



**ICIES 2022**  
International Conference  
on Islamic Economics Studies

**JULY, 26-28**  
**2022**



# PROGRAM & ABSTRACT BOOK



**FACULTY OF  
ISLAMIC ECONOMIC  
AND BUSSINES**



**Editor :**  
**M. Rahmawan Arifin**  
**Amri Syarif**

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## About ICIES

The recent years are considered as years of adaption to global changes where digital transformation and adoption of technology reach its zenith in all human aspects of life, including in economics. This possesses very crucial implications for Islamic economic industry such as finance, entrepreneurship, philanthropy, and marketing. Hence, developing business resilience and digital ecosystem plays important role to maintain the sustainability of economic development. The field of Islamic economics has huge potential to alleviate poverty and becomes the best solution in the post-pandemic scenario.

In view of the above current issue, the Faculty of Islamic Economics and Business Universitas Islam Negeri Raden Mas Said Surakarta is going to the 3rd International Conference on Islamic Economics Studies (ICIES) with the primary theme "Islamic Economy in Adapting Global Changes: Developing Business Resilience and Digital Ecosystem". The conference will utilize the university's strength to focus on the consensus that Islamic economic activities should be more inclined toward the global economic sustainability. Furthermore, the optimal role of Islamic finance and banking, digital technology in business, entrepreneurs, startups in smart economy, and halal industries will be an important part of the primary theme. Contributions should address research gaps in these areas in particular.

### Theme and Sub Themes

#### Islamic Economy in Adapting Global Changes: Developing Business Resilience and Digital Ecosystem

- Islamic Finance, Banking, and Accounting
- Islamic Economics and Poverty Alleviation
- Islamic Financial Development and Breakthrough Innovations
- Islamic Entrepreneurship, MSMEs, and Startups in Smart Economy
- Islamic Business Management (Human Resource, Marketing, Halal Supply Chain, and Enterprise System)
- Islamic Economics Law
- Islamic Philanthropy (Zakat, Infaq, Shodaqoh, and Waqf)
- Islamic Economics Thoughts
- Halal Industries (Food, Tourism, Lifestyle)
- Islamic Marketing
- Green Economy and Digital Technology
- Islamic Financial Technology
- Ethics of Islamic Economics
- Islamic Economics and Digital Transformation

### Speakers



#### Keynote Speaker

**Prof. Dr. (HC)  
K.H. Ma'ruf Amin\***  
Vice President of  
Republic of Indonesia



#### Plenary Speaker

**Sri Mulyani, SE, M.Sc,  
Ph.D\***  
Minister of Finance  
Republic of Indonesia



#### Plenary Speaker

**Prof. Dian  
Masyita, Ph.D**  
University of Padjadjaran  
Bandung



#### Plenary Speaker

**Prof. M. Kabir Hassan,  
Ph.D**  
University of New Orleans



#### Plenary Speaker

**Prof. Dr. Muhammad  
Ridhwan Ab. Aziz**  
University Sains Islam  
Malaysia

# AGENDA AT A GLANCE

The 3<sup>th</sup> ICIES 2022

FEBI UIN Raden Mas Said Surakarta

Tuesday, July 26

Wednesday, July 27

Thursday,  
July 28

Ramada Suite Hotel

UIN Said Campus

06.30 - 07.00

07.00 - 07.30

Picking Up to Campus

07.30 - 08.00

08.30 - 09.00

Morning Break

09.00 - 09.30

09.30 - 10.00

OPENING CEREMONY

City  
Tour

10.00 - 10.30

10.30 - 11.00

11.30 - 12.00

PLENARY

12.00 - 12.30

12.30 - 13.00

Lunch Break

13.00 - 13.30

13.30 - 14.00

14.00 - 14.30

14.30 - 15.00

REGISTRATION

PARALLEL  
SESSION 1

ISLAMIC  
ECONOMICS  
JOURNAL  
SUMMIT

FGD AFEBS

15.00 - 15.30

Break

15.30 - 16.00

16.00 - 16.30

16.30 - 17.00

17.00 - 17.30

PARALLEL  
SESSION 2

17.30 - 18.00

18.00 - 18.30

Break - Maghrib Prayer

18.30 - 19.00

19.00 - 19.30

Galadinner

Dinner

19.30 - 20.00

20.00 - 20.30

20.30 - 21.00

TALK SHOW

CLOSING CEREMONY

21.00 - 21.30

# AGENDA

The 3<sup>th</sup> ICIES 2022

FEBI UIN Raden Mas Said Surakarta

**Tuesday, July 26**

**Wednesday, July 27, 2022**

**12.00 - 17.30 WIB**  
**Registration**

Ramada Suite Hotel Lobby of Colomadu

All presenters, deans of AFEBIS, AFEBIS journal managers and journal partner stay at Ramada Suite Hotel Colomadu

**18.30 - 21.00 WIB**  
**Gala Dinner**

Ramada Suite Hotel Colomadu

Agenda

- Opening
- Indonesia Anthem
- Opening Prayer
- Welcoming Speech from Dean of FEBI, UIN Raden Mas Said Surakarta
- Dance Performance
- Talk Show
- Closing

**20.00 - 21.00 WIB**  
**Talk Show**

**How to publish paper in Scopus Journal Easily**

**Prof. Dr Irwan**

**06.30 - 07.30 WIB**  
**Picking up to Campus**

Expected to all presenters, deans of Afebis, and Afebis journal managers and journal partners should be ready at Hotel Lobby at 07.00

**07.30 - 09.30 WIB**    **Morning Break**

**09.00 - 10.00 WIB**

**Opening Ceremony**

Graha UIN Said Surakarta

- Opening
- Indonesia Anthem
- Reciting Holy Qur'an
- Opening Prayer
- Introductory Remark from Dean of FEBI of UIN Raden Mas Said Surakarta
- Remark from Rector of UIN Raden Mas Said Surakarta
- Keynote Speech and official opening by General secretary of Ministry of Religious Affairs of Republic Indonesia
- Closing

