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### [Earning Management or Tax Avoidance? Company Decision on Accounting and Tax Reporting Cost](#)

Elisa Tjondro, Agnes Ayu Permata

The significant differences between the company tax rate and the loan interest rate create incentives for companies in Indonesia to conduct trade-offs between accounting and tax reporting costs. Management always wants to give a good signal for investors regarding company financial performance. On the...

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### [Women and Its Job Opportunity in Hotel Industry in Bali](#)

Ni Made Ary Widiastini, Made Aristia Prayudi, Nyoman Dini Andiani

This study aimed to find out the opportunities of women graduating from vocational high schools and collage to work in hotels. The respondents of the study were hotel human resources department staff whose duty was recruiting workers. The data collection was conducted by distributing questionnaires by...

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### [The Effect of Socialization, Training and Assistance Activities on Pokdarwis Satisfaction and Participation Levels in Managing Tourism Villages](#)

Nyoman Dini Andiani, Ni Made Ary Widiastini, Made Aristia Prayudi

This study aims to study about an effect of dissemination activities, training, assistance on the level of satisfaction of members of the Sekumpul tourism awareness group in the village of Sekumpul, Sawan district, Buleleng regency, in receiving education provided, to develop the potential of the village...

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#### **Proceedings Article**

### [Family Entrepreneurship Development Model Based on Social Capital through Women Empowerment](#)

I Gusti Ayu Purnamawati, Putu Riesty Masdiantini

The purpose of this study is to find out: (1) women empowerment before and after the design and implementation of a family capital-based family entrepreneurship model towards sustainable development goals; (2) Potential of poor women in developing family entrepreneurship; (3) Opportunities for poor women...

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### **The Relationships between Technology and User Satisfaction in Online Tax Filing: The Mediating Role of Confirmation of Expectation**

Yenni Mangoting, Gabriella Whitney, Gladys Paramita Tjioewinata

This study investigates the relationship between the quality of the e-file system and user satisfaction. Building on the success of information systems (IS) and user satisfaction literature, this study adds confirmation of expectation as a mediating variable. This study collected the research data through...

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### **Tension Management Strategy in the implementation of Sustainability Agenda**

Juniarti, Pwee Leng

The global demands on sustainability agenda reflect the paradoxical situation experienced by every business entities. This condition forces the organization to solve problems that are seemingly impossible to be solved. There is a need for a swift and clever strategy that allows the management to run...

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### **Typology Taxpayers in Indonesia**

Yenni Mangoting, Margaretha Liansyah, Sonia Febianti, Audley Nathanael

Taxpayers feel that tax is a cost that reduces their economic power and thus, taxpayers show resistance through tax evasion. Therefore, tax authorities in Indonesia need to understand the behavior of taxpayers to anticipate their involvement in tax evasion. From this situation, this study aims to classify...

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## [Intergenerational Perception of Tax Audit and Voluntary Tax Compliance](#)

Elisa Tjondro, Alvin Soegihono, Felix Fernando, Felix Wanandi

Each generation has different characteristics and viewpoints related to the perception of a tax audit. Therefore, tax audits not always useful as a scarecrow for taxpayers. The purpose of this study was to compare the perception of tax audits between three generations, Millennials, X, and Baby Boomers....

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## [Individual Tax Compliance: Trust versus Power](#)

Retnaningtyas Widuri, Mellyana Jie, Angela Christie

The objective of this study regards with the issue that Indonesia is facing about tax revenue. Currently, Indonesia does not achieve the tax revenue target. Thus make the tax authority more focuses on tax payer compliance by encouraging voluntary compliance through increased trust to increase tax revenue....

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## [Tax Fraud Reporting: The Effect of Envious Motive and Financial Reward](#)

Retnaningtyas Widuri, Illona Jevera, Janice Zerlinda

This research examines the influence of envious and financial reward on tax fraud reporting. The focus in this research is on the motivation of a tax payer in

reporting other tax payer who committed tax fraud. This research use fully crossed between-subjects design in experimental studies. This research...

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## [Impact of Conflict of Interest on Accounting Policies Overview of Gender](#)

I Putu Julianto, I Nyoman Putra Yasa, I Nyoman Suadnyana Pasek, Luh Putu Ekawati

This study aims to determine the impact of conflict of interest on accounting policies made by looking at gender factors. This type of research is a type of quantitative research by providing cases about conflicts of interest in accounting policies that are given and then further divided based on gender....

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## [Analysis of the Effect of The Commodification Sotis Woven Fabric on Hotel Occupancy Rates \(Case Study on Local Hotel Brand - Hotels Sotis Kupang\)](#)

Yolanda Patricia Thei, Apriana H. J. Fanggidae, Rolland E. Fanggidae

Commodification of Sotis woven fabric is a transformation of function (X1) from sacred to secular and private has become public. Woven cloth that used to be only owned by certain groups and only used in traditional ceremonial / ritual activities, changes so that it can be owned by everyone and can be...

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## Developing Traji Tourism Village in Temanggung, Indonesia through SWOT Analysis

Tusyanah, Fahrur Rozi, Fentya Dyah Rahmawati, Ashomatul Fadlilah, Noor Jannatun Naim

Traji Tourism Village (TTV) is a new tourism area which has potentials and it needs planning for future management. Tourism development is closely related with competitiveness and attractions of tourist destinations. Therefore; identifying the tourism potentials is needed to achieve the destination competitiveness...

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## Utilization of Integrated Various Capital in Fraudulent Investment Practices in Singaraja, Buleleng, Bali

Anantawikrama Tungga Atmadja, Nyoman Trisna Herawati

This article is the result of a research using qualitative methods in order to understand the background of the community investing their capitals in fraudulent investment, the process of fraudulent investment offered by the organizers, and its implications toward the community. Data was collected by...

