharaj/focusandscope\)](http://index.php/alkharaj/focusandscope)

[AUTHOR GUIDELINES\(http://journal.laaroiba.ac.id/index.php/alkharaj/authorguidelines\)](http://journal.laaroiba.ac.id/index.php/alkharaj/authorguidelines)

[PUBLISHING SYSTEM \(http://journal.laaroiba.ac.id/index.php/alkharaj/publishingsystem\)](http://journal.laaroiba.ac.id/index.php/alkharaj/publishingsystem)

[ONLINE SUBMISSION \(http://journal.laaroiba.ac.id/index.php/alkharaj/onlinesubmissions\)](http://journal.laaroiba.ac.id/index.php/alkharaj/onlinesubmissions)

[PUBLICATION ETHICS\(http://journal.laaroiba.ac.id/index.php/alkharaj/publicationethics\)](http://journal.laaroiba.ac.id/index.php/alkharaj/publicationethics)

[VISITOR STATISTICS\(http://journal.laaroiba.ac.id/index.php/alkharaj/statistics\)](http://journal.laaroiba.ac.id/index.php/alkharaj/statistics)



[https://drive.google.com/file/d/1OyrLaTp0j3ITPW-e4JEOcAE9zpfzQRqI/view?](https://drive.google.com/file/d/1OyrLaTp0j3ITPW-e4JEOcAE9zpfzQRqI/view?usp=share_link)

[usp=share_link\)](#)



[https://drive.google.com/file/d/1ROV7fDaEqzEMdQIWBRGgpeG9q2FdAmt/view?usp=sharing\)](https://drive.google.com/file/d/1ROV7fDaEqzEMdQIWBRGgpeG9q2FdAmt/view?usp=sharing)

Indexing By

[https://app.dimensions.ai/discover/publication?search_mode=content&search_text=Al-Kharaj%3A%20Jurnal%20Ekonomi%2C%20Keuangan%20%24%20Bisnis%20Syariah&search_type=kws&search_field=full_search\)](https://app.dimensions.ai/discover/publication?search_mode=content&search_text=Al-Kharaj%3A%20Jurnal%20Ekonomi%2C%20Keuangan%20%24%20Bisnis%20Syariah&search_type=kws&search_field=full_search)

[https://scholar.google.com/citations?user=g9FugjsAAAAJ&hl=id&authuser=5\)](https://scholar.google.com/citations?user=g9FugjsAAAAJ&hl=id&authuser=5)

[https://moraref.kemenag.go.id/archives/journal/98810827380899904\)](https://moraref.kemenag.go.id/archives/journal/98810827380899904)

[https://garuda.kemdikbud.go.id/journal/view/17752\)](https://garuda.kemdikbud.go.id/journal/view/17752) [https://search.crossref.org/?q=Al-](https://search.crossref.org/?q=Al-Kharaj%3A+Jurnal+Ekonomi+%26+Bisnis+Syariah&from_ui=yes)

[Kharaj%3A+Jurnal+Ekonomi+%26+Bisnis+Syariah&from_ui=yes](https://www.scilit.net/journal/6009833) [https://www.scilit.net/journal/6009833\)](https://www.scilit.net/journal/6009833)

[https://sinta.kemdikbud.go.id/journals/detail?id=7125\)](https://sinta.kemdikbud.go.id/journals/detail?id=7125) [https://onsearch.id/Repositories/Repository?search=Al-Kharaj&btn=Search\)](https://onsearch.id/Repositories/Repository?search=Al-Kharaj&btn=Search)

Open Access Policy

[http://journal.laaroiba.ac.id/index.php/alkharaj/openaccesspolicy\)](http://journal.laaroiba.ac.id/index.php/alkharaj/openaccesspolicy)

This work is licensed under a

[http://creativecommons.org/licenses/by-nd/4.0/\)](http://creativecommons.org/licenses/by-nd/4.0/)



[http://creativecommons.org/licenses/by-sa/4.0/\)](http://creativecommons.org/licenses/by-sa/4.0/)

Focus and Scope



Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah is a peer-reviewed national journal on Islamic Economics, Financen and Business by Institut Agama Islam Nasional (IAI-N) Laa Roiba Bogor in cooperation with Masyarakat Ekonomi Syariah (MES) (<https://drive.google.com/file/d/1HCtApIPDbIO369Tqo6tbJfJyHb8NwN1j/view?usp=sharing>) and Intelctual Association for Islamic Studies (IAFORIS) (https://drive.google.com/file/d/16sjzTcXmo3_9j6ujXIIJE-3dx8PRBWvP/view?usp=sharing) .

FOCUS

This journal focused on Islamic economics, finance, business studies and contemporary developments through the publication of articles, research reports, and book reviews.

SCOPE

Al-Kharaj specializes in Islamic economics, finance, and business studies and is intended to communicate original research and current issues on the subject. This journal warmly welcomes contributions from scholars of related disciplines.

The Journal is published twice a year on March and September. The aim of the journal is to disseminate the Islamic economics, banking, finance, and business researches done by researchers.

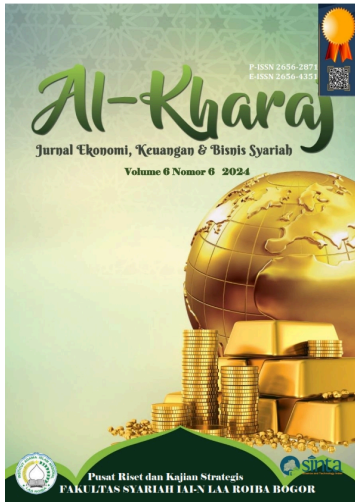
Specifically, the journal will deal with topics, including but not limited to:

- Islamic economics
- Islamic banking
- Islamic finance
- Islamic accounting
- Islamic microfinance
- Halal industries
- Zakah, waqf, and philanthropy.



[Home](#) / [Archives](#) / Vol. 6 No. 6 (2024): Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah (in Press)

Vol. 6 No. 6 (2024): Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah (in Press)



Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah is a scholarly publication issued by the Center for Research and Strategic Policy (Pusat Riset dan Kebijakan Strategis - PRKS) at the [Institut Agama Islam Nasional \(IAI-N\) Laa Roiba](#) Bogor in collaboration with the [Masyarakat Ekonomi Syariah \(MES\)](#), and the [Intellectual Association for Islamic Studies \(IAFORIS\)](#). This journal serves as a platform for academics, researchers and practitioners to share their insights and findings in the realms of Islamic economics, finance and business research. The journal holds an Electronic ISSN ([E-ISSN 2656-4351](#)) and a print ISSN [2656-2871](#).. Additionally, it is assigned a Digital Object Identifier (DOI) with the code [10.47476/alkharaj](#).. Al-Kharaj has been accredited with [Sinta 4 \(SK Kemenristek/BRIN No: B/1796/E5.2/KI.02.00/2020\)](#) sand **SK Dirjen Ristekdikti Kemdikbud RI No [225/E/KPT/2022](#)** starting Volume 1 Number 1 2019 until Volume 10 No 1 2028. Initially, the journal was biannual (2019-2020), transitioning to a triannual publication in 2021. This journal is published every month, twelve times a year. This expansion reflects the commitment of Al-Kharaj to disseminate quality research more frequently. The editorial team welcomes submissions from scholars and practitioners, contributing to the enrichment of knowledge in the fields of Islamic economics, finance, and business. For more information on submission guidelines and the review process, please visit the official website or contact the editorial office. We appreciate the support of our contributors, reviewers, and readers in making Al-Kharaj a reputable platform for scholarly discourse in Islamic economics, finance, and business. [Additional contact information or website URL if applicable]