**10.00 - 12.00 WIB**

**Plenary Session**

Graha UIN Said Surakarta

**Islamic Economy in Adapting Global Changes: Developing Business Resilience and Digital Ecosystem**

**Sri Mulyani, SE, M.Sc, Ph.D\***  
Minister of Finance  
Republic of Indonesia

**Prof. Dr. Dian Masyita**  
Padjajaran University  
Bandung

**Prof. M. Kabir Hassan, Ph.D**  
University of New Orleans

**Prof. Dr. Muhammad Ridhwan Ab. Aziz**  
University Sains Islam  
Malaysia

**12.00 - 13,00 WIB**    **Lunch Break**

**Wednesday, July 27, 2022**

**Thursday, July 28**

**13.00 - 15.00 WIB**

**Parallel Session 1**

Class Rooms of FEBI  
203-204-209  
304-305-306

**Islamic Economics  
Journal Summit**

Hall of FEBI

**FGD AFEBIS**  
Solo Techno Park

**07.00 - 12.00 WIB**

City Tour (Optional)

**15.00-15.30 WIB Break**

**15.30 - 17.30 WIB**

**Parallel Session 2**

Class Room of FEBI  
203-204-209  
304-305-306

**18.30-19.30 WIB Break : Dinner**

**19.30-21.00 WIB**

**Closing Ceremony**

Outdoor Hall of FEBI UIN Said Surakarta

- Opening
- Closing Remark from Dean of FEBI UIN Raden Mas Said Surakarta
- Testimonial
- Acoustic live performance
- Closing

**21.00 - 21.30 WIB**

**Escorting to Hotel**

# PARALLEL SESSION 1

# 13.00 - 15.00

SESSION	CHAIR	LOCATION		
1.1	Fitri Wulandari	Class Room 203		
			Does Financial Attitude Mediate Relationship Between Islamic Financial Knowledge, Internal Locus of Control and Islamic Financial Behavior?	<b>Rifaatul Indana, Galuh Tri Pambekti</b> Sunan Kalijaga State Islamic University of Yogyakarta
			The Green GRDP able to accommodate environmental quality and community welfare (Lampung Province Case Study)	<b>Alief Rakhman Setyanto, Raizky Rienaldy Pramasha</b> Raden Intan State Islamic University of Lampung
			The Strategy of Creative Economy Development by Soar Analysis and Sharia Perspective at Eco-Print Industry in Kediri Residency	<b>Mega Tunjung Hapsari, Ayuk Wahdanfiari Adibah</b> Sayyid Ali Rahmatullah, State Islamic University of Tulungagung
			Life Insurance Financing and Risk Mitigation Concept in Sharia Economy	<b>Khabib Musthofa, Abdul Fattah</b> Banjarmasin Muhammadiyah University of Kalimantan Selatan
	You've over the line! Muslim consumers are resistant to opposite brand values	<b>Firdan Thoriq Faza</b> Airlangga University, Surabaya <b>Yan Putra Timur, Lu'liyatul Mutmainah, Sulistya Rusgianto</b> Siliwangi University		
1.2	Khairul Imam	Class Room 209		
			Islamic Financial Literacy in Pattani Province, Thailand: a Study of Customer Satisfaction in Islamic Banking	<b>Boy Syamsul Bakhri</b> Riau Islamic university <b>Mona Fairuz bt Ramli</b> Kolej Universiti Islam Perlis, Malaysia
			The Role of Millenial Knowledge in the Application of Halal Lifestyle	<b>Dwi Vita Lestari Soehardi</b> State Islamic College of Sultan Abdurrahman of Riau
			The Potential of Halal Culinary Development in the Middle of Urgency of Supplying the Culinary Needs of Muslim Tourists in North Toraja (Case Study on Mentirotikku Resort)	<b>Takdir, Nurfadilah, Muhammad Nur Alam Muhajir Annisa Ainun Lestari</b> State Islamic Institute of Palopo
			'Amid (عميد): Islamic integrative approach as survey model	<b>Marliyah, Muhammad Yafiz, Ahmad Muhaisin B. Syarbaini Budi Dharma</b> State Islamic University of Sumatera Utara, Medan
	Does Religiosity Responds to Excessive Consumption (Israf)? Analysis of Indonesia Family Life Survey 5 (IFLS 5)	<b>Cinantya Sriyono Putri, Fajriani Nur Fadhillah Bayu Rahmadi Putra, Sulistya Rusgianto</b> Airlangga University of Surabaya		
1.3	Budi Sukardi	Class Room 205		
			The Practice of Qardh Hasn through the Kas Iwak Kebo Tradition in Pati, Central Java (DSN-MUI Fatwa Analysis No. 19/DSN-MUI.IV/2001)	<b>Inna Fauziatal Ngazizah</b> State Islamic Institute of Kudus, Central Java
	Determinant Factors of Digital Financial Literacy: A Study of Women Entrepreneurs	<b>Mardhiyaturositaningsih, Muhammad Luqman Hakim</b> Walisono State Islamic Institute of Semarang; STIE Surakarta		

# PARALLEL SESSION 1

13.00 - 15.00

SESSION	CHAIR	LOCATION
	Can Perceived Usefulness and Online Experiences Affect ShopeePay Fintech Usage by Millennial Muslims?	<b>Helti Nur Aisyiah, Septi Kurnia Prastiwi Asep Maulana Rohimat</b> Raden Mas Said State Islamic University of Surakarta
	Meta Analysis : Determinants Of Third Party Funds In Sharia Banks In Indonesia	<b>Rachma Indrarini, N Syam, Imanda, Farid</b> Surabaya State University
	Factors That Affect Earnings Quality With Company Size As A Moderating Variable In Islamic Commercial Banks	<b>Syada Aryanto, Mukhzarudfa, Wira Lestari</b> University of Jambi
<b>1.4</b>	<b>Agung Abdullah</b>	<b>Class Room 206</b>
	Efficient Earnings Management Treatment in Kalla Group Makassar	<b>Muhammad Nasrun, Chairul Iksan Burhanuddin</b> Muhammadiyah University of Makassar
	Factor Influencing on Civil Service Whistleblowing Intentions	<b>Nurul Fauziah, Anim Rahmayati</b> FEBI of Raden Mas Said State Islamic University of Surakarta
	Theory of Motivation in Business Management: an Elaboration of Western and Islamic Worldview	<b>Fu'ad Mas'ud<sup>1</sup>, Fajar Surya Ari Anggara, Rakhmad Agung Hidayatullah,<sup>3</sup> Usmanul Khakim, M. Faqih Nidzom</b> Diponegoro University; Karabuk University, Turkiye, STIM Surakarta, Darussalam University of Gontor
	Determinant Factors Influencing The Behavior Intention Of Farmers To Pay Zakat Of Agriculture in The District Of Sidoharjo	<b>Anisa Nuril Fajriyah, Anim Rahmayati</b> FEBI of Raden Mas Said State Islamic University of Surakarta
	Investigating The Dimensionality of Psychological Contract from Spiritual Perspective: Empirical Study of Indonesian Employees	<b>Tien Suhartini</b> Alma Ata University, Indonesia
<b>1.5</b>	<b>Zakky Fahma Auliya</b>	<b>Class Room 201</b>
	Analisis faktor yang mempengaruhi mahasiswa dalam memilih program studi Mangemen bisnis Syariah	<b>Zakky Fahma Auliya</b> Sharia Business Management Study Program
	Integrasi International Financial Report Standart (IFRS) pada kurikulum jurusan Akuntansi Syariah: Investigasi atas persepsi dan pemahman mahasiswa	<b>Sayekti Endah Retno Meilana</b> Sharia Accountancy Study Program
	Faktor-faktor yang mempengaruhi minat mahasiswa dalam bertransaksi saham (Studi kasus pada mahasiswa program studi perbankan syariah FEBI	<b>Yuni Astuti</b> Sharia Banking Study Program
	Gambaran tingkat stress mahasiswa program studi manajemen bisnis syariah menghadapi ujian pada masa Covid-19	<b>Ika Yoga</b> Sharia Business Management Study Program