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## The Influence of Rupiah Exchange Rate, Interest Rate Levels, and The Composite Stock Price Index to Financial Deepening in Indonesia

Clarasiska Anasthasia Mbate, Petrus E. de Rozari, Paulina Yuritha Amtiran

This research aims to analyze and determine the effect of the Rupiah exchange rate, interest rate, Composite Stock Price Index on financial deepening in

Indonesia. This research used time series data consisting of rupiah exchange rate, interest rates, Composite stock Price Index and financial deepening...

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## Analyzing the Need to Develop Materials in the Teaching of Hotel Accounting that Meet the Requirements of the Graduate Users

Ni Luh Gede Erni Sulindawati, Lucy Sri Musmini, Nyoman Ayu Wulan Trisna Dewi

This article aims at studying the needs of learning materials for the teaching of hotel accounting that meet the requirements of the graduate users. The development of the materials in this teaching is needed in order the graduates can adjust themselves and can be accepted in the world of work....

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## Tax justice perception and trust in government on tax compliance

Retnaningtyas Widuri, Wilson Irawan

This study aimed to analyze the effect of trust in the government to tax compliance with the perception of tax justice as a mediating variable. The research method was the Structural Equation Model. The sample from this study was individual taxpayers who located in the Gresik, Bangkalan, Mojokerto, Surabaya,...

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## The Influence Of Viral Marketing On Online Purchasing Decisions Of Students

M. Rudi Irwansyah, Sunitha Devi, Luh Gede Kusuma Dewi

The application of viral marketing has become a strategy that is almost used by producers in offering their products. especially if the marketing target is students who are generation Z. Therefore this study tries to examine the effect of applying viral marketing to purchasing decisions made by students....

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## Analysis of Small and Medium Industry of The Tenun Ikat Craft in Kupang City

Wehelmina M. Ndoen, Markus Bunga, Rolland E. Fanggidae

Small and medium businesses are business sectors that have an important role in the economy in the regions, especially in providing employment. For this reason, efforts are needed that lead to the development of the small business sector in order to improve product quality. Good business management is...

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## The Research and Development Study of Tourism Accounting Dictionary

Made Aristia Prayudi, Edy Sujana, Ni Wayan Yulianita Dewi, I Gede Nandra Hary Wiguna

Although there is an increasing need for comprehensive sources of Tourism Accounting learning and practices, unfortunately, a practical-based reference related to the account names and other Accounting terminology used in this industrial sector is still lack. This study, therefore, aims to develop and...

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**[Does Corporate Governance increase the Financial Reporting Quality?](#)**

Maria Yanida, Arif Widyatama

This study aims to theoretically explain the relationship between corporate governance and financial reporting quality. The implementation of Corporate Governance conducted by companies can reduce agency conflict that occurs in companies between investors and managers. This research uses study literature....

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**[Investment Profile of Bangli Regency](#)**

Gede Putu Agus Jana Susila, I Nengah Suarmanayasa

The success of regional development is expected to increase regional stability, equity, growth and economic development to enhance community welfare. To achieve this, an increased investment is needed, in economics and other sectors. This investment can come from the government or private sector. More...

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**[The Influence of Competency and Job Control on The Job Satisfaction and Its Impact on The Employee's Performance](#)**

I Wayan Bagia, Wayan Cipta

This study aims to obtain the explanation finding which tested about the: (1) influence of competency and job control on the job satisfaction, (2) influence of

competency and job control on the performance, (3) influence of job satisfaction on the performance, and (4) impact of competency and job control...

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## [Public Interest in Automatic Teller Machine \(ATM\) in Lembaga Perkreditan Desa \(LPD\)](#)

Putu Eka Dianita Marvilianti Dewi, I Putu Arya Dharmayasa, Lulup Endah Tripalupi

This study aims to determine society interest in Automatic Teller Machines (ATMs) in the Lembaga Perkreditan Desa (LPD) in Bali in terms of Theory of Planned Behavior (TPB). The design in this study uses a quantitative descriptive method. The data obtained from the questionnaire and then processed and...

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## [Development of Financial Statement Applications for SMEs based on Financial Accounting Standards for Micro, Small and Medium Enterprises](#)

Andi Iswoyo, Alfi Nugroho, Yuli Ermawati, Sasongko Budisusetyo

The purpose of this study is that SMEs can prepare and present financial reports that are good and true in accordance with applicable Financial Accounting Standards namely the Financial Accounting Standards for Micro, Small and Medium Enterprises which will facilitate access to capital from the banking,...

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## Interest and Investment Motivation of Undiksha College Students (Case Study on Car 3i Network)

Luh Gede Kusuma Dewi, Komang Krisna Heryanda, I Made Dwita Atmaja, Sunitha Devi

This study aims to examine the interests and motivations of students in investing (Car 3i Network case study). This study uses a quantitative approach with a population of all students of the Faculty of Economics, Ganesha University of Education (Undiksha) participating in Car 3i, totaling 100 people....

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## The Improvement of Students' Interest in Business in Economics Faculty, Ganesha Education University, Through Motivation and Knowledge of Entrepreneurship

Krisna Heryanda, Dwi Ariani Mayasari, Komang Endrawan Sumadi Putra  
The study examined the effect of entrepreneurship motivation variables and entrepreneurial knowledge on the entrepreneurial interest of Undiksha Faculty of Economics students. After finding the influence of entrepreneurship motivation and entrepreneurship knowledge variables on Undiksha Faculty of Economics...

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## The Effect of Social Entrepreneurship on the Welfare of the Village Community

Made Ary Meitriana, I Wayan Suwendra, Luh Indrayani, Kadek Rai Suwena  
The concept of social entrepreneurship has become a popular concept in various countries. In reality, various groups have begun to discuss the concept of social

entrepreneurship as an innovative solution in solving social problems in general, one of which is the problem of social welfare. The welfare...

