

**2<sup>nd</sup>** International Conference on  
Islamic Economic and Business  
UIN Sunan Kalijaga Yogyakarta



# PROCEEDINGS ICIEB 2023



***"Islamic Economy Momentum For  
SDG's In The Digital Era Transformation"***

PROCEEDINGS OF THE 2<sup>ND</sup> INTERNATIONAL CONFERENCE  
ON ISLAMIC ECONOMIC AND BUSINESS ON

*“Islamic Economy Momentum for Sustainable Development Goals  
in The Digital Era Transformation.”*



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PROCEEDINGS OF THE 2<sup>ND</sup> INTERNATIONAL CONFERENCE  
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## PREFACE

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It is with great pleasure that we introduce the proceedings of the 2<sup>nd</sup> International Conference on Islamic Economic and Business on "Islamic Economy Momentum for Sustainable Development Goals in The Digital Era Transformation." This gathering of brilliant minds, innovative thinkers, and dedicated policymakers marks a pivotal moment in pursuing a sustainable and equitable future for all.

Islamic economics, with its emphasis on fairness, justice, and social responsibility, can provide valuable principles and practices for achieving the SDGs in the digital era. Islamic finance institutions can harness technology to enhance the efficiency and inclusivity of financial services. It can contribute to SDGs by promoting financial inclusion and providing access to banking services, microfinance, and innovative payment systems. Furthermore, Islamic economics emphasis on ethical investments by encouraging investments in sustainable technologies and socially responsible businesses. By leveraging digital platforms and financial technology, Islamic economics can facilitate zakat collection and distribution, through poverty alleviation and resource redistribution. Additionally, Islamic economics can foster social welfare and community development through digital innovations. In essence, Islamic economics, in conjunction with digital advancements, can serve as a powerful tool for advancing the SDGs in the digital era, fostering economic prosperity, social inclusivity, environmental sustainability, and overall sustainable development .

Thank you for being a part of this journey towards a better future.

Dr. Miftakhul Choiri, S.Sos.I., M.S.I

Chairman of the 2<sup>nd</sup> International Conference on Islamic Economic and Business 5-6<sup>th</sup> October 2023

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# SHARIA PERSPECTIVE, RISKS, AND STRATEGIES OF DIGITALIZING PAYMENTS VIA QRIS IN TRADITIONAL MARKETS

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**Mega Tunjung Hapsari**

Sayyid Ali Rahmatullah State Islamic University Tulungagung, Indonesia  
([hapsarimegal1@gmail.com](mailto:hapsarimegal1@gmail.com))

**Amalia Nuril Hidayati**

Sayyid Ali Rahmatullah State Islamic University Tulungagung, Indonesia

**Nadia Nadhirotus Shoidah**

Sayyid Ali Rahmatullah State Islamic University Tulungagung, Indonesia

## ABSTRACT

The transformation of digital payments in Indonesia is realized with the existence of QRIS. QRIS aims to facilitate fast, safe and practical digital payment transactions. Expanding the use of QRIS to all traditional markets in all regions is a very good thing, but there are still many obstacles in its implementation. Not much research has studied this issue. By using a qualitative approach with an interactive research model sourced from interviews and other supporting data, this research offers a solution to the risks of using QRIS in traditional markets throughout Java-Bali. The three main recommendations given are: 1) Promoting the advantages and benefits of QRIS conventionally and sharia to the society in community activities such as devotional work, recitations, Friday prayer sermons, and so on; 2) Collaboration between government, banking, MSMEs and society in building a sustainable digital economic ecosystem; and 3) Providing intense and continuous training and assistance to traditional market traders or merchants in using QRIS. By combining the results of Sharia Perspective analysis and SWOT analysis, it is hoped that the results of this research can be used as input in determining the direction of digital

transformation policies in rural areas and traditional markets.