# PARALLEL SESSION 1

13.00 - 15.00

SESSION	CHAIR	LOCATION
	Niat melakukan Whistleblowing pada mahasiswa akuntansi syariah	<b>Devi Narulitasari</b> Sharia Accountancy Study Program
	Analisis pengaruh <i>Financial Literacy Education</i> terhadap <i>Financial Behavior</i> (Studi Kasus pada mahasiswa prodi Perbankan Syariah UIN Raden Mas Said Surakarta)	<b>Rizky Nur Ayuningtyas Putri</b> Sharia Banking Study Program
<b>1.6</b>	<b>Rais Sani Muharrami</b>	<b>Class Room 207</b>

# PARALLEL SESSION 2

15.30 - 17.30

SESSION	CHAIR	LOCATION
2.1	Fitri Wulandari	Class Room 203

The Effect Of Corporate Governance Implementastion On The Financial Performance Of Companies With Csr As A Moderating Variable

**Musdalifa, Mukhzarudfa, Ratih Kusumastuti**  
University of Jambi

The Effect of Social Responsibility Disclosure on Profitability Performance With Corporate Tax Behavior as Moderating Variable

**Yulia Netti, Mukhzarudfa, Muhammad Gowon**  
University of Jambi

The Optimization of Halal Value Chain through Business Holding Development Model at Pesantren

**Kholilah, Kurniawati Meylianingrum, Tiara Julianan Jaya  
Ahmed Tahiri Jouti**  
Maulana Malik Ibrahim State Islamic University;  
Al Maali Group Consulting, Casablanca, Morocco

Financial Condition Modeling of Metal and Mineral Mining Companies in Indonesia

**Titin Agustin Nengsih**  
Sulthan Thaha Saifuddin State Islamic University  
Jambi, Indonesia

Determinant of return on Asset with Musyarakah Financing as an Intervening Variable

**Rafidah**  
Sulthan Thaha Saifuddin State Islamic University  
Jambi, Indonesia

2.2	Khairul Imam	Class Room 209
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Fund Management Analysis Of The Entrepreneurial Assistance Program At Laznas Izi Central Sulawesi Representative

**Abdul Jalil, Sinta Agustina**  
State Islamic University of Palu

Social Media Using to Stipulate Zakat Funding

**M. Fahrul Rozjiqin, A'rasy Fahrullah , Moch. Khoirul Anwar  
Achmad Ajib, Ach. Yasin**  
State University of Surabaya

Influence of Cash Waqf on Economic Growth Evidence from Malaysia

**Mona Fairuz Ramli, Mai Syaheera M. Shaari  
Boy Syamsul Bakhri**  
KolejUniversiti Islam Perlis; Riau Islamic University

Effect of Job Satisfaction and Organizational Culture on Employee Performance Through Organizational Citizenship Behavior

**Siti Robithoh, Setiani**  
Maulana Malik Ibrahim State Islamic University of Malang

Halal Labelling and Decision to Purchase Bottled Drinking Water (AMDK) at Universitas Islam Negeri (UIN) Raden Mas Said Surakarta

**Rizky Nur Ayuningtyas Putri**  
Raden Mas Said State Islamic University of Surakarta

2.3	Budi Sukardi	Class Room 205
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Is Islamic Bank Still Sound Amidst Pandemic?

**Clarashinta Canggih, Fira Nurafini, Sri Abidah Suryaningsih  
Khusnul Fikriyah, Rachma Indrarini, Fitriah Dwi Susilowati**  
Surabaya State University

Efficiency of Islamic Banks in Indonesia: Service Coverage, Business Size, Financing and Profitability During a Pandemic

**Efi Syarifudin, Anggita Nurcahyani, Nani**  
Sultam Masulana Hasanuddin State Islamic University  
Banten

# PARALLEL SESSION 1

15.30 - 17.30

Sharia Insurance in MENA: Has the COVID-19 Pandemic Affected it?

**Titis Miranti, Kurniawati Meylianingrum**

Maulana Malik Ibrahim State Islamic University  
Malang

Tourists' Perceptions on The Quality of Religious Tourism Services at The Great Mosque of Banten (Gap Analysis Approach)

**Efi Syarifudin, Khaerul Anam**

Sultan Maulana Hasanuddin State Islamic University  
Banten

Co-Integration and Contagion Effect Conventional and Sharia Stock Indices during COVID-19

**Diah Novianti**

Syaikh Abdurrahman Siddik State Islamic Institute  
Bangka Belitung

## 2.4 Agung Abdullah

Class Room 206

Towards Green Business Model: Assessment of Digitalpreneur Actor's Awareness In Managing Business Waste

**Ika Feni Setyaningrum, Diyah Ariyani**

FEBI of Raden Mas Said State Islamic University of Surakarta

Do Peer-banks Affect Islamic Bank Financial Leverage Decision?

