PROCEEDINGS

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CONTENT

viii	A Message from the Conference Chair
viii	Keynote address
xi	Hosts
xi	Advisory Board
xii	Scientific Committee/Reviewer
xii	Session Chairs
xiii	Committee
xiii	
	Organizer
xiii	Conference Schedule
xiv	Conference Tracks Schedule
xxi	List of Presenters
xxii	List of University/Company
	Economics
1	Ecological Sustainability Management: A Case Study Of Bangkok Tree House, Lodging
	Business In Thailand
	Samart Plangpramool Technological Innovation And Environmental Policies Design
11	Anetta Caplanova
17	Some Measures Of Location In Analysis Of Wages
	Milan Terek, Jan Lisy, Eva Muchová and Nguyen Dinh He
24	Efforts To Achieve An Inclusive Develoment And Growth In Indonesia: A Story From Jakarta
	Husna Leila Yusran, TulusTambunan
35	Analysis Of Muzakki's Understanding And Compliance
	Tika Widiastuti
44	The Comprehension Of Fishery Farm Entrepreneur In Issuing Zakah Fulfillment (Case Study: Farm Entrepreneur In Kalanganyar Sedati
	In Issuing Zakan Fulliment (Case Study, Farm Entrepreneur in Kalanguryer Scudy, Sidoarjo)
	Meri Indri Hapsari, Basroni Rizal Amrullah
54	The Stability Of Islamic Banks In Indonesia
54	Muhammad Fakhri Husein
69	Implementation Of Maqashid Al Sharia As A Model Of Economic Development
	Agriculture In East Java
	Sri Herianingrum
78	The Influence Of Export, Import, Foreign Reserve Currencies, Central Bank Rate Of
	Interest And Inflation Rate On IDR Exchange Rate To USD From January 2011 To
	December 2013, A Case From Indonesia
as en coma	Siti Purnami Sunardiyaningsih, Mia Laksmiwati
	Finance and Accounting
95	Motivation For CSR Practices: Evidence From Financial Services Industry
	Mohd Rizal Muwazir, Noradilah Abdul Hadi
103	The Impact Of Brand Value On Stock Price Canan ERYIĞİT, Mehmet ERYIĞİT
	Canan EKTIGIT, Wennet EKTIGIT

The Effect Of Cash Flow Uncertainty, Contributed Capital Mix, And Investment	
Opportunities To Dividend Policy On Indonesian Companies	115
Anita Roosmalina Matusin, Amalia Pamela	110
Income Smoothing Phenomenon In Indonesia:	
Garbling Vs Signalling	121
Linda Ariany Mahastanti, SethaOctatiasariPratiwi	131
Assessment Of The Effectiveness Of External Control Institutions On Public Funds	
Management: Evidence From Ondo State Nigeria	
Olurankinse Felix, Bayo Fatukasi	147
The Comparison Analysis Of Internet Financial Reporting Of Local Government In	
Indonesia By Using A Disclosure Index	154
Verawaty	164
Income Smoothing Practices In Non Manufacturing Companies	
Yusepaldo Pasharibu, Paskah Ika Nugroho and Lila Septia Adi Kusuma	174
Impact Of LDR, IPR, ACA, NPL, IRR, and NOP Toward Indonesian National Private	
Commercial Banks' Cost-To-Income Ratio	
Panca Omega Parlan, Ari Budi Kristanto, and PaskahlkaNugroho	189
Evaluation Of Students' Attitude Toward Environmental Accounting In Indonesia	
Vrizky Yolanda P. W., Febrian Putra Kusuma	204
Organizational Characteristic And Disclosure Practice Of Grand ExpenditureOn	
Indonesian Local Government Annual Report	211
Hapsari Oktaviana, Gustin Tanggulungan	211
The Information System Control To Increase Regional Income In Bandung City	
Elizabeth T. Manurung	224
Comparison Of Financial Performance And Stock Price	
Before And After Ex - Dividend Listed Companies In Indonesia Stock Exchange	231
Dudi Rudianto	
Factors Affected To Transparency And Accountability In Vietnamese Public Sector	
Organizations	244
Pham QuangHuy	
Macroeconomics And Banking Efficiency Variables In Indonesia	256
Endri, SetyaniDwiLestari	230
Momentum Strategy In Indian Stock Futures Market: A Case Of Banking Sector	267
K. Srinivasan, Justin Babu and Rudra Prasanna Mahapatra	207
The Impact Capital Structure on Agency Cost of Indonesian Listed Company	281
Anita Roosmalina, Riyan Adrian and Amalia Pamela	201
International Business	
Logistics Management For Natural Rubber Exporting From The Upper Southern Region	and the manual second
Of Thailand To China	
	295
Pipat Leodvittayanon, Sakda Siriphattrasophon	
Business Life Cycle Of Biomass Power Generation Project: A Transformation From	
Customer Needs To System Solution	308
Udomsak Kaewsiri, Montri Wiboonrat	
Factors Analysis Of R9 Route For Logistics Goods From Thailand To China	24.0
Sirikul Phoothamnong, Montri Wiboonrat	318
Analysis Of The Impact Of Foreign Direct Investment On Social Development In Indonesia	
And Other Asean Countries	329
Wahyuningsih Santosa	
The Asean Economic Community: Impacts And Implications On Small And Medium	
Enterprises In Thailand	341
Sakda Siriphattrasophon, Kittipong Sirichot and Phornsiri Thivavarnvongs	

The Competitiveness Of Thailand's Poultry Industry	252
-Warat Changsumlee, Sakda Siriphattrasophon	353
The Effectiveness Of Expatriate Managers: A Standardized Of Thai Industry On The	
Qualified Candidates Toward Asean 2015	363
Sirintorn Thepmongkorn	
Factorial Analysis Of FDI From China Into Thailand	
Onanong Pobwandee, Montri Wiboonrat	370
Mix Issues	
Improving The Academic Environment Through Computerized Optimization Tools: A	
Success Story At The Largest Gulf University	479
Anis Gharbi	4/3
Corporate Social Responsibility (Csr) Disclosure In Banking Industry In Indonesia	
Caroline Fernita, Eristia Lidia Paramita, Mitha Dwi Restuti	491
And Paskah Ika Nugroho	
Information Technology Governance In Satya Wacana Christian University By Using	
COBIT Framework	507
Prihanto Ngesti Basuki, Elisabeth Penti Kurniawati	507
And Paskah Ika Nugroho	
Maximizing Stakeholders Value Through Good University Governance (GUG) In Higher Education Institutions	500
Imelda Junita, Nonie Magdalena	523
Electrical Consumption Model: Implementing A Cost Monitoring And Controlling Tool	
AtKing Ice Man	534
Surapol Svetsomboon and Gamon Savatsomboon	104
The Analysis Of Additional Knowledge And Skill Needed By College Students To Become	
Entrepreneur, A Case Study In Non-Business Management College	546
Ester Edwar, Peni Shoffiyati	2000
Analysis of Barriers in Environmental Supply Chain Management	553
Sanjay Jharkharia	222
Improvement Of The Corporate Performance By Applying Corporate Governance With	
The Balanced Scorecard Method	563
MathiusTandiontong, Jimmy Auboerny	1.1.2.2.2.
Human Resource Management	
Generation Y's Attitude And Motivation Towards The Service Learning:	
An Exploration Of International College Students	577
Thaksaorn Srisangkhajorn	
Does Organizational Justice Have Effect On Empowerment? A Study In Turkish Business	
Context	585
Kubilay ÖZYER, Öznur Azizoğlu, Mihriban CİNDİLOĞLU And Recep ERYİĞİT	
The Differentiation Analysis Of Entrepreneurial Characteristics Based On Gender	
And Compensation In Prudential Agent Insurance Bandung	599
Henky Lisan Suwarno, Felicia Abednego	
The Implementation Of 9 Leadership Behaviors In Universities Learning Process(A Study :	
Survey Through Samples Of Students In Maranatha Christian University)	611
Anthonius	
Organizational Culture And Brand Management :	
A Case Study Of Thailand's Health Care Service	624
Kumutinee Worasuwan	

