



PROCEEDINGS

*The 2nd International Conference
on Finance, Management and Business*

*"Disseminating Ideas for Development
in The Field of Finance, Management, and Business"*

SEMARANG, INDONESIA
AUGUST 1, 2018



**FACULTY of
ECONOMICS
& BUSINESS**

www.feb.undip.ac.id



Professor Hemant Merchant

(Kate Tiedemann College of Business
University South of Florida St. Petersburg, USA)



Professor Othman Yong

(Universiti Kebangsaan Malaysia)

ifma

The Indonesian Financial Management Association



Proceedings The 2nd International Conference on Finance, Management and Business (ICFMB 2018)

“Disseminating Ideas for Development in The Field of Finance, Management and Business”

Editor: Erman Denny Arfianto

Layout: Thomas.Sugeng Hariyoto

Design Cover: Erman Denny Arfianto

Reviewers:

Prof. Hemant Merchant (University of South Florida in St. Petersburg)	(Southern Methodist University) Johan Sulaeman, PhD (National University of Singapore)
Prof. Claudio Morana (Milan State University)	Wing Wah Tham, PhD (UNSW)
Prof. Joseph Cherian (NUS)	Dr. Mohd Norfian Alifiah (Universiti Teknologi Malaysia)
Prof. Sugato Bhattacharyya (University of Michigan)	Dr. Suharnomo (Universitas Diponegoro)
Prof. Mathijs van Dijk (Erasmus University)	Dr. Ahyar Yuniawan (Universitas Diponegoro)
Prof. Sugeng Wahyudi (Universitas Diponegoro)	Agung Buchdadi, PhD (Universitas Negeri Jakarta)
Prof. Armanu Thoyib (Universitas Brawijaya)	Dr. Suherman (Universitas Negeri Jakarta)
Chotibak (Pab) Jotikasthira, PhD	

Conference Chair:

Dr. Harjum Muharam (Department of Management FEB Universitas Diponegoro)

Conference Co-Chair:

Dr. Susilo Toto Raharjo (Magister Manajemen FEB Universitas Diponegoro)

Organizing Committee:

Erman Denny (Universitas Diponegoro)

Rizal Hari Magnadi (Universitas Diponegoro)

Published by:

Department of Management Faculty of Economics and Business Universitas Diponegoro

Jl. Prof. Soedarto SH, Tembalang, Kota Semarang, Jawa Tengah 50275

Email: feb@undip.ac.id

Telp (024) 76486851, 76486853

Fax : (024) 76486852

This publication is in copyright, subject to statutory exception and to the provisions of relevant collective licensing agreements. No reproduction of any part may take place without the written permission of Department of Management FEB Universitas Diponegoro

First published in 2018

Distributed by:

Department of Management Faculty of Economics and Business Universitas Diponegoro

Jl. Prof. Soedarto SH, Tembalang, Kota Semarang, Jawa Tengah 50275

Email: feb@undip.ac.id

Telp (024) 76486851, 76486853

Fax : (024) 76486852

FOREWORDS

Salam,

I am delighted to welcome you to Semarang, Indonesia. The purpose of International Conference on Finance, Management and Business is to bring together researchers and practitioners all over the world to share new ideas and present latest developments in the theoretical and practical areas of finance, management and business.

I am honored to have the keynote speakers in the conference; Professor Hemant Merchant from University of South Florida in St. Petersburg, USA and Professor Othman Yong from Universiti Kebangsaan Malaysia.

I am hoping that all participants of the conference to take time not only for paper presentation, but also to actively engage one another and to take this opportunity to further develop your professional links.

The conference will not be possible to be organized without the dedicated efforts of many individuals who have contributed to the various process that make up this event. For their dedication, I sincerely convey my appreciation. My sincere gratitude also goes to our organization partners and journal partners that provide their support in this conference.

Last but not least, Semarang with its exotic and unique atmosphere is very interesting to be explored. So, enjoy your stay in Semarang.

Wassalamualaikum

Best wishes,

Dr. Haryun Maharam

Conference Chair

Head of Management Department FEB Universitas Diponegoro

PATRONS

Keynote Speakers:

Professor Hemant Merchant (University of South Florida in St. Petersburg, USA)

Professor Othman Yong (Universiti Kebangsaan Malaysia)

Organizer:

Department of Management FEB Universitas Diponegoro

Co-organizers:

Tunghai University, Taiwan

Asosiasi Ilmuwan Manajemen Indonesia

Indonesian Financial Management Association

Conference Chair:

Dr. Harjum Muharam (Department of Management FEB Universitas Diponegoro)

Conference Co-Chair:

Dr. Susilo Raharjo (Magister Manajemen FEB Universitas Diponegoro)

Scientific Committee:

Prof. Hemant Merchant (University of South Florida in St. Petersburg)

Prof. Claudio Morana (Milan State University)

Prof. Joseph Cherian (NUS)

Prof. Sugato Bhattacharyya (University of Michigan)

Prof. Mathijs van Dijk (Erasmus University)

Prof. Sugeng Wahyudi (Universitas Diponegoro)

Prof. Armanu Thoyib (Universitas Brawijaya)

Chotibak (Pab) Jotikasthira, PhD (Southern Methodist University)

Johan Sulaeman, PhD (National University of Singapore)

Wing Wah Tham, Phd (UNSW)

Dr. Mohd Norfian Alifiah (Universiti Teknologi Malaysia)

Dr. Suharnomo (Universitas Diponegoro)

Dr. Ahyar Yuniawan (Universitas Diponegoro)

Agung Buchdadi, PhD (Universitas Negeri Jakarta)

Organizing Committee:

Erman Denny Arfianto (Universitas Diponegoro)

Rizal Hari Magnadi (Universitas Diponegoro)

CONFERENCE PROGRAM

Hour	Program	Location
07.30 – 14.00	Registration	4th floor, C Building
08.00 – 10.00	Concurrent session 1	Room 1-5, 3th floor, C Building
10.00 – 10.15	Coffee break	4th floor, C Building
10.15 – 10.25	Opening speech	Main hall, 4th floor, C Building
10.25 – 12.00	Keynote speeches by Prof. Hemant Merchant and Prof. Othman Yong	Main hall, 4th floor, C Building
12.00 – 13.15	Lunch	4th floor, C Building
13.15 – 14.45	Seminars by Prof. Hemant Merchant and Prof. Othman Yong	Main hall, 4th floor, C Building
14.45 – 15.00	Coffee break	4th floor, C Building
15.00 – 17.00	Concurrent session 2	Room 1-5, 3th floor, C Building
17.00 – 17.30	Closing ceremony and best paper awards	Main hall, 4th floor, C Building

PRESENTATION SCHEDULE

CONCURRENT SESSION 1 (Hour: 08.00 – 10.00)

ROOM SESSION CHAIR	ROOM 1	ROOM 2	ROOM 3	ROOM 4	ROOM 5
	Andriasan Sudarso	Rina Dharmawati	Astrie Krishawati	Asep Mulyana	Sigit Hermawan
	CUSTOMER LOYALTY: JUST OVERT BEHAVIOR, WITHOUT ATTITUDINAL COMPONENT Lerbin R. Aritonang R	THE INFLUENCE OF CAPITAL ADEQUACY RATIO, LOAN EXPOSURE, LOAN TO DEPOSIT RATIO, NET INTEREST MARGIN AND CASH RATIO TO RETURN ON TOTAL ASSET ON BANKING SECTOR LISTED AT INDONESIAN STOCK EXCHANGE PERIOD 2011 – 2016. Astrid Dita Meirina Hakim, Mia Laksmiwati	INDIVIDUAL CHARACTERISTICS, FINANCIAL LITERACY AND ABILITY IN DETECTING INVESTMENT SCAMS Anis Chariri, Wilbowati Sektiyani, Nurlina, Richa Wahyu Wulandari	LOCAL CULINARY MSME DEVELOPMENT ON INDONESIA TOURISM Asep Mulyana, Rita Komaladewi, Dika Jatnika, Deru Andika	HAPPINESS FROM ECONOMIC STATUS: EVIDENCE FROM THE ELDERLY IN THE NORTHEASTERN REGION OF THAILAND Jongrak Hong-ngam, Dusadee Ayuwat, Kesinee Saranrittichai
	THE INFLUENCE OF BRAND AWARENESS, PERCEIVED QUALITY, PRICE, AND ADVERTISING ON CONSUMERS' PURCHASING DECISION ON THE PRIVATE-BRANDED PRODUCTS OF ALFAMART DEPOK INDONESIA Waseso Segoro, Bella Linda Yuniar	INTERCONNECTEDNESS ANALYSIS INTERBANK MONEY MARKET (PUAB) ON BANKING AS ONE OF THE FINANCE SYSTEM VULNERABILITY INDICATORS IN THE CONTEXT OF SYSTEMIC RISK MITIGATION Luthfi Ardian, Ruslan Prjadi	IMPLICATIONS OF INTANGIBLE ASSETS IDENTIFICATION WITH DEMPE IN THE INDONESIA'S TRANSFER PRICING TAX REGULATIONS Leonard Saputra, Christine Tjen	MODEL OF SMALL MEDIUM ENTERPRISES PERFORMANCE BASED ON GREEN ECONOMY THROUGH STRENGTHENING INSTITUTIONAL AND PRODUCTION Sriyono Sriyono, Sigit Hermawan, Sarwendah Biduri	SYNCHRONIZING ISNC MODEL AND INDONESIA'S VILLAGE FUND PROGRAM TO STIMULATE RURAL AGRICULTURE-BASED INDUSTRIALIZATION THROUGH RURAL INFRASTRUCTURE DEVELOPMENT Firrean Suprpto, Sukardi Sentono, Rezaldi Alief Pramadha
	THE INFLUENCE OF SERVICE QUALITY, BRAND IMAGE AND PRICE ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION (A CASE STUDY ON XYZ INSURANCE COMPANY) Rianto Nurcahyo, Sambudi	THE IMPACT OF NON-INTEREST INCOME ON BANK MARKET PERFORMANCE: THE ROLES OF REGULATIONS, BANK CONCENTRATION, AND CORPORATE GOVERNANCE Hsiao-Jung Chen, I Gusti Agung Musa Budidarma	THE EFFECTS OF TAX AVOIDANCE AND AUDIT QUALITY ON TAX AMNESTY Ni Kadek Rahayu Nadi, Dwi Martani	TOWARD A NEW MODEL OF INNOVATION BEHAVIOR FOR FEMALE ENTREPRENEURS IN BATIK INDUSTRY Nur Laily, Triyonowati, Wahidawati	BUILDING ACCELERATION OF ECONOMIC GROWTH MODEL THROUGH EDUCATION AND HEALTH BUDGET ALLOCATION CASES IN INDONESIA Hasyim, Rina Anindita, Baharuddin, Gunawan