**Keywords:** Digital Payments, Sharia Perspective, Strategy, Traditional Markets, QRIS

**JEL Classification:** E42, F65, R51

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# SARKEMPOPI (MARKETING AND DEVELOPMENT OF TOURISM POTENTIAL) IN KEMANTREN GEDONGTENGEN YOGYAKARTA

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**Fitrianatsany**

Sayyid Ali Rahmatullah State Islamic University Tulungagung, Indonesia  
([Fitrianatsany90@gmail.com](mailto:Fitrianatsany90@gmail.com))

**Refki Rusyadi**

Sayyid Ali Rahmatullah State Islamic University Tulungagung, Indonesia  
([Refqi27@gmail.com](mailto:Refqi27@gmail.com))

**Ana Tasha Nur Jannah**

Sayyid Ali Rahmatullah State Islamic University Tulungagung, Indonesia  
([ana.tasha.nur.jannah.15@gmail.com](mailto:ana.tasha.nur.jannah.15@gmail.com))

## ABSTRACT

Tourism is a crucial part of Indonesia's economic development. Tourism is a form of tourism development that includes tourism objects such as culinary places, souvenir centers typical of Yogyakarta, cultural heritage such as art / cultural performances, selfie spots, vineyards, and vegetable aisles. Kemantren Gedongtengen has a strategic location in marketing and the development of tourist tourism potential because of its location close to the Malioboro tourist area. This case study needs to explore business management carried out by the government of the government and the MSMEs business actors in marketing products and innovations in the promotion of tourism potential. This study was a case study to understand more deeply the symptoms and phenomena of social and economic social circles, especially MSME business actors, in managing cultural excellence, tourism, and local resources. Researchers conducted interviews with business actors and consumers. The conclusion shows that tourist villages have application potential in tourism development while still paying attention to aspects of life that

already exist in the township and emphasizing more on utilizing the capabilities and potential possibilities that are available in the village to provide a series of tourist trips both through aspects of attraction and as supporting facilities. The marketing mix method facilitates all groups of Gandeng Gendong/Culinary MSMEs to market products marketed both tourist products and promotion of MSMEs. The Nglarisi application included the JSS (Jogja Smart Service) platform, an integrated service for the community and the government.

**Keywords:** MSMEs, Marketing, Development, Tourism Potential, Gedongtengen

**JEL Classification:**

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# SWOT ANALYSIS OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) SENTRA INDUSTRI OLAHAN KEDELAI IN SELAT VILLAGE, DISTRICT PEMAYUNG REGENCY BATANGHARI

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Yuliana Safitri

## ABSTRACT

This research uses a qualitative research method with a SWOT analysis tool which can help MSMEs in Sentra Industri Olahan Kedelai in improving the marketing of their products. The research results show 1) Strengths: quality raw materials used, relatively easy manufacturing process, using modern production equipment, affordable prices, and providing the best service, 2) Weaknesses: limited capital, lack of human resources, production volume is still lacking, and the production location is not strategic, 3) Opportunities (opportunities): similar businesses are still lacking, holding promotions, discounts and implementing PO and COD systems, 4) Threats: level of competition with other businesses and weather factors.

**Keywords:** SWOT analysis; MSMEs; Processed Soybeans;

**JEL Classification:** A15, B12, V6 (3 JEL Class)

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# PURCHASE DECISIONS FOR GENERATION Z ON ENTREPRENEUR DIGITAL PLATFORMS FOR SUPPORTING RECOVERY ECONOMIC: OVERVIEW OF FLASH SALE, FREE SHIPPING TAGLINE AND ONLINE CUSTOMER REVIEW

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**Binti Nur Asiyah**

Faculty of Islamic economy and business, Sayyid Ali Rahmatullah State  
Islamic University Tulungagung  
([binti.nur.asiyah@uinsatu.ac.id](mailto:binti.nur.asiyah@uinsatu.ac.id))

**Mar'atus Sholeha Nestyti**

Faculty of Islamic economy and business, Sayyid Ali Rahmatullah State  
Islamic University Tulungagung