Performance Of Employees Liell Suharti, Agung Susanto 631 The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity On Employee's Loyalty 646 Liell Suharti, Rosaly Fransiska, and Tony Renaldy Watimena Managerial Coaching Behaviors: A Comprehensive Study 659 The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior Heliza Syaffah Lifry, Trado Vansa Adraga 660 The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansal Paint Indonesia Absha Rina Hasyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa 668 The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Klititah 681 The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Varansit Asawanilsri , Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolrattanagoar Surya Setyawan, Kartika Imasari Tijptodjojo, Surya Setyawan 709 The Impact Of Free WI-Fi Facility To Consumer's Financial Behavior Surya Setyawan, Kartika Imasari Tijptodjojo 715 The Branding Strategies Of Facebook by Thai Homestay And Differentiation Analysis Based On Gender Felicia Abednego 733 The Relationship Of Self-Esteem, Recreational Shopper Ident
Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity On Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Watimena Managerial Coaching Behaviors: A Comprehensive Study Vu-Lin Wang The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior And Customer Satisfaction Towards Process Innovation And Customer Satisfaction At Pt. Kansal Paint Indonesia Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Negara Indonesia, Tbk Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Yannasit Asawanilsri, Worawan Ongkrutraksa Building Company's Power And Image By Creating Private Brand Nirotha Chandee, Teerada Chongkolrattanaporn Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tjiptodjojo The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitonskia, WutipoKhirin And Differentiation Analysis Based On Gender Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencu Liu Xai
Culture And Religiosity On Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Watimena Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang 659 The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior Heliza Syafifah Jufry, Trado Vansa Adrogo And Customer Satisfaction Towards Process Innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningih Santosa The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Negara Indonesia, Tbk Justine T Sirait, Adindo Putri Insyirani And Puput Mariatul Kibtiah The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Yannasit Asawanilsri, Worawan Ongkrutraksa Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolattanaporn Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan The Impact Of Free WI-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tjiptodjojo The Branding Strategies Of Facebook By Thai Homestays Pasarin Phalitonshito, Wuttipol/Khinn 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita
Culture And Religiosity On Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimena Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang 659 The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior Heliza Syafifah Jufry, Trado Vansa Adraga 660 The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibiah The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Yannasit Asawanilsri ,Worawan Ongkrutraksa Building Company's Power And Image By Creating Private Brand Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolratnaporn 699 Building Company's Power And Image By Creating Private Brand Kartika Imasari Tijptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tijptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitonokiat, WuttipolKhim 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita
Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimena Managerial Coaching Behaviors: A Comprehensive Study 659 The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior 660 Heliza Sydfifah Jufry, Trado Vansa Adraga 660 The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa 668 The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Negara Indonesia, Tbk 681 Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibiah 681 Marketing Marketing The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Yannasit Asawanilsri, Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolrattanaporn 699 Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan, Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitnonkiat, WuttipolKhirin 721 The Relationship Of Self-Este
Yu-Lin Wang 659 The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior 660 Heliza Syafifah Jufry, Trado Vansa Adraga 660 The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa 668 The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Negara Indonesia, Tbk 681 Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibitah 689 The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Vannasit Asawanilsri, Worawan Ongkrutraksa 689 Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan, Kartika Imasari Tjiptodjojo, T15 715 The Branding Strategies Of Facebook By Thai Homestays Pasarin Phalitonskiat, WutipolKhirin 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743
The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior 660 Heliza Syafifah Jufry, Trado Vansa Adraga 660 The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansal Paint Indonesia 668 Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa 668 The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibitah 681 The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Yannasit Asawanilsri , Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolrattanaporn 699 Building Company's Power And Image By Creating Private Brand Kartika Imasari Tijitodijojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan, Kartika Imasari Tijitodijojo 715 The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitnonkiat, WuttipolKhirin 721 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Effectiveness Of Digital MarketingFor Burberry China Quality In Education Through Continuous Assesment Of The Performance Quality In Education
Dysfunctional Audit Behavior Heliza Syafifah Jufry, Trado Vansa Adraga 660 The Effect Of Management System Standard's Integration Towards Process innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia 668 Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa 668 The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Negara Indonesia, Tbk 681 Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibitah 681 The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Vannasit Asawanilsri , Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolrattanaporn 699 Building Company's Power And Image By Creating Private Brand Kartika Imasari Tijiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tijiptodjojo 715 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education 755
Heliza Syafifah Jufry, Trado Vansa Adraga The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa 668 The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts 668 Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank 681 Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibitah 681 The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank 689 Influencer Marketing Of Lifestyle Products Via Instagram 699 Building Company's Power And Image By Creating Private Brand 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior 715 The Branding Strategies Of Facebook By Thai Homestays 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying 721 Managing Service In Education Through Continuous Assesment Of The Performance 733 Quality In Education 743
The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Negara Indonesia, Tbk Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibtiah The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Yannasit Asawanilsri , Worawan Ongkrutraksa Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolrattanaporn Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitnonkiat, WutipolKhirin 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita
And Customer Satisfaction At Pt. Kansai Paint Indonesia 668 Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa 668 The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts 681 Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank 681 Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibtiah 681 The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank 689 Influencer Marketing Of Lifestyle Products Via Instagram 699 Building Company's Power And Image By Creating Private Brand 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior 715 The Branding Strategies Of Facebook By Thai Homestays 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying 733 Effectiveness Of Digital MarketingFor Burberry China 743 Managing Service In Education Through Continuous Assesment Of The Performance 755
Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa Occord The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Negara Indonesia, Tbk 681 Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibitah 681 Marketing Marketing The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Yannasit Asawanilsri , Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolrattanaporn 699 Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita 755
The Effect of Motivation Factors and Itention to Methods of Knowledge Sharing againts Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Negara Indonesia, Tbk Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibtiah Marketing The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Yannasit Asawanilsri, Worawan Ongkrutaksa Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolrattanaporn Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan, Kartika Imasari Tjiptodjojo The Branding Strategies Of Facebook By Thai Homestays Pasarin Phalitnonkiat, WuttipolKhirin 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdelena, Imelda Junita
Knowledge Sharing Behavior of Product Development Division Employees at PT. Bank Negara Indonesia, Tbk 681 Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibitah 681 Marketing Marketing The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank 689 Influencer Marketing Of Lifestyle Products Via Instagram 699 Building Company's Power And Image By Creating Private Brand 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior 715 Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita 755
Negara Indonesia, Tbk 681 Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibtiah Marketing Marketing Marketing The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank 689 Vannasit Asawanilsri , Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram 699 Building Company's Power And Image By Creating Private Brand 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior 715 The Branding Strategies Of Facebook By Thai Homestays 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying 733 Effectiveness Of Digital MarketingFor Burberry China 743 Managing Service In Education Through Continuous Assessment Of The Performance Quality In Education 755
Negata Intonesia, Tok Justine T Sirait, Adinda Putri Insyirani And Puput Mariatul Kibtiah Marketing Marketing Marketing The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank Yannasit Asawanilsri ,Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolrattanaporn 699 Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitonnkiat, WuttipolKhirin 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assessment Of The Performance Quality In Education 755
Marketing The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank 689 Yannasit Asawanilsri ,Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram 699 Building Company's Power And Image By Creating Private Brand 699 Building Company's Power And Image By Creating Private Brand 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior 715 Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita 755
The Use Of Integrated Marketing Communications In Rebranding Of Krungsri Bank 689 Vannasit Asawanilsri , Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram 699 Building Company's Power And Image By Creating Private Brand 699 Building Company's Power And Image By Creating Private Brand 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior 715 Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education 755
Yannasit Asawanilsri , Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram 699 Building Company's Power And Image By Creating Private Brand 699 Building Company's Power And Image By Creating Private Brand 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior 715 Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education 755
Yannasit Asawanilsri , Worawan Ongkrutraksa 689 Influencer Marketing Of Lifestyle Products Via Instagram 699 Building Company's Power And Image By Creating Private Brand 699 Building Company's Power And Image By Creating Private Brand 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior 715 Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education 755
Influencer Marketing Of Lifestyle Products Via Instagram Nirotha Chandee, Teerada Chongkolrattanaporn Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitnonkiat, WuttipolKhirin 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assessment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita
Nirotha Chandee, Teerada Chongkolrattanaporn 699 Building Company's Power And Image By Creating Private Brand Kartika Imasari Tjiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitnonkiat, WuttipolKhirin 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education 755
Building Company's Power And Image By Creating Private Brand 709 Kartika Imasari Tjiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior 715 Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying 733 And Differentiation Analysis Based On Gender 733 Effectiveness Of Digital MarketingFor Burberry China 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita 755
Kartika Imasari Tjiptodjojo, Surya Setyawan 709 The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tjiptodjojo The Impact Of Free Wi-Fi Facility To Consumer's Financial Behavior Surya Setyawan , Kartika Imasari Tjiptodjojo The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitnonkiat, WuttipolKhirin The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender And Differentiation Analysis Based On Gender Colspan="2">Colspan="2" Colspan="2">Colspan="2" Colspan="2" </td
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Surya Setyawan , Kartika Imasari Tjiptodjojo 715 The Branding Strategies Of Facebook By Thai Homestays 721 Passarin Phalitnonkiat, WuttipolKhirin 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying 733 And Differentiation Analysis Based On Gender 733 Felicia Abednego 743 Managing Service In Education Through Continuous Assesment Of The Performance 745 Nonie Magdalena, Imelda Junita 755
The Branding Strategies Of Facebook By Thai Homestays Passarin Phalitnonkiat, WuttipolKhirin The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita
Passarin Phalitnonkiat, WuttipolKhirin 721 The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego 733 Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu Managing Service In Education Through Continuous Assessment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita
The Relationship Of Self-Esteem, Recreational Shopper Identity And Compulsive Buying And Differentiation Analysis Based On Gender Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education 755 Nonie Magdalena, Imelda Junita
And Differentiation Analysis Based On Gender Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita
Felicia Abednego Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu 743 Managing Service In Education Through Continuous Assessment Of The Performance Quality In Education 755 Nonie Magdalena, Imelda Junita
Effectiveness Of Digital MarketingFor Burberry China Zhencun Liu Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education 755 Nonie Magdalena, Imelda Junita
Zhencun Liu 743 Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Quality In Education 755 Nonie Magdalena, Imelda Junita 755
Managing Service In Education Through Continuous Assesment Of The Performance Quality In Education Nonie Magdalena, Imelda Junita
Quality In Education 755 Nonie Magdalena, Imelda Junita
Quality In Education 755 Nonie Magdalena, Imelda Junita
Nonie Magdalena, Imelda Junita
The Effect Of Role Model Influence On Adolescents' Materialism And Impulsive Buying
Behavior 765
Shellyana Junaedi
The Role Of Sport Consumer's (Fans) Involvement, Self-Expression, Trust And
Attack mant Mith A Count Town In D. 1111 1 1 1 2 1 1
Feby Rahmawati
Relationships Between Perception Of Authenticity, Experience Quality And Positive
Behavioral Intentions Of Tourists: A Case Of Daraphirom Palace, Chiang Mai Province,
Thailand 792
Thaina, Khwanchanok and Katawandee, Punthumadee
actors Affecting Success Of Thai Traditional Markets As Cultural Tourism Attractions: A
Case Of Two Thai Traditional Markets In Chashananan Banding The Hard
Tipawanna, Panipas and Katawandee, Punthumadee