Hamah, Darwin, Gelbert Gunawan	UNDERSTANDING THE INDONESIAN ENVIRONMENT TO OVERCOME THE CHALLENGES OF TAKAFUL INDUSTRY MARKET DEVELOPMENT Peni Nugraheni	ETHICS AND TAX EVASION: IS IT ETHICAL NOT PAYING TAXES IN A CORRUPT COUNTRY? Nurhidayati, Dyah Purwanti	THE EFFECT OF FINANCIAL INCLUSION TO MICRO SMALL AND MEDIUM ENTERPRISES CREDIT IN INDONESIA Linati Haida Alimi, Astiwi Indriani	EVALUATION OF LECTURERS' COMPETENCE IN IMPROVING TEACHING AND LEARNING ACTIVITIES TO FACE THE ASEAN ECONOMIC COMMUNITY (MEA) AT THE FACULTY OF ECONOMICS, UNIVERSITY OF WIJAYA KUSUMA SURABAYA Siti Asiah Murni, James Tumewu, Rica S. Wuryaningrum
HOW DOES SAMSUNG ABLE TO MANAGE SUSTAINABLE CORPORATE BRAND THROUGH CONSUMER LOYALTY? (THE CUSTOMER'S PERCEIVED STUDY OF SAMSUNG CORPORATE BRAND) Ira Murweni, Mokh. Adib Sultan	A NON-MAINSTREAM PERSPECTIVE OF "TIME VALUE OF MONEY" ON MURABAHAH Virginia Nur Rahmanti, Dian Agustia	OWNERSHIP STRUCTURE AND AVOIDANCE OF TAXES Eny Suprapti	A STUDY ON THE BRIGHT SIDE AND THE DARK SIDE OF CHANNEL RELATIONSHIPS' ACROSS FURNITURE SMALL- MEDIUM-ENTERPRISES: WHICH ONE DOMINATE MOST? I Made Sukresna, Mahfudz, Augusty Tae Ferdinand	SYSTEMATIC REVIEW: THE DEVELOPMENT OF BURNOUT OVER 37 YEARS Astri Dias Maharani, Ayu Desnalita, Mirwan Surya Perdhana
HOW DOES THE TYPE OF PRODUCT MODERATE CONSUMERS' BUYING INTENTIONS TOWARDS TRADITIONAL FOODS? (STUDY OF CONSUMER BEHAVIOR IN INDONESIA) Budhi Haryanto, Djoko Purwanto, Amina Sukma Dewi, Edi Cahyono	COMPARATIVE ANALYSIS OF ISLAMICITY PERFORMANCE INDEX IN ASEAN ISLAMIC BANKS IN 2011 - 2016 PERIOD (A CASE STUDY ON INDONESIA, MALAYSIA, BRUNEI DARUSSALAM, AND THAILAND) Noer Fauziah Aulia Rahayu, Dina Fitrisia Septiarimi	INADEQUATE MANAGEMENT ACCOUNTING INFORMATION IS THE CAUSE OF THE DECLINING PERFORMANCE OF MANAGERIAL OF INDONESIAN TEXTILE INDUSTRY Rima Rachmawati	ACHIEVING BUSINESS PERFORMANCE THROUGH SUPPLY CHAIN AGILITY, STRATEGIC AND MANUFACTURING FLEXIBILITIES: EMPIRICAL STUDY ON SMES IN THE FASHION INDUSTRY IN BOGOR, INDONESIA Amie Kusumawardhani, Nadhila Hakim	ANALYSIS OF PERCEPTION AND WILLINGNESS TO PAY NEW VIRGIN RED PALM OIL (VRO) "SALMIRA" ON AFRICAN EXPATRIATE IN JAKARTA M. Syaefudin Andrianto, Darmono Tamiviryono

CONCURRENT SESSION 2 (Hour: 15.00 – 17.00)					
ROOM	ROOM 1	ROOM 2	ROOM 3	ROOM 4	ROOM 5
SESSION CHAIR	Mulyaningrum	Tonny Maringka	Christine Tjen	Hardjanto Saroso	Hasyim
	<p>CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS INTERVENING VARIABLE ON LIONAIR CUSTOMER IN INDONESIA</p> <p>Avianto Dimas Pradiyana, Sri Rahayu Tri Astuti</p>	<p>FINANCIAL PERFORMANCE ANALYSIS SURROUNDING INITIAL PUBLIC OFFERINGS</p> <p>Marmono Singgih, Selfi Dewi Qomariyah, Tatang Ary Gumanti</p>	<p>BEHAVIOURAL AND PSYCHOLOGICAL FACTORS INFLUENCING MALAYSIAN HOUSEHOLDS' FINANCIAL WELL-BEING</p> <p>Nurul Shahnaz Mahdzan, Rozaimah Zainudin, Fauzi Zainir, Mohd Edil Abd Sukor, Wan Marhaini Wan Ahmad</p>	<p>SOCIAL ENTREPRENEURSHIP: INNOVATION OF EMPLOYMENT OPPORTUNITIES IN RURAL (CASE STUDY OF MUSHROOM BUSINESS IN MAJALENGKA REGENCY)</p> <p>Mulyaningrum, Ellen Rusliati</p>	<p>INTELLECTUAL CAPITAL DISCLOSURE: EVIDENCE FROM UNIVERSITIES IN SOUTHEAST ASIA</p> <p>Sigit Hermawan, Sriyono, Wiwit Hariyanto, Niko Fediyanto</p>
	<p>THE EFFECT OF PRICE AND PRODUCT QUALITY TOWARDS CUSTOMER SATISFACTION AND CUSTOMER LOYALTY ON MADURA BATIK</p> <p>Pribanus Wantara, Muhammad Tambrin</p>	<p>HOW DO THE PERCEPTION OF TAX PROFESSIONALS ON TAX COMPLEXITY AND ITS CONSEQUENT ON TAX NONCOMPLIANCE BEHAVIOR?</p> <p>Dyah Purwanti, Benny Setiawan</p>	<p>THE IMPACT OF POLITICAL RISK ON EQUITY MARKET</p> <p>Paulina Yuritha Amtrian</p>	<p>FINANCIAL LITERACY FOR ENTREPRENEUR: A SYSTEMATIC LITERATURE REVIEW</p> <p>Astrie Krisnawati, Jury Hatammimi</p>	<p>THE MEDIATING ROLE OF PSYCHOLOGICAL CAPITAL ON THE LINKAGES BETWEEN RELIGIOSITY ORIENTATION AND JOB STRESS</p> <p>Dwi Marlina Wijayanti, Niluh Putu Dian Rosalina H. N</p>
	<p>KEY FACTORS THAT INFLUENCE CUSTOMER ADOPTION OF TECHNOLOGY INNOVATION IN THE CONSTRUCTION SECTOR: A CASE OF HILTI</p> <p>B. Silaban, R.A. Nasution</p>	<p>ENTERPRISE RESOURCE PLANNING (ERP), USER COMPETENCY AND ORGANIZATION COMMITMENT TO QUALITY OF ACCOUNTING INFORMATION AND ACCOUNTING INFORMATION SYSTEM ON QUALITY OF ACCOUNTING INFORMATION (EMPIRICAL STUDY OF MAJOR SECTOR COMPANIES OF PLANTATION SUB-SECTOR YEAR 2017)</p> <p>Sugeng Riyadi, Anita Wahyu</p>	<p>DETERMINANTS OF INTELLECTUAL CAPITAL DISCLOSURE IN INITIAL PUBLIC OFFERINGS</p> <p>Tatang Ary Gumanti, Ira Puspita Sari, Elok Sri Utami</p>	<p>NEW MODEL OF ENTREPRENEUR CREATION FROM PROFESSIONAL WORKER</p> <p>Masruhan Kholil, Sony Heru Priyanto, Roos Kites Andadari, Sri Sulandjari</p>	