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## Identification of the Failure of Waste Bank Enterprises as Undiksha Students' Entrepreneurial Activity Unit

Kadek Rai Suwena, Made Ary Meitriana, M. Rudi Irwansyah

This study aimed to determine the factors that caused the failure of the waste bank business and the dominant factor affecting the failure of the waste bank as part of students' entrepreneurial activity unit of Undiksha. The study used factorial research designs and data collected by questionnaire, analyzed...

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## The Relationship Between Service Quality and Student Satisfaction of Campus Bus Transportation Service Users of University of Musamus Merauke

Tarsisius Kana

This study aims to determine the significance of the relationship between service quality and student satisfaction of campus bus transportation service users. Based on the explanation, this research is an associative type of research. Service Quality Variables have indicators: reliability, responsiveness,...

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## [Analysis of Brand Image and Promotions and their Effect on Purchase Decisions](#)

Rahutama Atidira, Ni Luh Wayan Sayang Telagawathi, Gede Wira Kusuma

The large number of ready-to-drink packaged tea brands on the market encourages companies to compete for potential consumers through a variety of appropriate strategies. In addition to trying to create a brand image, companies are capable of doing other things such as changing the packaging, evaluating...

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## [The Effect of Big Five Personality of Entrepreneurs on Business Growth in SMEs](#)

Ni Made Suci, Ni Nyoman Yulianthini, Made Amanda Dewanti

This research aims to examine the effect of big five personality entrepreneurs on business growth in SMEs. The study was conducted on 180 handicraft industry entrepreneurs in Bali Province which were determined by purposive sampling. Data collected by questionnaire then analyzed by multiple regression...

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## [The Influence Of Attitude, Subjective Norm and Self Efficacy On The Intention Of Students Entrepreneurs](#)

Lulup Endah Tripalupi, I Nyoman Sujana, Luh Indrayani, Naswan Suharsono

This study aims to influence the attitudes, subjective norms and partial self-efficacy and simultaneous to the intense entrepreneurship of Undiksha Faculty of Economics students. This type of research is comparative causal research. The data collected by questionnaire method and analyzed using the "t"...

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**[The Way to Develop an Entrepreneurial Culture in Higher Education](#)**

Naswan Suharsono, I Putu Arya Dharmayasa, M. Rudi Irwansyah

This study was carried out to produce and implement an alternative model of Entrepreneurship Education as an effort to develop an entrepreneurial culture in college. Entrepreneurship education system with the facilities available support for a set of activities based on the premise that increasing behavioural...

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**[Factors Affecting the Amount of External Information Business Search for Use of Aviation Services in Bali](#)**

Ni Luh Wayan Sayang Telagawathi, Ni Made Dwi Ariani Mayasari, Ni Nyoman Yulianthini

This research tries to identify factors that determine the extent of external search effort by consumer in purchasing airline service. Based on the previous research by Srinivasan and Ratchford (1991), this study examines the impact of amount of experience, product class knowledge, interest in product,...

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**[Measuring Hotel Customer Satisfaction: Who Cares?](#)**

N. Trianasari, A.A. Yudha Martin Mahardika, Putu Indah Rahmawati

Customer satisfaction is one of the indicators that show the quality of any business. In a hotel operation, it is the hotel guest who has the expectedly

objective evaluation of its service. Practically, hotels invited their guests to rate their satisfaction toward overall hotel services through guest...

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## [The Effect of Visiting Decisions on Destination Images Post Disaster](#)

Rolland E. Fanggidae, Titania Ariance Pello, Antonio E. L. Nyoko

Development of increasingly modern world makes us humans are always served with beautiful tourist attractions, magnificent buildings, and technology that is increasingly adequate. However, all these things not last long because at any time can be destroyed and damaged. The damage caused by one problem...

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## [Employee Engagement Fail to Boost the Relationship Between Learning Organization and Financial Performance](#)

Agnes Wahyu Handoyo, Devie, Juniarti

This research paper sets out to investigate the gaps in hospitality industry issues and facts in Surabaya, Indonesia. In order to substantiate future studies about employee engagement. Learning Organization constructed by seventh dimension DLOQ as measurement (continuous learning, inquiry and dialogue,...

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## [Principles of Tourism Code of Ethics and Community Priority Rights in Tourism Management Based on Regional Regulation](#)



## No. 1 of 2014 Concerning the Implementation of Tourism in Buleleng Regency

I Putu Gede Parma

The implementation of tourism is directed at increasing the welfare and prosperity of the people in the context of realizing a just and prosperous society through increased regional income, expansion and equal distribution of business and employment opportunities. This research identifies the Principles...

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## The Perceived Risk Influence on the E-Loyalty of Online Shoppers in Using Internet of Things

Saarce Elsy Hatane, Widyananda Prasetyo, Ervina Clowdya Tandean, Maria Regina

The development of technology has made the need for e-commerce increasingly high. The growth of e-commerce, as one of the applications from the internet of things, in Indonesia has also become more rapid; thus, it brings changes in choices in transactions, from offline purchases to online. One of the...

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## The Acceptance of Accounting Students on the Use of Internet of Things

Saarce Elsy Hatane, Inge Vera Desta Johari, Jesseline Valencia, Livia Erlyn Prayugo

In a general sense, IoT is a physical device that is connected to the internet. IoT provides a revolution in accounting work, among others in the process of

collecting data and processing data into useful information in decision making. From an early age, understanding and ability to adapt to changes...

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## [Role of Informal Employment to the Economy](#)

I Nengah Suarmanayasa, Gede Putu Agus Jana Susila, Ida Suarmaja

This study aimed to determine the differences in welfare between formal and informal employment in Bali, the differences in welfare of informal employment between regencies/cities in Bali and the contribution of informal employment to the economy of Bali. This study used secondary data in the form of...