	Analysis Of Comparative Study Of Tourism Positional Excellence Between Bandung And Gili Trawangan, Lombok As An Implication Of Natural Resources And Distinctive
810	Competence Yusuf Osman Raihin
	Thai People's Attitude Towards Infographics
	And Texts As Means Of Communication
825	For Social Campaigns
	Tachapon Intaratayvee, Worawan Ongkrutraksa
	Integrated Marketing Communications Activities That Affect The Purchase Of Frozen
836	Ready Meal
050	Jilmica Ueakoonwarawat
	Examining The Moderating Roles Of Ad Claim Type And Rhetorical Style In The
846	Consumers' Brand Commitment
640	Danny Tengti Kao
	The Interpretation Plan For Heritage Tourism Promotion
859	At Chiang Saen District, Chiang Rai
859	Ananda, Suprakarn and Disatapundhu, Suppakorn
	SMEs
	ender And Entrepreneurship : Measuremen Personality Trait Of Women Entrepreneurs
	Using The Big Five Personality
869	Theresia Diah Widiastuti
	Creative Preneurship: Creation, Production, Distribution And Protection In Fine Art
883	Cleative Preneurship. Cleation, Production, Distribution And Protection in Prine Art Timbul Raharjo
	Cheating Detection: Using Prediction Equation (Regression Analysis) To Detect Ice
892	Company's Unauthorized Production
	Gamon Savatsomboon, Surapol Svetsomboon
	Factors Affecting Business Performance The Small Medium Enterprises Of Batik
	Pekalongan Central Java, Indonesia
898	Naelati Tubastuvi, Sobrotul Imtikhanah
	The Impact Of Concept And Implication Of Taxes On Small And Medium Enterprises
911	(SMEs) In South Sumatera
	Yeni Widyanti
	Challenges Faced By Female Owned SMEs In The Creative Industry (A Case Study In
917	Industrial Craft Weaving Songket Palembang)
	Trisninawati
	The Practice Of Hotel Environment Management: A Case Study Of Small Hotels in Ubud
925	Bali
525	Ida Bagus Made Wiyasha , I Nyoman Arcana
	Analysis On The Influence Of Studying Entrepreneurship For The Interest Of
	Entrepreneur College Students
941	Entrepreneur conege students

