

GUIDANCE AND SCHEDULE

3rd CoMDITE

“SUSTAINABLE FUTURE:
TRENDS, STRATEGIES AND DEVELOPMENT”

Bandung, 24th May 2022

Virtual Conference

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INTRODUCTION

Dear distinctive participants and presenters, thank you for your participation and contribution in The 3rd Conference on Managing Digital Industry, Technology and Entrepreneurship 2022 (CoMDITE). Kindly be noted that this year event will be conducted online due to the COVID-19 Pandemic. However, the Committee of CoMDITE 2022 will stay committed to conduct a good-quality event with high benefit for all. We herewith present guidelines and schedules of The 3rd CoMDITE 2022.

RUNDOWN OF CoMDITE 2022

Tuesday, May 24th, 2022

Time (GMT +7)	Activities	Person in Charge
08.30 - 09.00	Open Registration and Protocol Preparation	Floor Manager: Riris Rismayani, M.M.
09.00 - 09.10	Greetings	MC: Muhammad Azhari, SE, MBA
09.10 – 09.20	Indonesia Raya & Mars Tel-U	Host and Co-Host
09.20 - 09.30	Opening Remarks from Chairwoman	Siska Noviaristanti, Ph.D
09.30 – 09.40	Greeting from Dean of Management MMU	Dr. Mohd Fairuz Bin Abd Rahim
09.40 - 09.50	Opening Speeches and Opening Ceremonial	Rector of Telkom University: Prof. Adiwijaya
09.50 - 09.55	Greeting and Announce CV Keynote Speaker	MC: Muhammad Azhari, SE, MBA
09.55 - 10.15	Keynote Speech	H. Yana Mulyana, S.E.
10.15 - 10.25	Thanks greeting and Photo Session	Dr. Ratri Wahyuningtyas
10.25 – 10.35	Opening, Plenary Session and Announce Moderator	MC: Muhammad Azhari, SE, MBA
		Moderator: Heppy Millanyani, Ph.D
10.35 - 10.55	Panel Discussion of Invited Speakers	Speaker 1 : Prof. Ir. Dr. Hairul Azhar bin Abdul Rashid
10.55 - 11.15		Speaker 2 : Dr. Shaista Wasiuzzaman
11.15 - 11.45	Panel Discussion (Q&A)	Moderator and Invited Speakers
11.45 - 11.55	Certificate of appreciation and photo session for speakers	Dean of School of Economy and Business, Telkom University: Dr. Ratri Wahyuningtyas
11.55 - 12.05	Closing	MC: Muhammad Azhari, SE, MBA
12.05 - 12.30	Lunch Break	-
Parallel Session Schedule		
12.30 - 15.00	Presentations of Parallel Session	14 Rooms
End of Parallel Session (Participants Join to The Seminar Room)		
15.00 – 15.10	MC Open The Session	MC: Muhammad Azhari, SE, MBA
		Moderator: Heppy Millanyani, Ph.D
15.10 - 15.30	Speaker 3	Dr. Rose Marie Azzopardi
15.30 - 15.40	Q&A	Moderator: Heppy Millanyani, Ph.D
15.40 - 16.00	Speaker 4	Dr. Ir. Ratna Lindawati Lubis, M.M.
16.00 - 16.15	Q&A	Moderator: Heppy Millanyani, Ph.D
16.15 - 16.20	Certificate of appreciation and photo session for speakers & moderator	Dr. Ratri Wahyuningtyas
16.20 - 16.30		
16.30 - 16.45	Closing, Announcement Best Presenter for each track	MC: Muhammad Azhari, SE, MBA

GENERAL TERMS AND CONDITIONS FOR THE CONFERENCE

1. Display your name as formatted below:
 - a. For presenters:
Room_Author Name_Abstract ID, Example: 1_Smith_ABS-123
 - b. For other participants:
"Institution_Name", Example: Telkom University_Smith
2. Please use the CoMDITE 2022 Virtual Background, keep your camera on and microphone mute during the event except when you asking a question.
3. Every presenter will be given 20 minutes, 10 minutes for video presentation, and 10 minutes for Questions & Answers.
4. The session chair in every room will give feedback to every presenters.
5. The whole event in this conference (plenary and parallel sessions) will be recorded for the documentation. The parallel sessions' recording will only be given to the presenter upon request.
6. Audiences' microphone will be muted during the presentation. The audience can deliver questions to presenters by typing the questions in the chat zoom or asking by raise hand and speak directly.
7. Due to the limited time, the questions from participants and audiences will be selected and adapted by moderator to be answered by the presenter.
8. Participants and presenters can only join one room during the whole parallel session.
9. Participants and presenters should update their Zoom application to the latest version.
10. Certificate of attendance will be emailed to each participant after filling out the questionnaire after the event.

LINKS TO UPLOAD PRESENTATION FILES & COPYRIGHT AGREEMENT

1. Please upload your presentation file (PPT) to:
<https://bit.ly/video-ppt-comdite2022>
(maximum on May 21th, 2022 following the template file format)
2. The format of presentation file name is: **Room_Author Name_Abstract ID**
Example: **1_Smith_ABS-123.pptx**
3. Upload Proof Read Certificate, Consent to Publish & Transfer of Copyright in one pdf file through our system **<https://confbeam.org/2022/comdite/kfz>** with your account in menu abstract "upload copyright transfer" button. Copyright template file is in the website.