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## [Detection of Healthcare Fraud in The National Health Insurance Program Based on Cost Control](#)

Nugroho Mardi Wibowo, Woro Utari, Abdul Muhith, Yuyun Widiastuti

Fraud in healthcare services has the potential to reduce the quality of health services, harming patients, and state finances. However, the implementation of fraud prevention in healthcare services has not been fully carried out. The purpose of this study is to determine the cost control-based fraud...

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## [Corporate Social Responsibility Policies in Indonesia Manufacturing Companies](#)

Josua Tarigan, Saarce Elsy Hatane, Dea Damara

This research offers a greater understanding of the corporate social responsibility efforts that enable the company to enhance the labor productivity. Thus, it is also used as the basis of the new methods to improve the productivity of the company by developing the aspects in the corporate social responsibility...

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### [Effect of Auditor Independence, Fee Audit, Audit Tenure Toward Audit Quality \(Case Study at a Public Accounting Firm in Bali\)](#)

Made Arie Wahyuni, Gusti Ayu Ketut Rencana Sari Dewi, Nyoman Ayu Wulan Trisna Dewi, Luh Asri Savitri

This study aims to examine: (1) the effect of the influence of auditor independence on audit quality, (2) the effect of audit fees on audit quality, (3) the effect of audit tenure on audit quality. The type of data used is questionnaire. The population in this study are all auditors who work at the Public...

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### [Analysis of Competitiveness Determinants of The Woodcraft Industry in Bali](#)

Gede Adi Yuniarta, I Putu Gede Diatmika, I Gede Agus Pertama Yudiantara

This study is motivated by the importance of the role of small and medium scale industries (SMIs) in Bali as a supporting sector for cultural tourism and community income sources. This study aims to analyze the competitiveness determinants of the woodcraft industry in Bali. Data was obtained through...

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## [Supervision of the Government in Strengthening the Influence of Community Participation of the Effectiveness of Village Funds in the District Buleleng](#)

I Putu Gede Diatmika, Gede Adi Yuniarta

One of the factors that influence the success of development programs and rural community development is community participation that not only involves the community in making decisions in every development program, but also the community is involved in identifying problems and potential that exists...

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## [Analysis of Acceptance and Success Implementation of Academic Information System \(SIAk\) Based on Technology](#)

I Gede Agus Pertama Yudiantara, Lucy Sri Musmini, I Putu Gede Diatmika, Gede Adi Yuniarta

The research objective is to predict and explain the acceptance and success of the implementation Academic Information System (SIAk) based on technology by Undiksha academic society. Data collection methods used pick up survey for sixth and seventh semester students undergraduate program, academic staff...

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## Perception of Stakeholders on Internal Supervisory Unit and Competence of Internal Supervisory Unit (Study At Nusa Cendana University)

Minarni Anaci Dethan, Maria E. D. Tunti, Pius Bumi Kellen, Anthon S. Y. Kerihi

The birth of the regulation of the Minister of National Education Republic of Indonesia Number 47 2011 concerning the internal oversight unit within the Ministry of Education, that in the framework of strengthening governance and accountability, the implementation of duties and functions and activities...

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## How Culture Resources Developed As A New Tourism Destination In Buleleng Regency

Putu Bimantara, Putu Dio Artha Pratama, Komang Agem Wismanjaya  
Buleleng Regency is located in North Bali. The area is about 1366 km<sup>2</sup> wide which is the widest regency compare to others. There are 624.125 people live in Buleleng Regency based on the data from Badan Pusat Statistika Provinsi Bali. It has the biggest number of population among regencies in Bali. Buleleng...

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## Welfare Level of Arta Murti BUMDes Members Anturan Village, Buleleng District in Term of Social Entrepreneurship Approach

Ni Nyoman Yuni Kariyani, I Wayan Krisna Aris Saputra, Kadek Yudistira

This study aimed at determining the welfare level of Arta Murti BUMDes members in term of social value, civil society, innovation, and economic

activity dimensions. The population of study was 363 members of Arta Murti BUMDes and the samples were 190 people applying random sampling technique. Data were...

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## [The Role of Entrepreneurship Education and Subjective Norms on the Intention of Entrepreneurship](#)

Ni Komang Sri Wahyuni, Komang Krishna Darmawan, Bella Adityasih

This study was conducted in order to analyze the role of the entrepreneurship education and subjective norms on the intention of entrepreneurship. The respondents of this study were 80 students of the Faculty of Economics, Universitas Pendidikan Ganesha, Singaraja, Bali, Indonesia. The sampling technique...

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## [Application Of The Principles Of Financial Management In The Management Of Village-Owned Enterprises \(BUMDES\) Bhakti Karya Kalibubuk Villages A Study Of The BUMDES Bhakti By The Village Of Kalibubuk](#)

Angga Putra Kesawa, I Gede Mulya Pradipta, Gede Nanda Afrivania

The maximum development of BUMDes management in a village is expected to be able to improve the economy and at the same time influence the decrease in poverty levels in the village. In Buleleng Regency, since 2014, 108 BUMDes have been built from 129 existing villages. One of the BUMDes in Buleleng Regency...

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## The Influence of Customer Satisfaction in Terms of Service Quality and Perceived Value

Kadek Martini, I Wayan Budi Sujana Sangging, Made Sandi Merta

This study aims to examine the effect of service quality and perceived value on customer satisfaction of Melka Excelsior Hotel, Lovina. Design of this study is causal research. Samples in this study were domestic and foreign countries guests who had stay at the hotel totaling 75 responden. Data collection...