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Conference Schedule

THE 2nd IBEA INTERNATIONAL CONFERENCE ON BUSINESS, ECONOMICS AND ACCOUNTING 26 – 28 March 2014

Day 1 : Wednesday, 26 March 2014

Time	Description	Room
15.00 - 17.00	Registration	
17.00 - 17.45	Social Gathering FOR UNIVERSITY REPRESENTATIVE ONLY	Crystal Ball Room
18.15 - 21.00	 WELCOMING DINNER Welcoming Speech from Conference Chair Key Note Speech : Prof. Anetta Caplanova, Ph.D - University of Economics in Bratislava - Slovakia A Few words from The Hosts Cultural Performance 	Crystal Ball Room

5.	Dinner			

Day 2 : Thursday, 27 March 2014

	ay, 27 March 2014	Room
Time	Description	
08.00 - 12.00	Parallel Session I	CAAL I,II,III
	1. Economics	
	International Business	
	Finance and Accounting	
	4. Mix Issues	
	5. Marketing	
12.00 - 13.15	Lunch	Diamond Room
13.15 - 16.15	Parallel Session II	CAAL I, II, III
	1. Finance and Accounting	
	2. Mix Issues	
	3. Marketing	
	4. Human Resources Management	
	5. SMEs	
16.15 -	Closing: 1. Best Paper Announcement	
16.30	2. Closing Speech	
Day 3 : Friday, 2	28 March 2014	
Time	Description	Room
08.00-17.00	HONG KONG TOUR	(Optional)
	Please be ready at The Cityview Hotel at	
	7.45 am	

NOTE:

Please be informed to be on time due to a very limited time

Maximum time allocated for each presenter: 20 minutes including Q & A (questions and answers)

Track Schedule

THE 2nd IBEA INTERNATIONAL CONFERENCE ON BUSINESS, ECONOMICS AND ACCOUNTING CONFERENCE TRACKS: Thursday, 27 March 2014 Room :CAAL 1

Track I	ECONOMICS
	Session Chair : Muhammad Fakhri Husein
08.30-08.45	Ecological Sustainability Management: A Case Study Of Bangkok Tree House, Lodging Business In Thailand Samart Plangpramool
08.45-09.00	Technological Innovation And Environmental Policies Design Anetta Caplanova
09.00-09.15	Some Measures Of Location In Analysis Of Wages Milan Terek, Jan Lisy, Eva Muchová and Nguyen Dinh He
09.15-09.30	Efforts To Achieve An Inclusive Develoment And Growth In Indonesia: A Story From Jakarta Husna Leila Yusran, TulusTambunan
09.30-09.45	Analysis Of Muzakki's Understanding And Compliance

	Tika Widiostu
	Session Chair : Asep Hermawa
09.45-10.00	The Comprehension Of Fishery Farm Entrepreneu
	In Issuing Zakah Fulfillment (Case Study: Farr
	Entrepreneur In Kalanganyar Sedati Sidoarjo
	Meri Indri Hapsari, Basroni Rizal Amrulla
10.00-10.15	The Stability Of Islamic Banks In Indonesi
10.15-10.30	Muhammad Fakhri Husei Implementation Of Maqashid Al Sharia As A Model O
10.10 10.00	
	Economic Development Agriculture In East Jav
10.30 - 10.45	Sri Herianingrun
10.30 - 10.45	The Influence Of Export, Import, Foreign Reserve Currencies, Central Bank Rate Of Interest And Inflation Rate
	On IDR Exchange Rate To USD From January 2011 To
	December 2013, A Case From Indonesi
	Siti Purnami Sunardiyaningsih, Mia Laksmiwat
TRACK II	FINANCE AND ACCOUNTING
	Session Chair: Mehmet ERYIĞİ
10.45-11.00	Methodies For CCD Destines 5 interest
10.45-11.00	Motivation For CSR Practices: Evidence From Financia
	Services Industry
	Mohd Rizal Muwazir, Noradilah Abdul Had
11.00–11.15	The Impact Of Brand Value On Stock Price Canan ERYIĞIT, Mehmet ERYIĞI
11.15-11.30	The Effect Of Cash Flow Uncertainty, Contributed Capita
	Mix, And Investment Opportunities To Dividend Policy Or
	Indonesian Companies
	Anita Roosmalina Matusin, Amalia Pamelo
1.30-11.45	Income Smoothing Phenomenon In Indonesia
	Garbling Vs Signalling
	Linda Ariany Mahastanti, SethaOctatiasariPratiw
1.45-12.00	Assessment Of The Effectiveness Of External Control
	Institutions On Public Funds Management: Evidence From
	Ondo State Nigeria
2 00 12 20	Olurankinse Felix, Bayo Fatukasi
2.00-13.30	LUNCH
	Session Chair : Mohd Rizal Muwazir
.3.30-13.45	The Comparison Analysis Of Internet Financial Reporting Of
	Local Government In Indonesia By Using A Disclosure Index
	Index Verawaty
3.45-14.00	Income Smoothing Practices In Non Manufacturing
	Companies
	Yusepaldo Pasharibu, Paskah Ika Nugroho and Lila Septia Adi
	Kusuma
4.00-14.15	Impact Of LDR, IPR, ACA, NPL, IRR, and NOP Toward
	Indonesian National Private Commercial Banks' Cost-To-
	Income Ratio
	Panca Omega Parlan, Ari Budi Kristanto, and PaskahlkaNuaroho