DOI: <https://doi.org/10.47467/alkharaj.v6i6>

Published: 2024-06-01

Articles

Evaluasi Dampak Upah Minimum Regional dan Indeks Pembangunan Manusia terhadap Reduksi Tingkat Kemiskinan di Jawa Barat 2019-2023

Abdul Aziz, Abdul Husenudin

Pemanfaatan Aplikasi PLN Mobile Sebagai Sarana Komunikasi Digital dalam Upaya Meningkatkan Kualitas Pelayanan Pelanggan Di PT PLN (Persero) UP3 Surabaya Barat

Agustin Nur Awaliah, Lia Nirawati

1440 - 1446



Abstract View: 16,

Pengaruh Harga, Promosi, Kualitas Produk Terhadap Keputusan Pembelian Pada Produk Hand & Body Lotion Nivea: Studi Kasus pada Pengguna Produk Hand & Body Lotion Nivea di Surabaya

Lilis Nurhalizah, Siti Ning Farida

4857 - 4867



Abstract View: 36,

Hubungan Antara Technology Acceptance Model, User Satisfaction, User Trust dan Mobile Banking Adoption Intention pada Pengguna Layanan BNI Mobile Banking

Muhammad Aurelio Putra Subani, Raden Roro Ratna Roostika

3689 - 3704



Abstract View: 13,

Pengaruh Pengembangan Sumber Daya Manusia terhadap Kinerja Karyawan di Puslatbang PKASN LAN

Muhamad Kadar MD, Nuniek Dewi Pramanik

3705 - 3716



Abstract View: 11,

Peran Green Banking sebagai pemoderasi pada Determinan Kinerja Keuangan Bank Umum Syariah Periode 2018-2022

Siska Ai'ni Rahma Dewi, Imang Dapit Pamungkas

3717 - 3733



Abstract View: 10,

Perlindungan Hukum terhadap Pemegang Polis Asuransi Pengangkutan

Muhammad Shobirin Shobirin, Abdul Mujib

3734 - 3746

[PDF](#)Abstract View: 10, 

Pengaruh Emotional Value terhadap Customer Satisfaction Studi Kasus pada Pelanggan: Restoran Saoenk Kito Jambi

Tri Yulia Angraini, Yulia Hamdani Putri, Welly Nailis

3747 - 3763

[PDF](#)Abstract View: 13, 

Pengaruh Inflasi dan Angka Pengangguran terhadap Pertumbuhan Ekonomi Melalui Tingkat Kemiskinan 7 Kota/Kabupaten di Jawa Timur

Hayyu Farah Salsabila Firda, Muhammad Fakhri Ma'ruf, Indah Yuliana, Yayuk Sri Rahayu

3764 - 3776

[PDF](#)Abstract View: 12, 

Pengaruh Pengetahuan dan Perilaku Nasabah terhadap Keputusan Nasabah dalam Memilih Produk Tabungan Sempel (Simpanan Pelajar) di BPRS Lantabur Tebuireng Jombang: Studi Kasus PT. BPRS Lantabur Tebuireng Kantor Cabang Pelayanan Kas Cukir

Alfy Rizky Amalia, Dedi Suselo

3777 - 3788

[PDF](#)Abstract View: 6, 

Pengaruh Reliability, Tangible, Responsiveness, Assurance dan Empathy terhadap Customer Loyalty yang Dimediasi Customer Satisfaction pada Pemilik Kendaraan Bermotor Listrik di Indonesia

Lady, Bastanta Sebayang

3789 - 3807

[PDF](#)Abstract View: 5, 

Pengaruh Kepemimpinan, Kompetensi Kerja, Keterlibatan Kerja terhadap Kepuasan Kerja pada Dinas Perhutani Semarang

Alvidya Laksana Putri, Tristiana Rijanti

3808 - 3822

[PDF](#)Abstract View: 9, 

Pengaruh Store Atmosphere, Product Quality, dan Price Discount terhadap Impulse Buying pada Gerai Miniso: Studi pada Konsumen Gerai Miniso Royal Plaza Surabaya

Fanza Shofaun Nafsi, Budi Prabowo

3823 - 3835

[PDF](#)Abstract View: 26, 

Pengaruh Kepemimpinan dan Komitmen Kerja terhadap Kinerja Karyawan di CV. Sentral Teknik Abadi

Elyzabeth Eka Nurmelasari, Sonja Andarini
3836 - 3848



Abstract View: 7,

Pengaruh Kenaikan Harga BBM terhadap Permintaan angkot di Kota Medan Tahun 2023

Khairani Awaliyah Matondang, Graciela Sembiring, Vivi Safira, Selfiana Lumban Batu
3849 - 3853



Abstract View: 11,

Dampak Pengeluaran Pemerintah terhadap Pertumbuhan Ekonomi di Indonesia

Khairani Awaliyah Matondang, Penus Sinurat, Zulfa 'Afifah, Tasya Manurung
3854 - 3862



Abstract View: 6,

Strategi Promosi dan Komunikasi Jasa Pendidikan

Muhammad Shofwan Mawally Nafis Badri, Abdul Mu'in, Aniz Zohriah
3863 - 3876



Abstract View: 6,

Pendapatan dan Pengaruh Belanja Modal terhadap Investasi Swasta DiIndonesia dengan Pertumbuhan Ekonomi Sebagai Variabel Intervening

Khairani Awaliyah Matondang, Meutia Fahrani, Deyren Firmansyah, Novianti Naomi Ulina Br Naibaho
3877 - 3888



Abstract View: 10,

Pajak dan Retribusi Daerah Serta Dampaknya Bagi Publik

Khairani Awaliyah Matondang, Fransiska Adelia, Tamaria Br. Sidebang, Renata Olivia Ginting
3889 - 3896



Abstract View: 10,

Penerapan Prinsip Keseimbangan Antara Kepentingan Umum dan Swasta dalam Peraturan Perpajakan

Khairani Awaliyah Matondang, Hernita Siagian, Novita Br Kaban, Marshanda Hutagalung
3897 - 3904



Abstract View: 7,

Pengaruh Bantuan Sosial (BANSOS) terhadap Pengurangan Kemiskinan di Indonesia Tahun 2015-2019

Khairani Awaliyah Matondang, Vingky Dwi Pratama, Melody Sitorus, Eva Juli Yanti Situmorang
3905 - 3910



Abstract View: 12,

Pengaruh Harga Emas Dunia, Indeks Dow Jones, Harga Minyak Dunia (Brent Crude Oil) Terhadap IHGS Perusahaan Pertambangan: Studi Empiris Perusahaan Sub Sektor Pertambangan yang Terdaftar di Bursa Efek Indonesia Periode Tahun 2018 – 2023

Amanda Amelia Sari, Rusdi Hidayat Nugroho
3911 – 3927



Abstract View: 9,

Strategi Pemasaran dalam Meningkatkan Omzet Penjualan Kopi Baradjawa pada Kedai Kopi dengan Konsep Budaya Jawa

Mohammad Vavian Baharudinsyah, Lia Nirawati
3928 - 3938



Abstract View: 12,

Pengaruh Perceived External Prestige, Pay Satisfaction, dan Work Pressure Terhadap Employee Performance PT Pelindo Daya Sejahtera

Iasa Nur Firdausi, Lia Nirawati
3939 - 3947



Abstract View: 8,

Analisis Pengaruh Pemerataan Pembangunan Infrastruktur terhadap Pertumbuhan Ekonomi di Sumatera Utara

