

# **International Conference on Business, Accounting, Banking, and Economics (ICABE 2022)**

Quo Vadis Digital Business? Anticipating the  
Future Trends, Positions, and Challenges

Held online

Advances in Economics, Business and Management Research  
Volume 240

Semarang, Indonesia  
9 November 2022

ISBN: 978-1-7138-9604-3

**Printed from e-media with permission by:**

Curran Associates, Inc.  
57 Morehouse Lane  
Red Hook, NY 12571



**Some format issues inherent in the e-media version may also appear in this print version.**

Print copyright© (2023) by Atlantis Press (part of Springer Nature)  
All rights reserved.  
Copyright for individual electronic papers remains with the authors.

For permission requests, please contact the publisher:

Atlantis Press  
Van Godewijckstraat 30  
3311GX Dordrecht  
The Netherlands

[contact@atlantis-press.com](mailto:contact@atlantis-press.com)

Printed with permission by Curran Associates, Inc. (2025)

**Additional copies of this publication are available from:**

Curran Associates, Inc.  
57 Morehouse Lane  
Red Hook, NY 12571 USA  
Phone: 845-758-0400  
Fax: 845-758-2633  
Email: [curran@proceedings.com](mailto:curran@proceedings.com)  
Web: [www.proceedings.com](http://www.proceedings.com)

## TABLE OF CONTENTS

Moderating Effects of Institutional Ownership on the Relation Between Capital Structure and Firm Performance.....	1
<i>Azzahra Mufida Rahma, Nurcahyono Nurcahyono, Andwiani Sinarasri, Luluk Muhimatul Ifada</i>	
Strategy of Woman's Street Vendors at Ippi Ende Port in Supporting the Family Economy in the New Normal Era.....	15
<i>Estherlina Sagajoka, Reyna Virginia Nona</i>	
Contribution of Return on Assets, Debt to Equity Ratio, and Book Value to Stock Return .....	22
<i>Sri Yuli Waryati, Nurwiyanto, Tiara Nur Anisah, Arfida Venny Zaida</i>	
The Effect of Financial Ratios and Good Corporate Governance on Financial Distress: Independent Commissioners as a Moderating Variable .....	38
<i>Mega Permatasari, Nurcahyono Nurcahyono, Lauda Khansa Bilqis, Wawan Sadtyo Nugroho</i>	
Food Security Model Based on Consumer Characteristics in East Nusa Tenggara Province .....	54
<i>Reyna Virginia Nona, Estherlina Sagajoka</i>	
How Do Market Orientation and Innovation Effect in Increasing Business Performance? Empire Study of MSMEs in the City of Semarang .....	64
<i>Kesi Widjajanti, Eviatiwi Kusumaningtyas Sugiyanto</i>	
Community Based Tourism Approach Implements One Stop Services Tourism in the Development of Watuhadang Tourism Village, Umalulu District, East Sumba Regency .....	75
<i>Avianita Rachmawati, Santy Permata Sari, Alas Satya Buditomo</i>	
The Influence of Demographic Factors and Financial Planning on Financial Management Behavior with Financial Self-Efficacy as an Intervening Variable in Pandemic Covid-19.....	86
<i>Putri Dwi Kurniasari, Yanuar Rachmansyah, Himawan Arif Sutanto</i>	
Satisfaction as a Mediation in the Relationship Between Service Quality and Price Perception to Customer Loyalty in Bantul Retail Store.....	105
<i>Eni Andari, Titop Dwiwinarno, Wakhid Anwar</i>	
Religious Tourism Destinations Samana Santa: Solutions for Economic Improvement for Tourism in East Flores .....	115
<i>Laurensius D. Gadi Djou, Mansyur Abdul Hamid</i>	
Predicting the Risk of Financial Distress Using Intellectual Capital and Financial Ratio .....	122
<i>Nabilla Fitri Mellin Timoty, Nurcahyono Nurcahyono, Khansa Yasaputri, Dyah Ekaari Sekar Jatiningsih</i>	
The Effect of Employee Performance and Organizational Commitment on Employee Performance: The Role of Work Motivation.....	140
<i>Titi Laras, Fatonah Eka Susanti, Kartinah, Apriyani Yayuk, Bambang Dwi Sukristiyana</i>	
Hexagon Fraud: Detection of Fraudulent Financial Statement in Indonesia .....	155
<i>Julia Rachma Handayani, Nurcahyono Nurcahyono, Nailis Saadah, Winarsih</i>	
Work-Life Balance, Job Satisfaction, and Work Environment Influences on Educators' Loyalty: Study on Female Lecturers at the University of Flores .....	169
<i>Maria Helena Carolinda Dua Mea, Hyronimus Se</i>	