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## Competitiveness Strategy Formulation for Peoples Bank of Crediting In Kupang, East Nusa Tenggara, Indonesia

Ni Putu Nursiani, I Komang Arthana, Sarinah Joyce Margaret Rafael

The Peoples Bank of Crediting (PBC) is a formal financial institution that served as a financial intermediary institution, especially in the national microfinance system. To anticipate the increasingly fierce competition conditions a PBC must operate the right business strategy. This study aimed to find...

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## Development of the Designing Capability of Scientific Approach-Based Learning Tools

Iyus Akhmad Haris, Nyoman Sujana

The purpose of this study is to increase student competence in developing learning tools based on scientific approach through learning strategies and design courses in the Economic Education Study Program at the Faculty of Economics, Universitas Pendidikan Ganesha. This research was conducted in 2019...

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## Feasibility Study of Magister Management Program in Universitas Pendidikan Ganesha

Putu Indah Rahmawati, Made Suci, Trianasari

This research aimed to gather empirical data that can be used as a feasibility study of the Magister Management Program at Universitas Pendidikan Ganesha (Undiksha). This research used qualitative research approach. Data were collected by interview and survey technique. Data were analyzed with qualitative...

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## Analysis of Green Accounting Implementation Based on University Social Responsibility (Study at Nusa Cendana University Kupang)

Maria E. D. Tunti, Karmila D. L. Mutia, Linda Lomi Ga

The aim of this research was to acknowledge how the implementation of green accounting based on university social responsibility (USR) in Nusa Cendana University, Kupang. Population used in this research was the entire academic community in UNDANA. Data collection techniques in this study were through...

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## E-Tax Satisfaction and Taxpayer Expectation Toward Tax Consultant

Elisa Tjondro, Graciella Tanaya, Jessica Theresia



In developed countries, like Indonesia, many taxpayers use individuals who are not registered as tax consultants to do tax preparation services. These persons are not under the code of ethics of the profession because they are not members of professional organizations. The purpose of our study is to...

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## [Perceptions of Accessibility and Knowledge in Small and Medium Enterprises based on Interest Using e-Banking](#)

Diota Prameswari Vijaya, M. Rudi Irwansyah

This study was conducted to determine the effect of perceptions of the ease of use of e-banking and knowledge of micro small and medium businesses on the interests of transactions using e-banking. The population in this study were micro small and medium enterprises in Buleleng Regency, Bali and the sample...

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Luh Indrayani, Gede Adi Yuniarta, M. Rudi Irwansyah

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This research aims to provide an overview about the carbon information practice in Indonesia, particularly in manufacturing and mining industry. The sample of this research was the manufacturing companies and mining companies which listed in SRI-KEHATI Index and participated in SRA Award. This research...

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## The Influence of Millenial Generation Lifestyle on Purchase Decisions Online in Shopee by Seeing Risk Perception as Moderating Variables

Alessandra Natasya Panie, Ronald P. C. Fanggidae, Rolland E. Fanggidae

The purpose of this study is to examine the effect of millennial lifestyle on purchasing decisions that are moderated by risk perception. The sample in this study amounted to 96 respondents taken using the Lemeshow technique with the determination of purposive sampling. The analysis technique used in...

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# *The Acceptance of Accounting Students on the Use of Internet of Things*

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**Abstract**—In a general sense, IoT is a physical device that is connected to the internet. IoT provides a revolution in accounting work, among others in the process of collecting data and processing data into useful information in decision making. From an early age, understanding and ability to adapt to changes that will be brought by IoT must be owned by prospective accountants, in this case, students in the accounting study program. This study surveyed accounting students at several universities in Surabaya, Indonesia, about their ability to master the IoT device. The components of IoT skills are information navigation, social skills, creative skills, and mobile skills. The results showed that female students have the same IoT abilities as male students. Their level of intelligence does not influence IoT expertise among students. No significant differences are found between high GPA students and low GPA students in IoT expertise. This research contributes to providing input to universities and the accounting profession that current students, who are a millennial generation, are very adaptable in the development of information technology.

**Keywords**—internet of things; gender; intellectual; information navigation, social, creative, mobile skills

## I. INTRODUCTION

Technology is one of the supports of human life in various aspects, so that humans continue to make innovations. The development of innovation was born in the form of a concept called the Internet of Things (IoT), which is a concept in the use of Internet connectivity that is always connected at all times [1]. Based on data from The Connected Consumer Survey in 2017, it is found that the percentage of people accessing the Internet through smartphones rather than computers is 86%, which is an opportunity for IoT to develop rapidly. This is because IoT itself is a concept where particular objects have the ability to transfer data over a network without requiring interaction from human to human or from human to computer devices. IoT has the potential to not only affect the way we live, but also the way we work becomes more practical and useful. IoT innovation needs to be applied in

various lines of life because IoT supports everyone to have a high awareness of the world and its development. However, IoT adoption has not been spread, and a greater understanding of the concept is needed. An example of an IoT application is the Parkirin application, where users must download the application on Google Play and IOS on smartphones to check parking space availability, building facilities, and merchant promos. In using IoT effectively, it requires individual skills and organizations called IoT Skills [2]. Research shows that IoT Skills directly contribute to the use of IoT to predict the receipt and use of IoT [3]. IoT Skills itself is a skill to deal with smartphones and data collected by these devices. IoT Skills consists of mobile skills, information navigation skills, social skills, and creative skills.