PRESENTATION SCHEDULE - ROOM 1

TRACK: DIGITAL TALENT MANAGEMENT

Session Chair: Puspita Wulansari, Ph.D (Telkom University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 1						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Puspita Wulansari, Ph.D		
1.	12.40	13.00	20	Irrestry Naritasari	Rethinking Digital Talent Core Competencies	ABS-3
2	13.00	13.20	20	Seleta Fitriani, Putri Mega Desiana	Career Adaptability and Occupational Future Time Perspective on Career Planning and Its Implication towards Turnover Intention: Evidence from Indonesia Banking Sector	ABS-6
3	13.20	13.40	20	Maulidna Sagita, Nidya Dudija	CORE COMPETENCIES OF AUTOMOTIVE MANUFACTURING COMPANY IN INDUSTRY 4.0: A QUALITATIVE ANALYSIS (CASE: PT XYZ)	ABS-34
4	13.40	14.00	20	Nurbaeti, Ratri Wahyuningtyas	THE EFFECT OF JOB SATISFACTION AND EMPLOYEE ENGAGEMENT ON TURNOVER INTENTION ON INDONESIAN SHARIA BANKS	ABS-42
5	14.00	14.20	20	Arnilla Permaisuri (a) Fetty Poerwita Sary (b)	INFLUENCE OF ORGANIZATIONAL CULTURE AND LOYALTY ON EMPLOYEE PERFORMANCE IN THE PANDEMIC ERA	ABS-57
6	14.20	14.40	20	Luthfia Khansha, S.Ds (a*), Dr. Dian Indiyati (b)	The Effect of Career Development and Physical Work Environment on Millennial Generation Job Satisfaction (Case Study of BPJS Ketenagakerjaan, Regional Office of Sumbagut) : A Research Framework	ABS-64
7	14.40	15.00	20	Fadlila Saraswati (a), Dr. Dian Indiyati (b)	The Influence of Non Physical Work Environment and Work Stress on Job Performance of Gen Z: A Research Framework	ABS-72
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 2

TRACK: DIGITAL TALENT MANAGEMENT

Session Chair: Dr. Fetty Poerwita Sary (Telkom University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 2						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Dr. Fetty Poerwita Sary		
1.	12.40	13.00	20	Wulan Hilmi Rochmawati (a), Dian Indiyati (b)	THE INFLUENCE OF COMPETENCY AND DEMOGRAPHY ON PERFORMANCE OF EMPLOYEES AT THE MINISTRY OF RELIGION OF SRAGEN REGENCY: A RESEARCH FRAMEWORK	ABS-74
2	13.00	13.20	20	Vira Rizkyka Syawaline (a), Dian Indiyati (b)	The Effect of Compensation and Organizational Culture on Employee Work Motivation at The Grand Mercure Hotel Bandung : A Research Framework	ABS-79
3	13.20	13.40	20	M. Sulthan Suryo Adfa, S.T. (a*), Dr. Dian Indiyati (b)	Impact of Work Environment and Work Characteristics of Turnover Intention With Employee Engagement as Intervening Variable on Talent Millennial Generation in Indonesia	ABS-80
4	13.40	14.00	20	Dian Indiyati, Wafa Nur Izzah	The Effect of Knowledge Sharing on Employee Performance: A Research Framework	ABS-82
5	14.00	14.20	20	Adelya Rifdah (a), Dian Indiyati (b)	THE EFFECT OF WORKLOAD AND TRAINING ON EMPLOYEE PERFORMANCE AT THE DIRECTORATE GENERAL OF CRIMINAL INVESTIGATION (DITRESKRIMUM) POLDA RIAU ISLAND: A RESEARCH FRAMEWORK	ABS-83
6	14.20	14.40	20	Noval Nur Alif (a*), Fetty Poerwita Sary (b)	THE EFFECT OF COMMUNICATION AND DIGITAL LEADERSHIP TO EMPLOYEE PERFORMANCE IN RSUD BRIGJEN H. HASAN BASRY	ABS-85
7	14.40	15.00	20	Dian Indiyati (a*), Moh Imron Rifai M (b)	THE EFFECT OF LEARNING ORGANIZATIONAL PRACTICES AND JOB SATISFACTION ON EMPLOYEE ENGAGEMENT IN AN AGILE ENVIRONMENT: A RESEARCH FRAMEWORK	ABS-89
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 3

TRACK: DIGITAL BUSINESS STRATEGY AND OPERATION

Session Chair: Dr. Ong Hway Boon (Multimedia University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 3						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Dr. Ong Hway Boon		
1.	12.40	13.00	20	Margo Gunatama (a), Ir. Dodie Tricahyono, M.M., Ph.D. (a)	Co-Creation Virtual Account with Government in West Java Regional Bank	ABS-4
2	13.00	13.20	20	Hindraswari Enggar Dwipeni, Siska Noviaristanti	the role of inovativeness as a mediator between digital competence and academic performance, and between digital literacy and academic performance.	ABS-7
3	13.20	13.40	20	Ilham Nugraha, Dodie Tricahyono	Overview of Scenario Thinking on PT Len Telekomunikasi Indonesia^s Long-Term Business Strategy	ABS-15
4	13.40	14.00	20	Chandra Juniando Limbong (a*), Dodie Tricahyono (b)	TELKOMATERIAL BUSINESS STRATEGY FORMULATION DESIGN	ABS-19
5	14.00	14.20	20	Anggita Restu Oscarika Febriasi,S.kom , Siska Noviaristanti, S.Si, M.T, Ph.D	Analyze start-up IT company PT Ferbe Berkat Technology	ABS-21
6	14.20	14.40	20	Abdurrahman Alghani (1), Siska Noviaristanti, S.Si., M.T., Ph.D (2)	Scenario Planning Approach For Future Electricity Businesses To Support The Energy Transition In Indonesia Case Study PT PLN (Persero): A Research Framework	ABS-24
7	14.40	15.00	20	Dodie Tricahyono (a), Ahmad Iman Sudrajat (b)	Will digital literacy moderate the relationship between digital capabilities and the performance of MSMEs in Indonesia?	ABS-67
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 4 TRACK: DIGITAL BUSINESS STRATEGY AND OPERATION