Khairani Awaliyah Matondang, Rahel Hutahaean, Veranita Sitio, Eka Valentina Manurung
3948 - 3955



Abstract View: 7,

The Influence of Financial Literacy on Green Investment Decisions

Theodorus Sutadi, Christina Heti Tri Rahmawati
3956 – 3961



Abstract View: 22,

Komunikasi Pemasaran Global Terpadu: Tantangan di Era Digital

Niko Yehezkiel, Nafiah Ariani
3962-3978



Abstract View: 8,

Pengaruh Asosiasi Merek dan Citra Merek terhadap Loyalitas Merek Melalui Kepercayaan Merek pada Azarine Cosmetics: Studi pada Followers Instagram Azarine Cosmetics

Chaterine Aritonang, Nurhadi

3979 - 3996



Abstract View: 7,

Penerapan Sistem Informasi Bisnis dalam Proses Pengelolaan Arsip Secara Digital di PT Pelindo Terminal Petikemas

Alsya Puteri Pradanti, Rusdi Hidayat Nugroho

4010 - 4015



Abstract View: 6,

Pengelolaan Bisnis Secara Administratif pada Omah Teh Nganjuk

Pramesti Intan Destari, Lia Nirawati

4016 - 4027



Abstract View: 6,

Pengaruh Brand Image, Brand Awareness, Brand Trust terhadap Brand Loyalty Melalui Kepuasan Konsumen Sebagai Variabel Intervening pada Pelanggan Produk Kecantikan Wardah: Studi pada Mahasiswa FISIP Universitas Pembangunan Nasional "Veteran" Jawa Timur

Dini Aristanti Prihatini, Jojok Dwiridotjahjono

4028 - 4043



Abstract View: 7,

Strategi E-Marketing dengan Pemanfaatan Influencer terhadap Keputusan Pembelian : Studi Kasus Brand Miniletics

Laisya Kezia Clarinta, Rusdi Hidayat

4044 - 4053



Abstract View: 14,

Arisan Online Buku Edukasi Anak dalam Perspektif Ekonomi Syariah

Alfirsyah Sukmawardaya, Azizurrahman, Tony Tjahjadi, Agus Eko Sujianto

4054 - 4059



Abstract View: 5,

Minat dan Pengetahuan Generasi Z Serta Milenial dalam Berinvestasi di Pasar Modal Syariah: Analisis Bibliometrik

Awang Dewangga Wibiantoro, Slamet Budi Hariyanto, Agus Eko Sujianto

4060 - 4067



Abstract View: 12,

Pengaruh Kualitas Produk, Brand Image, dan Harga terhadap Kepuasan Konsumen pada Brand Uniqlo di Kota Semarang

Azmi Hanif, Masitha Fahmi Wardhani

4068 - 4081



Abstract View: 7,

The Role Of Customer Satisfaction As An Intervening Variable Mediating The Influence of Service Quality And Product Quality On Customer Loyalty

Elyzzatul Aini, Siswanto

5235 - 5251



Abstract View: 12,

Studi Literatur: Peranan Perkembangan Fintech pada Kekuatan dan Peluang di Bank Syariah Berdasarkan Perspektif Ekonomi Islam

Agung Budiman, Irvan Widi Santoso, Agus Eko Sujianto

4082 - 4096



Abstract View: 9,

Persepsi Wajib Pajak di KPP Pratama Gresik terhadap Penggunaan Nomor Induk Kependudukan (NIK) Sebagai Pengganti Nomor Pokok Wajib Pajak (NPWP) dalam Proses Pelayanan dan Administrasi Perpajakan

Vania Adella Margareta, Rusdi Hidayat Nugroho

4097 - 4104



Abstract View: 8,

Budaya Ngopi : Pola Konsumsi Konsumen Kafe, Kedai Kopi dan Warung Kopi di Kabupaten Tulungagung

Novi Reza Pramasari , Wildan Wardhani, Agus Eko Sujianto

4105 - 4113



Abstract View: 25,

Analisa Perancangan Sistem Informasi Keuangan Pegawai pada BASARNAS Gorontalo

Anisa Larasati Panyilie, Niswatin, Ayu Rakhma Wuryandini

4114 - 4129



Abstract View: 6,

Pengaruh E-Service Quality dan E-Trust terhadap E-Loyalty Melalui E-Satisfaction Sebagai Variabel Intervening: Studi pada Pengguna BSI Mobile PT. BSI di Kota Malang

Aisyah Nur Rahmadina, Irmayanti Hasan

4130 - 4140



Abstract View: 6,

Sosialisasi Mengenai Program BPJS Ketenagakerjaan Dengan Tujuan Meningkatkan Keasadaran Diri di kalangan Mahasiswa Kota Surabaya

Davina Ayu Fakhriyyah, Lia Nirawati

4141 - 4151



Abstract View: 11,

Pengaruh Pertumbuhan Ekonomi, Suku Bunga SIBOR, dan Kurs Mata Uang terhadap Investasi Asing Langsung di Indonesia Tahun 2008-2022

Nicholas Devlin Wijaya Damanik, M.Taufiq

4152 - 4161



Abstract View: 6,

Pengaruh Kualitas Produk, Persepsi Harga, Citra Merek dan Life Style terhadap Keputusan Pembelian: Studi pada Konsumen Pengguna Produk Eiger di Kota Semarang

Fariza Shegi Pratama, Ali Maskur

4162 - 4169



Abstract View: 18,

Analisis Pengaruh Lingkungan Eksternal terhadap Penjualan Tenaga Listrik di PT PLN (Persero) UIN Sumatera Utara

Bima Prakasa, Sukaria Sinulingga, Syafrizal Situmorang

4170 - 4180



Abstract View: 7,

Analisis Perbandingan Kinerja Keuangan Bank di Indonesia Sebelum dan pada Saat Pandemi Covid-19: Studi Kasus pada Bank BUMN Periode 2018-2021

Fitri Azzahra Raharja, Niswatin, Ronal S. Badu

4181 - 4189



Abstract View: 8,

Analisis Pelaksanaan Sistem dan Model Perencanaan Sumber Daya Manusia dalam Meningkatkan Potensi dan Kinerja BTN Syariah Cabang Tangerang

Aramita Dinah Idelia, Rizka Fathya Fancha, Muljadi

4190 - 4199



Abstract View: 5,

Pengaruh Profitabilitas, Likuiditas, Earning Per Share (EPS) dan Covid-19 (Sebagai Variabel Dummy) terhadap Harga Saham Perusahaan Perbankan yang Terdaftar di BEI Tahun 2016-2022

Nanda Aisyah Rissema, Gregorius N.Masdjojo

4200 - 4211



Abstract View: 8,

Analisis Perbedaan Kinerja Keuangan Sebelum dan Sesudah Go Publik pada PT. Samator Indo Gas di Bursa Efek Indonesia

Tiara Nurbayiti Ibrahim, Gaffar, Amir Lukum

4212 - 4222



Abstract View: 5,

Pengaruh Marketing Mix dan Electronic Word Of Mouth terhadap Consumer Satisfaction pada E-Commerce Shopee Live: Studi pada Konsumen The Originote di Kota Surabaya

Yanti Grace Hutasoit, Sonja Andarini

4223 - 4239



Abstract View: 19,

Pengaruh Pengetahuan Merek Hijau dan Sikap atas Merek Hijau terhadap Niat Beli Produk Hijau Brand Fashion Nike pada Masyarakat Indonesia

Ichsan Rizal, Muchsin Muthohar

4240 - 4246



Abstract View: 5,

Pengaruh Arus Kas terhadap Kinerja Keuangan Perusahaan Sektor Pertambangan yang Terdaftar di Bursa Efek Indonesia