14.15-14.30	Evaluation Of Students' Attitude Toward Environmental
	Accounting In Indonesia
	Vrizky Yolanda P. W., Febrian Putra Kusuma
	Session Chair : Paskah Ika Nugroho
14.30-14.45	Organizational Characteristic And Disclosure Practice Of
	Grand ExpenditureOn Indonesian Local Government Annua
	Report
	Hapsari Oktaviana, Gustin Tanggulungar
14.45-15.00	The Information System Control To Increase Regiona
	Income In Bandung City
	Elizabeth T. Manurung
15.00-15.15	Comparison Of Financial Performance And Stock Price
	Before And After Ex - Dividend Listed Companies Ir
	Indonesia Stock Exchange
	Dudi Rudianto
15.15-15.30	Factors Affected To Transparency And Accountability In
	Vietnamese Public Sector Organizations
	Pham QuangHuy
	Session Chair: Olurankinse Felix
15.30-15.45	Macroeconomics And Banking Efficiency Variables In
	Indonesia
	Endri, SetyaniDwiLestar
15.45-16.00	Momentum Strategy In Indian Stock Futures Market: A Case
	Of Banking Sector
	K. Srinivasan, Justin Babu and Rudra Prasanna Mahapatra
16.00 - 16.15	The Impact Capital Structure on Agency Cost of Indonesian
	Listed Company
	Anita Roosmalina, Riyan Adrian and Amalia Pamela
- 17.00	CLOSING

CONFERENCE TRACKS: Thursday, 27 March 2014 Room : CAAL 2

Track III	INTERNATIONAL BUSINESS
	Session Chair : Asep Hermawan
08.30-08.45	Logistics Management For Natural Rubber Exporting From
	The Upper Southern Region Of Thailand To China
	Pipat Leodvittayanon, Sakda Siriphattrasophor
08.45-09.00	Business Life Cycle Of Biomass Power Generation Project: A
	Transformation From Customer Needs To System Solution
	Udomsak Kaewsiri, Montri Wiboonrat
09.00-09.15	Factors Analysis Of R9 Route For Logistics Goods From
	Thailand To China
	Sirikul Phoothamnong, Montri Wiboonrat
	Session Chair : Sakda Siriphattrasophon

Analysis Of The Impact Of Foreign Direct Investment O Social Development In Indonesia And Other Asean Countrie <i>Wahyuningsih Santos</i>	09.15-09.30	
The Asean Economic Community: Impacts And Implication On Small And Medium Enterprises In Thailan Sakda Siriphattrasophon, Kittipong Sirichot and Phornsi Thivavarnvong	09.30-09.45	
The Competitiveness Of Thailand's Poultry Industr Warat Changsumlee, Sakda Siriphattrasopho	09.45-10.00	
The Effectiveness Of Expatriate Managers: A Standardized O Thai Industry On The Qualified Candidates Toward Asea 201 Sirintorn Thepmongkor	10.00-10.15	
Factorial Analysis Of FDI From China Into Thailan Onanong Pobwandee, Montri Wiboonro	10.15-10.30	
MIXED ISSUE Session Cair : Anis Gharb	TRACK IV	
Improving The Academic Environment Throug	10.30-10.45	
Computerized Optimization Tools: A Success Story At Th	20120 20110	
Largest Gulf Universit		
Anis Gharl		
Corporate Social Responsibility (Csr) Disclosure In Bankin	10.45-11.00	
Industry In Indonesi		
Caroline Fernita, Eristia Lidia Paramita, Mitha Dwi Restu And Paskah Ika Nugroh		
Information Technology Governance In Satya Wacan Christian University By Using COBIT Framewor Prihanto Ngesti Basuki, Elisabeth Penti Kurniawa And Paskah Ika Nugroh	11.00-11.15	
Session Chair : Ester Edwa		
Maximizing Stakeholders Value Through Good Universit Governance (GUG) In Higher Education Institution Imelda Junita, Nonie Magdalen	11.15-11.30	
Electrical Consumption Model: Implementing A Cos	11.30-11.45	
Monitoring And Controlling Tool AtKing Ice Ma		
Surapol Svetsomboon and Gamon Savatsomboo		
The Analysis Of Additional Knowledge And Skill Needed B	11.45-12.00	
College Students To Become Entrepreneur, A Case Study I Non-Business Management Colleg Ester Edwar, Peni Shoffiya		
Non-Business Management Colleg Ester Edwar, Peni Shoffiya	12.00-12.15	
Non-Business Management Colleg <i>Ester Edwar, Peni Shoffiya</i> Analysis of Barriers in Environmental Supply Chai Managemen	12.00-12.15	
Non-Business Management Colleg <i>Ester Edwar, Peni Shoffiya</i> Analysis of Barriers in Environmental Supply Chai	12.00-12.15	

Improvement Of The Corporate Performance By Applying	13.30-13.45	
Corporate Governance With The Balanced Scorecard		
Method		
MathiusTandiontong, Jimmy Auboerny		
HUMAN RESOURCES MANAGEMEN	TRACK V	
Session Chair : Antonius		
Generation Y's Attitude And Motivation Towards The Service	13.45-14.00	
Learning		
An Exploration Of International College Students		
Thaksaorn Srisangkhajorn	14.00-14.15	
Does Organizational Justice Have Effect On Empowerment? A	14.00-14.15	
Study In Turkish Business Contex		
Kubilay ÖZYER, Öznur Azizoğlu, Mihriban CİNDİLOĞLU		
And Recep ERYİĞİ		
The Differentiation Analysis Of Entrepreneuria	14.15-14.30	
Characteristics Based On Gender And Compensation In		
Prudential Agent Insurance Bandung		
Henky Lisan Suwarno, Felicia Abednego		
The Implementation Of 9 Leadership Behaviors In	14.30-14.45	
Universities Learning Process(A Study : Survey Through		
Samples Of Students In Maranatha Christian University		
Anthonius	14 45 15 00	
Organizational Culture And Brand Management: A Case	14.45-15.00	
Study Of Theiland's Health Core Convice		
Study Of Thailand's Health Care Service		
Study Of Thailand's Health Care Service <i>Kumutinee Worasuwar</i>		
Kumutinee Worasuwar		
Kumutinee Worasuwan Session Chair :Thaksaorn Srisangkhajorn	15.00-15.15	
Kumutinee Worasuwan Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or	15.00-15.15	
Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence On Techno stress And Performance Of Employees	15.00-15.15	
Kumutinee Worasuwan Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence On Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto	15.00-15.15	
Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence On Techno stress And Performance Of Employees		
Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The		
Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimental	15.15-15.30	
Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimenta Managerial Coaching Behaviors: A Comprehensive Study		
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Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimenta Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang The Effect Of Locus Of Control, Organizational Commitment,	15.15-15.30	
Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimenta Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior	15.15–15.30 15.30–15.45	
Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimena Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior Heliza Syafifah Jufry, Trado Vansa Adraga	15.15–15.30 15.30–15.45	
Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimena Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior Heliza Syafifah Jufry, Trado Vansa Adraga The Effect Of Management System Standard's Integration	15.15–15.30 15.30–15.45 15.45–16.00	
Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimena Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior Heliza Syafifah Jufry, Trado Vansa Adraga The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt.	15.15–15.30 15.30–15.45 15.45–16.00	
Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimena Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior Heliza Syafifah Jufry, Trado Vansa Adraga The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia	15.15–15.30 15.30–15.45 15.45–16.00	
Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanto The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimena Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior Heliza Syafifah Jufry, Trado Vansa Adraga The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia Absha Rina Hasyyati, Bayu Mahendra Fitranto	15.15–15.30 15.30–15.45 15.45–16.00	
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Kumutinee Worasuwar Session Chair :Thaksaorn Srisangkhajorn The Impact Of Workload And Technology Competence Or Techno stress And Performance Of Employees Lieli Suharti, Agung Susanta The Role Of Work Ethos As Mediating Variable For The Influence Of Organizational Culture And Religiosity Or Employee's Loyalty Lieli Suharti, Rosaly Fransiska, and Tony Renaldy Wattimena Managerial Coaching Behaviors: A Comprehensive Study Yu-Lin Wang The Effect Of Locus Of Control, Organizational Commitment, And Position Toward Dysfunctional Audit Behavior Heliza Syafifah Jufry, Trado Vansa Adraga The Effect Of Management System Standard's Integration Towards Process Innovation And Customer Satisfaction At Pt. Kansai Paint Indonesia Absha Rina Hasyyati, Bayu Mahendra Fitranto And Wahyuningsih Santosa The Effect of Motivation Factors and Itention to Methods of	15.15-15.30 15.30-15.45 15.45-16.00 16.00-16.15	