**Lisa Yuni Lestari**

Faculty of Islamic economy and business, Sayyid Ali Rahmatullah State  
Islamic University Tulungagung

## ABSTRACT

**Purpose** – This purpose of the paper is to analyze purchasing decisions for digital platform entrepreneurs, review flash sales, free shipping taglines, and online customer reviews for the Gen Z generation at the Faculty of Islamic Economics and Business UIN Sayyid Ali Rahmatullah. Generation Z requirements with digital processing. Flash sale service is a sales strategy so that consumers decide to buy. Likewise, free shipping services are also an option for consumers, as well as reviews by consumers on the experience of digital transactions on entrepreneur products on digital platforms. Economic uncertainty due to the Covid-19 pandemic and the impact of global economic developments have encouraged economic recovery and strengthening

**Methodology** – The method used in this research is quantitative with associative type. The samples taken in this study were 80 respondents from Generation Z students using the Shopee application at the Faculty of Islamic Economics and Business UIN Sayyid Ali Rahmatullah Tulungagung . The sampling technique used is incidental sampling. The source of data used in this research is primary data. Papers were analyzed using multiple linear regression.

**Findings** – These findings showed that partially or simultaneously flash sale promotions, free shipping taglines, online customer reviews had a significant effect on the purchasing decisions of generation Z digital platform entrepreneurs. Increasing purchasing decisions through digital platforms encourages an increase in entrepreneurs, workforce and economic turnover so that it can become a driving force for national economic recovery

**Originality** – The originality of this paper analyzes empirically and critically on generation Z entrepreneurs on digital platforms.

**Keywords:** Purchase decisions, Economic Recovery, Generation Z Entrepreneurs, Digital Platforms

**JEL Classification:**



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# ANALYSIS OF THE GREEN BANKING IMPLEMENTATION MODEL ON BANKING PERFORMANCE AT BANK SYARIAH

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**Enjen Zaenal Mutaqin**

Faculty of Islamic Economics and Busines, UIN Prof. KH. Saifuddin Zuhri  
Purwokerto

**Aprilia Farahita**

Faculty of Islamic Economics and Busines, UIN Prof. KH. Saifuddin Zuhri  
Purwokerto

## ABSTRACT

This study aims to examine the implementation of green banking practices at Bank Syariah Indonesia, KCP Banjarnegara, and their impact on banking performance. This study uses a descriptive qualitative approach with a field research method through direct observation and interviews with the Branch Manager, Operational Staff, teller, and microstaff of Bank Syariah Indonesia, KCP Banjarnegara. Indicators of green banking activities used in this study include green Product, green Operation, green customer, and green Policy. The results of this study indicate that Bank Syariah Indonesia KCP Banjarnegara implements green banking practices based on research indicators, such as Green Product, Green Operation, Green customer, and green policy. Bank Syariah Indonesia, KCP Banjarnegara, has implemented all indicators well. This has a positive impact on the image and reputation of Bank Syariah Indonesia, KCP Banjarnegara, as a bank that cares about the environment and social responsibility. In addition, the existence of Operational Efficiency in banking has helped Bank Syariah Indonesia KCP Banjarnegara increase efficiency and reduce costs. The use of technology also speeds up the transaction process and services for customers and

increases customer satisfaction.

**Keywords:** Green banking, sharia banking, banking performance

**JEL Classification:** A15, B12, V6 (3 JEL Class)

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# A BIBLIOMETRIC ANALYSIS OF SUPPLY CHAIN ORGANIZATION AND AGILITY ON SUPPLY CHAIN PERFORMANCE: THE MEDIATING ROLE OF SUPPLY CHAIN PROMOTION MEDIA STRATEGIES IN RETAIL STORES

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**Rini Anggriani**

Universitas Bumigora, Nusa Tenggara Barat, Indonesia  
([rinianggriani@universitasbumigora.ac.id](mailto:rinianggriani@universitasbumigora.ac.id))