Shahlaila Lutfia Rahman, Isni Andriana, Kemas M. Husni Thamrin

4247 - 4262



Abstract View: 7,

Pengaruh Motivasi Belanja Hedonis terhadap Pembelian Kompulsif

Nur Rizka Luffiana, Harmanda berima putra

4263 - 4276



Abstract View: 9,

Turats Behavior: Demonstrating Halal Lifestyle in Pesantren through Halal Cosmetics

Lailatul Qadariyah, Sarkawi

4277 - 4293



Abstract View: 5,

Penerapan Rebranding Logo dan Pemanfaatan Digital Marketing Sebagai Solusi Pengembangan UMKM Keripik Barokah

Decinta Putri Ariani, Sonja Andarini
4294 - 4302



Abstract View: 5,

Pentingnya Sumber Daya Manusia (SDM) dalam Pemasaran Pendidikan di Era Society 5.0

Dedi Abu Samsudin, Abdul Mu'in, Anis Zohriah
4303 - 4311



Abstract View: 6,

Penggunaan Sosial Media Marketing Sebagai Upaya Meningkatkan Jumlah Pengunjung di Blitar Park

Muhammad Teguh Himawan, Siti Ning Farida
4312 - 4321



Abstract View: 7,

Perbandingan Abnormal Return, Trading Volume Activity dan Harga Saham Perbankan Sebelum dan Sesudah Merger dan Akuisisi

Marshanda Nurafriza, Isni Andriana, Kemas M. Husni Thamrin
4322 - 4338



Abstract View: 9,

Pengaruh Faktor Spesifik Bank dan Faktor Makroekonomi terhadap Pertumbuhan Laba Perbankan di Indonesia

M. A. Emeraldy Rajaya, Isni Andriana, Kemas Muhammad Thamrin
4339 - 4355



Abstract View: 10,

Analisis Strategi Corporate Social Responsibility (CSR) untuk Meningkatkan Citra Perusahaan dan Kesejahteraan Masyarakat PT PLN (Persero) UP3 Surabaya Barat

Sukaina Abir Silvia, Lia Nirawati
4356 - 4366



Abstract View: 5,

Analisis Penerapan Aplikasi Transformasi Digital PLN Mobile Guna Meningkatkan Kinerja Karyawan dan Pelayanan Terhadap Kepuasan Pelanggan di PT PLN (Persero) Unit Pelaksana Pelayanan Pelanggan (UP3) Surabaya Barat

Nadilla Putri Pertiwi, Lia Nirawati
4367 - 4376



Abstract View: 21,

Pengaruh Self-Efficacy, Komitmen Organisasional, dan Komunikasi Organisasional terhadap Kinerja Pengurus: Studi Pada Anggota KORPS Komunitas Juang PDIP Kabupaten Demak

Eko Puji Lestari, Euis Soliha

4377 - 4390



Abstract View: 7,

Strategi Dinas Pendidikan Kabupaten Bojonegoro dalam Pelaksanaan Sekolah Inklusi

Dian Nur Afifah, Ana Kumalasari, Musta'ana

4391 - 4402



Abstract View: 9,

Determinan Faktor Profitabilitas SUB Sektor Perbankan Konvensional yang Terdaftar di Bursa Efek Indonesia

Ramadon Pratama, Shelfi Malinda, Agung Putra Raneo

4403 - 4415



Abstract View: 14,

Pengaruh Brand Awareness, Brand Image, dan Brand Trust terhadap Brand Loyalty pada Pelanggan Produk Kosmetik Make Over di Kota Surabaya

Rohma Kusuma Zulianti, Jajok Dwiridotjahjono

4416 - 4427



Abstract View: 5,

Kinerja Ditinjau dari Gaya Kepemimpinan, Lingkungan Kerja dan Beban Kerja: Studi Kasus pada Satlantas Polres Kabupaten Wonogiri

Helmaliana JuwitaSari, Sri Hartono, Istiqomah

4428 - 4439



Abstract View: 11,

Analisis Strategi Segmentation, Targeting, dan Positioning dalam Meningkatkan Volume Penjualan pada Kedai Kopi Roemah Aki'q Surabaya

Daru Teja Sasangka, Acep Samsudin

4440 - 4451



Abstract View: 9,

Analisis Strategi Promosi Melalui Pemanfaatan Media Sosial Instagram dalam Meningkatkan Penjualan pada Bitween Coffee Surabaya

Vania Regita Lailia, Acep Samsudin

4452 – 4469



Abstract View: 8,

Pengaruh Citra Merek, Harga, dan Kualitas Produk terhadap Loyalitas Pelanggan Produk Body Lotion Nivea: Studi pada Pengikut Akun Shopee Nivea Official Store

Ratna Kusumawati Putri, Ety Dwi Susanti

4470 – 4486



Abstract View: 15,

Pengaruh Return on Equity (ROE), Return on Asset (ROA), Earning perShare (EPS) terhadap Harga Saham Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia (2020 – 2022)

Sosiawan Aji Prasetya, Istiatin, Ratna Damayanti

4487 – 4498



Abstract View: 14,

Pengaruh Lingkungan Kerja, Pengawasan Kerja dan Motivasi Kerja terhadap Disiplin Kerja Karyawan PT. Bandeng Juwana Group Semarang

Puspita Sari, Kis Indriyaningrum

4499 – 4509



Abstract View: 11,

Pengaruh Literasi Keuangan, Perilaku Keuangan, dan Pendapatan terhadap Keputusan Investasi pada Mahasiswa yang Bergabung di PT. Melia Sehat Sejahtera Lampung

Etina Wati, Isni Andriana, Kemas M. Husni Thamrin

4510 – 4521



Abstract View: 24,

Keputusan Pembelian Produk MS Glow Skincare Ditinjau dari Celebrity Endorser, Citra Merek, dan Kepercayaan Konsumen: Studi pada Pengguna Produk MS Glow Skincare Store di Sukoharjo

Yuliyanti Setyaningsih, Sri Hartono, Ibnu Suryo

4522 – 4533



Abstract View: 17,

Keputusan Pembelian Ditinjau dari Lifestyle, Brand Image dan Kualitas Produk Kosmetik Merk Emina di Cabang Distributor Sinar Kosmetik Surakarta

Maylan Nur Arifin, Sri Hartono, Suparwi Pawenang

4534 – 4544



Abstract View: 11,

Kinerja Pegawai Ditinjau dari Kompetensi, Disiplin Kerja, dan Budaya Organisasi pada SMA Negeri Mojogedang

Anggun Firdaus Sayekti, Bambang Mursito, Ratna Damayanti
4545 – 4551



Abstract View: 5,

Pengaruh Celebrity Endorser dan Brand Image terhadap Minat Beli Kembali Dimediasi oleh Brand Trust pada Konsumen E-Commerce Tokopedia

Atthiyya Rizky Dhifanto Putri, Robertus Basiya
4552 – 4567



Abstract View: 15,

Faktor – Faktor yang Menentukan Financial Distress pada Perusahaan di Industri Manufaktur yang Terdaftar di BEI Tahun 2020 - 2022

Margareta Dwi Saputri, Bambang Sudiyatno
4568 – 4586



Abstract View: 5,

Determinan Tingkat Kepatuhan Wajib Pajak pada Badan Pendapatan Daerah Kota Palembang

Salsabila Naela Ramadhani, Sulaiman, M. Husni Mubarak
4587 – 4599



Abstract View: 5,

Analisis Pengaruh Brand Awareness, Brand Image, dan Brand Trust terhadap Brand Loyalty nasabah tabungan BritAma di Jakarta Pusat