Strategy for Recovery of MSMEs Conditions After the Covid-19 Pandemic in Ende Regency .....	180
<i>Ernesta Leha, Yustina Paulina Penu</i>	
Factors that Influence Purchase Intention Through Customer-Brand Identification of Sharia Products in Indonesia .....	198
<i>Aprillia Elly Kusumastuti, Ali Mursid</i>	
Demographic Factors of Entrepreneurs as Predictor of Batik SMEs Performance Mediated by Entrepreneurial Orientation .....	209
<i>Fitri Lukiastruti, Asri Nur Wahyuni</i>	
Cooperative Model Based on Business Innovation of Local Wisdom in Increasing Economic .....	230
<i>Wiwin Setianingsih, Nurdiana Mulyatini, Elin Herlina, Mukhtar Abdul Kader, Lia Yulia</i>	
Obstacles Advancing Msmes in Indonesia's Coastal Areas to Support Economic Growth in the Digital Era .....	239
<i>Rani Apriani, Pamungkas Satya Putra, Fety Nurlia Muzayanah, Venni Avionita</i>	
The Role of Work Motivation and Affective Commitment to Leverage Work Life Balance on Productivity .....	248
<i>Ilok Dhea Provita, Faqih Nabhan</i>	
Financial Ratio, Board Diversity and Financial Distress: Evidence from Indonesia .....	260
<i>Rifza Fizabaniyah, Nurcahyono Nurcahyono, Angelina Dwi Astuti Argojuwono, Retno Indah Hernawati</i>	
Analysis of the Effect of Service Quality and Cooperative Image on the Satisfaction of Members of the Obor Mas Credit Cooperative, Ende Branch .....	274
<i>Lambertus Langga, Yulius Laga</i>	
Contribution of Organizational Commitment and Work Culture to Employee Performance with Organizational Citizenship Behavior (OCB) as a Mediator (Study in UPT Pemasyarakatan Yogyakarta) .....	281
<i>Titi Laras, Kartinah, Della Nanda Luthfiana, Sutino</i>	
The Effect of Government Internal Control Systems and Organizational Commitments on the Performance of Regional Financial Management with Good Governance as the Intervening Variable (Empirical Study at the Ende Regency Regional Work Unit Service) .....	294
<i>Iriany Dewi Soleiman, Yulita Londa, Falentina Lucia Banda</i>	
Legal Protection of Brands and Geographical Indications in the Framework of Strengthening Market Size, Market Place and Optimizing Economical Rights for Msme Products from Karawang, Indonesia .....	302
<i>Rahmi Zubaedah, Asep Saripudin, Kholida Atiyatul Maula</i>	
Generation Z: Entrepreneurs and Expectations in the Workplace (Case Studies in Some Provinces in Indonesia) .....	311
<i>Kusmaryati D. Rahayu, Agnes R. A. Indriyani, Bimo Harnaji, F. Sinurat</i>	
The Effects of Institutional Ownership, Managerial Ownership, Firm Size and Independent Directors on Tax Aggressiveness: Case Study on Construction and Building Subsector Companies Listed on the Indonesia Stock Exchange for the 2009–2014 Period .....	321
<i>Murfani Umar Djalo, Tobias Timba</i>	
Quality of Service, Company Image and Price Perception of Satisfaction and Its Impact on Customer Loyalty .....	333
<i>Nafida Alfi Faeruza, Euis Soliha</i>	

Analysis of Expenditures on Neku Traditional Ceremonies in Bajawa District, Ngada Regency .....	344
<i>Apriana Marselina, Nuraini Ismail, Maria Emanuella Mariani Dula</i>	
The Dynamic Impact of Intellectual Capital on Firm Value: Evidence from Indonesia .....	362
<i>Dina Ermawati, Nurcahyono Nurcahyono, Desi Novita Sari, Iwan Fakhruddin</i>	
The Effect of Budget Participation, Asymmetric Information, Budget Employment and Motivation on the Budgetary Slack on Hotels in Batam City During the Covid-19 Pandemic .....	379
<i>Catur Fatchu Ukhriyawati, Setyawan Radytia Ghifari, Rahmi Yuliana</i>	
Financial Ratio and Stock Returns in Indonesia Equity Markets: A Signaling Theory Approach .....	387
<i>Rini Agustin, Nurcahyono Nurcahyono, Andwiani Sinarasri, Fatmasari Sukesti</i>	
Analysis of Community Satisfaction Index for Services at PDAM Ende Regency Office in the First Semester of 2022 .....	403
<i>Rafael Octavianus Byre, Maria Endang Jamu</i>	
Tax Compliance in the Perspective of Behavioral Economics .....	413
<i>Taofik Hidajat</i>	
Eco-Friendly Based Micro, Small and Medium Enterprises Empowerment Model.....	417
<i>Christianingrum, Putra Pratama Saputra, Daniyal Ulyana</i>	
Efforts to Save Cooperatives During the Covid-19 Pandemic to Support the Transformation of Cooperatives for a Sustainable Economy .....	430
<i>Rani Apriani, Taun, M. Rusli Arafat, Pamungkas Satya Putra, Venni Avionita</i>	
Does Board Diversity and Financial Ratio Predict the Risk of Financial Distress?? Evidence from Indonesia .....	440
<i>Nurcahyono Nurcahyono, Ayu Noviani Hanum, Andwiani Sinarasri</i>	

## **Author Index**