**Widia Febriana**

Universitas Bumigora, Nusa Tenggara Barat, Indonesia  
([widia@universitasbumigora.ac.id](mailto:widia@universitasbumigora.ac.id))

**I Nyoman Yoga Sumadewa**

Universitas Bumigora, Nusa Tenggara Barat, Indonesia  
([yoga@universitasbumigora.ac.id](mailto:yoga@universitasbumigora.ac.id))

**Lilik Widyawati**

Universitas Bumigora, Nusa Tenggara Barat, Indonesia  
([lilikwidya@universitasbumigora.ac.id](mailto:lilikwidya@universitasbumigora.ac.id))

## ABSTRACT

This study aims to analyze the effect of supply chain organization and supply agility on the performance of supply chain performance through the mediating role of supply chain strategy in the retail industry. Retail business design creates novelty, it is very important for manufacturers to stay focused on producing goods. The presence of retail stores will make it easier for consumers to get the desired goods and services. The research sample includes 180 companies or respondents. This research conducted a bibliometric analysis related to Supply Chain Organization And Agility On Supply Chain, The research was conducted using data from SCOPUS data sources from 2019 - 2023 and network analysis using VOS viewer software. The keyword used is supply chain

management, with a total of 293 documents. The results of this study have limitations including data sources and supporting software used. Data sources are only sourced from SCOPUS accredited articles, then the data is viewed from co-ownership, outhor, co-occurrence, all keywords, citation, countries, bibliographic, documents, co-occurrence, index keywords, co-occurrence, outhor keywords, which are obtained processed in the VOS viewer application. This is expected to add insight for researchers and academics who are interested in discussing the topic under study.

**Keywords:** Bibliometric Analysis, *Supply Chain management, Promotion Media Strategies,*

**JEL Classification:**

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# DOES RISK-BASED BANK RATING HAS AN EFFECT TOWARDS PROFITABILITY OF BTPN SYARIAH?

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**Rian Dani**

UIN Sultan Thaha Saifuddin Jambi, Indonesia

**Titin Agustin Nengsih**

UIN Sultan Thaha Saifuddin Jambi, Indonesia

([nengsih@uinjambi.ac.id](mailto:nengsih@uinjambi.ac.id))

## ABSTRACT

This research aims to examine the effect of Risk-Based Bank Rating on the National Sharia Pension Savings Bank (BTPN Syariah) profitability. Risk-Based Bank Rating is an assessment of the bank's health level. The Risk-Based Bank Rating assessment components are Risk Profile, Good Corporate Governance, Profitability, and Capital. The data used is secondary data taken from the quarterly financial reports of BTPN Syariah. Multiple Linear Regression Analysis was used in this research. The findings show that the Financing to Deposit Ratio (FDR) factor has a significant positive effect on Return On Assets. The Operating Costs Operating Income (BOPO) factor has a significant negative effect on Return On Assets, and the Capital Adequacy Ratio (CAR) factor has a significant negative effect on Return On Assets. Simultaneously, FDR, BOPO, and CAR factors significantly affect Return On Assets.

**Keywords:** CAR, BOPO, CAR, ROA, BTPN Syariah

**JEL Classification:** A15, B12, V6 (3 JEL Class)

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# ISLAMIC FINANCE, DIGITAL TRANSFORMATION, AND SUSTAINABLE DEVELOPMENT: A SYNERGISTIC EXPLORATION

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**Sri Rejeki**

Kudus State Islamic Institute, Indonesia

([sr0407070@gmail.com](mailto:sr0407070@gmail.com))

**Sufiana Noor**

Kudus State Islamic Institute, Indonesia

## ABSTRACT

In an era of rapid technological advancement and growing emphasis on sustainability, Islamic finance and accounting have gained attention. Islamic finance, rooted in ethical and Sharia-compliant principles, is seen as an alternative to conventional finance. The digital era has brought transformative changes, offering solutions to longstanding challenges.