Session Chair: Dr. Gadang Ramantoko (Telkom University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 4						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Dr. Gadang Ramantoko		
1.	12.40	13.00	20	Patricia Isabel Eugenie Evelien Rompis Muhaling, Dodie Tricahyono, Dian Indiyati	Analysis of Factors Affecting Acceptance of Mobile Banking Application Usage Using Unified Theory of Acceptance and Use of Technology (UTAUT 2) Integration Model for BTPN WoW!	ABS-41
2	13.00	13.20	20	Yuvie Miftah Huda, Siska Noviaristanti	ANALYSIS OF FACTORS AFFECTING THE ADOPTION OF E-MARKETPLACE ETAPASBAR ON SMEs IN BANDUNG	ABS-28
3	13.20	13.40	20	Tassa Putri Avero (a), Dodie Tricahyono (b)	The Effect of Collaboration Factors on Telkom University Student Satisfaction with Teamwork Satisfaction as Mediator	ABS-29
4	13.40	14.00	20	Hasya Azqia Hanifan (a), Siska Noviaristanti (b)	Factor Analysis of Rumah Belajars Learning Technology Acceptance by State Civil Apparatus at Human Resources Development Agency (BPSDM) Ministry of Law and Human Rights	ABS-30
5	14.00	14.20	20	ANNISA MAHARANI BUDI SANTOSA, MUHAMMAD AWALUDDIN, SISKI NOVIARISTANTI	ANALYSIS OF THE ADOPTION OF E-WALLET TO BUSINESS PRINCIPALS IN FOOD AND BEVERAGE SECTOR IN BANDUNG CITY	ABS-32
6	14.20	14.40	20	Luthfie Hadie Nugraha, Muhammad Awaluddin, Siska Noviaristanti	ANALYSIS OF E-COMMERCE ADOPTION FOR MSME SECTOR FOOD AND DRINK IN GARUT DISTRICT	ABS-36
7	14.40	15.00	20	Yuvie Permatasari, Dodie Tri Cahyono, Dian Indiyati	Acceptance analysis of DigiHC application for Employees of PT. Bank Negara Indonesia, Tbk. using UTAUT Model	ABS-37
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 5

TRACK: DIGITAL BUSINESS STRATEGY AND OPERATION

Session Chair: Dodie Tricahyono, Ph.D (Telkom University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 5						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Dodie Tricahyono, Ph.D		
1.	12.40	13.00	20	1. Fredy Siswanto 2. Siska Noviaristanti 3. Gadang Rumantoko	ANALYSIS OF FACTORS THAT CHALLENGE DIGITAL TRANSFORMATION AT TELKOMSEL COMPANY	ABS-27
2	13.00	13.20	20	Nindya Athifa Khalisa-Gadang Ramantoko- Siska Noviaristanti	An NLP Approach in Sentiment Analysis, Detecting Emotion, and Classifying Attitude for Measurement of Company's Online Reputation	ABS-49
3	13.20	13.40	20	Isnina Ashri*, Gadang Ramantoko*, and Helni M Jumhur*	Harmonizing Government Regulations Using ^Bigram Wordprint^: A Conceptual Framework	ABS-63
4	13.40	14.00	20	Kapita Putri Hutami (a*), Rina Djunita Pasaribu (b), Mohammad Riza Sutjipto (b)	READINESS FOR IMPLEMENTATION OF CIPARAY VILLAGE TRADITIONAL MARKET IMPLEMENTATION	ABS-25
5	14.00	14.20	20	Kahfi Akbar Ramadhan, SE., Dr. Gadang Ramantoko, Ir. DEA., Siska Noviaristanti, S.Si., M.T, Ph.D	DETERMINING THE MARKETING STRATEGY OF TENANT FOOD & BEVERAGES USING ASSOCIATION RULES AT THE BOARDING LOUNGE INTERNATIONAL TERMINAL 3 SOEKARNO-HATTA AIRPORT	ABS-75
6	14.20	14.40	20	Ediashta Narendra (a), Rifelly Dewi Astuti (b)	Analysis of Multichannel Service Delivery Quality on Customers' Continued Engagement Intention: A Context of Multichannel Service in Indonesia Retail Industry	ABS-88
7	14.40	15.00	20	Abdul Mukti (a), Arviansyah (b)	FIRST LEVEL HEALTH FACILITIES IN BENGKULU PROVINCE: THE ACCEPTANCE AND USE OF AN ONLINE QUEUE SYSTEM	ABS-94
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 6

TRACK: DIGITAL MARKETING

Session Chair: Dr. Tan Booi Chen (Multimedia University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 6						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Dr. Tan Booi Chen		
1.	12.40	13.00	20	Resi Resmawati (a) Indrawati, PhD (b)	The effect of Brand Image, Price, Trust, and Value on Repurchase Intention Antiseptic Bath Soap Lifebuoy	ABS-10
2	13.00	13.20	20	Ria Santi Aprilia (1), Indrawati (2), Indira Rachmawati (3)	THE EFFECT OF HEDONIC SHOPPING MOTIVATION AND SALES PROMOTION ON IMPULSE BUYING THROUGH POSITIVE EMOTION AS INTERVENING VARIABLES ON THE MARKETPLACE SHOPEE	ABS-11
3	13.20	13.40	20	Rafiqah Khairunnisa S.M. (a), Dra. Indrawati MM., Ph. D (a), Dr. Maria Apsari Sugiat, SE, MM (a)	RE-POSITIONING AN M-HEALTH APPLICATION BASED ON USER PERCEPTION USING PERCEPTUAL MAPPING (A CASE OF KIMIA FARMA MOBILE IN INDONESIA)	ABS-86
4	13.40	14.00	20	Al Amin	THE EFFECT OF SOCIAL MEDIA MARKETING FACEBOOK TOWARDS PURCHASE INTENTION OF SECURITY TRAINING PT. CARAKA SAKTI UTAMA	ABS-20
5	14.00	14.20	20	Haryantiningrum, Yeshika Alversia	Brand Placement Effectiveness on TV Series moderated by Identification with Character	ABS-31
6	14.20	14.40	20	Hanifa Ajeng Supartiwi (a), Maya Ariyanti (b)	The Effect of Social Media Marketing with Facebook as Their Communication Media on Brand Awareness on SME Products	ABS-33
7	14.40	15.00	20	HILAL NABIL ABDILLAH, MAYA ARIYANTI, SRI WIDIYANESTI	THE EFFECT OF E-SERVICE QUALITY ON RE USE OF APPS ON CODASHOP APPLICATION USERS	ABS-35
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 7