**Titi Dewi Warninda, Ay Maryani**

Syarif Hidayatullah Jakarta State Islamic University  
Jakarta

Buying Decision To Purchase Halal Products In Case Study Santriwati Al-Munawwir Yogyakarta

**Wawan Wiyandi, Rusny Istiqomah Sujono**

University of Alma Ata Yogyakarta

Analysis Of The Impact Of The Implementation Of Halal Label Inclusion On Skincare Product Packaging (Case Study PT. Cosmetics Wardah Makassar)

**Rahmawati Muin, Syarifuddin**

Alauddin State Islamic University Makassar

Faith Based Social Entrepreneurship To Improve Mosque's Socio -Economic Values In Emerging Country

**Ahmad Faiz Khudlari Thoha, Ali Mujahidin**

STIDKI Ar Rahmah Surabaya; IKIP PGRI Bojonegoro

## 2.5 Zakky Fahma Auliya

Class Room 201

Kecurangan akademik online pada akuntansi Syariah: perspektif *Froud Triangle* dan *Theory of Plan Behavior*

**Indriyana Puspitosari**

Sharia Accountancy Study Program

Peran pengalaman magang PPL, prestasi belajar, literasi digital dalam meningkatkan kesiapan kerja melalui *Self Efficacy* pada mahasiswa MBS UIN Raden Mas Said Surakarta

**Purwono**

Sharia Business Management Study Program

Faktor-faktor yang mempengaruhi minat mahasiswa dalam memilih program studi perbankan syariah (studi pada mahasiswa UIN Raden Mas Said Surakarta

**Mufti Arief Arfiansyah**

Sharia Banking Study Program

Desain, pengembangan dan penerapan *Mobile Seamless learning* dalam upaya meningkatkan hasil pembelajaran mahasiswa akuntansi syariah

**Muhammad Irsyad**

Sharia Accountancy Study Program

# PARALLEL SESSION 1

15.30 - 17.30

SESSION	CHAIR	LOCATION
	<p>Peran <i>Self Control</i> dan <i>Academic Stress</i> terhadap perilaku <i>Cyberslacking</i> saat pembelajaran online pada mahasiswa MBS</p>	<p><b>Puspa Novita Sari</b> Sharia Business Management Study Program</p>
	<p>Pengaruh pembelajaran kelas peminatan profesional, sikap dan potensi terhadap motivasi karir mahasiswa Prodi PBS</p>	<p><b>Rahmmawawti Khoiriyah</b> Sharia Banking Study Program</p>

1.6

Rais Sani Muharrami

Class Room 207

## PS 1.01

### **MILLENNIAL FINANCIAL MANAGEMENT BEHAVIOR: THE ROLE OF SHARIA FINANCIAL LITERACY IN MEDIATION EFFECT OF FINANCIAL ATTITUDE, FINANCIAL KNOWLEDGE AND LOCUS OF CONTROL**

**Galuh Tri Pambekti, Rifaatul Indana**

UIN Sunan Kalijaga,

[galuh.pambekti@uin-suka.ac.id](mailto:galuh.pambekti@uin-suka.ac.id); [rifaatul.indana@uin-suka.ac.id](mailto:rifaatul.indana@uin-suka.ac.id)

#### **ABSTRACT**

*This study aims to determine whether Sharia Financial Literacy is able to mediate the relationship between Financial Attitude, Financial Knowledge, and Locus of Control toward Financial Management Behavior in Islamic Bank Millennial Consumers. This study uses a quantitative approach with statistical tests, the data collected was analyzed by the method of Structural Equation Modeling (SEM) using AMOS software. SEM analysis includes path analysis, confirmatory factor analysis (CFA), causal modeling with latent variables and multiple regression analysis of variance (Hair et al., 2010). This study uses five variables (see Figure 1) consisting of three exogenous variables (Financial Attitude, Financial Knowledge and Locus of Control, there is one mediating variable (Sharia Financial Literacy), and one endogenous variable (Financial Management Behavior). shows that the Sharia Financial Literacy possessed by the millennial generation is able to partially mediate the relationship between financial attitude and locus of control on financial management behavior. Sharia Financial Literacy fully mediate the relationship between financial knowledge on financial management behavior. This means that the millennial generation's attitude towards finance reflects knowledge and self-control so that they are able to demonstrate financial behavior in accordance with Islamic value (Islamic Finance).*

*Keywords: Financial Attitude, Financial Knowledge, Locus of Control, Financial Management Behavior.*

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## PS 1.02

### **THE GREEN GRDP ABLE TO ACCOMMODATE ENVIRONMENTAL QUALITY AND COMMUNITY WELFARE (LAMPUNG PROVINCE CASE STUDY)**

**Alief Rakhman Setyanto, Raizky Rienaldy Pramasha**

Faculty Economics And Business Islam State Islamic University Raden Intan Lampung

[Alief2590@gmail.com](mailto:Alief2590@gmail.com)

#### **ABSTRACT**

*In the economic theory of development, it is developed from gross domestic product to observe sustainable development, it is necessary to have a relationship between environmental quality and community welfare. This study examines the description of green GRDP to accommodate environmental quality and community welfare. This study uses a descriptive method with secondary data sources from literature studies. It analyzes it in-depth about Green GRDP, which previously used Brown GRDP as a foothold in analyzing regional economic growth in Lampung Province. The results showed that the growth rate of green GRDP has high economic consequences in the agricultural and plantation sectors since environmental constraints corrected it. However, the quality of the environment has not been able to meet the community's expectations for a more decent life. Recommendations that can be given in this study related to the implementation of green GRDP have the potential to accommodate community welfare obtained from the agricultural and plantation sectors in order to increase regional economic growth in Lampung Province.*

*Keywords: Green GRDP, Agriculture Sector, Plantation Sector*

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## PS 1.03

# LIFE INSURANCE FINANCING AND RISK MITIGATION CONCEPT IN SHARIA ECONOMY

**Khabib Musthofa, Abdul Fattah**

Universitas Muhammadiyah Banjarmasin

Email: [khabibmusthofa1996@gmail.com](mailto:khabibmusthofa1996@gmail.com); [abdulfattahbtl@gmail.com](mailto:abdulfattahbtl@gmail.com)