The convergence of Islamic finance and the digital era holds promise for addressing global issues, particularly achieving Sustainable Development Goals (SDGs) set by the United Nations. Islamic economic principles align with SDGs, making Islamic finance and accounting potential catalysts for positive change. This paper explores the complex relationship between Islamic economics, finance, and accounting in the digital era. It aims to highlight their synergy and capacity to contribute to SDG realization through case studies, document analysis, and practical implications based on literature review. Furthermore, this study seeks to advance academic discourse and offer insights for policymakers, contribute to academic discussions on Islamic finance in the digital age, and provide practical insights for a more sustainable and inclusive global economy.

**Keywords:** Islamic Economy, Finance, Digital Era Transformation  
**JEL Classification:** D13, I31, J22, K31

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# IMPROVING THE QUALITY OF FINANCIAL REPORTING FOR MSMEs THROUGH THE SIAPIK APPLICATION FOR GOODANG KOPI MURIA MSMEs

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**Adif Fachrudin**

Kudus State Islamic Institute, Indonesia, Indonesia

[adif.fachrudin83@gmail.com](mailto:adif.fachrudin83@gmail.com)

**Kharis Fadlullah Hana**

Kudus State Islamic Institute, Indonesia, Indonesia

## ABSTRACT

Micro, Small and Medium Enterprises (MSMEs) face obstacles in doing so preparation of financial reports in accordance with existing standards. \_ MSME players do not know how much profit they make pure what they get, they don't really understand knowledge about financial recording, and lack of knowledge about financial applications, as well difficulty in obtaining financing from financial institutions. Activity devotion This improvement oriented \_ quality of financial reports for management Goodang Kopi Muria via utilization of the SIAPIK application. The result of training and mentoring shows that using SIAPIK is easy and can be used on several devices, and the SIAPIK application can help MSME actors in preparing better financial reports. This article could be reference for MSME players who want to increase the quality of the financial reports via the SIAPIK application.

**Keywords:** Improvement quality of financial reports, MSMEs, SIAPIK Application

**JEL Classification:** A15, B12, V6 (3 JEL Class)



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# MANAGEMENT OF ZAKAT, INFAQ AND ALMS AT BAZNAS MADIUN CITY IN THE MAQASID SHARIA FRAMEWORK

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**Ahmad Kudhori**

Politeknik Negeri Madiun, Indonesia

**Gemelthree Ardiatus Subekti**

Politeknik Negeri Madiun, Indonesia

**Kharis Fadlullah Hana**

Politeknik Negeri Madiun, Indonesia

([mukti\\_prasaja@pnm.ac.id](mailto:mukti_prasaja@pnm.ac.id))

## ABSTRACT

This study aims to construct a performance measurement of Maqasid Sharia for Zakat Management Institutions. This study construct performance measurement using the Sekaran method, which is to find the appropriate Maqasid Sharia concept and then describe the Maqasid Sharia concept into dimensions, elements, and discuss with several experts in zakat management. This research construct 5 ideal goals based on Al-Ghazali's concept: preservation of religion, life/soul, reason, heredity, and wealth. Furthermore, describe the ideal goals into This research finally builds 10 dimensions. Then, this study constructs 20 elements. This research also builds 33 items of disclosure.