	<p>THE IMPACT OF BRAND IMAGE, PRODUCT ATTRIBUTES, AND ATTITUDE TOWARD BUNDLING ON CONSUMER SATISFACTION AND REPURCHASE INTENTION Rendi Arfiandi, I Made Sukresna</p>	<p>Industrti, Prita Andini AN EMPIRICAL INVESTIGATION ON THE IMPACT OF XBRL ADOPTION ON INFORMATION ASYMMETRY WITH CORPORATE GOVERNANCE AS MODERATING ROLE: Rina Dharmawati, Siti Nurwahyuningsih Harahap</p>	<p>INFLUENCE OF BOARD COMMISSIONERS SIZE, MANAGERIAL OWNERSHIP, AND PROFITABILITY TOWARD ENVIRONMENTAL DISCLOSURE ON WEBSITE Risna Dwi Kartika, Isnalita</p>	<p>COMPANY RESOURCE ANALYSIS IN DEVELOPING DYNAMIC CAPABILITY MATRIX: A CASE STUDY IN UNDERSTANDING THE SOURCE OF SUSTAINABILITY OF COMPANY'S EXCELLENCE INDONESIA LISTED NON-BANK FINANCIAL INSTITUTIONS Randy Hadipoespito, Hardijanto Saroso</p>	<p>PUBLIC SERVANTS CHARACTERISTICS AND THEIR PERCEPTION ON MOTIVATION AND PERFORMANCE A.T. Hendrawijaya, N. Imsiyah, D.T. Indrianti, T.A. Gumanti</p>
<p>PERCEIVED PATIENT-CENTERED BEHAVIOR AND PATIENT ENGAGEMENT ON QUALITY OF CARE WITH PATIENT'S ORIENTATION PREFERENCE AS THE MODERATING VARIABLE Linda Kong, Ying-Chyi Chou, Ching-Hua Lu</p>	<p>CONTENT ANALYSIS : MENTORING POLICY AND AUDITOR TURNOVER BEHAVIOR AT PUBLIC ACCOUNTING FIRM Nur Diana, Maslichah, M. Cholid Mawardi</p>	<p>ANALYSIS ON THE EFFECT OF FINANCIAL PERFORMANCE, INVESTATION DECISIONS, AND FUNDING DECISIONS TOWARDS CASH HOLDINGS: THE ROLE OF DIVIDEND POLICY AS A MODERATING VARIABLE Woen Cliff Wibowo, Sugeng Wahyudi</p>	<p>THE ROLE OF SUPPLY CHAIN MANAGEMENT ON COMPETITIVE ADVANTAGE AND BUSINESS PERFORMANCE: AN EMPIRICAL STUDY AT THE CENTER OF TOFU CRAFTSMEN IN MAGELANG, INDONESIA Amie Kusumawardhani, Sinta Putri Karunia, Cahyaningratrri</p>	<p>FACTORS INFLUENCING EMPLOYEE ENGAGEMENT TOWARDS THE ORGANIZATION OF KHON KAEN UNIVERSITY PERSONNEL Dusadee Ayuwat, Jongrak Hong-ngam, Wanichcha Narongchai, Supee Samorna, Kriangkrai Pasuta, Krongkaew Kingsawat, Somphot Thinpru, Kwannakorn Sonman, Nattawat Auraiaumpai</p>	
<p>LOYALTY, IMAGE, SATISFACTION, AND INTENTION: MEDIATED BY TRUST Lerbin R. Aritonang R</p>	<p>THE DETERMINANTS OF GROWTH AND FIRM VALUE Abid Djazuli, Ervita Savitri, Dinarossi Utami</p>	<p>THE RELATIONSHIP BETWEEN COMPANY CHARACTERISTICS AND INTELLECTUAL CAPITAL IN INDONESIAN INITIAL PUBLIC OFFERINGS Nurhayati, Tika Maningarta, Tatang Ary Gumanti</p>	<p>IMPROVEMENT OF INVENTORY MANAGEMENT OPERATION AT PT. RED TO INCREASE COMPANY'S REVENUE Grace Listiani</p>	<p>PEOPLE MANAGEMENT AS A TOOL FOR SUSTAINABLE HUMAN RESOURCE MANAGEMENT Alfa Santoso Budiwidjojo Putra, Christianius Dwiatmadja, Gatot Sasongko, Lieli Suharti</p>	

<p>BUILD THE IMAGE EAST JAKARTA INDUSTRIAL PARK (EJIP) Andriasan Sudarso, Lili Suryati</p>	<p>THE EFFECT OF FIRM SIZE, EARNING VOLATILITY, AND INTEREST RATES ON THE STOCK RETURN AND FINANCIAL PERFORMANCE AS MEDIATION Tonny Maringka</p>	<p>THE DETERMINANTS OF CREDIT CARD MISUSE AMONG GENERATION Y URBANITES IN MALAYSIA Rozaimah Zainudin, Nurul Shahnaz Ahmad Mahdzan, Yeap Ming Yee</p>	<p>EVALUATION OF TIME BASED MAINTENANCE (TBM) TO REDUCE MAINTENANCE COST Nisa Isrofi, Moses Laksono Singgih</p>	<p>THE RELATIONSHIP OF JOB SATISFACTION, ORGANIZATIONAL CHANGE DIMENSIONS, AND ORGANIZATIONAL CYNICISM Henri Kusumawati, Wisnu Prajoga, Nikodemus Hans Setiadi Wijaya</p>
<p>THE DIFFERENCE IN EFFECTIVENESS BETWEEN NIKAH OR S2 VERSION AND GOYANG BERSIHJINGLE VERSION OF FAIR & LOVELY TELEVISION ADVERTISEMENTS IN PALEMBANG CITY Siska Putri, Sri Rahayu, Ervita Safiri</p>	<p>INTELLECTUAL CAPITAL DISCLOSURE AND THE UNDERPRICING OF INDONESIAN INITIAL PUBLIC OFFERINGS Elok Sri Utami, Nurul Illiyyin, Tatang Ary Gumanti</p>	<p>ANALYSIS OF PDAM PERFORMANCE IN EAST JAVA BEFORE AND AFTER DEBT RESTRUCTURING Ady Setiawan, Isti Fadah, Elok Sri Utami</p>	<p>GLOBALIZATION IMPACTED TO SUSTAINABILITY OF VOLCANIC DISASTER MANAGEMENT PERFORMANCES IN MT.SLAMET, INDONESIA Diah Setyawati Dewanti, Dusadee Ayuwat, Sekson Yongyanit</p>	<p>THE IMPACT OF ORGANIZATIONAL JUSTICE ON JOB PERFORMANCE WITH AFFECTIVE COMMITMENT AS A MEDIATOR STUDY AT A PRIVATE UNIVERSITY IN BENGKULU PROVINCE, INDONESIA Ansori Fazjerin, Suharmomo</p>
<p>INCREASE REPURCHASE INTENTION THROUGH SATISFACTION AND TRUST AT ZALORA.CO.ID, INDONESIA Mudiantono, Marko Tatang</p>	<p>STRATEGI PEMASARAN DAN PERMASALAHAN YANG DIHADAPI OLEH PERUSAHAAN SEPATU DAN KERAJINAN PRODUK KULIT DI DKI JAKARTA Darwin Simanjuntak</p>	<p>ROLE OF MICRO FINANCE INSTITUTIONS IN DEVELOPING THE SMALL SCALE ENTERPRISES OF ETHIOPIA Anubha Srivastava, Preeti Kulshrestha</p>		

INDEX

FOREWORDS.....	i
PATRONS.....	ii
PROGRAM.....	iii
PRESENTATION SCHEDULE.....	iv
INDEX.....	x
FACTORS INFLUENCING EMPLOYEE ENGAGEMENT TOWARDS THE ORGANIZATION OF KHON KAEN UNIVERSITY PERSONNEL Dusadee Ayuwat, Jongrak Hong-ngam, Wanichcha Narongchai, Supee Samorna, Kriangkrai Pasuta, Krongkaew Kingsawat, Somphot Thinpru, Kwannakorn Sonman, Nattawat Auraiampai.....	1
PERCEIVED PATIENT-CENTERED BEHAVIOR AND PATIENT ENGAGEMENT ON QUALITY OF CARE WITH PATIENT'S ORIENTATION PREFERENCE AS THE MODERATING VARIABLE Linda Kong, Ying-Chyi Chou, Ching-Hua Lu.....	2
THE IMPACT OF NON-INTEREST INCOME ON BANK MARKET PERFORMANCE: THE ROLES OF REGULATIONS, BANK CONCENTRATION, AND CORPORATE GOVERNANCE Hsiao-Jung Chen, I Gusti Agung Musa Budidarma.....	3
HAPPINESS FROM ECONOMIC STATUS: EVIDENCE FROM THE ELDERLY IN THE NORTHEASTERN REGION OF THAILAND Jongrak Hong-ngam, Dusadee Ayuwat, Kesinee Saranrittichai.....	4
BEHAVIOURAL AND PSYCHOLOGICAL FACTORS INFLUENCING MALAYSIAN HOUSEHOLDS' FINANCIAL WELL-BEING Nurul Shahnaz Mahdzan, Rozaimah Zainudin, Fauzi Zainir, Mohd Edil Abd Sukor, Wan Marhaini Wan Ahmad.....	5
THE DETERMINANTS OF CREDIT CARD MISUSE AMONG GENERATION Y URBANITES IN MALAYSIA Rozaimah Zainudin, Nurul Shahnaz Ahmad Mahdzan, Yeap Ming Yee.....	6
GLOBALIZATION IMPACTED TO SUSTAINABILITY OF VOLCANIC DISASTER MANAGEMENT PERFORMANCES IN MT.SLAMET, INDONESIA Diah Setyawati Dewanti, Dusadee Ayuwat, Sekson Yongvanit.....	7
ROLE OF MICRO FINANCE INSTITUTIONS IN DEVELOPING THE SMALL SCALE ENTERPRISES OF ETHIOPIA Anubha Srivastava, Preeti Kulshrestha.....	8