## ABSTRACT

*Financing is one form of Islamic banking business model in obtaining profit. Financing is a process of channeling funds to customers with certain products and purposes in accordance with customer needs, both for consumptive and productive purposes. The existence of financing in Islamic banking is not without risk in it, there are several risks of financing, one of which is the failure to pay from an Akita customer who dies. Facing this risk, banks of course have risk management (risk management) so that it can be controlled so that in the future it will not make Islamic banking suffer losses. The strategic step in risk management that is most used by banks is to provide financing life insurance cover as protection against financing in the face of the disaster, in which the existence of this insurance is a tool to bear the obligations/financing of customers and as an action so as not to burden other heirs. In the study of Islamic economics itself, the Qur'an in Surah Lukman verse 34 teaches that no one in this universe can know for sure what he will try tomorrow or what he will get, so that with this teaching all humans are ordered to try or endeavor so that what happens is not expected or the risks that arise can be minimized or even do not arise, this is known as risk management.*

*Keywords: Financing Life Insurance, Risk Mitigation, Sharia Economics*

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## PS 1.04

# THE STRATEGY OF CREATIVE ECONOMY DEVELOPMENT BY SOAR ANALYSIS AND SHARIA PERSPECTIVE AT ECO-PRINT INDUSTRY IN KEDIRI RESIDENCY

**Mega Tunjung Hapsari, Ayuk Wahdanfiari Adibah**

UIN Sayyid Ali Rahmatullah Tulungagung

Email: [hapsarimega11@gmail.com](mailto:hapsarimega11@gmail.com), [ayuk.wahdanfiari.adibah@gmail.com](mailto:ayuk.wahdanfiari.adibah@gmail.com)

## ABSTRACT

*In 2020 Indonesia's creative economy industry will become one of the largest in the world, precisely in third place after South Korea. This position is a challenge for the development of the creative economy, especially in the application of the sharia perspective. This research aims to develop a creative economy eco-print in Kediri Residency through SOAR analysis and sharia perspectives. Using qualitative methods, primary data was obtained from interviews with eco-printers and secondary data from documents and internet sources. The analysis technique uses an interactive model that able to describe the overall field research process. The results of the SOAR analysis in the study show that the strength of the eco-print industry in Kediri Residency lies in the availability of raw materials, product quality, and relatively affordable price. On the opportunity side, it is able to open up job opportunities and potential market from within and outside the country. The aspirations indicate the need for product development from professional institutions and collaboration. And the research results are business development, increased sales, to eco-friendly lifestyle trends. In the analysis of the sharia perspective, it can be concluded that the eco-print business has implemented the principles of Tauhid (rest at prayer times), 'adl (wages according to working hours, bonuses according to sales), Khilafah (basic principles of Islamic financial accounting), Nubuwwah (wisdom, responsibility, communication, and marketing), and Ma'ad (quality of raw materials and product innovation).*

*Keywords: Creative Economy, Eco-print, SOAR Analysis, Sharia Perspective*

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## PS 1.05

# YOU'VE OVER THE LINE! MUSLIM CONSUMERS ARE RESISTANT TO OPPOSITE BRAND VALUES

**Firdan Thoriq Faż<sup>1</sup>, Yan Putra Timuř<sup>2</sup>, Lu'liyatul Mutmainā<sup>3</sup>, Sulistya Rusgiantó<sup>4</sup>**

<sup>1</sup>Faculty of Economic and Business Universitas Airlangga, University, Indonesia; <sup>234</sup>Faculty of Economic and Business, Siliwangi University, Indonesia  
[firdan.thoriq.faza-2021@feb.unair.ac.id](mailto:firdan.thoriq.faza-2021@feb.unair.ac.id)

## ABSTRACT

*The consumer's antagonistic behavior towards brands is hotly discussed because of the political issues it carries. This study aims to identify the antecedent factors that influence Muslim consumers to reject a product. Then, find a pattern between the reasons for refusal and the intention to boycott a brand. The online survey was able to reach 450 respondents from the Muslim community. This paper uses scenarios from confirmed cases of Muslim consumer boycotts against Unilever brands in Indonesia. Using the snowball-sampling technique, many of the respondents who entered came from the educated young urban Muslim community. The model evaluates using partial least squares-structural equation modeling (PLS-SEM). The interaction moderation technique was applied to examine the effect of moderators on the structural model. This paper shows that brand hate is a construct with three first-order formative triggers: religious animosity, ideological incompatibility, and subjective norms. In addition, this research theoretically contributes to showing that brand hate is a dichotomous concept consisting of the dimensions of intention to boycott: intention to incite, intention to avoid, and intention to punish.*

*Keywords: Religious Boycott; Brand Hate; Muslim Consumers*

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## PS 1.06

# ISLAMIC FINANCIAL LITERACY IN PATTANI PROVINCE, THAILAND: A STUDY OF CUSTOMER SATISFACTION IN ISLAMIC BANKING

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## ABSTRACT

*Pattani Province is one of the provinces in the south of Thailand where the majority of the population is Malay and Muslim. This study is motivated by demographic background and curiosity about Islamic banking services in this province. But before discussing this, it is also important to examine customer knowledge on products and service facilities in Islamic banking, reasons customers choose Islamic banks, and reasons customers use both types of banks (Islamic banking and conventional banking). This study is a field research with survey technique as a way of collecting data. The population is Islamic bank customers in this province and the samples in this study refer to the calculation of Hair et al with total assets of Islamic banks as a consideration in determining proportional allocation. Sources of data in this study are primary data (data collection techniques using questionnaires) and secondary data (collection of relevant documents). The data analysis technique uses descriptive statistics with a frequency distribution (presented using several tables). The results of the study found that there are still many Islamic bank customers who do not know about Islamic bank products such as musyarakah products, mudharabah products, ijarah products, and rahn services. The results also found that religious reasons are the main factor for customers in choosing of Islamic banks. The factor of ease of access to more branches is the main reason customers use both types of banks. Finally, the results of the study found that the most Islamic bank customers are satisfied with various aspects of the services provided by Islamic banks, while the five service aspects with the highest level of customer satisfaction are Islamic bank name and image, Islamic bank employee friendliness, Islamic bank employee skills, confidentially Islamic bank customer data, as well as various kinds of facilities offered by Islamic banks.*