	Ju	Justine T Sirait, Adinda Putri Insyirani		
		And Puput Mariatul Kibtiah		
-17.00		CLOSING		

CONFERENCE TRACKS: Thursday, 27 March 2014 Room : CAAL 3

Track VI	Track VI MARKETING		
	Session Chair : Shellyana Junaed		
08.30-08.45	The Use Of Integrated Marketing Communications Ir		
	Rebranding Of Krungsri Ban		
	Yannasit Asawanilsri ,Worawan Ongkrutraksa		
08.45-09.00	Influencer Marketing Of Lifestyle Products Via Instagram		
	Nirotha Chandee, Teerada Chongkolrattanaporr		
09.00-09.15	Building Company's Power And Image By Creating		
	Private Brand		
	Kartika Imasari Tjiptodjojo, Surya Setyawar		
09.15-09.30	The Impact Of Free Wi-Fi Facility To Consumer's Financia		
	Behavior		
	Surya Setyawan , Kartika Imasari Tjiptodjojo		
09.30-09.45	The Branding Strategies Of Facebook By Thai Homestays		
	Passarin Phalitnonkiat, WuttipolKhirir		
09.45-10.00	The Relationship Of Self-Esteem, Recreational Shoppe		
	Identity And Compulsive Buying And Differentiation		
	Analysis Based On Gende		
	Felicia Abednego		
	Session Chair : SURYA SETIAWAN		
10.00-10.15	Effectiveness Of Digital MarketingFor Burberry China		
	Zhencun Liu		
10.15-10.30	Managing Service In Education Through Continuous		
	Assesment Of The Performance Quality In Education		
	Nonie Magdalena, Imelda Junita		
10.30-10.45	The Effect Of Role Model Influence On Adolescents		
	Materialism And Impulsive Buying Behavior		
	Shellyana Junaed		
10.45-11.00	The Role Of Sport Consumer's (Fans) Involvement, Self-		
	Expression, Trust And Attachment With A Sport Team In		
	Building Loyal Relationships		
	Feby Rahmawati		
11.00-11.15	Relationships Between Perception Of Authenticity,		
	Experience Quality And Positive Behavioral Intentions Of		
	Tourists: A Case Of Daraphirom Palace, Chiang Mai		
	Province, Thailand		
	Thaina, Khwanchanok and Katawandee, Punthumadee		
11.15-11.30	Factors Affecting Success Of Thai Traditional Markets As		
	Cultural Tourism Attractions: A Case Of Two Thai		

Traditional Markets In Chachoengsao Province, Thailan		
Tipawanna, Panipas and Katawandee, Punthumade		
Session Chair : Asep Hermawa		
	11.30-11.45	
Excellence Between Bandung And Gili Trawanga		
Lombok As An Implication Of Natural Resources Ar		
Distinctive Competence		
Yusuf Osman Raih		
.00 Thai People's Attitude Towards Infographi And Texts As Means Of Communication	11.45-12.00	
For Social Campaign		
Tachapon Intaratayvee, Worawan Ongkrutrak		
	12.00 - 13.30	
	13.30-13.45	
Affect The Purchase Of Frozen Ready Me	15.50-15.45	
Jilmica Ueakoonwaraw		
1.00 Examining The Moderating Roles Of Ad Claim Type Ar	13.45-14.00	
Rhetorical Style In The Consumers' Brand Commitme		
Danny Tengti K		
	14.00-14.15	
At Chiang Saen District, Chiang R Ananda, Suprakarn and Disatapundhu, Suppako		
	TRACK VII	
	14.15-14.30	
Trait Of Women Entrepreneurs Using The Big Fi		
Personal		
Theresia Diah Widiast		
	14.30-14.45	
And Protection In Fine A		
Timbul Raha		
5	14.45-15.00	
(Regression Analysis) To Detect Ice Company Unauthorized Producti		
Gamon Savatsomboon, Surapol Svetsombo		
Session Chair: Surapol Svetsomboo		
Session chail. Surapor Sveisonisoe		
5.15 Factors Affecting Business Performance The Sm	15.00-15.15	
Medium Enterprises Of Batik Pekalongan Central Jac	19.00-19.19	
Indone		
Naelati Tubastuvi, Sobrotul Imtikhan		
5.30 The Impact Of Concept And Implication Of Taxes	15.15-15.30	
Small And Medium Enterprises (SMEs) In South Sumate		
Yeni Widya		
5.45 Challenges Faced By Female Owned SMEs In T	15.30-15.45	
Creative Industry (A Case Study In Industrial Cr		
Weaving Songket Palembar		
.6.00 The Practice Of Hotel Environment Management: A Ca		

	Study Of Small Hotels In Ubud Bali Ida Bagus Made Wiyasha , I Nyoman Arcana
16.00-16.15	Analysis On The Influence Of Studying Entrepreneurship For The Interest Of Entrepreneur College Students <i>Yolla Margaretha, Theo Gunawan</i>
17.00	

