

**1st International Conference on Global Innovation and
Trends in Economy (InCoGITE)**

Innovation Challenges toward Economy 4.0

**PROGRAM
and
ABSTRACTS BOOK**

Tangerang, 7th November 2019

Organizer



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Parallel Session I:

Thursday, 7 November 2019 @ 13.00 - 14.30 → Room 3

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35	Riko Kensha Koeswiyono	Universitas Indonesia, Jakarta - Indonesia	Analysis of Bank Stability, Competition, Family Ownership and Multiple Large Shareholders in Indonesia
50	Christa Aurelia Indrawan	Universitas Pelita Harapan, Tangerang Indonesia	The Association between Organization Capital and Firm Life Cycle in Indonesia
	Vina C. Nugroho		
54	Barry Hetharia	Swiss German University, Indonesia	The Impact of Diversification on Efficiency: Analysis of Indonesian Banking Industry
	Yosman Bustaman		
	Antonius Siahaan		
26	Irwan Suwartana	Swiss German University, Tangerang - Indonesia	Analysis of the Effect of Innovation Strategies on Product Innovation Performance and Organizational Learning in SMEs South Tangerang City
	Antonius Siahaan		
	Nila K. Hidayat		
49	Vin Ilmi Dwanti	Universitas Indonesia, Jakarta - Indonesia	The Effect Employee's Psychological Capital and Social Capital on Job Satisfaction, Organizational Commitment and Turnover Intention
	Dudi Hendrakusuma Syahlani		
27	Farah Nur Azizah	Universitas Pancasila, Jakarta 12640, INDONESIA	The Preferences of Indonesian Outbound Tourists Toward Travel Types and Tourism Attributes
	Devi Roza K. Kausar		
	I Made Adhi Gunadi		
	Yulan Yuan		

The Effect of Perceived Usefulness, Perceived Ease of Use and Perceived Security and RiskFree Into Customer Decision to Borrow Using Trust as Intervening Variable

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Abstract The advance of technology development today brings an innovation in the financial industries. The financial technology continues to emerge from the sector of payment, investment and loans online or as we are familiar with the term P2P Lending. The purpose of this research is to analyze the effect of perceived usefulness, perceived ease of use and perceived security and risk-free into customer borrowing decisions on P2P Lending platform, using the Technology Acceptance Model approach. As a quantitative research, the study distributed questionnaires to 166 respondents of ultra-micro segments, domiciled in East Java province. The data collection was furthered processed statistically using Structural Equation Method (SEM). The study showed that the customer decision to borrow had significantly influenced by trust variable, in which perceived ease of usefulness had the highest influence in creating the borrower's trust.

Keywords: Perceived Usefulness; Perceived Ease of Use; Perceived Security and Risk-Free; Trust; Borrowing Decision; P2P Lending Platform, Ultra-Micro Segment

The Impact of Diversification on Efficiency: Analysis of Indonesian Banking Industry

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Abstract The objective of this research is to examine Indonesian banking industry diversification strategy towards efficiency from 2014 – 2018. The present study aims to measure banks efficiency as financial intermediaries with income diversification, loan diversification and technology diversification as dependent variables, with return on assets, non-performing loan ratio, loan to deposit ratio and bank size as control variables. To measure firms' efficiency, this research use non-parametric measurement called data envelopment analysis input oriented method. There are two models that being used: constant return to scale (CRS) and variable return to scale (VRS). For measuring diversification, this research will use HirschmanHerfindalh Index Also in order to know the relationship between firms' efficiency, firm diversification strategy and the control variables, this research will use panel data regression Finally, the result of this research is Indonesian banking efficiency has not increase on a yearly basis and only loan diversification that seems to affect efficiency significantly. This research suggest that firms should consider to diversify their loan distributor in order to get maximum efficiency performance result.

Keywords: Efficiency, Diversification, Data Enveloping Analysis, Intermediation Approach, Hirschman-Herfindalh Index, Return on Assets, Non-Performing Loan, Loan to Deposit Ratio, Assets Size

Awarded to:

Yosman Bustaman

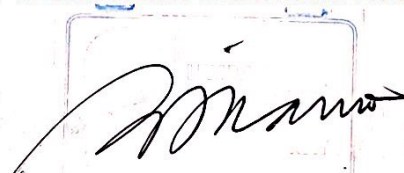
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Tangerang, 7 November 2019

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