*Keywords: Customer Satisfaction, Islamic Banking, Pattani Province*

## PS 1.07

# THE ROLE OF MILLENNIAL KNOWLEDGE IN THE APPLICATION OF HALAL LIFESTYLE

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## ABSTRACT

*This research aims to examine the knowledge of millennials in the concept and application of halal lifestyles. Lifestyle can be said to be a depiction of one's self through activities and interests in everyday life. As a Muslim, you are obliged to consume everything that is halal. This research uses qualitative methods with literature review. Data collection technique also with the dissemination of observation to Muslim students in Tanjungpinang and Bintan. The results of this study explain that the role of the millennial generation who has knowledge of the halal concept will apply a halal lifestyle. This finding is expected to be carried out by sustainable Islamic economic literacy, so that it can realize the attitude of self-awareness of the millennial generation to implement a halal lifestyle.*

*Keywords: Halal Lifestyle, Millennials, Literacy, Sharia Economy*

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## PS 1.08

# THE POTENTIAL OF HALAL CULINARY DEVELOPMENT IN THE MIDDLE OF URGENCY OF SUPPLYING THE CULINARY NEEDS OF MUSLIM TOURISTS IN NORTH TORAJA (CASE STUDY ON MENTIROTIKU RESORT)

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## ABSTRACT

*Tana Toraja district in South Sulawesi is one of the tourist destinations that is always crowded from various regions in Indonesia. One of the tourist attractions that are currently popular is Mentirotikeru Resort in North Toraja. Tourists who come are dominated by Muslims while the majority of Tana Toraja's population is Christian. This is what raises concern in the minds of tourists about the uncertainty of the halal status of culinary around the tourists spot. This study aims to determine the potential of halal culinary in tourists destinations in Tana Toraja. This study was conducted using direct observation and interviews. The result of this study indicate that 1) Availability of halal culinary needs at Mentirotikeru Resort has not been implemented because it does not in accordance with GMTI standards while Muslim travelers really need it. 2) Halal food in North Toraja, especially at Mentirotikeru Resort, has the potential to be developed with the large number of Muslim tourists.*

*Keywords: Halal Culinary Development, Culinary Supply*

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## PS 1.09

### 'AMID (عميد): ISLAMIC INTEGRATIVE APPROACH AS SURVEY MODEL

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#### ABSTRACT

*Research and development require tools to approach and obtain an overview of the system, these tools include interviews, questionnaires, surveys, observations, and others. QS An-Nahl Verse 43 is a popular verse that is widely used to represent appropriate to ask, this terminology is closely related to what is known as a sample. However, in contrast to the sample, the meaning intended by the verse is beyond the scope of the sample, in this study it is termed as 'Amid. In market research, such as research on how well educational products are produced by universities, the number of response rates affects the conclusions that are built, so that the sample approach does not correlate well. The research uses 'Amid, as an approach model that is able to increase the response rate and at the same time the best reference in questioning the assessment of higher educational products that are the object of research. The study found that the 'Amid' model was able to improve the quality and quantity as well as the quality of the survey with a better travel time than the survey approach. The next research is suggested to try the implementation of 'Amid' model in market research for other products.*

*Keywords: 'Amid, survey model, higher education, research and development*

## PS 1.10

### DOES RELIGIOSITY RESPONDS TO EXCESSIVE CONSUMPTION (ISRAF)? ANALYSIS OF INDONESIA FAMILY LIFE SURVEY 5 (IFLS 5)

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#### ABSTRACT

*The Qur'an and the Sunnah have established guiding principles consumption for Moslem. Moslem are expected to avoid Israf in their actual consumption. This paper investigates the relationship between Islamic religiosity and excessive conspicuous luxury consumption (Israf) in Indonesia as the largest Islamic society in the world. This paper is the first of research projects that examined the relationship between religiosity and Israf in the scale of country. This study uses a probit model estimation model using STATA 12 software. Data set being used is Indonesia Family Life Survey 5 (IFLS5) that consist of 5.646 Moslem family sample (>20.000 individual Moslem) representing about 83% of the Indonesian population living in 13 of the 26 provinces in Indonesia. This paper examined the relationship between Islamic religiosity (identity religiosity, intrinsic religiosity, extrinsic religiosity) and excessive conspicuous luxury consumption (Israf). The result is no relationship between Islamic religiosity and Israf in Indonesia. Identity, intrinsic and extrinsic religiosity insignificantly corresponds to Israf. Findings of the paper can be a suggestion for Islam in teachings about Israf, can be more emphasized in family by the parents, to be included in school curriculum, in prayer meeting by the religious leader, in order to make having a Islam-religiosity can have a negative significant relationship to Israf lifestyle. This paper invites academics and practitioners to think about the Israf lifestyle that still be done by Moslem. It asks the critical metaphorical question of whether avoiding Israf lifestyle can be done and be the way of Moslem consumption style.*

*Keywords:*

*Religiosity; Israf; Luxury consumption; Conspicuous consumption; Indonesia Family Life Survey; Moslem consumption lifestyle; Islam guidance consumption.*

## PS 1.11

### THE PRACTICE OF QARDH HASN THROUGH THE KAS IWAK KEBO TRADITION IN PATI, CENTRAL JAVA (DSN-MUI FATWA ANALYSIS NO.19/DSN-MUI.IV/2001)

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#### ABSTRACT

*This research needs to be carried out in order to examine more deeply about accounts payable (qardh) through cash iwak kebo so that this research can answer the formulation of the problem in the form of factors, practices and perspectives of Islamic law. This research is motivated by people who practice debt and credit through cash in the iwak kebo tradition. The people of Pati Regency, as muqtaridh, in contracting accounts payable through cash for iwak kebo are subject to interest by the treasurer of cash for iwak kebo as muqridh until the debt of muqtaridh is paid off.*

*This type of research is field research using a qualitative research approach. Data collection techniques using interviews, observation and documentation. The research subjects were eight people, namely the head of the kebo iwak tradition, the cash treasurer of the iwak kebo and six local people. The purpose of this study was to find out the factors that influence the Pakem Village community to choose to practice accounts payable through cash iwak kebo, to know the practice of accounts payable through cash iwak kebo in Pakem Village and understand the perspective of DSN-MUI Fatwa Analysis No.19/DSN-MUI.IV/2001 on accounts payable through cash iwak kebo in Pakem Village.*