List of Presenter/Participants

Jilmica Ueakoonwarawat Jimmy Auboerny Justin Babu Justine T Sirait K. Srinivasan Kartikalmasari Tiiptodiojo Katawandee, Punthumadee **Kittipong Sirichot** Kubilay ÖZYER Kumutinee Worasuwan Lieli Suharti Lila Septia AdiKusuma Linda Ariany Mahastanti M. Arifin MathiusTandiontong Mehmet ERYIĞİT Meri Indri Hapsari Mia Laksmiwati Mihriban CINDILOĞLU Milan Terek Mitha Dwi Restuti Mohd Rizal Muwazir Montri Wiboonrat Muhammad Fakhri Husein Naelati Tubastuvi Nguyen Dinh He Nirotha Chandee Nonie Magdalena Noradilah Abdul Hadi Olurankinse Felix Öznur Azizoğlu Onanong Pobwandee Panca Omega Parlan Paskah Ika Nugroho Passarin Phalitnonkiat Peni Shoffiyati Pham Quang Huy Phornsiri Thivavarnvongs Pipat Leodvittayanon Prihanto Ngesti Basuki Puput Mariatul Kibtiah Riyan Adrian

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Tika Widiastuti Timbul Raharjo Tipawanna, Panipas Tony Renaldy Wattimena Trado Vansa Adraga Trisninawati Tulus Tambunan Udomsak Kaewsiri Verawaty Vrizky Yolanda P. W. Wahyuningsih Santosa Warat Changsumlee Worawan Ongkrutraksa Wuttipol Khirin Yannasit Asawanilsri Yeni Widyanti Yolla Margaretha Yu-Lin Wang Yusepaldo Pasharibu Yusuf Osman Raihin Zhencun Liu



THE IMPACT OF FREE WI-FI FACILITY TO CONSUMER'S FINANCIAL BEHAVIOR

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Abstract

This research describes the consumer's financial behavior when they are offered free Wi-Fi in public area such as restaurants, cafeterias and cafes. Advanced telecommunication technology such as tablets, smart phones and laptops makes communication becomes everyday needs for businessmen, workers, even students. Free Wi-Fi facility becomes important in downtown people busy life. We conduct 100 respondents who are visiting restaurant, cafeterias and cafes; along with using free Wi-Fi facility in Bandung to know their financial behavior. Initially, consumer's decision in choosing free Wi-Fi in public place may lower their expenditure, but this free facility may make consumer becomes higher than their thought. This description research shows consumer's financial decision is 'tricked' by free Wi-Fi facility.

*Keywords:*financial behavior, financial decision, consumer's decision, free Wi-Fi facility, telecommunication technology.

INTRODUCTION

The advanced communication technology makes the needs of information increase nowadays. This need can be said as opportunity for other industry to develop its business. Telecommunication industry is one of developing industries. One industry that is developing rapidly is telecommunications. Communication makessocieties in every country are able to connect with other people and delivers information without limitation of space and time.

Thishigh demand opportunity creates strength for telecommunication industry. One industry that receives the impact of the increasingly high demand of information and technology is a service industry such as restaurants, cafes, places of education and other entertainment facilities. Many places of business and public facilities that offer access to data or providing free information on the consumer in the form of free Wi-Fi.

The sophisticated developing communication technology is growing fast. It can be said starting from telegram, analog telephone, digital telephone, Internet, wireless phone, and also wireless Internet connection or Wi-Fi. Communication device also have a rapid growing, from fixed phone, cellular phone, and tablet.



Wi-Fi is a wireless network that allows us to be able to connect to the Internet. Through the use of Wi-Fi free of charge, the public can access data and information as much as possible without worrying about the cost of data access. Opportunity is widely seen by industry players to attract more consumers to shop. With the availability of free Wi-Fi facility, is expected to save consumers time to shop for longer, more purchases and repeatedly. From the consumer side, the provision of free Wi-Fi will impact directly or indirectly on their financial behavior. Direct provision of free Wi-Fi will affect the money they spend to buy products, i.e. food and drinks. It will indirectly also affect desire and saving obligations they have to do the appropriate initial commitment. This would be a contradiction because on one hand, consumers will find great savings funds should be issued for the cost of access to data and information, but on the other hand consumers would not want to keep spending money to buy products for the cost of health insurance use of data and information for free.

Consumer financial behavior can basically be formed through habit; however, such behavior sometimes changes according to the environment that influences it. A consumer who at first is that many people do saving in financial arrangements sometimes feel that to spend some money to access data and information is an extravagance that he will try to seek access to data and information free of charge both for data access as well as places that provide it. This place is usually as a means of education and libraries.

Nevertheless, a consumer can choose to use the free Wi-Fi at places that sell the products instead of using the data access and information for free, such as restaurants, cafes, malls and other entertainment venues. It is said that the tendency of a consumer when choosing the style of life and environmental influences, which will look more stylish if it looks to access the data and information in such places. It is becoming an impact on spending some amount of money which may exceed the amount that must be paid if the person is buying access to data and personal information.

This study aims to describe how the consumer level or the selection of a visit to a café or a restaurant that has free Wi-Fi, how it compares to the level of consumer spending and saving between using a personal data access with free Wi-Fi as well as the election of the consumer in deciding to pay credit purchase phone for data access or purchase of products (i.e. food and drink) to get free Wi-Fi.

Wi-Fi

Williams and Sawyer (2008) states that "Wi-Fi is a short-range wireless digital standard aimed at helping machines inside offices to communicate at high speeds and share Internet connections at distance up to 300 feet; it connects to a kind of local area network known as the Ethernet."Forouzan (2013) declare that "Wi-Fi (short for wireless fidelity) as a synonym for wireless LAN. Wi-Fi, however, is a wireless LAN that is certified by the Wi-Fi Alliance, a global, nonprofit industry association of more than 300 member companies devoted to promoting the growth of wireless LANs."

According to Mur and Ribes (2012), "the Wi-Fi technology is quickly being adopted by new types of devices that pose stringent requirements in terms of energy



efficiency. In order to address these requirements the IEEE 802.11 group developed in the recent years several power saving protocols that are today widely used among devices like smart phones."

Brain, Wilson and Johnson (2001) state "Wi-Fi has a lot of advantages. Wireless networks are easy to set up and inexpensive. They're also unobtrusive – unless you're on the lookout for a place to watch streaming movies on your tablet, you may not even notice when you're in a hotspot."Hemalatha, Prithviraj, Jayalalitha and Thenmozhii (2011) state "Wi-Fi, short for Wireless Fidelity is a wireless digital communication system, operating in 2.4GHz ISM band with channel bandwidth of 25MHz is intended for LANs with coverage of few hundred feet."