TRACK: DIGITAL MARKETING

Session Chair: Indrawati, Ph.D (Telkom University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 7						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Indrawati, Ph.D		
1.	12.40	13.00	20	Sarah Khairunnisa Zukhrufiah Mulyawan, AMA Suyanto	The Influence of Social Media Marketing Activities on Brand Equity and Customer Response of Shopee Indonesia on Instagram	ABS-53
2	13.00	13.20	20	Jurry Hatammimi, Adiesty Nur Aini Fatin	Measuring The Customer Loyalty Through Relational Benefit On A Silver Jewelry Store	ABS-54
3	13.20	13.40	20	Dennis Soetanto	The Role of Online Video Reviews towards E-commerce Purchase intention in Indonesia : Mediating role of Perceived Risk	ABS-55
4	13.40	14.00	20	Ferry Jaolis, Trixie Nova Bella Tandijaya & Serli Wijaya	Most Wanted Brand Attributes: Student Perceived Values of Private Universities in Surabaya	ABS-56
5	14.00	14.20	20	Zahra Rizky Dwita Anissa	Analysis of Factors Affecting Adoption of Orbit Product using Modified Unified Theory of Acceptance and Use of Technology 2 Model	ABS-78
6	14.20	14.40	20	Karina Dwi Pramesti (a), Yeshika Alversia (b)	The Influence of Attitude toward User Generated Content (UGC) In TikTok on Purchase Intention	ABS-84
7	14.40	15.00	20	Purnama Adhiputra(a*), Dr Maya Ariyanti(b)	STRATEGY TO INCREASE ARPU OF PREPAID CUSTOMERS HIGH VALUE TELKOMSEL (CASE OF PREPAID CUSTOMERS IN THE JABOTABEK AREA OF JABAR)	ABS-16
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 8
TRACK: CORPORATE FINANCE, FINANCIAL TECHNOLOGY,
ACCOUNTING AND CORPORATE GOVERNANCE

Session Chair: Marlina Widyanti, S.E., S.H., M.M., M.H., Ph.D. (Sriwijaya University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 8						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Marlina Widyanti, S.E., S.H., M.M., M.H., Ph.D.		
1.	12.40	13.00	20	Astrie Krisnawati, Rahma Dwi Aniza	Fostering Sustainability Reporting to Encourage Profitability in Indonesian Building Construction Industry	ABS-40
2	13.00	13.20	20	Anathasia	THE EFFECT OF QUALITY AUDITOR, CORPORATE GOVERNANCE, LEVERAGE AND PROFITABILITY ON EARNING MANAGEMENT (STUDY ON BANKING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE 2016-2020)	ABS-44
3	13.20	13.40	20	CHANTIKA DHIAH PRAMESWARI (a), ROFIKOH ROKHIM (b)	ASSET SECURITIZATION AS A LONG- TERM FUNDING AND FEE BASED INCOME ALTERNATIVES: CASE STUDY OF BTN	ABS-9
4	13.40	14.00	20	Aldilla Iradianty and Ajeng Amelia Sudarno	ANALYSIS OF DIFFERENCES IN FINANCIAL LITERATURE AND INVESTMENT DECISIONS BETWEEN STUDENTS IN BANDUNG CITY AND CIREBON CITY	ABS-26
5	14.00	14.20	20	Dedi Effendi and Rahmat Aryo Baskoro	Analysis of Accuracy Fama-French Five-Factor and Momentum Model on stocks in the Indonesia Stock Exchange	ABS-38
6	14.20	14.40	20	Romi Septa Muharram- Imo Gandakusuma	The Analysis of Performance and Determinant Factors of Exchange- Traded Fund in Indonesia Exchange	ABS-43
7	14.40	15.00	20	Adrian, Dr. Buddi Wibowo	Stock Portfolio Management In The Old Age Security Fund (JHT) At The Social Security Agency For Employment (BPJS Ketenagakerjaan)	ABS-46
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 9
TRACK: CORPORATE FINANCE, FINANCIAL TECHNOLOGY,
ACCOUNTING AND CORPORATE GOVERNANCE

Session Chair: Dr. Chong Lee Lee (Multimedia University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 9						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Dr. Chong Lee Lee		
1.	12.40	13.00	20	Miftah Ilmi, Rahmatina Awaliah Kasri	Portfolio Optimization of Sharia- Based Assets: Indonesian Old Age Security Fund	ABS-48
2	13.00	13.20	20	Satryo Aji Wibowo, Ririen Setiati Riyanti	The Effect of Inflation, US Treasury Yield and the Credit Default Swap of Government of Indonesia on USD Denominated Indonesian Government Bond Yield	ABS-60
3	13.20	13.40	20	Titis Prastowo (a*), Lily Sudhartio (b)	Business Coaching: How to Fix and Deliver Accountable Financial Statement and Arrange Sales Budgeting at MSMEs of Berqa Project	ABS-61
4	13.40	14.00	20	Rahma Pratiwi Waworuntu, Ruslan Prijadi	Capital Budgeting Analysis and Risk Management of New Bali International Airport Development Project Public Private Partnership PT Angkasa Pura I and PT Pembangunan Perumahan (Persero)	ABS-65
5	14.00	14.20	20	Aries Wicaksono Anthony (a*)- Dwi Nastiti Danarsari (b)	The Effect of Cash Holding to Firm's Performance During Covid-19 Pandemic	ABS-66
6	14.20	14.40	20	Steven Sentosa*, Zaaфри Ananto Husodo	Bitcoin Mimicking Portfolio	ABS-68
7	14.40	15.00	20	Muhammad Afif arsyad- Cynthia Afriani Utama	Cash Reserve, CEO Health Risk, The Price Reaction Due to COVID-19 First Announcement on Leisure Industry	ABS-69
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 10
TRACK: CORPORATE FINANCE, FINANCIAL TECHNOLOGY,
ACCOUNTING AND CORPORATE GOVERNANCE

Session Chair: Dr. Palti Marulitua Sitorus (Telkom University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 10						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Dr. Palti Marulitua Sitorus		
1.	12.40	13.00	20	M. Alief R. Romadhoni	Market Reaction to Corporate Action on the Indonesia Stock Exchange before and during the Covid-19 Pandemic	ABS-71
2	13.00	13.20	20	Mochamad Nabil Faindra Putra	Bankruptcy Prediction Model for Public Companies in Indonesia Stock Exchange	ABS-91
3	13.20	13.40	20	Hilman Prakosa	Restructuring and Strategic Initiatives related to Unlocking Value of ex-Indonesia Bank Restructuring Agency (IBRA)^s asset: Case study in PT Tuban Petrochemical Industries and its subsidiaries (2002 - 2019)	ABS-92
4	13.40	14.00	20	Rahadian Arief Ramadhana (a*), Ruslan Prijadi (a)	Analysis of Capital Budgeting and Risk Management for Superblock Projects with Transit Oriented Development Concept PT. XYZ	ABS-97
5	14.00	14.20	20	Fauzan Fauzi	IMPACT OF FINTECH LENDING ON POVERTY REDUCTION: EVIDENCE FROM INDONESIA	ABS-52
6	14.20	14.40	20	Ahmad Yusuf Bryan, Sri Rahayu Hijrah Hati	The Influence of Customer Experience towards Intention to Reuse and The Indirectly Influence through Customer Satisfaction on Bank XYZ Customers	ABS-58
7	14.40	15.00	20	Firman Ardiansyah, S.M-Arviansyah, S.E., M.Sc., Ph.D.	The Lean Implementation in New Product Development: A Case Study of Indonesias Financial Technology (Fintech) Start-up	ABS-77
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 11