*The results of this study indicate that the factors that influence people to choose to practice accounts payable through cash iwak kebo are distance, no guarantee and ease of transaction. The iwak kebo tradition is classified as syirkah mufawadhah because the capital issued is the same and the profits are also divided equally. Accounts payable transactions through Iwak Kebo cash have an interest of 5%. This practice of debt and receivables is classified as usury qardh because there are additional conditions that exceed the principal loan. including usury qardh because muqridh provides interest conditions of 5% per month to the muqtaridh.*

*Keywords: Qardh Hasn Practice, Kas Iwak Kebo Tradition, Pati Central Java*

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## PS 1.12

### DETERMINANT FACTORS OF DIGITAL FINANCIAL LITERACY: A STUDY OF WOMEN ENTREPRENEURS

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#### ABSTRACT

*Micro, Small and Medium Enterprises contribute 61 percent to economic growth in Indonesia. Based on the Ministry of Cooperatives and MSMEs data, shows that financial gap in MSMEs Financing. The majority of MSMEs are owned by women at 61.8 percent. There are literacy problems 38.03 percent and inclusion 76.19 percent. This Study aims to investigate Digital Financial Literacy on Women Entrepreneurs in Central Java. A survey method was performed in this study on 100 women entrepreneurs. Digital Financial Literacy is identified in the three OECD components, which are Digital Financial Knowledge, Digital Financial Behavior and Digital Financial Attitudes. The results of this study indicate that the average respondent has sufficient knowledge of digital finance. Limited knowledge of insurance services and capital markets. Meanwhile, the digital financial behavior and attitude components show that digital security protection measures are still low. It is hoped that digital financial literacy can support women entrepreneurs in developing their businesses.*

*Keywords: Digital Financial Attitude; Digital Financial Behaviour; Digital Financial Literacy; Digital Financial Knowledge; Women Entrepreneurs*

*Keywords: Religiosity; Israf; Luxury consumption; Conspicuous consumption; Indonesia Family Life Survey; Moslem consumption lifestyle; Islam guidance consumption.*

## PS 1.13

### **CAN PERCEIVED USEFULNESS AND ONLINE EXPERIENCES AFFECT SHOPEEPAY FINTECH USAGE BY MILLENNIAL MUSLIMS?**

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#### **ABSTRACT**

*Financial Technology (Fintech) has been embedded in the community, especially to support their economic activities. The fintech usage provides convenience, so that users are increasingly widespread. This study aims to determine the effect of perceived usefulness and online experiences on the fintech usage with trust as a mediating variable. This study used a quantitative approach by distributing questionnaires to 102 millennial Muslims in Solo Raya. Questionnaires filled out by participants were processed using the IBM SPSS Statistics Version 26. The results showed that perceived usefulness had an effect on fintech usage, while online experiences had no effect on fintech usage. Among perceived usefulness, online experiences, and fintech usage, there was trust. However, trust could not mediate between perceived usefulness and online experiences on the fintech usage. This research will contribute to fintech developers in managing their technology by taking into account perceived usefulness, online experiences, and trust factors.*

*Keywords: perceived usefulness, online customer experiences, fintech usage, trust, millennial muslims*

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## PS 1.14

### **META ANALYSIS : DETERMINANTS OF THIRD PARTY FUNDS IN SHARIA BANKS IN INDONESIA**

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#### **ABSTRACT**

*Indonesia as a country with a large Muslim population has the potential for the development of Islamic finance, especially in Islamic banks. However, in reality, the amount of third party funds for Islamic banks in Indonesia is still far behind conventional banks. In 2021, the Government of Indonesia will provide a policy to merge the three largest Islamic banks in Indonesia, but the Third Party Funds generated by the end of the year are not as large as expected. This study aims to determine the determinants of the determinants of third party funds in Islamic banks in Indonesia from various sources. This study uses a quantitative approach with a meta-analysis method. The results of this research are all variables such as inflation, exchange rates, BI Rate, GDP, SBI, JCI, FDR, CAR, NPF, BOPO, Profit sharing and bonuses, promotional costs, ROA, LDR, money supply, service offices, and total assets have a positive correlation where P value < 0.001.*

*Keywords: Meta analysis, Third Party Funds, Islamic Bank*

## PS 1.15

### FACTORS THAT AFFECT EARNINGS QUALITY WITH COMPANY SIZE AS A MODERATING VARIABLE IN ISLAMIC COMMERCIAL BANKS

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#### ABSTRACT

*This study aims to determine the effect of leverage, liquidity and profitability partially and simultaneously on earnings quality at Indonesian and Malaysian Islamic Commercial Banks, analyze company size as a moderating variable and this study will also compare earnings quality at Indonesian and Malaysian Islamic Commercial Banks. The subjects of this study were Indonesian and Malaysian Islamic Commercial Banks with a sample of 10 (ten) Indonesian Islamic Commercial Banks and 14 (fourteen) Malaysian Islamic Commercial Banks from 2016-2020. The method used in this study was regression. The results of this study found that (1) Leverage has no effect on earnings quality at Indonesian and Malaysian Islamic Commercial Banks, (2) Liquidity has a negative effect on earnings quality at Indonesian and Malaysian Islamic Commercial Banks, (3) Profitability does not affect earnings quality at Indonesian and Malaysian Islamic Commercial Banks, (4) Company size is not able to moderate the relationship of leverage on the earnings quality at Indonesian and Malaysian Islamic Commercial Banks, (5) Company size is not able to moderate the relationship of liquidity to earnings quality at Indonesian and Malaysian Islamic Commercial Banks, (6) company size is not able to moderate the relationship between profitability and earnings quality at Indonesian and Malaysian Islamic Commercial Banks, (7) Leverage, liquidity and profitability simultaneously have no effect on earnings quality at Indonesian Islamic Commercial Banks, but simultaneously affect Malaysian Islamic Commercial Banks, and (8) there is no difference in earnings quality at Indonesian and Malaysian Islamic Commercial Banks.*