IoT affects many aspects of life, one of which is in the field of accounting. Twenty billion devices have been estimated to be interconnected globally since 2018, from smartphones to vehicles, machines, and more. Data processed by these interconnected devices bring new trends in cost, productivity, and cash flow for accountants. Accountants have great potential to utilize the IoT trend to improve the efficiency and effectiveness of performance in receiving and sending data from various sources, as well as in processing and analyzing data. However, this trend of course requires the accountants to keep up with the times by having a good understanding and acceptance of IoT, because good user acceptance of IoT is the primary determinant of actual usage behavior [4]. The 6<sup>th</sup> annual digital IQ survey of PwC in 2017 showed that business in the financial services sector was one of the top 10 industries that invest in potential IoT innovation. However, in the field of accounting, the use of IoT is still in the maturing stage and left behind other fields of work such as health, manufacturing, retail, insurance in finance. Therefore, students majoring in Accounting as prospective accountants in the future should be able to follow the development of the present era by mastering IoT Skills. With the mastery of IoT

Skills, the students are expected to be able to practice IoT and make innovation regarding IoT while doing accounting work.

Male are known to have a tendency for technology mastery and acceptance faster than female according to the literature of computer attitude, which states that gender has an essential effect on technology acceptance [5]. It can be seen that those interested in majoring in IT-related lectures who are female are rare or less to be found than male. The United States workforce is 46.6% dominated by female, but the female workforce in the IT sector is only 35% [6]. In consequence, there is a possibility for male to master more technology, including mastering IoT Skills compared to female. Gender is an important construct that receives little attention in the context of TAM (Technology Acceptance Model) research [7]. Thus, the purpose of this study is to see whether gender affects the mastery of IoT Skills.

A person's intelligence does not always affect the level of IoT skills because the results show that not all "things" connected with IoT require intelligence [8]. This is supported by research that proves in its findings that the IoT application does not require intelligence in some ways [9]. Therefore, the researcher will also test whether the level of intelligence influences the mastery of IoT Skills.

## II. LITERATURE REVIEW

### A. Internet of Things

The meaning of IoT refers to the use of devices connected to an intelligent system to obtain data from sensors embedded in machines and other physical objects [10]. IoT connects objects to the Internet through predetermined protocols using information sensor equipment such as radio frequency identification technology, so that each real object in the analogue world will have a unique code such as an IP address [11]. IoT connects items and objects in the home, work environment, industry using technology systems for real-time interactions and sharing of data, information, and communication such as sensing, networking, connectivity, digital, media applications, and Internet platforms. IoT aims to expand the benefits of ordinary Internet, which are constant connectivity, remote control capabilities, information and data sharing, and so on [12]. By providing new levels of interaction and information from the environment in which devices can be found, IoT is a representation of a range of technologies that provide objects with intelligence ensuring that the objects communicate with humans or other machines [13]. With the concept of incremental innovation, the existing services and products become new creative products and services, or by using the existing services and being applied to other platforms to create new services, and the concept of combinative innovation which combines several existing services or products to create new services or products. IoT innovations cover a variety of fields and sometimes in the combination such as security, tracking and tracing, payment, health, remote control, maintenance, and measurement [14].

### B. Creative Skills

Creative skills are skills to create appropriate content to be displayed online [3]. This content includes text, music and videos, photos and images, multimedia, or remixed media. Creative skills also involve the basics of uploading content [15]. In addition, there are also studies which prove that creative skills directly affect IoT Skills [3].

### C. Social Skills

Social skills are the ability of communication and online interaction to understand and exchange meaning, search, choose, evaluate, and act on online contacts on the Internet [3]. The lack of a direct relationship between social skills and IoT Skills will show an unconscious indication that social skills are essential to be applied in the IoT context. Sharing content is included as making choices about changing settings regarding the content wanted to share, when to share it, and whom to share it with.

### D. Mobile Skills

Mobile skills are the ability of smartphone users to operate smartphones and the Internet that allows assessing the distribution of the ability to use mobile devices such as downloading, installing applications and monitoring Internet costs incurred in using mobile Internet [15].

### E. Information Navigation Skills

Information Navigation Skills consist of the ability to search on the Internet, including finding, selecting, and evaluating information sources on the Internet. Information Navigation Skills affect both directly and indirectly on IoT Skills [3]. There are still many people who still do not master Information Navigation Skills, resulting in less optimal use of the Internet [15].

## III. METHOD

The target respondents in this study were students majoring in Accounting from public and private universities with regional boundaries in Indonesia, particularly Surabaya City. This study chose Surabaya because there was no research discussing it, and the number of students majoring in Accounting as a college major was quite a lot. The respondents were all Accounting students regardless of gender and the Graphics Performance Accelerator (GPA) ranged from <3.00 to >3.50. Data sources used in this study were primary data collected from surveys by distributing online questionnaires that received a total of 306 respondents during 2019. The respondents were asked to fill in details of gender, academic year, domicile of university, type of university, choice of concentration in Accounting, GPA, and e-learning facilities at the university. There were four variables in the questionnaire that were the main topics of this study: mobile skills, creative skills, information navigation skills, and social skills. Each variable had several questions to support it.

This study used probability sampling in which all elements had the same opportunity to be selected as a sample. This study specifically used purposive judgment sampling which is a strategy in which particular settings persons or events are



selected deliberately in order to provide important information that cannot be obtained from other choices [16]. The existence of this research was expected to find out the level of acceptance and the factors that influence Accounting students regarding the use of the Internet of Things.

The researcher used Likert Scale to indicate the level of respondents' agreement to a series of questions given in the questionnaire as a measurement tool in gathering data. The respondents were asked to fill out a five-point Likert Scale (from 1 = strongly disagree to 5 = strongly agree). Questions or statements used in this study were usually referred to as research variables and were specifically defined by the researcher. The type of data used was quantitative or numeric data, which uses a multivariate type of analysis. This questionnaire was adapted from previous research by Deboer. The distribution of the questionnaire was done by distributing it online.

Factor analysis is a collection of methods used to examine how underlying constructs influence the responses on a number of measured variables [17]. The results could also explain the correlation between a series of variables, seen from the KMO table and Bartlett's Test where the KMO MSA value was higher than 0.50 and the Bartlett's Test (Sig) value was lower than 0.05. To find out whether there was a strong correlation between variables or not, see the Anti-Image table. The correlation between variables might have a higher value of 0.50.