TRACK: ECONOMICS

Session Chair: Prof. Dr. Mohamad Adam, S.E., M.E. (Sriwijaya University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 11						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Prof. Dr. Mohamad Adam, S.E., M.E.		
1.	12.40	13.00	20	Andra Andana-Rahmat Aryo Baskoro	Credit Risk Management Strategies in The Banking Industry Before and During the Covid-19 Pandemic	ABS-18
2	13.00	13.20	20	M. Kristanti & A. Harianto	Travel Constraint-Visiting Tourist Destinations in Indonesia During the Covid-19 Pandemic: Comparative Analysis of Intergenerational Perceptions	ABS-47
3	13.20	13.40	20	Muhammad Amir bin Saharuddin* (a), Hway- Boon Ong (b), Lee-Lee Chong (b)	A Conceptual Framework of Smart Consumption to Elevate B40 Household Financial Well-being	ABS-50
4	13.40	14.00	20	Anindita Nazhifa and Rahmat Aryo Baskoro, MM	Economic condition and the development of life insurance companies in Indonesia from 2016-2020	ABS-51
5	14.00	14.20	20	Vido Iskandar, Serli Wijaya	Would it be Safe to Travel Domestically Now? The Analysis of Perceived Travel Risk Across Generations	ABS-59
6	14.20	14.40	20	Brady Rikumahu	Analyzing LQ 45 Index using Principal Component Analysis	ABS-103
7	14.40	14.45	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 12

TRACK: ECONOMICS

Session Chair: Dr. Astri Ghina (Telkom University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 12						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	13.00	13.10	10	Session Chair: Dr. Astri Ghina		
1	13.10	13.30	20	Chandra Susilo (a), Nur Dhani Hendranastiti (b)	COVID 19: FINANCIAL SPILLOVER TO EMERGING ASIA'S FINANCIAL MARKET	ABS-62
2	13.30	13.50	20	Yuhana Astuti	Do Foreign Direct Investment Spillovers Differ Across Industries with Different Technological Gaps? (Case Study of Indonesian Manufacturing Industries)	ABS-81
3	13.50	14.10	20	Cindy Cleodora	Mutual Fund Performance Comparison During Covid-19 Outbreak	ABS-87
4	14.10	14.30	20	Suparman Jayadi, Ratih Rahmawati	ECONOMIC MORALS OF FARMERS IN FACING THE DROUGHT IN BANYU URIP VILLAGE, CENTRAL LOMBOK INDONESIA	ABS-93
5	14.30	14.50	20	Zhalindri Noor Adjani	Bitcoin and Gold as Hedging Instruments for ASEAN-5 stock markets	ABS-99
6	14.50	14.55	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 13
TRACK: STRATEGIC MANAGEMENT AND ECOSYSTEM BUSINESS; DIGITAL
BUSINESS SUSTAINABILITY

Session Chair: Prof. Dr. Sulastri, S.E., M.E., M.Kom. (Sriwijaya University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 13						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Prof. Dr. Sulastri, S.E., M.E., M.Kom.		
1.	12.40	13.00	20	Ratna Lindawati Lubis (a*), Khusnul Heikal Irsyad (b)	Addressing SDG 4 in Digital Sustainable Entrepreneurship: The What, How, and Why	ABS-22
2	13.00	13.20	20	Ratna Lindawati Lubis (a*), Saalik Abdul Goffar (b)	Identifying the Driving Forces of Digital Sustainable Entrepreneurship: A Triple Bottom Line in Business Model Canvas to Achieve SDGs	ABS-23
3	13.20	13.40	20	Cristovao Moniz Joao, Astri Ghina	THE FACULTY READINESS TO FOSTER ENTREPRENEURIAL UNIVERSITY AGENDA (CASE STUDY: FACULTY OF COMMUNICATION, BANDUNG UNIVERSITY)	ABS-73
4	13.40	14.00	20	Arien Arianti Gunawan- Ratna Lindawati Lubis	Factors influencing sustainable entrepreneurship intention among university students: An agenda for sustainable entrepreneurship programs	ABS-100
5	14.00	14.20	20	Rishetra Vamatithan	Factors Influencing Wellbeing of the Homeless and The Moderating Role of Government Assistance	ABS-2
6	14.20	14.40	20	Sedy Fajar Muhamad, Ratih Dyah Kusumastuti	Analyzing The Effect of Business Process Management on Business Process Performance and Organizational Performance at BPJS Kesehatan	ABS-5
7	14.40	15.00	20	K.M. Fauzan Nur Imami (a*), Aswin Dewanto Hadisumarto (b)	The Effect of Transformational Leadership on Job Performance and CSR as a Mediator in Indonesian Architectural Design Firms	ABS-8
8	15:00	15:05	5	Closing Session Chair		

PRESENTATION SCHEDULE – ROOM 14
TRACK: STRATEGIC MANAGEMENT AND ECOSYSTEM BUSINESS;
AND DIGITAL BUSINESS SUSTAINABILITY

Session Chair: Dr. Muhammad Nizam (Multimedia University)