**Keywords:** Maqasid Sharia; Maqasid Sharia Disclosure; Zakat Management

**JEL Classification:** A15, B12, V6 (3 JEL Class)

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## FINANCIAL PERFORMANCE IN A DECADE: CONVENTIONAL VS ISLAMIC BANK

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**Refi Ramadhani**

Universitas Nahdlatul Ulama Yogyakarta, Indonesia

**Novi Diah Wulandari**

[d.wulandari@unu-jogja.ac.id](mailto:d.wulandari@unu-jogja.ac.id)

Universitas Nahdlatul Ulama Yogyakarta, Indonesi

**Fahmy Akbar Idries**

Universitas Nahdlatul Ulama Yogyakarta, Indonesi

**Riza Zanuba**

Universitas Nahdlatul Ulama Yogyakarta, Indonesi

### ABSTRACT

In the dynamic realm of global finance, the past decade has witnessed remarkable transformations and challenges, significantly impacting the banking sector. One intriguing dynamic has been the coexistence and competition between conventional and Islamic banks, two distinct financial institution models that have thrived amidst economic uncertainties. This study delves into financial performance to explore the comparative performance of conventional and Islamic banks during this transformative decade. Indonesia's banking sector has experienced rapid development over the past few decades. With a large population and a dynamic economy, Indonesia houses various financial institutions, including conventional and Islamic banks, both crucial for economic growth, investments, and financial services. Over the last decade (2011-2021), Indonesia has witnessed significant changes in its banking landscape. Conventional banks, operating based on traditional financial principles, have long dominated the market, but Islamic banks, adhering to Islamic Sharia principles, have experienced rapid growth. While previous studies have contributed to the literature, a comprehensive overview of the financial performance comparison

between conventional and Islamic banks is still lacking. Therefore, this research aims to delve deeper into the financial performance of both types of banks over the past decade, assessing their performance using key metrics, including Capital Adequacy Ratio (CAR), Non-Performing Loan ratio (NPL), Return on Assets (ROA), Operating Expenses to Operating Income ratio, and Loan to Deposit Ratio (LDR).

**Keywords:** *Financial performance; decade; conventional bank; Islamic bank*

**JEL Classification:**

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# THE EFFECT OF BUSINESS SCALE, INFORMATION TECHNOLOGY AND ACCOUNTING KNOWLEDGE OF BUSINESS ACTORS ON THE QUALITY OF FINANCIAL STATEMENTS IN MSMES WEAVING CENTERS IN TROSO

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**Dyah Puteri Sulistiani**

State Islamic Institute of Kudus, Indonesia

[dyahputeri075@gmail.com](mailto:dyahputeri075@gmail.com)

**Ita Rakhmawati**

State Islamic Institute of Kudus, Indonesia

[itarakhmawati@iainkudus.ac.id](mailto:itarakhmawati@iainkudus.ac.id)

**Izzah Malikhatu Syarifah**

State Islamic Institute of Kudus, Indonesia

[izzamalicha73@gmail.com](mailto:izzamalicha73@gmail.com)

## ABSTRACT

This research is to empirically examine the influence of business scale, information technology and accounting knowledge of business actors on the quality of financial reports at UMKM Weaving Centers in Troso, using a quantitative approach. The population is UMKM Weaving Centers in Troso as many as 440, sampling is based on the criteria of UMKM that already have a business certificate in accordance with data from the cooperative service, the length of the business that has been established for more than 1 year, UMKM has prepared accounting records and presented financial reports. The results of the sample selection were 55 research samples. The data analysis technique used multiple regression analysis with the help of the SPSS data version 21 for windows program. The results showed that the variables of business scale and information technology had no effect on the quality

of financial reports, while the accounting knowledge variable had an effect on the quality of financial reports.

**Keywords:** Business Scale; Information Thecnology; Accounting Knowledge; Quality of Financial Statements

**JEL Classification:**

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# THE ROLE OF ISLAMIC SPIRITUAL INTELLIGENCE AND GREEN HRM TOWARD ORGANIZATIONAL GREEN PERFORMANCE: A PERSON-ORGANIZATION FIT PERSPECTIVE

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**Mohammad Ziad Anwar**

Universitas Bumigora, Nusa Tenggara Barat, Indonesia  
[ziad@universitasbumigora.ac.id](mailto:ziad@universitasbumigora.ac.id)