Damarresa Adi Bharata, Zoel Hutabarat
4600 – 4613



Abstract View: 8,

Valuasi Ekonomi: Travel Cost dan Willingness To Pay Ekowisata Taman Nasional Komodo

Haggy Bakti Batubara
4614 – 4630



Abstract View: 13,

Kinerja Karyawan Ditinjau dari Pelatihan, Komunikasi dan Reward Studi pada PT. Pabrik Gula Mojo Kabupaten Sragen

Wahyu Prabowo Mukti, Supawi Pawenang, Raisa A. Hamidah
4631 – 4642



Abstract View: 6,

Pengaruh Brand Image, Product Quality, dan Price Discount Terhadap Impulse Buying pada Produk Make Over di Kota Surabaya

Miftachul Jannah, Siti Ning Farida

4643 – 4661



Abstract View: 32,

Strategi Pengembangan Raung Konveksi dalam Peningkatan Volume Penjualan Pendekatan Blue Ocean Strategy

Ramadhan Eka Syahputra Nurhidayat, Nurul Azizah

4662 – 4670



Abstract View: 8,

Determinan Kinerja Keuangan Perbankan Syariah di Indonesia dalam Perspektif Islam

Isnaldi Muhammad Dini, Amrizal

4671 – 4690



Abstract View: 19,

Analisis Pembiayaan Akad Musyarakah pada Lembaga Keuangan Syari'ah di Indonesia: Studi Pendekatan NVivo dan Literatur Review

Maretha Ika Prajawati, Rohmadi, Doni Yusuf Bagaskara

4691 – 4705



Abstract View: 6,

Analisis Pengaruh Dimensi Work-Life Balance Terhadap Intensi Turnover Karyawan pada Generasi Milenial (Y)

Boy Andika Sinaga, Rikardo E Parapat

4706 – 4721



Abstract View: 52,

Pengaruh Pengetahuan Investasi, Motivasi Investasi dan Literasi Keuangan Terhadap Minat Investasi di Pasar Modal

Rizal Fauzan Adhima, Carolyn Lukita, Thomas Nadeak

4722 – 4738



Abstract View: 9,

The Role of RUPBASAN Wonogiri in the Auction Process State Booty to Realize Non-tax revenue

Muhammad Rafi Hafizuddin Putra, Siti Nurlaela, Anita Wijayanti

4739 – 4750



Abstract View: 6,

Pengaruh Content Marketing, Live Streaming, and Online Customer Review terhadap Purchase Intention

Wanda Aulya Dewi, Nur Laili Fikriah
4751 – 4762



Abstract View: 10,

Pengaruh Motivasi Kerja, Lingkungan Kerja dan Budaya Kerja Terhadap Kinerja Karyawan pada Perumda Delta Tirta Sidoarjo

Muhammad Wahyu Indardi, Dewi Andriani, Rifdah Abadiyah
4763 – 4778



Abstract View: 10,

Pengaruh Financial Attitude dan Self Control Terhadap Financial Management Behavior dalam Penggunaan Layanan Pay Later: Studi Pengguna Kredivo di Kota Surabaya

Puspa Dwi Liestiyanti, Sonja Andarini
4779 – 4797



Abstract View: 16,

Pengaruh Electronic Word of Mouth, Kualitas Produk, dan Kepuasan terhadap Repurchase Intention pada Produk Somethinc: Studi pada Masyarakat Kota Surabaya

Bernadeth Gabriella Putri Hardianti, Siti Ning Farida
4798 – 4809



Abstract View: 21,

Strategi Marketing Mix dalam Pengembangan Usaha Berdasarkan Analisis Product Life Cycle (PLC): Studi pada Usaha Maharaja Garment Bangkalan

Ema Oktavia Rahmawati, Ety Dwi Susanti
4810 – 4827



Abstract View: 14,

Pengaruh Customer Trust dan Fitur Live Streaming pada Aplikasi Shopee Terhadap Impulse Buying dalam Pembelian Produk Fashion dan Aksesoris Oleh Masyarakat: Studi pada Masyarakat Kota Surabaya

Erlinda Dwi Prastiwi, Ety Dwi Susanti
4828 – 4839



Abstract View: 24,

Skincare Lokal di Era Digital: Analisis Pengaruh Aktifitas Media Sosial Terhadap Ekuitas Merek dan Respon Pelanggan

Adinda Dwita Kartika, Raden Roro Ratna Roostika
4840–4856



Abstract View: 12,

Mengukur Kinerja Perusahaan: Peran Firm Size sebagai Variabel Moderasi antara Current Ratio, Total Asset Turnover dan Firm Value

Hamdana, Mohamad Agus Salim Monoarfa, Meriyana Franssisca Dunga

4898 – 4918



Abstract View: 6,

Pengaruh Customer Experience, Trust, dan Customer Satisfaction Terhadap Repurchase Intention pada Pemesanan Tiket di Aplikasi Access by KAI: Studi pada Penumpang Kereta Api di Stasiun Gubeng Surabaya

Sheila Sabina Adelia Rizka, Siti Ning Farida

4868 – 4880



Abstract View: 9,

Pengaruh Kompetensi Sumber Daya Manusia, Sistem Informasi Akuntansi dan Sistem Pengendalian Internal Terhadap Kualitas Laporan Keuangan Desa: Studi Kasus Kec. Kabila Bone Kab. Bone Bolango

Anjelina Yuli Ratnasari, Usman, Andi Yusniar Mendo

4881 – 4897



Abstract View: 8,

Pengaruh Citra Merek dan Kepercayaan Merek Terhadap Loyalitas Pelanggan Smartphone Samsung: Studi pada Mahasiswa Fakultas Ekonomi Universitas Sriwijaya

Riovaldo Indrajaya Liga, Ahmad Maulana

4919 – 4929



Abstract View: 9,

Analisis Penentuan Tarif Air Minum Pada Perusahaan Umum Daerah (PERUMDA) Air Minum Muara Tirta Kota Gorontalo

Ni Kadek Radha Sukertiyani, Mahdalena, Ronald S. Badu

4930 – 4946



Abstract View: 10,

Analisis Harga Pokok Produksi Sebagai Dasar Penentuan Harga Jual Air Minum pada Perusahaan Umum Daerah (PERUMDA) Air Minum Muara Tirta Kota Gorontalo

Khairon Nur Annisa Laleno, Mahdalena, Mahdalena

4947 – 4965



Abstract View: 4,

Pengaruh Live Streaming dan Diskon terhadap Keputusan Pembelian Produk Giwigewi di Shopee

Nabilah Syaharani Dewasandra, Sherly Artadita
4966 – 4976



Abstract View: 26,

Pengaruh Kualitas Layanan dan Citra Perusahaan Terhadap Kepuasan Konsumen Serta Dampak pada Loyalitas Konsumen Aplikasi Pijar Sekolah: Studi pada SMK Kartika XIX -1

Vianty Nadhira, Marheni Eka Saputri
4977 – 4991



Abstract View: 5,

Pengaruh Lifestyle, Convenience Value, dan Perceived Risk terhadap Purchase Intention Pada E-Commerce Shopee

Jeany Aurieal Liberty Carandy, Syahputra
4992 – 5007



Abstract View: 10,

Pengaruh Kompensasi dan Motivasi Terhadap Kinerja Karyawan Terminal Kargo Bandar Udara Internasional Jenderal Ahmad Yani Semarang