Zoom Link: <https://telkomuniversity-ac-id.zoom.us/j/96625019312>

CoMDITE 2022 PARALLEL SESSION						
Room 14						
No.	Start	End	Duration	Presenter Name	Paper Title	Abstract ID
	12.30	12.40	10	Session Chair: Dr. Muhammad Nizam		
1.	12.40	13.00	20	Maria Fillippa Neri Indrawati (a*), Aryana Satrya (b)	The Impact of Paradox Mindset and Servant Leadership on Innovative Behavior	ABS-45
2	13.00	13.20	20	Deka Alpraeska, Arviansyah	The Influence of Innovation Culture and Customer Co-Creation on Market Performance [^] s ICT Firms with Knowledge-Intensive Business Services	ABS-70
3	13.20	13.40	20	Muhamad Abdi (a), Arviansyah (b)	Analysis of Team Effectiveness Factors on EPC Power Plant Project in Indonesia	ABS-76
4	13.40	14.00	20	Affan Himawan, Arviansyah	Engineering, Procurement and Construction (EPC) Delay Analysis for Construction of Pressurized LPG Terminals	ABS-90
5	14.00	14.20	20	Maria Diansari (a*), Athor Subroto (a)	Strategic Management Analysis of Gas Supply During Turn Around: Lending and Borrowing Agreement at PT X	ABS-96
6	14.20	14.40	20	Valentin Panggabean	Measurement of Operational Value at Risk Earthquake Risk Using Loss Distribution Approach-Aggregation Model Method	ABS-98
7	14.40	15.00	20	Ristiyanto Eko Wibow	Airport Business Strategy In Facing Crisis - Case Study : Yogyakarta International Airport	ABS-102
8	15.00	15.05	5	Closing Session Chair		



CERTIFICATE OF APPRECIATION

PROUDLY PRESENTED TO

Serli Wijaya

for valuable contribution as **PRESENTER**
during the 3rd Conference on Managing Digital Industry, Technology and
Entrepreneurship (CoMDITE) 2022
Bandung, 24th of May 2022

Conference Chair CoMDITE 2022
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SUSTAINABLE FUTURE: TRENDS, STRATEGIES AND DEVELOPMENT

Edited by
Siska Noviaristanti and Ong Hway Boon



SUSTAINABLE FUTURE: TRENDS, STRATEGIES AND DEVELOPMENT

The book contains a selection of papers that were presented at the 3rd Conference in Managing Digital Industry, Technology and Entrepreneurship (3rd CoMDITE) with the theme: Sustainable Future: Trends, Strategies and Development. The Millennium Development Goals, continued as Sustainability Development Goals (SDGs), are effective instruments and have, in recent years, brought many positive changes in numerous countries around the world. Most notably, it has fundamentally changed our way of approaching the tangled set of challenges: States today undertake to achieve concrete development goals; transparency and accountability to citizens and the global public has become a matter of course; and cooperation between the political, economic and societal spheres is no longer questioned. However, in addition to the global pandemic situation it has challenged the business world to develop an outstanding strategy to face extreme uncertainty. Using digital technology and its advancement is believed to be one of the main keys for taking up this challenge.

The 3rd Conference in Managing Digital Industry, Technology and Entrepreneurship (the 3rd CoMDITE) has brought forward discussions on implementation of digital technology in strategic, operation, finance, marketing, human resources management, and entrepreneurship around sustainable future issues.



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PROCEEDINGS OF THE 3RD CONFERENCE ON MANAGING DIGITAL
INDUSTRY, TECHNOLOGY AND ENTREPRENEURSHIP, (COMDITE 2022),
BANDUNG, INDONESIA, 24 MAY 2022

Sustainable Future: Trends, Strategies and Development

Edited by

Siska Noviaristanti

Telkom University, Indonesia

Ong Hway Boon

Multimedia University, Malaysia



By Routledge
4 Park Square, Milton Park, Abingdon, Oxon, OX14 4RN
e-mail: enquiries@taylorandfrancis.com
www.routledge.com – www.taylorandfrancis.com

Routledge is an imprint of the Taylor & Francis Group, an informa business

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Library of Congress Cataloging-in-Publication Data

A catalog record has been requested for this book

ISBN: 978-1-032-37201-3 (hbk)

ISBN: 978-1-032-37203-7 (pbk)

ISBN: 978-1-003-33583-2 (ebk)

DOI: 10.1201/9781003335832

Typeset in Times New Roman
by MPS Limited, Chennai, India

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Preface from chair committee CoMDITE 2022

Assalamu'alaikum Wr. Wb.

Greetings from MM FEB Telkom University

As a World-Class University, Telkom University is contributing to knowledge development by conducting a conference with all papers published in the proceedings. This proceedings compiles papers from presenters at the Conference on Managing Digital Industry, Technology and Entrepreneurship 2022 (CoMDITE 2022) which was held on May 24th, 2022.

This conference had two main sessions, i.e. a plenary session and a parallel session with 82 presenters. The plenary session consisted of a keynote lecture that was delivered by Yana Mulyana, Mayor of Bandung, followed by a panel discussion which featured some experts such as the invited speakers, Dr. Rose Marie Azzopardi from the University of Malta, Prof. Ir. Dr. Hairul Azhar Bin Abdul Rashid from Multimedia University Malaysia, Dr. Ir. Ratna Lindawati Lubis and Dr. Shaista Wasiuzzaman from Universiti Teknologi Brunei.

The 77 papers are from various universities and higher educational institutions from Indonesia and Malaysia.

CoMDITE 2022 was successfully held in collaboration with Magister of Management Program Telkom University (MM Tel-U) and Multimedia University (MMU). This event is supported by Telkomsel, Angkasa Pura II, Telkom Indonesia, Edelweiss Hospital and MM Universitas Sriwijaya.

On behalf of the committee, I would like to express our gratitude to all distinguished speakers, authors, presenters, participants and sponsors for contributing to the successful event of CoMDITE 2022. I hope this proceeding will contribute to the development and improvement of digital industry knowledge & practices.

Best regards,
Siska Noviaristanti, Ph.D
Head of Study Program, Telkom University, Bandung, Indonesia



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Editors

Siska Noviaristanti – Telkom University, Indonesia

Siska Noviaristanti is a lecturer at the Faculty of Economics and Business, Telkom University Indonesia. Since 2018 she is also the head of the Master of Management Program at Telkom University. Her research interest is in the innovation management area, especially digital transformation, start-up strategy, digital maturity models, scenario planning and innovation of ecosystems. She is experienced as editor in a number of proceedings published by CRC Press.