THE DETERMINANTS OF GROWTH AND FIRM VALUE Abid Djazuli, Ervita Savitri, Dinarossi Utami	21
MODEL OF SMALL MEDIUM ENTERPRISES PERFORMANCE BASED ON GREEN ECONOMY THROUGH STRENGTHENING INSTITUTIONAL AND PRODUCTION Sriyono Sriyono, Sigit Hermawan, Sarwendah Biduri	22
NEW MODEL OF ENTEPRENEUR CREATION FROM PROFESSIONAL WORKER Masruhan Kholil, Sony Heru Priyanto, Roos Kities Andadari, Sri Sulandjari	23
THE EFFECT OF FIRM SIZE, EARNING VOLATILITY, AND INTEREST RATES ON THE STOCK RETURN AND FINANCIAL PERFORMANCE AS MEDIATION Tonny Maringka	24
LOCAL CULINARY MSME DEVELOPMENT ON INDONESIA TOURISM Asep Mulyana, Rita Komaladewi, Dika Jatnika, Deru Andika	25
EVALUATION OF TIME BASED MAINTENANCE (TBM) TO REDUCE MAINTENANCE COST Nisa Isrofi, Moses Laksono Singgih	26
THE DIFFERENCE IN EFFECTIVENESS BETWEEN NIKAH OR S2 VERSION AND GOYANG BERSIH JINGLE VERSION OF FAIR & LOVELY TELEVISION ADVERTISEMENTS IN PALEMBANG CITY Siska Futri, Sri Rahayu, Ervita Safitri	27
THE INFLUENCE OF BRAND AWARENESS, PERCEIVED QUALITY, PRICE, AND ADVERTISING ON CONSUMERS' PURCHASING DECISION ON THE PRIVATE-BRANDED PRODUCTS OF ALFAMART DEPOK INDONESIA Waseso Segoro, Bella Linda Yuniar	28
INCREASE REPURCHASE INTENTION THROUGH SATISFACTION AND TRUST AT ZALORA.CO.ID, INDONESIA Mudiantono, Marko Tatang	29
CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS INTERVENING VARIABLE ON LIONAIR CUSTOMER IN INDONESIA Avianto Dimas Praditya, Sri Rahayu Tri Astuti	30
THE EFFECT OF FINANCIAL INCLUSION TO MICRO SMALL AND MEDIUM ENTERPRISES CREDIT IN INDONESIA Linati Haida Alimi, Astiwi Indriani	31
INDIVIDUAL CHARACTERISTICS, FINANCIAL LITERACY AND ABILITY IN DETECTING INVESTMENT SCAMS Anis Chariri, Wibowati Sektiyani, Nurlina, Richa Wahyu Wulandari	32

COMPANY RESOURCE ANALYSIS IN DEVELOPING DYNAMIC CAPABILITY MATRIX: A CASE STUDY IN UNDERSTANDING THE SOURCE OF SUSTAINABILITY OF COMPANY'S EXCELLENCE PERFORMANCE OF INDONESIA LISTED NON-BANK FINANCIAL INSTITUTIONS Randy Hadipoespito, Hardijanto Saroso	33
THE MEDIATING ROLE OF PSYCHOLOGICAL CAPITAL ON THE LINKAGES BETWEEN RELIGIOSITY ORIENTATION AND JOB STRESS Dwi Marlina Wijayanti, Niluh Putu Dian Rosalina H. N.	34
INFLUENCE OF BOARD COMMISSIONERS SIZE, MANAGERIAL OWNERSHIP, AND PROFITABILITY TOWARD ENVIRONMENTAL DISCLOSURE ON WEBSITE Risna Dwi Kartika, Isnalita	35
THE INFLUENCE OF SERVICE QUALITY, BRAND IMAGE AND PRICE ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION (A CASE STUDY ON XYZ INSURANCE COMPANY) Rianto Nurcahyo, Sambudi Hamali, Darwin, Gelbert Gunawan	36
INTELLECTUAL CAPITAL DISCLOSURE AND THE UNDERPRICING OF INDONESIAN INITIAL PUBLIC OFFERINGS Elok Sri Utami, Nurul Illiyyin, Tatang Ary Gumanti	37
THE EFFECTS OF TAX AVOIDANCE AND AUDIT QUALITY ON TAX AMNESTY Ni Kadek Rahayu Nadi, Dwi Martani	38
FINANCIAL PERFORMANCE ANALYSIS SURROUNDING INITIAL PUBLIC OFFERINGS Marmono Singgih, Selfi Dewi Qomariyah, Tatang Ary Gumanti	39
HOW DOES SAMSUNG ABLE TO MANAGE SUSTAINABLE CORPORATE BRAND THROUGH CONSUMER LOYALTY? (THE CUSTOMER'S PERCEIVED STUDY OF SAMSUNG CORPORATE BRAND) Ira Murweni, Mokh. Adib Sultan	40
DETERMINANTS OF INTELLECTUAL CAPITAL DISCLOSURE IN INITIAL PUBLIC OFFERINGS Tatang Ary Gumanti, Ira Puspita Sari, Elok Sri Utami	41
PUBLIC SERVANTS CHARACTERISICS AND THEIR PERCEPTION ON MOTIVATION AND PERFORMANCE A.T. Hendrawijaya, N. Imsiyah, D.T. Indrianti, T.A. Gumanti	42
SYSTEMATIC REVIEW: THE DEVELOPMENT OF BURNOUT OVER 37 YEARS Astri Dias Maharani, Ayu Desnalita, Mirwan Surya Perdhana	43

A STUDY ON THE BRIGHT SIDE AND THE DARK SIDE OF CHANNEL RELATIONSHIPS ACROSS FURNITURE SMALL-MEDIUM-ENTERPRISES: WHICH ONE DOMINATE MOST? I Made Sukresna, Mahfudz, Augusty Tae Ferdinand	44
THE IMPACT OF POLITICAL RISK ON EQUITY MARKET Paulina Yuritha Amtiran	45
HOW DOES THE TYPE OF PRODUCT MODERATE CONSUMERS' BUYING INTENTIONS TOWARDS TRADITIONAL FOODS ? (STUDY OF CONSUMER BEHAVIOR IN INDONESIA) Budhi Haryanto, Djoko Purwanto, Amina Sukma Dewi, Edi Cahyono	46
EVALUATION OF LECTURERS' COMPETENCE IN IMPROVING TEACHING AND LEARNING ACTIVITIES TO FACE THE ASEAN ECONOMIC COMMUNITY (MEA) AT THE FACULTY OF ECONOMICS, UNIVERSITY OF WIJAYA KUSUMA SURABAYA Siti Asiah Murni, James Tumewu, Rica S. Wuryaningrum	47
PEOPLE MANAGEMENT AS A TOOL FOR SUSTAINABLE HUMAN RESOURCE MANAGEMENT Alfa Santoso Budiwidjojo Putra, Christantius Dwiatmadja, Gatot Sasongko, Lieli Suharti	48
BUILDING ACCELERATION OF ECONOMIC GROWTH MODEL THROUGH EDUCATION AND HEALTH BUDGET ALLOCATION CASES IN INDONESIA Hasyim, Rina Anindita, Baharuddin, Gunawan	49
ENTERPRISE RESOURCE PLANNING (ERP), USER COMPETENCY AND ORGANIZATION COMMITMENT TO QUALITY OF ACCOUNTING INFORMATION AND ACCOUNTING INFORMATION SYSTEM ON QUALITY OF ACCOUNTING INFORMATION (EMPIRICAL STUDY OF MAJOR SECTOR COMPANIES OF PLANTATION SUB-SECTOR YEAR 2017) Sugeng Riyadi, Anita Wahyu Indrasti, Prita Andini	50
THE EFFECT OF STORE ATMOSPHERE, SERVICE QUALITY, PRICE, AND LIFESTYLE TO REPURCHASE INTENTION IN SALATIGA CAFE Terra Imelta Ole, Yusepaldo Pasharibu	51
THE RELATIONSHIP OF JOB SATISFACTION, ORGANIZATIONAL CHANGE DIMENSIONS, AND ORGANIZATIONAL CYNICISM Heni Kusumawati, Wisnu Prajoga, Nikodemus Hans Setiadi Wijaya	52
THE EFFECT OF PRICE AND PRODUCT QUALITY TOWARDS CUSTOMER SATISFACTION AND CUSTOMER LOYALTY ON MADURA BATIK Pribanus Wantara, Muhammad Tambrin	53
TOWARD A NEW MODEL OF INNOVATION BEHAVIOR FOR FEMALE ENTREPRENEURS IN BATIK INDUSTRY Nur Laily, Triyonowati, Wahidawati	54

**TOWARD A NEW MODEL OF INNOVATION BEHAVIOR FOR FEMALE
ENTREPRENEURS IN BATIK INDUSTRY**

Nur Laily, Triyonowati, Wahidawati

Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA) Surabaya

Abstract

Batik industry is one of home industries created by females in Indonesia. Having high efficacy and innovative behavior has driven the success of Batik entrepreneurs; however, female entrepreneurs of Batik Jonegoro encounter managerial barriers and product marketing. In particular, most of batik female entrepreneurs in Bojonegoro have difficulties in recording and managing financial transaction. Recording accurate and precise financial transactions will help SMEs to prepare an effective financial strategy. Moreover, the female entrepreneurs still use traditional management for product marketing. Therefore, this study aimed to improve the corporate financial management and marketing strategies from traditional into modern structure. Specific models of simple financial management and marketing strategy need to developed so the female entrepreneurs are able to innovate on on how to reach more customers as well as how to inform sales to public. In this study, a planned model for financial management system is designed for start-up SMEs in order to make simple financial statement, profit and loss statement, and cost of good sold. In addition, internet has now become the lifestyle of communities who currently expect things practical and fast. Thus, the planned model for marketing is designed to provide online system so the Batik products will be broadly recognized and desired among communities.