Erlын Herliana, Arif Fakhruudin
5008–5020



Abstract View: 5,

ESG VS Kinerja Perusahaan, Uji Empiris Perusahaan LQ45

Siti Rahmi Nurannisa, Bandi
5021–5033



Abstract View: 9,

Pengaruh Perkembangan Karir, Pendapatan dan Pengawasan Supervisor Terhadap Kepuasan Kerja Karyawan Magang Bakti: Studi Kasus BCA KCU Masjid Lama

Trevinata bella, Juhaini Alie
5034–5047



Abstract View: 15,

Pengaruh Transparansi dan Kualitas Pelayanan Terhadap Keputusan Muzakki Membayar Zakat di BAZNAS Kabupaten Kepulauan Meranti

Lilis Susanti, Grandis Imama Hendra
5048 – 5061



Abstract View: 18,

Alur Transmisi Kebijakan Moneter Ganda

Evi Nur Safitri, Islamiyah

5062 – 5072



Abstract View: 6,

Pengaruh Struktur Modal, Ukuran Perusahaan dan Profitabilitas Terhadap Nilai Perusahaan Perbankan yang Tercatat di BEI pada 2020-2022

Elva Elfiana, Susilaningtyas Budi Kurniawati, Supartini

5073–5081



Abstract View: 14,

Analisis Pengaruh Persepsi Pengetahuan Akuntansi, Penghargaan Finansial dan Pertimbangan Pasar Kerja Terhadap Minat Mahasiswa Jurusan Akuntansi dalam Berkarir Menjadi Akuntan Publik: Studi Kasus Mahasiswa Akuntansi Universitas Tunas Pembangunan, Universita

Amanda Silfa, Supartini, Rahmatya Widyaswati

5082 – 5094



Abstract View: 38,

Analisis Cost Volume Profit (CVP) Sebagai Alat Perencanaan Laba: Studi pada UMKM Keripik Q-Jho, Poncokusumo Malang

Dimas Sultoni, Yona Octiani Lestari

5095–5112



Abstract View: 16,

The Influence of Income, Gold Prices and Inflation on Rahn PT's Financing Distribution. Pawnshop with ROA as an Intervening Variable

Ahmat Alfian Wardana, Kurniawati Meylianingrum

5113 – 5125



Abstract View: 17,

Social Media Marketing pada Perusahaan Oleh-oleh Lokal di Yogyakarta: Studi Kasus pada Instagram Bakpia Mandiri 214

Anggi Putri Jelita, Ratna Roostika

5126–5136



Abstract View: 9,

Pengaruh Penerapan Akuntansi, Laporan Keuangan, dan Payment Gateway Terhadap Kinerja UMKM Usaha Rumah Makan di Kabupaten Sukoharjo Tahun 2023

Nggir Evitria, Supartini, Syahriar Abdullah

5137 – 5149



Abstract View: 14,

Green Banking Trends in Islamic Bank: Gen Z's Awareness and Knowledge

Adha Herfian Prayogi, Nihayatu Aslamatis Solekah

5150 – 5165



Abstract View: 24,

Pengaruh Growth, Firm Size, Environmental Performance, dan Media Exposure Terhadap Carbon Emission Disclosure: Studi Kasus Pada Perusahaan High Profile yang Terdaftar di Bursa Efek Indonesia

Rizky Amalia Rosa, Mumun Maemunah, Yanti

5166 – 5179



Abstract View: 10,

Kesediaan Membayar Pengunjung untuk Konservasi Kawasan Hutan Air Terjun Benang Kelambu Lombok Ditinjau dari Perspektif Islam

Moh. Huzaini, Ali Akbar Hidayat, Muhamad Baiul Hak

5180 – 5191



Abstract View: 10,

Customer Perceived Value Sebagai Variabel Mediasi pada Pengaruh Service Quality terhadap Customer Retention

Muhammad Aldi Saputra, Rini Safitri

5192 – 5206



Abstract View: 40,

Pengaruh Lingkungan Kerja, Kompensasi dan Semangat Kerja Terhadap Kinerja Driver di Wilayah Palembang

Halima Eka Diansari, Juhaini Alie

5207 – 5222



Abstract View: 7,

Pengaruh Faktor Pribadi dan Sosial Terhadap Keputusan Anggota Memilih BMT NU Ngasem Cabang Kapas Sebagai Pembiayaan

Kiki Fitriani Wulandari, Moch Khoirul Anwar

5223-5234



Abstract View: 18,

Pengaruh Human Relation dan Pengembangan Sumber Daya Manusia Terhadap Kinerja Karyawan pada Badan Amil Zakat Nasional (BAZNAS) Provinsi Sumatera Utara

Wanda Febrianti, Alfi Amalia

5252 – 5267



Abstract View: 8,

Perencanaan Pajak Reklame oleh Badan Pendapatan Daerah Kabupaten Sumedang pada Tahun 2022

Geraldin Arintasari, Imanudin Kudus

5268 – 5285



Abstract View: 7,

Analisa Kelayakan Investasi Penambahan Modular pada Pertashop 3P.16102 Di Tanah Sareal Kota Bogor

Aka Arinda, Firdaus Sustanto, Wisdanto Mas Soeroto

5286 – 5297



Abstract View: 6,

Pengaruh Locus of Control, Performance, Turnover Intentions, dan Organizational Commitment Terhadap Perilaku Disfungsional Audit

Fitri, Herawansyah, Danang Adi Saputra

5298 – 5314



Abstract View: 5,

Pengaruh Pergerakan Exchange Rate Terhadap Trade Balance dan Cash Flow di PT. XYZ

Rudy Riyanto P. Siahaan, Muhammad Bob Iqbal, Wisudanto

5315 – 5322



Abstract View: 9,

Pengaruh Penggunaan Layanan Financial Technology Terhadap Keberlangsungan Usaha Pelaku UMKM: Studi Kasus UMKM Kecamatan Medan Marelan

Sharzia Adewirza, Isra Hayati

5323 – 5333



Abstract View: 7,

Pengukuran Kinerja Anggaran Berbasis Value For Money pada Badan Pengelolaan Keuangan Daerah Provinsi DKI Jakarta

Salsabila Fakhira, Zaenal Muttaqin

5334 – 5367



Abstract View: 10,

Pengaruh Pengetahuan Akuntansi, Kepribadian Kewirausahaan, dan Latar Belakang Pendidikan Terhadap Laporan Keuangan UMKM Potorono Edupark

Maulida Putri Ayuningtyas, Martinus Budiantara
5368 – 5378



Abstract View: 17,

Efek Mediasi Keterlibatan Kerja dan Komitmen Organisasi pada Pengaruh Budaya Organisasi Terhadap Kinerja Pegawai Regional II PT. Perkebunan Nusantara IV

Rosnida Br Sinaga, Susi Handayani
5379 – 5396



Abstract View: 10,

Pengaruh Kualitas Produk dan Promosi Terhadap Keputusan Pembelian Luxcrime yang Dimediasi oleh Kepercayaan: Studi Kasus pada Masyarakat Kabupaten Sergai

Putri Rafwani, Hazmanan Khair
5397 – 5413



Abstract View: 9,

Pengaruh Self Efficacy dan Perceived Organizational Support terhadap Organization Citizenship Behavior dengan Employee Engagement sebagai variabel mediasi (Studi pada karyawan PT. BPR BKK Boyolali)

Cindy Purbosari, Lieli Suharti
5414 – 5436



Abstract View: 21,

Screening Sebagai Upaya Perlindungan Hukum Bagi Investor Saham Syariah di Indonesia