Analysis of variance or ANOVA is a statistical method used to test differences between two or more means and used to test general rather than specific differences among means [18]. If the test result of variance showed  $>0.05$ , this indicated that the ANOVA test was valid, the same variant and the Post Hoc Test used was the Bonferroni test. However, if the result was  $<0.05$ , it means the evidence was invalid and showed distinguished differences, then the Post Hoc Test used was the Games-Howell test.

TABLE I. OPERATIONAL DEFINITION

Type of IoT Skills	Description
IoT Skills	Factor 1 (IOTS 1) consists of operational understanding of smartphones, applications, Internet. Factor 2 (IOTS 2) consists of the difficulty level of using smartphones, applications, Internet.
Information Navigation Skills	The factor of the INS component is the ability of Internet users to search on the Internet.
Social Skills	In the SCS component, the factors are users' understanding of how to behave on social media and information sharing
Creative Skills	The factor of the CRS component consists of creativity in the creation and sharing of online content on the Internet.
Mobile Skills	The MBS component discusses the ability to operate the IoT system on a smartphone.

## IV. RESULTS AND DISCUSSIONS

### A. Overview

Table 2 shows the profile of the respondents whose the profession are Accounting students at various universities in Surabaya. The total questionnaire of the respondents were 306 students and the majority of the respondents were 197 female students. The majority of the respondents were students in the academic year of 2016 and the level of intelligence based on the GPA was mostly from 3.00 to 3.50.

Table 3 below shows that the KMO MSA values for IOTS (Internet of Things Skills), INS (Information Navigation Skills), SCS (Social Skills), MBS (Mobile Skills), CRS (Creative Skills) have met the requirements. Table 2 shows that the values of IOTS, INS, SCS, MBS, and CRS have shown the condition because the significance value of KMO is above 0.05 or 5% (percent), and the significance of Bartlett's Test is below 0.05 or 5% (percent) which means it has been fulfilled the requirements. Thus, it can be concluded that the number of samples is sufficient, has a correlation between variables, and can be processed further.

In table 4, the Measures of Sampling Adequacy (MSA) must be higher than 0.5. The graph above shows that the MSA values of IOTS, INS, SCS, MBS, and CRS have met the requirements and can be further processed. Table 5 shows the values of the variables studied which can explain the factors. The variables are considered to be able to explain the factors if the Extraction value is higher than 0.50. Based on Table 4, the extraction values of IOTS, INS, SCS, MBS, and CRS have been fulfilled the requirements, so they can proceed to the next stage because all variables have values above 0.50.

In the Total Variance Explained, it described that the requirement to be a factor is to have an eigen value higher than 1. In structural variables, there are ten structural components that are formed, where component 1 is 0.717, component 2 is 0.763, component 3 is 0.748, component 4 is 0.632, component 5 is 0.673, component 6 is 0.618, component 7 is 0.601, component 8 is 0.785, component 9 is 0.554, and component 10 is 0.6. The total of the ten components is 9.98; which is close to 10. The total number of variables must correspond to or close to the number of components, so that if the INS consists of 4 components, when the 4 components are calculated, the results must be equal to 4 or close to 4.

### B. Analysis

According to table 7 and 8, it can be seen that there are no significant differences in each indicator. This shows that Accounting students who are male or female have equal mastery over IoT Skills. It can be seen that there has been an increase in female students because in previous studies, it was said that male are more in control of technological developments including IoT compared to female. Based on the mean difference values in table 6, Accounting students have a general and abstract understanding of IoT Skills. The results of this study are supported by studies that do not find the effect of gender on computer mastery [19]. Several studies have found that the level of confidence of male and female in

mastering their computers is the same [19] [20] [21] [22]. Gender differences regarding computer mastery are diminishing over time. This is because the frequency of computer use is becoming more frequent in various purposes, enabling female to get a portion of computer use that is close to or equal to male. Likewise, it was stated regarding computer attitude among the students, that male and female no longer differ significantly in their attitude towards computer mastery [23]. This is consistently explained by more recent study explaining that there is a narrowing of the gender gap in IT mastery, particularly in terms of basic connectivity or access to the Internet [24].

The second variable of the study is the level of intelligence (GPA), which can be seen in table 6 and 7 that the difference in the level of GPA does not affect the mastery of IoT Skills. This statement is supported by previous study which states that a person's intelligence level does not always affect the mastery and understanding of IoT skills, because not all things and activities related to IoT Acceptance require intelligence [9]. This happens because IoT Acceptance does not solely occur due to mastery of IoT Skills, but it is supported by a study that factors influence decisions in adopting and using technology and lead to understanding how individual reactions can predict the real use of certain technologies [25]. The use and mastery of technology, especially IoT is currently increasing because it is supported by existing global competition. IoT Acceptance is based on two factors, the first is the utility in which individuals are encouraged to use technology to improve their performance to be more optimal, the second is the individual's desire to get the maximum possible work with minimal effort [25].