Consumer decision about buying and saving

According to Gitman and Joehnk (2008), consumer uses money to buy product or services. The goal is to get the satisfaction from each money he/she earn. Altfest (2007) define the method through which people select goods and services to satisfy their needs as theory of consumer choice. Consumer decides whether the goods or services are satisfy or not, thus they make decision to buy.

Consumer's buying decision can be based on timing purchases, store selection, brand comparison, label information and price comparison (Kapoor, Dlabay& Hughes, 2010). Consumer usually compare about those things especially price. Wise consumer counts the cost and benefit for the product or services that they buy.

According to Choudhury (1999), saving as "total of factor payment, which equal national income, may not be fully spent in buying back all the goods and services at a time." Altfest (2007) define saving as the cash left over after operating, capital expenditures, and debt activities. Sonuga-Barke and Webley in Furnham (1999) define saving as"in terms of the quality of a set of actions (going to the counter and depositing money), made in relation to one or other institutions (bank or building society)." Attanasio and Banks (2001) state "saving is an issue of fundamental importance to academic economist and policy-makersalike. While, for an individual household, saving is essentially a way to move resources over time, for the economy at large, the supply of saving represents an important source for the financing of investment."

METHODS

The method used in this study was to conduct a survey of 100 consumers who had visited and use Wi-Fi is available in the café or restaurant in Bandung. The sampleis 100 people in which the criteria of the sample is taken from people who have visited and use Wi-Fi is available in the café or restaurant in Bandung.

Result and Discussion

We collect 100 respondents who have visited free Wi-Fi facilities as our sample and process it descriptively. The results were prepared using tables. The table shows the



number of respondents in using the facilities free Wi-Fi is provided in the restaurant or café, as well as expenditure and saving respondents.

Number	Questions		Amount	Percent
1	Gender	Male	60	60
T	Gender	Female	40	40
2	Ages	≤19	67	67
		20-40	33	33
		> 41	0	0
2	Visit the Restaurant or Cafe that have free Wi-Fi	Yes	100	100
3		No	0	0
4		Yes	94	94
4	Using free Wi-Fi	No	6	6
5	The main factor in choosing a Restaurant or Cafe	Yes	25	25
		No	75	75
6	Consumer Buying Decisionand Saving	Data Access	45	45
		Free Wi-Fi	55	55
7		Data Access	73	73
/	Access Data Versus Free Wi-Fi	Free Wi-Fi	27	27

Source: Results of the Questionnaire, 2014

The table above can be explained as follows.

1. Gender

The table shows 60 percent of respondents are male. It can be said that majority respondents who visit the restaurant and cafearemale.

2. Age

The table shows that 67 percent of respondents are teenager.

3. Visit the Restaurant or Café that have free Wi-Fi

Based on data collected, all respondents had visited a restaurant or cafe that has free Wi-Fi facility. It is because the respondents are consumers who visit a restaurant or cafe that has such facilities.

4. Using free Wi-Fi

The result shows that not all respondents using Wi-Fi when they visit a restaurant or cafe that has such facilities. There are six percent of respondents who does not use free Wi-Fi facilities that is available at the restaurant or cafe. It is because there are lots of consumers who do not prefer to search for information via the Internet or play games when visiting a restaurant or cafe. Consumers prefer to eat and drink without being followed by information searching activity. Another reason is that consumers prefer to use personal data access in the restaurant or café although they have to go to Wi-Fi facility. However, the majority of respondents still choose to use the facilities free Wi-Fi provided by a restaurant or cafe.

5. The main factor in choosing a Restaurant or Café



The table shows that 75 percent of respondents do not use free Wi-Fi facilities as a major factor in choosing a restaurant or cafe. It is because the primary election respondents in choosing a restaurant or cafe is the flavor and diversity of products (i.e. food and beverage) offered, location, price, as well as recommendations from friends or family. These results show that the promotional efforts made by the restaurant or café to provide free Wi-Fi facilities have not been able to fully attract consumer interest. Most consumers believe that the presence of free Wi-Fi is a plus but is not the main reason they are in choosing a restaurant or cafe.

6. Consumer Buying Decision and Saving

In this section respondents were asked to choose between two statements that is a bigger production and saving less because they have to buy recharges mobile phones to access data or whether production becomes larger and saving less because they have to buy a product (i.e. food and beverage) in a restaurant or cafe to get facilities free Wi-Fi . The results showed that a total of 55 percent of respondents choose the second statement that is a bigger production and saving less because they have to buy a product (i.e. food and beverage) in restaurants or cafes to get free Wi-Fi facilities. This illustrates that consumers are aware enough about the existence of a restaurant or café that provides free Wi-Fi and those interested enough to visit a restaurant or cafe that has the facilities, but they also realize that the facilities provided by the restaurant and the café is just one promotion of a restaurant or cafe is up if they continue to patronize restaurants and cafes just because they want to enjoy the facilities free Wi-Fi so the impact should they feel is increasingly growing steadily declining production and saving .

7. Data Access Versus Free Wi-Fi

The table shows that 73 percent of respondents would prefer to pay the purchase cellular phonecost for data access or information. This is consistent with results obtained previously, namely that most consumers are aware of the spending becomes larger and less saving having to buy a product (i.e. food and beverage) at the restaurant or cafe to get free Wi-Fi facility.

CONCLUSION

The results show that the majority of respondents were male and never use the facilities free Wi-Fi provided by a restaurant or cafe. However, the facilities free Wi-Fi is not a major factor in choosing a restaurant or cafe. Some respondents stated that they visit the restaurant or café for consideration of product, price, location and reference. Consumers realize that if they make the free Wi-Fi becomes the main reason for visiting a restaurant or café in the expenditure will be greater and saving is reduced. Therefore, consumers prefer to pay the purchase cellular phone pulse to access data or personal information.



Basically the provision of free Wi-Fi facilities is a good thing because with the increasing number of free Wi-Fi facilities available to make citizen more open to new things such as the development of technology and modern ideas. Facilities Wi-Fi has also be added value for society and industry. But besides all the advantages of this facility are still required limits and regulations governing the installation and use of Wi-Fi facility. One thing to note is the use of the term 'Wi-Fi'. It should be explained and emphasized whether the use of the term 'free' is really free or is there a payment that follows as well as the provision of free Wi-Fi facility in a restaurant or café. Nowadays consumers are smart enough to realize that free Wi-Fi facility is one form of promotion of a restaurant or cafe in attracting customers. Consumers have also begun to think about and consider other funds that should be allocated for this facility are purchasing products (i.e. food and beverage) that they may not actually need. Moreover sometimes providing free Wi-Fi facility is not followed by a strong network so that consumers will feel 'cheated' because it was already ordered food and drinks but still can not access data or information. Therefore, restaurant or café entrepreneurs should also be aware of to keep thinking about the interests of consumers above the interests of the company because it is unethical to make free Wi-Fi facility to attract buyers if the facility itself cannot be delivered optimally.

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