Abdul Hafiz, Abdul Mujib
5437 – 5451



Abstract View: 0,

Persepsi dan Tantangan Pengembangan Bisnis Padi Organik Berbasis Wakaf Produktif: Studi Kasus Majelis Wakaf dan Kehartabendaan PDM Kab. Tasikmalaya

Fahmi Faishal Malik, Jafri Khalil, Amrizal
5452 – 5470



Abstract View: 3,

Pengaruh 3C Marketing 4.0 Terhadap Revisit Dimediasi Consumer Journey serta Dimoderasi Conversation: Studi Kasus pada Konsumen Shopee di Wilayah Kabupaten Bekasi

Surya Bintarti, Nadine Arofafi Atus Safina
5471 – 5485



Abstract View: 5,

Pengaruh Easy of Use, Sales Promotion, dan Trust Terhadap Minat Beli Ulang pada Live Streaming Shopee

Trisabela Aryanti, Syahrul Alim

5486 – 5500



Abstract View: 12,

Pengaruh Perceived Usefulness, Perceived Ease of Use, dan Trust terhadap Behavioral Intention Pengguna Gopay

Teja Kusuma Ramadhan, Edy Purwo Saputro

5501 – 5517



Abstract View: 6,

Factor That Influencing Sustainability Performance in Cement Manufacturing Companies Listed on The Indonesia Stock

Fitri Anggra Eni, Merlyana Dwindi Yanthi

5518 – 5532



Abstract View: 7,

Pengaruh ROA, NPM, GPM dan Inflasi terhadap ROE pada Bank Syariah di Indonesia

Oktaviani, Zul Ihsan Mu'arrif, Syukrawati

5533 – 5344



Abstract View: 4,

Pengaruh Ukuran Usaha, Pendidikan, Informasi, Sosialisasi pada Pemahaman UMKM terhadap Laporan Keuangan EMKM

Vivin Sulaymah, Nugraeni Nugraeni

5345 – 5356



Abstract View: 5,

Al-Kharaj

EDITORIAL TEAM

REVIEWER

FOCUS AND SCOPE

The Influence of Financial Literacy on Green Investment Decisions

Theodorus Sutadi¹, Christina Heti Tri Rahmawati²

^{1,2}Department of Management, Faculty of Economics, Sanata Dharma University,
Yogyakarta, Indonesia
christina.heti@usd.ac.id

ABSTRACT

This research aims to determine the influence of financial literacy on green investment decisions. The research sample for part of the Z generation in Yogyakarta was 100 respondents. The data analysis technique used was purposive sampling. The data analysis technique uses simple linear regression analysis. The research results show that financial literacy influences green investment decisions. The implications of the results of this research are that the higher the financial literacy, the higher the green investment decisions so that people's welfare increases.

Keywords: Financial Literacy, Green Investment Decisions

ABSTRAK

Penelitian ini bertujuan mengetahui pengaruh *financial literacy* terhadap *green investment decisions*. Sampel penelitian sebagian generasi Z di Yogyakarta sebanyak 100 responden. Teknik analisis data yang digunakan berupa *purposive sampling*. Teknik analisis data menggunakan analisis regresi linear sederhana. Hasil penelitian menunjukkan literasi keuangan berpengaruh terhadap *green investment decisions*. Implikasi hasil penelitian ini dengan literasi keuangan yang semakin tinggi, maka semakin tinggi *green investment decision* sehingga kesejahteraan masyarakat meningkat.

Kata kunci: Literasi Keuangan; Green Investment Decisions

INTRODUCTION

The trend of increasing awareness in environmental problems encourages the emergence of the concept of green investment decisions. The concept of green investment discusses companies that have focused on protection of natural resources and minimize air pollution. The concept of green investment decisions is one form of investing in

companies that have focused on environmental preservation so as to improve the welfare of the community (Zhang & Wang, 2019).

The concept of green investment is one kind of investment in demand by generation Z by implementing Environmental, Social, and Governance (ESG). The higher generation Z as a young investor who invests in companies that apply the concept of environmentally friendly investment, it can improve the Indonesian economy. However, this young investor as a generation Z requires a good understanding of financial literacy so as to make the right investment decisions.

According to the Organization for Economic Co-Operation and Development (2020), the concept of financial literacy is defined as a person's understanding of financial knowledge, skills, and motivation so as to make appropriate financial decisions and ultimately improve welfare. Referring to the results of the survey conducted by OJK (Financial Services Authority) in 2019 as stipulated in SNLIK (National Literacy and Financial Inclusion Survey) interpreted the level of financial literacy of 38.03% where in general the Indonesian people do not understand managing finances and making investment decisions the right (www.ojk.go.id). Therefore, generation Z as a young investor requires a good understanding of financial literacy so as to have an impact on increasing investment decisions on companies that apply environmentally friendly concepts. The increasing financial literacy is expected to increase green investment decisions. This is in accordance with the results of the research SU (2020); Zhang et al. (2021) where financial literacy affects Green Investment Decisions. While the results of Akims & Jagongo (2017) research described financial literacy had no effect on green investment decisions. Based on the phenomenon and research gap, this study discussed "The Effect of Financial Literacy on Green Investment Decision".

RESEARCH METHODS

This research is a quantitative research and uses a population, namely all generation Z in Yogyakarta. While the research sample is some generation Z in Yogyakarta as many as 100 respondents. The sampling technique using purposive sampling is 18-25 years old and has made investment. This research data collection technique uses primary data in the form of online questionnaires in the form of Google Forms relating to financial literacy (as independent variables) and green investment decisions (as dependent variables).

According to Anderson & Robinson (2022) defining the concept of Green Investment Decision illustrates the form of investment decisions that have a good impact on environmental sustainability so as to improve the welfare of the community. The

indicators used in the Green Investment Decision variable include returns, risks and return and risk relationships (Garg & Singh, 2018). Meanwhile, according to Chen & Volpe (1998) defines the concept of financial literacy as a form of understanding that can have an impact on one's behavior and attitudes in making decisions and financial management that is more appropriate so as to increase welfare. The indicators used in financial literacy variables include attitudes, behavior, and knowledge about finance (Jin, Gao & Wang, 2021). The data analysis technique used is in the form of multiple linear regression analysis using the SPSS application, which previously conducted a classic assumption test and instrument test which included the validity test and reliability test.

According to Senda, Rahayu & Rahmawati (2020) shows that if individuals have low financial knowledge will have an impact on the worse financial management, as well as the lower understanding of financial literacy can have an inappropriate impact on making investment decisions. Therefore, the concept of financial literacy is considered important to be understood, especially in generation Z so that it can find out the risks and profits obtained by making appropriate investment decisions. Generation Z who have good attitudes, behavior, and financial knowledge can improve quality in carrying out environmentally friendly investment decisions so that it has an impact on environmental sustainability and community welfare. The higher the level of financial literacy of a person, the more wise in determining green investment decisions. The increasing financial literacy is expected to increase green investment decisions. This is in accordance with the results of the research SU (2020); Zhang et al. (2021) where financial literacy affects Green Investment Decisions.

RESULT AND DISCUSSION

Characteristics of Respondent Data

This study uses a generation Z respondent in Yogyakarta aged 18-25 years and has made an investment. The respondents in this study totaled 100 respondents, who included 42 men (42%) and 58 women (58%). Whereas based on an allowance per month <IDR1,500,000.00 a number of 54 people (54%), IDR1,500,000.00 - IDR2,000,000.00 a total of 28 people (28%), and >IDR2,000,000.00 a number of 18 people (18%).

Research Instrument Test Results

The following is the result of validity and reliability tests for aspects of financial literacy and green investment decisions.