*Keywords: Leverage, Liquidity, Profitability, Company Size, Earnings Quality*

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## PS 1.16

### EFFICIENT EARNINGS MANAGEMENT TREATMENT IN KALLA GROUP MAKASSAR

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#### ABSTRACT

*The main problem in this study is the phenomenon of earnings management accounting practices within the Kalla Group which is still in conventional practice which is still in contact with the values of the company built by its founder. For this reason, it is very appropriate to write a review of the treatment of efficient earnings management in the Kalla Group Company. This type of researcher uses qualitative research with a phenomenological approach. The sources of data and research informants are Chief Finance Officer, Finance Division Head, Department Head of Kalla Group. Furthermore, the data collection methods used were observation, interviews, documentation and reference tracing. Then, data processing and analysis techniques are carried out with interactive models, namely: Data Collection, Data Reduction, Data Display, and Conclusions. The results of this study indicate that the practice of earnings management in Kalla Group has implemented efficient earnings management. This treatment is evidenced by the management policy still using the discretionary accrual pattern which data is applying the income decreasing pattern. Both parties between the agent and the principal agree to carry out an efficient contract form to maximize utility and company goals.*

*Keywords: Efficient Earnings Management, Discretionary Accrual*

## PS 1.17

### FACTOR INFLUENCING ON CIVIL SERVICE WHISTLEBLOWING INTENTIONS

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#### ABSTRACT

*This research was conducted because there are differences in results from previous research. The purpose of the research is to determine the effect of attitudes, perceptions of behavioral control, the status of violators, the seriousness of violations, personal costs, organizational commitment, and ethical environment on whistleblowing intentions. This research is quantitative research with the primary data source in the form of a questionnaire. The population in this study are Civil Servants who work in the Education and Culture Office and the Youth and Sports Office in the Belitung Regency. The sampling technique is purposive sampling with 72 respondents can be obtained. Based on data analysis which was carried out with multiple regression analysis, it can be concluded that the status of violators has a negative effect on whistleblowing intentions. Meanwhile, the variables of the seriousness of the violation and organizational commitment have a positive effect on the whistleblowing intentions. Attitude variables, perceived behavioral control, personal costs, and ethical environment do not affect whistleblowing intentions.*

*Keywords: Attitude; Perception of Behavioral Control; Status of Violators; Seriousness of Violations; Personal Cost; Organizational Commitment; Ethical Environment; Whistleblowing Intentions*

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## PS 1.18

### THEORY OF MOTIVATION IN BUSINESS MANAGEMENT: AN ELABORATION OF WESTERN AND ISLAMIC WORLDVIEW

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#### ABSTRACT

*This study aims to elaborate on the elements of fundamental beliefs (worldview) in theories of work motivation in Western business management; and compare; and integrate them with elements of an Islamic worldview related to work motivation. In Western business management, the motivation theory expressed by, e.g., Maslow, Mc. Gregor and Herzberg do not accommodate worship as work motivation; while in the Islamic worldview, worship is essential as an investment from the acceptance of the concept of God; This is why this study was conducted. This study is a literature review utilizing interpretation and comparison analysis, while the approach used is a philosophical approach with worldview theory as the theoretical framework for this study. The results of this study are; First, Western motivational theories such as Maslow's hierarchy of needs and Mc Gregor's theory of x and y, Herzberg's two-sided theory, has its roots in the Western worldview, which accommodates secularism, rationalism, humanism, materialism, and atheism. Second, the Islamic worldview accommodates God as the central concept of the worldview; then, the relationship between God and humans is servitude (mahdhoh worship), and the relationship between humans and nature is preservation (ghoiru mahdhoh worship); where the first motivation is more fundamental and personal while the second is social, Third, work motivation based on the Islamic worldview has a double value, namely the worldly and the hereafter simultaneously. Fourth, the Islamic worldview also affirms positive human impulses as a means to support the achievement of the ultimate human goal and negative impulses that neglect and hinder humans in achieving their creative goals. Fifth, the difference in worldview, which is the basis of Western and Islamic motivation theory, has proven to make the model, structure, form, spectrum, and reach of Western and Islamic work motivation theory different.*

*Keywords: Worship, Work Motivation, Worldview, Philosophical Study*

## PS 1.19

### **DETERMINANT FACTORS INFLUENCING THE BEHAVIOR INTENTION OF FARMERS TO PAY ZAKAT OF AGRICULTURE IN THE DISTRICT OF SIDOHARJO**

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#### **ABSTRACT**

*Islam is presented zakat by two types, zakat nafs (soul) and zakat maal (wealth). Many studies for zakat maal and one of them is zakat of agriculture. Sidoharjo is the district in Sragen that has 9.093 hectares for harvesting area in 2019 and produced 58.802 tons of fresh rice grains in the same year. The aim of this study is to determine the factors that influence the behavior intention of farmers to pay zakat of agriculture in the district of Sidoharjo. This research is quantitative research. Data were collected through the questionnaires that had distributed directly to farmers who fit the criteria as a sample. The data analysis method used multiple linear regression analysis by SPSS version 25. The results showed that subjective norms have an effect on the behavior intention of farmers to pay zakat of agriculture. Meanwhile, attitudes and understanding have not showed influencing the behavior intention of farmers to pay zakat of agriculture. The future research can perform other variables for finding the entire model to increase the power of zakat on agricultural sector.*

*Keywords: zakat of agriculture; behavior intention; attitude; subjective norms; understanding*

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## PS 1.20

### **INVESTIGATING THE DIMENSIONALITY OF PSYCHOLOGICAL CONTRACT FROM SPIRITUAL PERSPECTIVE: EMPIRICAL STUDY OF INDONESIAN EMPLOYEES**

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#### **ABSTRACT**

*Based on the Western value system, research on the psychological contract has received immense attention from human resources management researchers. However, psychological contract from the spiritual perspective has not been much explored. This empirical study attempts to enrich the understanding of the psychological contract phenomenon from a spiritual perspective. This is a research paper to explore the dimensionalities of a spiritual psychological contract with—examined both inner (structure) and outer (measurement) models via Partial least squares structural equation modeling (PLS-SEM). A survey of 108 employees in business organizations in Indonesia, Malaysia, the United Kingdom, and Taiwan was drawn for the study using a nonprobability convenience sampling procedure to obtain a more representative sample. The construct validity of the spiritual psychological contract (SPC) via SmartPLS 3.2.7 software led to the major finding; the SPC measurement model in the business organizational context is explained by three components i.e., transactional, relational, and liturgical contract. This is a new insight into psychological contract research and needs further studies to explore it.*

*Keywords: liturgical contract; ghariza; spiritual psychological contract; Islamic psychological contract*



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