TABLE II. RESPONDENTS PROFILE

		Total	%
Gender	Male	109	35.62
	Female	197	64.38
Grade	<2015	59	19.28
	2016	168	54.90
	2017	66	21.57
	2018	13	4.25
GPA	<3.00	93	30.39
	3.00-3.50	119	38.89
	>3.50	94	30.71895425

TABLE III. KMO AND BARTLETT'S TEST

		IOTS	INS	SCS	MBS	CRS
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.901	0.822	0.841	0.836	0.796
Bartlett's Test of Sphericity	Approx. Chi-Square	1829.16	489.43	882.033	829.109	705.261
	Sig.	0	0	0	0	0

TABLE IV. ANTI-IMAGE MATRICES

	1	2	3	4	5	6	7	8	9	10
IOTS	.894a	.884a	.922a	.929a	.939a	.898a	.908a	.550a	.862a	.891a
INS	.836a	.828a	.805a	.820a						
SCS	.925a	.824a	.789a	.860a						
MBS	.841a	.838a	.864a	.813a	.819a					
CRS	.767a	.779a	.798a	.773a	.883a					

TABLE V. COMMUNALITIES

	1	2	3	4	5	6	7	8	9	10
IOTS	0.717	0.763	0.748	0.632	0.673	0.618	0.601	0.785	0.554	0.6
INS	0.662	0.682	0.715	0.688						
SCS	0.661	0.836	0.865	0.801						
MBS	0.659	0.754	0.72	0.654	0.611					
CRS	0.568	0.636	0.695	0.689	0.581					

TABLE VI. TOTAL VARIANCE EXPLAINED

Component	1	2	3	4	5
IOTS	5.546	1.145	0.823	0.576	0.474
INS	2.746	0.453	0.423	0.377	
SCS	3.163	0.431	0.24	0.166	
MBS	3.398	0.697	0.328	0.306	0.272
CRS	3.169	0.779	0.473	0.315	0.264

TABLE VII. MEAN DIFFERENCE, STRUCTURE, SOLITARY, AND PRECISION TOWARDS GRADE, MAJOR, AND SCHOOL TYPE

INDICATOR	GENDER	GPA		
(I)	MALE	<3.00		3.00-3.50
(J)	FEMALE	3.00-3.50	>3.50	>3.50
MEAN DIFFERENCE (I-J)				
IOTS 1				
IOTS 1-1	0.705	0.062	0.0382	-0.0238
IOTS 1-2	0.335	0.068	0.07	0.002
IOTS 1-3	0.544	0.145	0.1122	-0.0328
IOTS 1-4	0.135	0.1252	0.1002	-0.025
IOTS 1-5	0.281	0.1124	-0.0043	-0.1168
IOTS 1-6	0.306	0.1878	0.0255	-0.1623
IOTS 1-7	0.525	0.1952	-0.0601	-0.2552
IOTS 1-9	0.517	0.1172	0.0037	-0.1135
IOTS 1-10	0.318	0.0275	0.003	-0.0245
IOTS 2				

IOTS 2-8	0.294	-0.037	-0.3594	-0.3224
INS				
INS 1	-0.10101	0.0472	0.1242	0.0771
INS 3	-0.02273	-0.2305	-0.3324	-0.1036
INS 4	-0.13973	-0.0097	-0.0876	-0.078
INS 5	-0.18603	-0.0047	0.1168	0.1215
SCS				
SCS 2	-0.00505	-0.0626	-0.0714	-0.0088
SCS 3	-0.04798	-0.1588	-0.0605	0.0982
SCS 4	-0.07828	-0.0704	-0.102	-0.0316
SCS 5	-0.12307	-0.112	-0.0816	0.0305
CRS				
CRS 1	-0.0665	-0.0671	-0.0561	0.0111
CRS 2	0.03704	-0.0109	-0.1221	-0.1111
CRS 3	-0.07155	-0.0719	-0.1598	-0.0879
CRS 4	-0.02357	-0.2413	-0.3722	-0.1309
CRS 5	0.11869	0.0765	-0.0073	-0.0839
MBS				
MBS 1	0.01852	0.0567	-0.0697	-0.1263
MBS 2	-0.00926	-0.0633	-0.1017	-0.0384
MBS 3	-0.13552	-0.0291	-0.026	0.0031
MBS 4	-0.11869	-0.0623	-0.1041	-0.0418
MBS 5	-0.05387	-0.1735	-0.1369	0.0366

TABLE VIII. MEAN PER GROUP VARIABLE

	Gender		GPA		
	Female	Male	<3.00	3.00-3.50	>3.50
IOTS1	4.2656	4.35	4.332258	4.2319	4.3393
IOTS2	3.278	3.4537	3.215	3.2521	3.57446
INS1	2.906	2.77037	2.8279	2.8638	2.88085
SCS1	4.4217	4.35879	4.336	4.4369	4.41489
CRS1	3.38	3.3796	3.31182	3.3747	3.455319
MBS1	4.428	4.368	4.3591	4.4134	4.4468

## V. CONCLUSION

This study shows that acceptance of IoT by Accounting students in Surabaya is important to know whether IoT Skills are influenced by gender or intelligence level. Therefore, IoT Skills are described through four components which become the main points in this study to measure the acceptance of IoT by Accounting students. There are two main findings in this study, the first is that the differences between female and male students in terms of mastering IoT Skills are not found both in general and by the components. This happens because the

difference in mastery of IoT decreases over time, which is caused by the increased use of technology for various purposes which demand all people without differentiating gender to be able to master IoT. Besides, the portion of learning related to IoT in educational institutions is equal to both male and female students, it is expected that the level of understanding received by the students is the same.

The second finding in this study is that there is no influence of the level of intelligence on the acceptance and mastery of IoT. The intelligence level described above uses the GPA of the Accounting students as a benchmark. The researcher's findings show that the level of mastery of IoT Skills is not solely determined by the level of intelligence because the understanding and mastery of IoT Skills can be driven by demands that must be fulfilled by the individuals, such as to be able to compete in an increasingly global work world. Thus, individuals with low intelligence levels are also able to master IoT maximally if there is a drive to follow the development of the existing era in order to be able to optimize their work with minimal effort.

The results of this study have implications for universities to encourage students to understand and master IoT because of the demands and technological developments that require the students to always update their IoT Skills. In addition, the skills can equip the students to be able to compete in the world of work because the work of accountants will become easier and more accurate using the application of IoT.

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