Table 1. Test Results for Validity of Financial Literacy and Green Investment Decisions

Statement Item	Total Questionnaire Items	Information
Financial Literacy	10	Valid and Reliabel
Green Investment Decisions	10	Valid and Reliabel

Source: Primary data is processed (2023)

Classic Assumption Test Results

Multicollinearity test conducted in this study was obtained that there were no independent variables (financial literacy variables) that had a tolerance value of less than 0.10, so there was no correlation between independent variables. Whereas based on the calculation of the Variance Inflation Factor (VIF) value which illustrates that there is no independent variable that has a VIF value of more than 10. Therefore, the regression model on the influence of financial literacy on green investment decisions does not have multicollinearity problems.

Heteroscedasticity test is used to test whether in a regression model there is an inequality of variance from residuals in one observation to another. Heteroscedasticity test conducted in this study using the scatterplot graph illustrates that the points on the scatterplot graph spread randomly both above and below the number 0 on the Y-axis. Therefore it can be concluded that there is no heteroscedasticity in the regression model and the model is feasible used to predict the dependent variable (green investment decisions variable) based on the input of the independent variable (financial literacy variable).

The normality test is used to test whether in the regression model, both the dependent and independent variable data used are normally distributed or not. The normality test conducted in this study using a histogram graph forms a normal curve curve, so that the residual has a normal distributed pattern. In addition, the normal plot graph illustrates that data spreads around the diagonal line and follows the direction of the diagonal line. Therefore, based on the histogram graph and the normal plot graph obtained it is concluded that the assumption of normality in the regression model is met.

Hypothesis Test Results

This study uses a simple linear regression analysis test. Based on the test, the following results are obtained:

Table 2. Test Results t

Model	Unstandadized Coefficient		t	Sig.
	B	Std. Error		
(Constant)	6.032	4.813	1.289	.267
FL	.354	.158	2.185	.015

Source: Primary data is processed (2023)

Based on table 2 above, the financial literacy results are 0.015 smaller than 0.05 so that the financial literacy affects the green investment decision. This is in accordance with the results of the research Su (2020); Zhang et al. (2021) where financial literacy affects Green Investment Decisions. According to Senda, Rahayu & Rahmawati (2020) shows that if individuals have low financial knowledge will have an impact on the worse financial management, as well as the lower understanding of financial literacy can have an inappropriate impact on making investment decisions. Therefore, the concept of financial literacy is considered important to be understood, especially in generation Z so that it can find out the risks and profits obtained by making appropriate investment decisions. Generation Z who have good attitudes, behavior, and financial knowledge can improve quality in carrying out environmentally friendly investment decisions so that it has an impact on environmental sustainability and community welfare. The higher the level of financial literacy of a person, the more wise in determining green investment decisions. The increasing financial literacy is expected to increase green investment decisions.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion Based on the results of the research above, financial literacy affects the green investment decision in generation Z in Yogyakarta. Therefore, the higher the level of financial literacy of a person, the more wise in determining green investment decisions. The increasing financial literacy is expected to increase green investment decisions.

The suggestions that researchers can provide related to the results of this study for investors are generation Z as young investors should have an understanding including attitudes, behavior, and knowledge of good finances so that they can invest in companies that apply environmentally friendly concepts that can ultimately increase welfare. In

addition, the advice that researchers can provide related to the results of this study for further researchers is to be able to add other variables outside the variables used in this study such as the experience of investing and green perceived risk.

REFERENCES

- Akims, M., & Jagongo, A. (2017). Financial Literacy and Its Impact on Investment Decisions in Nigeria: A Theoretical Perspective. *International Journal of Scientific Research and Innovative Technology*, 4(11), 18-24. Retrieved from <https://ir-library.ku.ac.ke/handle/123456789/20104>
- Anderson, A., & Robinson, D. T. (2022). Financial Literacy in the Age of Green Investment. *Review of Finance*, 26(6), 1551-1584. <https://doi.org/10.1093/rof/rfab031>
- Chen, H. & Volpe, R. (1998). An Analysis of Personal Financial Literacy Among College Students, *Financial Services Review*, 7(2), 107-128. [https://doi.org/10.1016/S1057-0810\(99\)80006-7](https://doi.org/10.1016/S1057-0810(99)80006-7)
- Garg, N., & Singh, S. (2018). Financial Literacy among Youth. *International Journal of Social Economics*, 45(1), 173-186. <https://doi.org/10.1108/IJSE-11-2016-0303>
- Jin, Y., Gao, X., & Wang, M. (2021). The Financing Efficiency of Listed Energy Conservation and Environmental Protection Firms: Evidence and Implications for Green Finance in China. *Energy Policy*, 153, 112254. <https://doi.org/10.1016/j.enpol.2021.112254>
- Organization for Economic Co-operation and Development. (2020). Framework for SDG Aligned Finance. Retrieved from <https://www.oecd.org/development/financing-sustainable-development/Framework-for-SDG-Aligned-Finance-OECD-UNDP.pdf>
- Senda, D. A., Rahayu, C. W. E., & Rahmawati, C. H. T. (2020). The Effect of Financial Literacy Level and Demographic Factors on Investment Decision. *Media Ekonomi dan Manajemen*, 35(1), 100-111. <https://doi.org/10.24856/mem.v35i1.1246>
- Su, X. (2020). Can Green Investment Win the Favor of Investors in China? Evidence from the Return Performance of Green Investment Stocks. *Emerging Markets Finance and Trade*, 57(11), 3120-3138. <https://doi.org/10.1080/1540496X.2019.1710129>

- Zhang, B., & Wang, Y. (2019). The Effect of Green Finance on Energy Sustainable Development: A Case Study in China. *Emerging Markets Finance and Trade*, 57(12), 3435-3454. <https://doi.org/10.1080/1540496X.2019.1695595>
- Zhang, S., Wu, Z., Wang, Y., & Hao, Y. (2021). Forecasting Green Development with Green Finance: An Empirical Study on The Environmental Effect of Green Credit Policy in China. *Journal of Environmental Management*, 296(1), 113159. <https://doi.org/10.1016/j.jenvman.2021.113159>

SERTIFIKAT

Direktorat Jenderal Pendidikan Tinggi, Riset dan Teknologi
Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi Republik Indonesia



Kutipan dari Keputusan Direktorat Jenderal Pendidikan Tinggi, Riset dan Teknologi
Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi Republik Indonesia

Nomor 225/E/KPT/2022

Peringkat Akreditasi Jurnal Ilmiah periode III Tahun 2022

Nama Jurnal Ilmiah

Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah

E-ISSN: 26564351

Penerbit: Pusat Riset dan Kajian Strategis (PRKS) Fakultas Syariah IAI Nasional Laa Roiba

Ditetapkan Sebagai Jurnal Ilmiah

TERAKREDITASI PERINGKAT 4

Akreditasi Berlaku selama 5 (lima) Tahun, yaitu
Volume 5 Nomor 2 Tahun 2023 sampai Volume 10 Nomor 1 Tahun 2028

Jakarta, 07 December 2022

Plt. Direktur Jenderal Pendidikan Tinggi,
Riset, dan Teknologi



Balai
Sertifikasi
Elektronik

Catatan :

1. UU ITE No 11 Tahun 2008 Pasal 5 Ayat 1 "Informasi Elektronik dan/atau hasil cetaknya merupakan alat bukti yang sah"
2. Dokumen ini telah ditandatangani secara elektronik menggunakan sertifikat elektronik yang diterbitkan oleh BSR-E

Prof. Ir. Nizam, M.Sc., DIC, Ph.D., IPU, ASEAN Eng
NIP. 196107061987101001