Keywords: financial management, marketing strategy, female entrepreneurs, Batik industry.

Toward a New Model of Innovation Behavior for Female Entrepreneurs in Batik Industry

Nur Laily¹, Triyonowati², Wahidawati³

¹²³Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA) Surabaya

Corresponding author: nurlaily@stiesia.ac.id

Abstract

Batik industry is one of home industries created by females in Indonesia. Having high efficacy and innovative behavior has driven the success of Batik entrepreneurs; however, female entrepreneurs of Batik Jonegoro encounter managerial barriers and product marketing. In particular, most of batik female entrepreneurs in Bojonegoro have difficulties in recording and managing financial transaction. Recording accurate and precise financial transactions will help SMEs to prepare an effective financial strategy. Moreover, the female entrepreneurs still use traditional management for product marketing. Therefore, this study aimed to improve the corporate financial management and marketing strategies from traditional into modern structure. Specific models of simple financial management and marketing strategy need to developed so the female entrepreneurs are able to innovate on on how to reach more customers as well as how to inform sales to public. In this study, a planned model for financial management system is designed for start-up SMEs in order to make simple financial statement, profit and loss statement, and cost of good sold. In addition, internet has now become the lifestyle of communities who currently expect things practical and fast. Thus, the planned model for marketing is designed to provide online system so the Batik products will be broadly recognized and desired among communities.

Keywords: financial management, marketing strategy, female entrepreneurs, Batik industry.

INTRODUCTION

Innovation behaviors lead entrepreneurs in Jonegoro Batik industry competing with ones from other regions in Indonesia. Sandjaja and Riyanti (2004) state that an innovative behavior significantly contributes to the success of entrepreneurial businesses. Historically, females' innovation behaviors was impressed by Javanese cultural background. The ability to innovate is able to improve Indonesian females to be creative as well as to encourage an intention for entrepreneurship, i.e. doing a business with considerable initiative and risk. In this study, some barriers in Jonegoro Batik industry are identified including managerial problem and financial report that have not been properly managed. The entrepreneurs still conduct transaction processing, financial recording and financial reporting manually. As a result, the business markets for Jonegoro Batik SME economically remain weak and limited. Based on the descriptions above, it is necessary to develop an innovation model with IT-based financial management that can assist the management development and success for Batik SMEs in Bojonegoro.

LITERATURE REVIEW

Innovative Behavior

Innovative behaviors is defined differently in previous researches. According to Wess and Farr (in De Jong & Kemp, 2003), it is described as all individual behaviors' direction to generate, acknowledge, and apply new things which are useful at different levels of organization. Similarly, Stein and Woodman (1997) argue that innovation is a successful implementation of creative ideas. Moreover, Bryd and Bryman (2003) identify two dimensions underlying innovative behavior, including creativity and risk taking. Then, Amabile (in Jong & Camp, 2003) confirms that all innovations start from a creative idea. In brief, innovation that fits with innovative behavior is considered as an incremental innovation.

SME's Financial Management

Good financial management will facilitate a business management and avoid the business from bankruptcy risk. Referring to Stoner (2009), a financial management is a set of activities in the forms of planning and decision making, organizing, directing and controlling that direct organizational resources to achieve particular organizational goals efficiently and effectively. According to PSAK No. 1 (2015: 1), "the financial statements are the structured presentation of financial position and financial performance of an entity". The objectives of financial statements are to provide information regarding the financial position, performance and changes in the financial position of a company that is beneficial to a large number of users in making economic decisions (IAI, 2012: 5). The types of financial statements are, for example: balance sheet, income statement, statement of capital, and cash flow. In addition, Financial report is a tool used to communicate information financial performance of a company to stakeholders. In short, the performance of a SME can be based on its financial reports that are managed periodically.

Microsoft Access

Microsoft Access can be utilised for online system either for office or individual purposes. The functions of Microsoft Access can assist storing databases, managing office applications, and creating accounting applications. The database is identified as an archive of table-shaped data to provide product information. To generate an information, data is required to be used as input. Microsoft Access can also be applied as a medium for creating basic web applications. Besides, another function of web application can be used for financial statements, including: an application program for learners, an employee salary program, a form and a sub form, a database, a library book program, a precense list, an inventory program, and others.

RESEARCH METHODS

This study aimed to improve a new model of corporate financial management and marketing strategies for female entrepreneurs in Bojonegoro, Indonesia. Thus, applied experimental method was applied to investigate the new programs. The first stage was to identify criteria for SMEs' IT financial model. The second stage was to create system design based on the application of financial management model. The last stage was to carry out the implementation test for an access system.

Data analysis technique

In this study, the method for system development was SDLC (System Development Life Cycle). This is a development life cycle system. SDLC method had a structured stage of development that involved planning, identification and system analysis (new and old), system design (conceptual and detailed system), system implementation (coding or program development and testing), and system operation (testing), and maintenance or conservation. This also included manual operation (manual book) installation. In the software installation, the concept of SDLC determined various types of software advancement methodologies. Furthermore, SDLC development is a process to develop information systems.

RESULT AND DISCUSSION

The analysis results for a new model of financial management system with IT required information and management for planning cash in, cash out, cash planning, capital structures, and investments. Therefore, the survey result as well as discussion with stakeholders were generated as data that were described as follows:

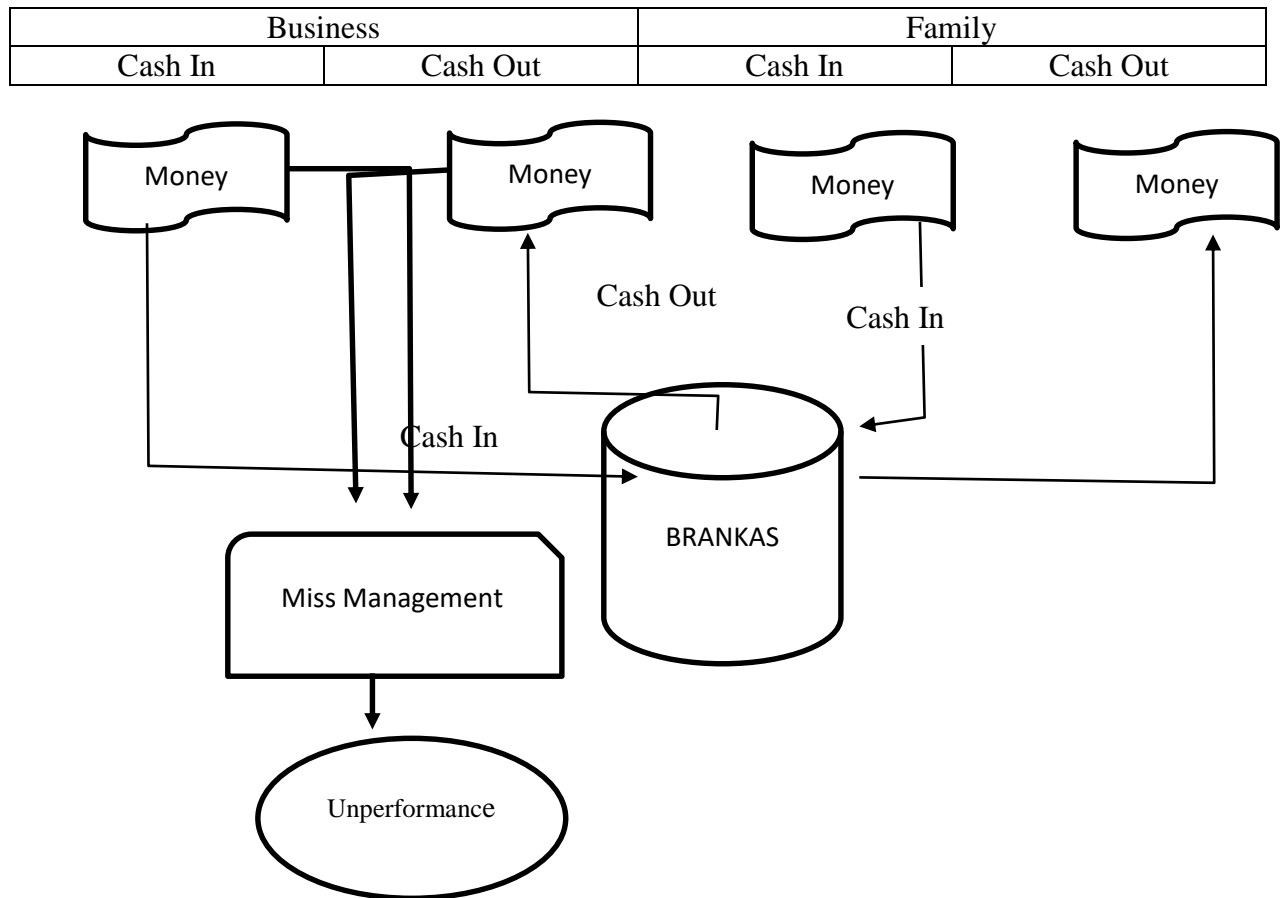


Figure 1: Financial Management of Batik Entrepreneurs in Bojonegoro

The data on figure 1 above were described into three findings. First, the business cash flow of female entrepreneurs of Jonegoro Batik were not well managed since there was no borderline between business financial management and family financial management. Second, the cash proprietorships of family and business were unclear since there were no apparent financial records between family and business cash flows. Therefore, the female entrepreneurs' financial performance were not good. In turn, their Batik businesse could nor survive longer. Furthermore, the initial solution was provided by applying the application of business entity. In this new model, there was obvious separation of interests between business entity and family entity as presented in the following chart:

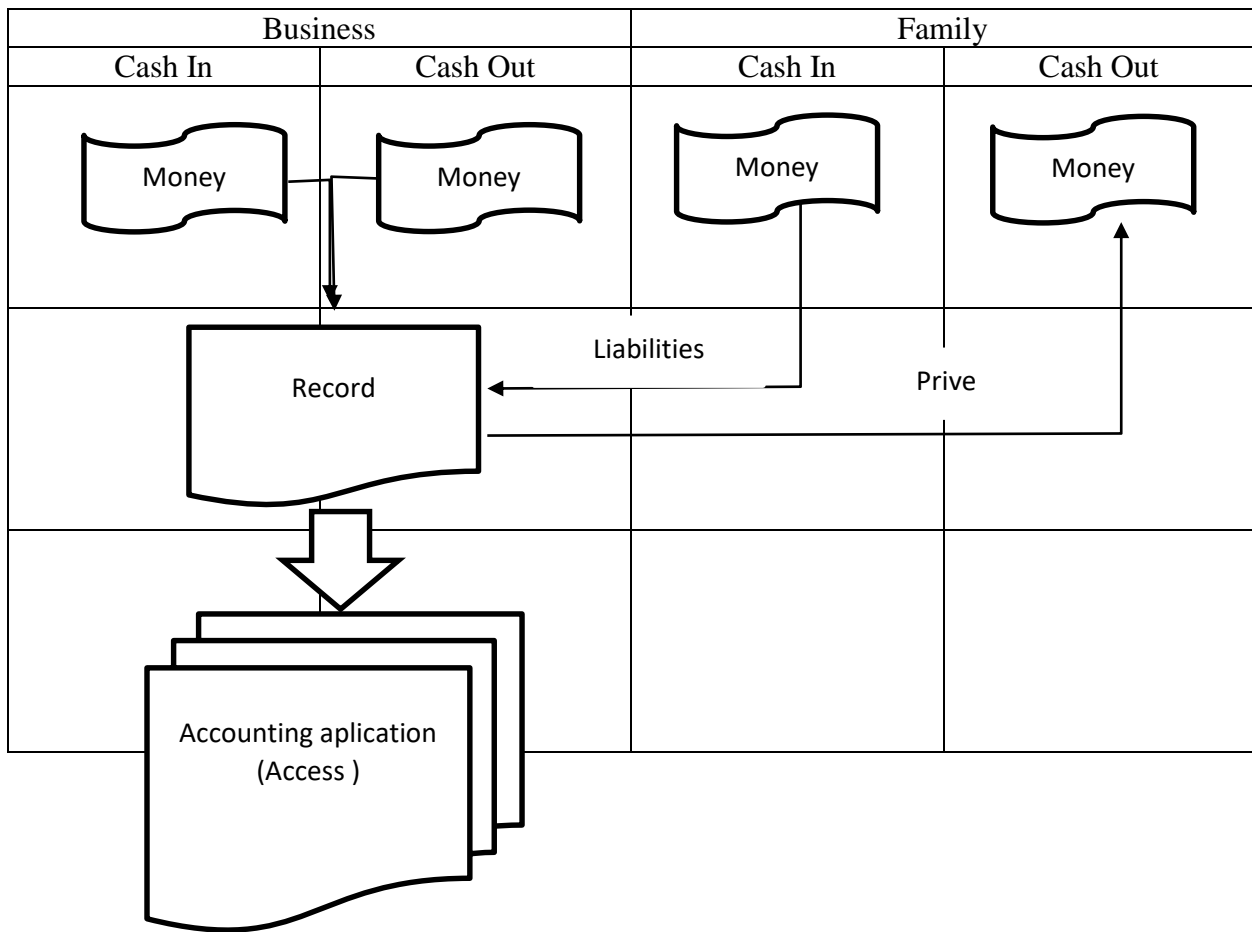


Figure 2. Financial Management of Batik SMEs by applying business entity

As the figure above, the business entity applied accounting concepts. There was also separations between company and family interests. The incoming cash from the family had to be recognized as a debt or capital. While the cash out was recognized as a **prive**. The first pattern using business entity was considered as the beginning of financial management improvement. Hence, there were some stages to ease managing finance as the table below:

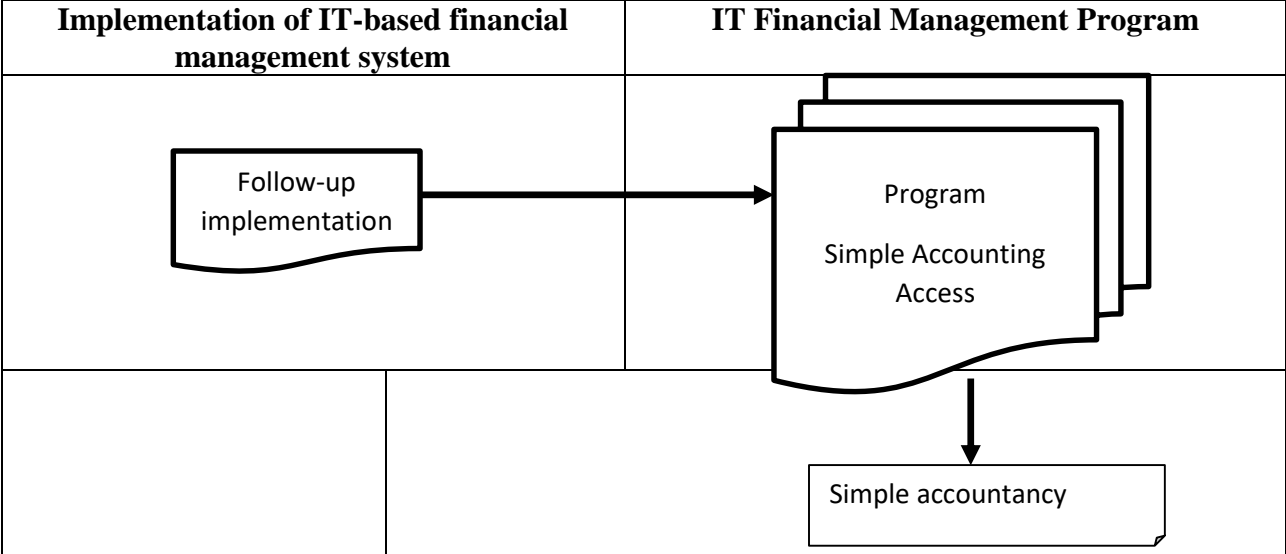
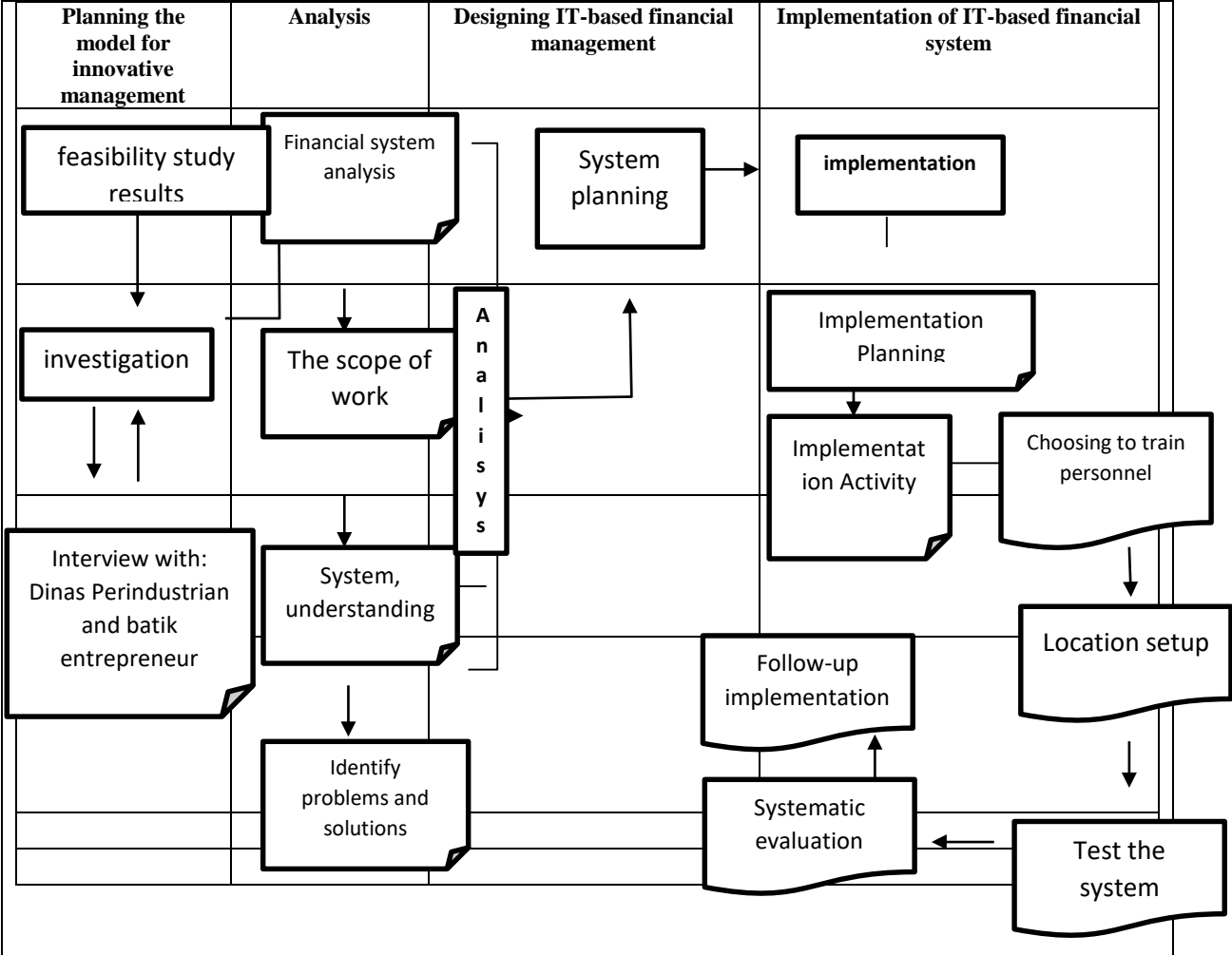