Ong Hway Boon – Multimedia University, Malaysia

Ong Hway Boon is an Associate Professor at the Faculty of Management, Multimedia University, Cyberjaya campus, Malaysia. Her research interests reflect her past working experience in the banking industry and how development in the financial system has affected households and businesses locally and internationally. She has published more than 30 internationally peer-reviewed journal articles. Her research is focused on applied research in payment systems, financial intermediation and their impact on households and businesses. She is also keen in studying how the change in population structure has affected households' payment patterns and lifestyles. Dr Ong is currently the Chairperson for the Research Centre of Business Excellence and the Chief Editor of the International Journal of Management, Finance and Accounting for MMU Press.



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Background

CoMDITE is an annual conference organized by the Master in Management Program, School of Economic and Business, and jointly hosted by the Faculty of Management MMU Malaysia. The conference has taken place in Bandung on the 24th of May 2022. This conference reflects the achievements, challenges and developments of the field Managing Digital industry through academic paper presentations, industry engagement, academic keynotes, and discussions on key themes. The conference aims to provide all participants with opportunities to hear, think and contribute creatively to the continuing growth and expansion of the field and develop social networks among participants.

The 2022 conference theme is Sustainable Future: Trends, Strategies and Development and welcomes all authors that are interested in organization studies, marketing, management, digital technology, finance, human resources, creativity, art and design. This includes research on, but is not limited to, issues that are listed as the themes and areas for the conference below.

Objectives

The CoMDITE 2022 conference aims to build relationships between academics, practitioners, and governments as well as being a platform for academics and researchers to present cutting-edge research findings and to exchange insightful perspectives with industry practitioners. In addition, CoMDITE 2022 also provides opportunities for undergraduate and postgraduate students to present their proposals so that they are modern-minded and uphold good values and culture, as well as opportunities for industry and policy makers to get feedback on research ideas, and findings to develop a business curriculum.



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Acknowledgements

We would like to express our thanks to the conference committee for their work, all sponsors of this event, Telkomsel, Angkasa Pura II, Telkom Indonesia, Edelweiss Hospital and MM Universitas Sriwijaya.

We also acknowledge the authors for their contribution and we would like to address a warm appreciation to the members of the scientific committee for their participation and expertise in the preparation of the conference. We also thank all people who agreed to play the role of moderator and session chair. Without their support the conference could not have been the success that it was. Hopefully, the success of the conference will continue next year.



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Would it be safe to travel domestically now? The analysis of perceived travel risk across generations

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ABSTRACT: The Covid-19 pandemic has harmed various industries, including tourism. Many individuals prefer staying at home to going on vacation, and this is due to the fright of the existing pandemic situation. This study is aimed to examine the level of travel risk perceptions of domestic tourists among generations X, Y and Z. One-way ANOVA statistical technique was applied to identify the differences in travel risk perceptions among the three generations. A total of 603 samples representing generations X, Y, and Z have participated in the online survey. The result shows that each generation has significantly different perception in viewing various types of travel risks. The findings are expected to offer recommendations for tourism service business managers to create a safe and comfortable quality travel experience.

Keywords: Perceived travel risk, Covid-19, domestic tourism, generations X Y Z

1 INTRODUCTION

The global tourism industry is one of the industries most affected directly by the Covid-19 pandemic (Zhang et al. 2020). Despite the various efforts made by the government, a lot of people are still reluctant to travel because the situation is still perceived unsafe. This is so called as perceived travel risk, which means the perception in tourist's mind of uncertainty and the possible negative consequences of using or choosing a travel offer (Zhang et al. 2020). Previous studies have explored the role of tourist demographic characteristics on perceived travel risk. Age is the most important demographic factor by tourism stakeholders because tourism demand can be predicted effectively through the age of the tourists (Kara & Mkwizu 2020). This study aims to analyze further the perceived travel risk of three different generations in Indonesia, namely X, Y and Z, regarding travel activities in local destinations within Indonesia during the Covid-19 pandemic. The results of this study are expected to contribute to stakeholders in the tourism industry to understand further the changes in domestic tourists' behavior in traveling to local tourist destinations during the Covid-19 pandemic.

2 LITERATURE REVIEW

Perceived travel risk is associated with the perception of uncertainty and the possible negative consequences of using or choosing a travel offer (Zhang et al. 2020). Perceived travel risk is divided into several dimensions, namely health risk, which is the possibility of a risk of contracting certain diseases; safety risk, which is a risk related to the security of particular activities; and social-psychological risk, which is the possibility that a person will be judged negatively based on his/her choice and not according to his self-image (Abraham et al. 2020; Desivilya et al. 2014; Kement et al. 2020; Khan et al. 2019; Liu et al. 2021; Seabra et al. 2020; Sohn et al. 2016; Teeroovendum et al. 2020; Zilker et al. 2020) revealed that older tourists are more risk-averse than younger tourists when choosing risky choices. Older tourists will be more anxious because of

decreased physiological abilities; therefore, they face more obstacles and worries in traveling than younger tourists. Thus, safety is one of the primary considerations for older tourists when traveling. On this basis, the hypothesis is formulated as follows:

There are significant differences in the perception of traveling risk among generations X, Y and Z of Indonesia.

3 METHOD

This study collected sample groups of generations X, Y and Z, living in several cities on Java Island. A total of 606 questionnaires were collected online. One-way ANOVA with the post-hoc technique chosen is the Tukey post-hoc multiple comparison test to examine whether there are significant differences in the perception of travel risk and more precisely, identify the differences in the travel risk aspects among the three generations of X, Y and Z in Indonesia.

4 RESULTS AND DISCUSSION

The participants of this study are dominated by females, as many as 60.6% of the total respondents. When viewed from the age group, this research is dominated by the age group of 25-44 years old or 41.7%, who are also part of generation Y. Table 1 shows that there are significant differences in perceptions among generations X, Y, and Z on the four travel risk indicators. This can be seen from the value because the significant value of the four indicators is smaller than the cut-off value of 0.05. The first indicator with a significant difference is the health risk dimension; The respondents agree to avoid traveling to tourist destinations if there is a risk of contracting Covid-19 virus. The Tukey's post-hoc test results show that a significant difference in risk occurs among generations X and generation Z. Meanwhile, there is no significant difference between generations X and Y, as well as generations Y and Z. It indicates that these generations share the same perception to avoid the risk of contracting the Covid-19 virus. This may be because generation X domestic tourists are in the 45–54-year age range where medically, the older age group (including the elderly) is more susceptible to contracting Covid-19 than the younger age group (www.kemkes.go.id). These results confirm Zilker et al.'s study (2020), which revealed that when faced with choices that posed a health risk, older tourists would think more about travelling and avoid these risks; therefore, this would be a consideration for older tourists to travel.