Figure 3. Stages of Financial Management Model with SDLC Method

Then, the design of database structure and the tracking of financial transaction data that were considered by the batik SMEs were developed expertise models that match users' needs. The models were designed with simple access so that the users were able to use the system easily. The model was formed into hierarchies with several menus as described below:

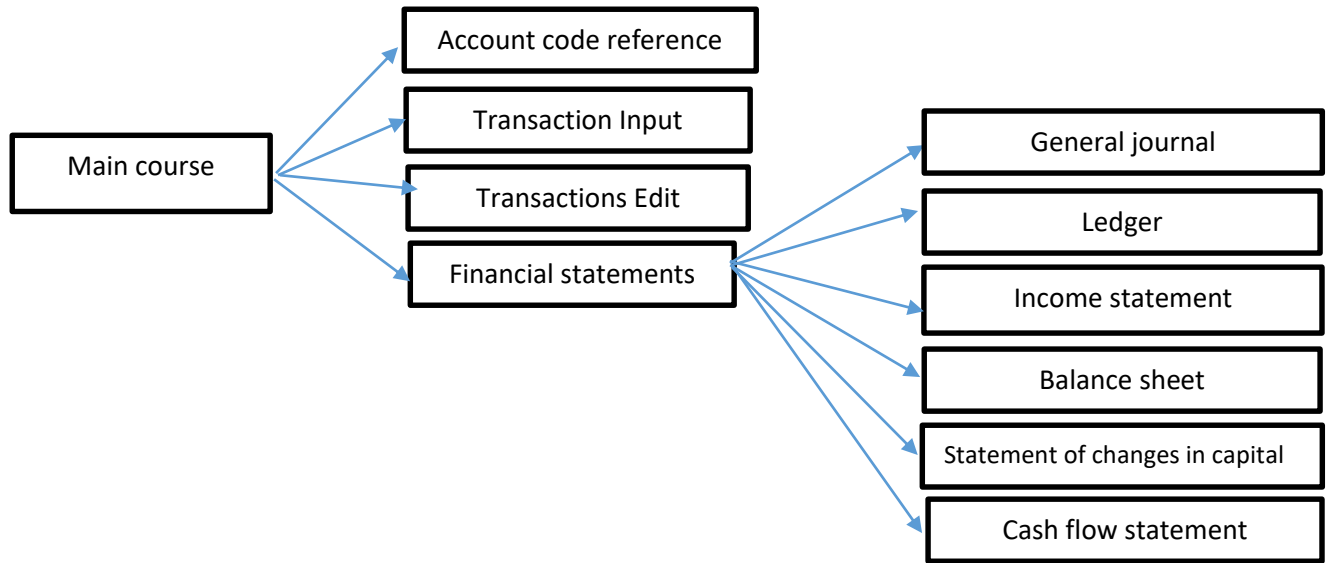
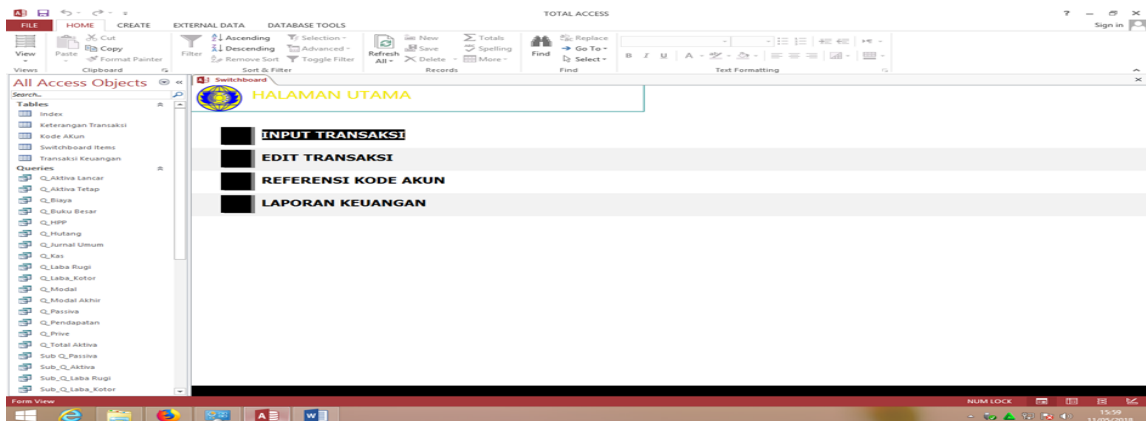


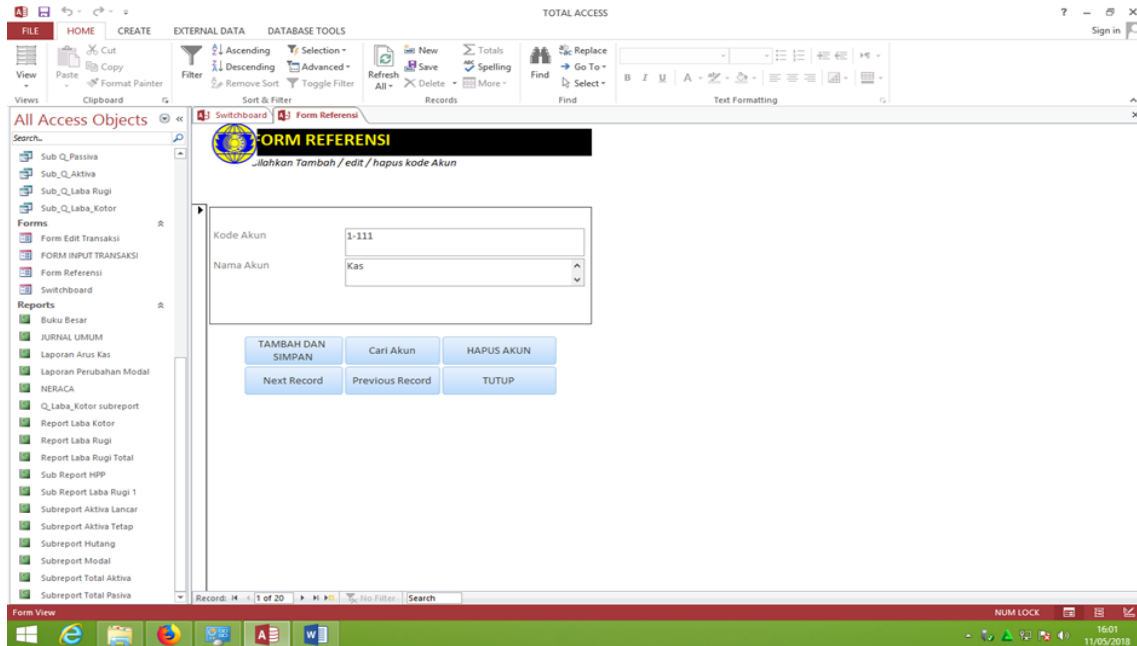
Figure 4. Main Menu Structures with Simple Accountancy

In addition, some financial management designs using access were illustrated below. However, these only displayed main menus, financial statements, income statement and balance sheet due to the limitations of this paper.

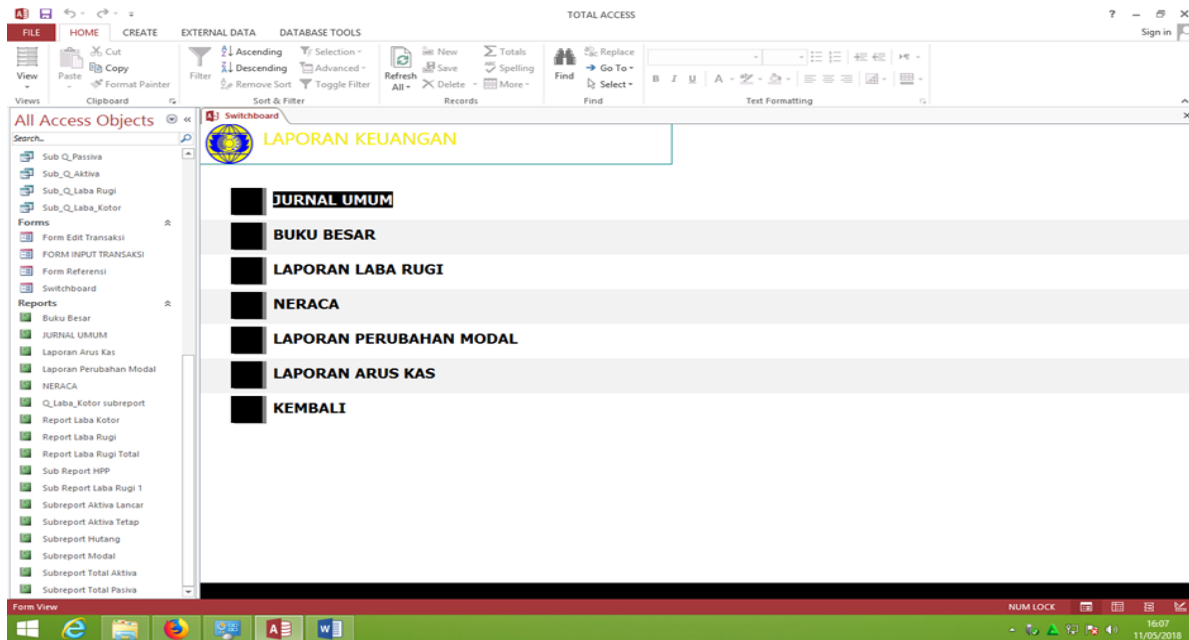
1. Display of Simple Accountancy Design by Access.



2. Design of "Account Code" and "Account Name".



3. Display of Financial Statement Design



4. Design of Income Statement

LAPORAN LABA RUGI

PENDAPATAN USAHA		
4-111	Pendapatan Penjualan	Rp1.500.000
TOTAL PENDAPATAN USAHA		Rp1.500.000
HPP		
5-111	Biaya Pembelian Bahan	Rp100.000
5-113	Biaya Pembelian Obat/VIT	Rp25.000
TOTAL BIAYA - BIAYA		Rp125.000
Laba Kotor		Rp1.375.000
BIAYA - BIAYA		
5-212	Biaya Penyusutan	Rp250.000
5-215	Biaya Listrik	Rp300.000
TOTAL BIAYA - BIAYA		Rp550.000
Laba / Rugi Bersih		Rp825.000

4. Design of Balance Sheet

TOTAL ACCESS NERACA

AKTIVA		
Aktiva Lancar		
	Kas	Rp43.575.000
TOTAL AKTIVA LANCAR		Rp43.575.000
Aktiva Tetap		
	Akum. Penyusutan	-Rp250.000
	Peralatan	Rp2.500.000
TOTAL AKTIVA TETAP		Rp2.250.000
TOTAL AKTIVA		Rp45.825.000
PASIVA		
Hutang Usaha		
TOTAL HUTANG USAHA		Rp0
Modal		
	Modal Awal	Rp45.000.000
	Laba / Rugi Bersih	Rp825.000
Modal Akhir		Rp45.825.000
TOTAL PASIVA		Rp45.825.000

CONCLUSION

This study explored an innovation behavior for female entrepreneurs of Batik in Bojonegoro Region by utilising a new model of financial management and online marketing. Therefore, experimental method was applied with SDLC (System Development Life Cycle) to analyze data. As the results, this study found that female entrepreneurs of Batik Jonegoro were generally utilised traditional financial management without segregating cash flows of family and business. In other words, they used business assets for personal benefits without any appropriate financial management as well as without an obvious recognition between business finance and family finance. Otherwise, the female entrepreneurs did not use accounting concept to run their Batik industries. This study argued that it was necessary to apply the concept of business entity to separate between business and family interests. Moreover, the concept could facilitate the female entrepreneurs of Batik Jonegoro in managing accurate and detailed finance records. Furthermore, this study utilized IT system that could assist Batik entrepreneurs to manage financial transactions accurately, comprehensively, and accountably by implementing simple accounting model by access,

Suggestions

For female entrepreneurs of Batik Jonegoro, using technology is a new thing. This is an innovation behaviour for them. Hence, the application of simple accountancy by access needs to be continued and maintained since such facility can be enhanced maximally.

Acknowledgments to Kemenristek Dikti RI that has provided a research grant, the chairman of STIESIA, and the head of LP2M who has provided facilities for this research.

REFERENCE

- Andry, J.F. (2017). Pengembangan Aplikasi Backup Dan Restore secara otomatisasi menggunakan SDLC Untuk Mencegah Bencana. *Jurnal Muara Sains, Teknologi dan Ilmu Kesehatan*, 1(10), 29-38.
- Ashari (2006). *Pemrograman Akuntansi Untuk Usaha Dagang menggunakan Microsoft Access*. Elex media Komputindo. Jakarta
- Balaji, S., and Muragaiyan, M. (2012). waterfall vs V model vs Agile: A Comparative Study on SDLC. *International Journal of Information Technology and Business Management* 2(1) 26-30
- Byrd, J & Brown, P.L. (2003). *The Innovation Equation. Building Creativity and Risk Taking in Your Organization*. San Fransisco: Jossey-Bass/Pfeiffer. A Wiley Imprint. www.pfeiffer.com
- De Jong, J & Hartog, D D. (2003). *Leadership as a determinant of innovativ behaviour*. A Conceptual framework. <http://www.eim.net/pdf-ez/H200303.pdf>. 21 April 2006

- De Jong, JPJ & Kemp, R. (2003). Determinants of Co-workers's Innovative Behaviour: An Investigation into Knowledge Intensive Service. *International Journal of InnovationManagement*. 7 (2) 189 - 212. (EBSCO Publisher 22 Maret 2005).
- Hsi-Chi Hsiao, (2011). The Impact of Self Efficacy on Innovative Work Behavior for Teachers. *International Journal Of Social Science and Humaniora, Vol 1, NO 1*,pp 31-36
- Idris,A.,(2008), Cultivating Innovation Through Female Leadership ; The Malaysian Leadership Perspective, *Asian Social Science, Vol 4, No 6*.
- Janssen, O. (2003). Innovative Behaviour and Job Involvement at the Price Conflict and Less Satisfactory Relations with Co-workers. *Journal of Occupational and OrganizationalPsychology*. 76. 347 - 364. (EBSCO Publisher 22 Maret 2005).
- Justo, R., Cruz, C., Castro, J.d. and Coduras, A. (2006), Entrepreneurs Perceptions of Success: Examining Differences across Gender and Family Status, Institute de Empresa Business School, *IE Working Paper*, Vol. WP06-07.
- Kim, Youngbae., Y. Choi. (1994). Strategic Types and Performance of Small Firms in Korea. *International Small Business Journal*, 13,1, pp.13-25
- Kleysen,R.F& Street,C.T.,(2001), Toward A Multi-Dimentional Measure Of Individual Innovative Behavior, *Journal of Intellectual Capital, Vol 2, No 3*, pp 284-294.
- Kompulla, R., & Reijonen, H.,(2007), Perception of Success and its Effect on Small Firm performance, *Journal of Small Business and Enterprise Development, Vol.14,No,4*, pp.689-701.
- Lu Hong Da. Chen-Chun. (2013). Relation between Entrepreneurial Leadership and Innovative Behavior : The Mediating Effect of Entrepreneurial self efficacy an the moderating effect effect of openness to experience and extraversion. *Information Technology Journal, No 12*, pp 1035-1044
- Mikail Moment, H.Ebrahimpour. (2014). The Effect of Employees Self Efficacy on Innovative Work Behavioral at Social Security Organization Employees in Ardabil Province. *Kuwait Chapter of Arabian Journal of Business and Management Review, Vol 3, No 8* , pp 29-32
- Schumpeter, J.A., (1934). The Theory of Economic Development. Harvard University Press,Cambridge,Massachusett.
- Scott, S. G & Bruce, R. A. (1994). Determinants of Innovative behavior: A Path Model Of Individual Innovation in the Workplace. *Academy of Management Journal*.. 37 (3) 580-6. (EBSCO Publisher 22 Maret 2005).
- Sunday.S.Babalola. (2014). Women Entrepreneurial Innovative Behaviour: The Role of Psychological Capital. *International Journal Of Business and Management*,vol 4, No 11,pp 184192
- Zimmerer, T.W., & Scarborough, N.M. (2001). *Essentials of Entrepreneurship and Small Business Management*. Upper Saddle River, NJ: Prentice Hill.
- Zhao, H., S.E. Seibert and G.E. Hills, (2005). The mediating role of self-efficacy in the development of entrepreneurial intentions. *J. Applied Psychol.*, 90: 1265-1272.