Table 1. One-way ANOVA for perceived travel risk among three generations.

Indicators	Generation	n	Mean	St. Dev	F value	Sig.
Health Risk						
HR1: Avoid traveling to tourist destinations if there is a risk of contracting Covid-19	X*	226	3.94	0.967	7.469	.001*
	Y	253	4.09	0.849		
	Z*	127	4.31	0.720		
HR2: The visited local tourist destinations in Indonesia have ensured the implementation of health protocols	X	226	4.71	0.597	0.699	.498
	Y	253	4.69	0.625		
	Z	127	4.63	0.699		
HR3: Covid-19 is more dangerous than other viruses; the risk of getting infected is higher	X	226	3.96	0.979	0.387	.679
	Y	253	4.01	0.964		
	Z	127	4.05	0.991		
HR4: Worried about contracting Covid-19 if traveling to destinations in Indonesia	X	226	4.07	0.995	1.495	.225
	Y	253	4.18	0.899		
	Z	127	4.24	0.895		

(continued)

Table 1. Continued.

Indicators	Generation	n	Mean	St. Dev	F value	Sig.
Safety Risk						
SR1: Feeling anxious when seeing other people not wearing the mask at destination	X	226	4.58	0.722	2.042	.131
	Y	253	4.45	0.736		
	Z	127	4.56	0.783		
SR2: Feeling anxious to travel to local tourist destinations in Indonesia due to the pandemic	X*	226	3.89	1.007	3.560	.029*
	Y	253	4.05	0.918		
	Z*	127	4.15	0.817		
Social-Psychological Risk						
SP1: Traveling to local tourist destinations in Indonesia may lead to reputation demise	X*	226	2.42	1.224	9.277	.000*
	Y*	253	2.79	1.275		
	Z*	127	2.98	1.231		
SP2: Traveling to destinations does not fit with self-image	X*	226	2.61	1.200	7.174	.001*
	Y*	253	2.92	1.204		
	Z*	127	3.07	1.183		
SP3: Traveling to local tourist destinations in Indonesia may change other people's view	X	226	2.8	1.294	2.026	.133
	Y	253	3.01	1.276		
	Z	127	3.02	1.282		

Furthermore, in the safety risk dimension, significant differences were found among generations, specifically in the indicator when the respondents felt that it was unsafe to travel to tourist destinations in Indonesia due to the Covid-19 pandemic situation. The post-hoc test showed that based on the indicator 'feeling unsafe to travel to tourist destinations in Indonesia due to the Covid-19 pandemic', there were also differences for generations X and Z with a significant value of 0.033. Meanwhile, the Y and Z generations showed no difference in the perception of traveling. In line with generations Y and Z, generations Y and X also have no difference with a significant value of 0.597. Apart from the age group differences, a study by Neuburger and Egger (2021) explained that tourists were more concerned with their safety, and if they wanted to travel, tourists would consider various risks that existed even if these tourists really wanted to travel. Bractic et al. (2021) revealed that safety would be the primary consideration for tourists to travel because it when they visit new places, they could come across strangers they did not know before.

Third, when viewed from the social-psychological risk dimension, there is a significant difference between generations in the indicator that 'traveling to tourist destinations in Indonesia may lead to reputation demise,' with a significant value of 0.000. In addition, the post-hoc test showed the difference in generation X and Z can be seen in the indicator 'traveling to tourist destinations in Indonesia may lead to reputation demise'. While the Y and Z generations also showed a difference with a significant value of 0.004. Fourth, the indicator of traveling to tourist destinations in Indonesia does not suit the self-image. This has a significant value of 0.001 which means that this indicator also has a significant difference. The post-hoc test results provided data that there were also differences for generations Z and X in the indicators of 'traveling to tourist destinations in Indonesia is not suitable for self-image,' with a significant value of 0.001. Meanwhile, there is also a difference between generations Y and Z with a significant value of 0.013. Next, there is no difference between generation X and Y with a significant value of 0.465. This may be because the respondents from Generation Z are in the age group 17–24 years old, where most of this age group are still at school or studying in college or just entered the field of work; therefore, their reputation or self-image has not been a factor to be considered, especially when associated with tourist activities. On the other hand, the respondents of Generation X and Y, who are older than Generation Z, are mostly working, pursuing careers either through their own business or as a professional in a company. The demands in their field of work, especially as a leader and meeting business colleagues, give a 'social pressure' on generations X and Y to maintain their self-image. Travel decisions and activities while

the pandemic is still ongoing will be perceived as carelessness because of the risk of contracting Covid-19 virus which can lead to personal reputations; even the company's reputation where the respondent works can be adversely affected. On the other hand, Generation Z has characteristics that like to indulge in privacy through social media; thus, when they travel, Generation Z always shares their experiences through social media, even though the risk of contracting Covid-19 virus remains there (Aeni 2022).

On the other hand, there is no significant difference among the three generations in the other five indicators, namely: risk that the destinations do not implement the health protocols; risk of being infected and contracted by the virus; risk of meeting with people without health mask; and risk of being seen by others when traveling during the pandemic. In other words, the three generations have the same level of perceptions in viewing the travel risk of these five indicators.

5 CONCLUSION AND RECOMMENDATIONS

The results of this study reveal that there are significant differences in the perception of the traveling risk among domestic tourists of generations X, Y and Z on the health risk, safety risk, and the social-psychological risk dimensions. Several managerial suggestions are offered. Managers of tourist destinations in Indonesia are expected to consistently maintain the CHSE health protocol standards so that tourists feel comfortable and safe to travel to Indonesia. The management of tourist destinations also needs to think of creative strategies such as providing tour packages that are more private for generation X domestic tourists to increase the number of generation X domestic tourists who are brave and willing to travel. Meanwhile, future research is expected to dig deeper into the perception of the risk of traveling from the baby boomers or the elderly, considering that before the pandemic, the trend in the number of tourists from the baby boomer generation was increasing. However, due to the pandemic, this generation has the most vulnerable health risks due to the virus. Considering that the population of new generations will increase in the coming years, a strategy in providing tourism services must be prepared more carefully, starting from the research on their perceptions of the risks of traveling.

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