**Irwan Cahyadi**

Universitas Bumigora, Nusa Tenggara Barat, Indonesia

**Ika Yuliana**

Universitas Bumigora, Nusa Tenggara Barat, Indonesia

## ABSTRACT

This study aims to explore in more depth the role of the Islamic spiritual intelligence domain and green HRM practices on employee green behavior and organizational green performance. Starting from a number of theoretical assumptions and findings in relevant studies, it can be confirmed that Islamic spiritual intelligence and green HRM practices can shape employee green behavior, and employee green behavior can also trigger the achievement of organizational green performance. In addition, it is confirmed that there is a strong role of basic theory of person-environment fit in explaining the role of individual and organizational domains in explaining green forms of behavior and performance. This study presents a number of originalities that make it unique compared to previous relevant studies. First, this study focuses on studying the role of individual domains specific to Islamic spiritual intelligence on employee green behavior. The majority of studies in Indonesia involve more specific individual domains on personality to explain the phenomenon of green behavior and performance. Second, this study focuses on the implementation of

the basic theory of person-environment fit theory in explaining the role of Islamic spiritual intelligence and green HRM practices in improving green behavior and performance. Several researchers and academics in Indonesia still relatively rarely explore the role of established basic theories in the field of HR and organizations to explain the phenomenon of organizational green performance.

**Keywords:** Islamic spiritual intelligence; green HRM; employee green behavior; organizational green performance; person-environment fit

**JEL Classification:** Q01, O15, M00

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# ANALYSIS ON THE EFFECTIVENESS AND CHALLENGES OF GOVERNMENT INTERNAL CONTROL SYSTEM (GICS) WITHIN THE EDUCATION AND SPORTS OFFICE IN BANTUL REGENCY

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**Siti Uswatun Hasanah**

Universitas Nahdlatul Ulama Yogyakarta, Indonesia,

**Melvin Rahma Sayuga Subroto**

Universitas Nahdlatul Ulama Yogyakarta, Indonesia,

([melvinrahma@unu-jogja.ac.id](mailto:melvinrahma@unu-jogja.ac.id))

**Budi Sutiono Pratama Nugraha**

Universitas Nahdlatul Ulama Yogyakarta, Indonesia,

**Andreas Mahendro Kuncoro**

Universitas Nahdlatul Ulama Yogyakarta, Indonesia,

## ABSTRACT

One of the frequently examined theories in the context of organized governance within a country is the theory of good governance. A practical effort to implement the principles of good governance is through regulations governing the internal control of the government. The regulation overseeing government internal control system is outlined in Government Regulation No. 60 of 2008. A study was conducted to assess the suitability and effectiveness of government internal control system implementation in the procurement of goods and services within the education and culture office of bantul regency. The study also aimed to evaluate the effectiveness of government internal control system in preventing potential fraud within the institution. The research employed a qualitative method, with the sample involving parties associated with internal control in the procurement process. Primary data and interview techniques were utilized in the research process. Data analysis was conducted using the triangulation of sources technique. The research



findings indicate that the implementation in the procurement of goods and services within the education and culture office of bantul regency has been effectively carried out. However, some challenges were identified in the government internal control system implementation, such as a focus on risk identification that primarily emphasizes administrative aspects, evaluations that are generally related to procurement activities not fully integrated into government internal control system, and difficulties in controlling assets, including physical control aspects.

**Keywords:** Government Internal Control System; Conformity; Effectiveness; Procurement of Goods and Services

**JEL Classification:**

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# ANALYSIS OF THE INFLUENCE OF SOCIOPRENUER CHARACTER VALUES AND ISLAMIC MANAGEMENT ON ISLAMIC ECONOMIC BUSINESS DEVELOPMENT IN INDONESIA

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**Budi Sutiono Pratama Nugraha**

Universitas Nahdlatul Ulama Yogyakarta, Indonesia  
([budispn@unu-jogja.ac.id](mailto:budispn@unu-jogja.ac.id))

**Virangga Yuntya Hasbially Witjaksono**

Universitas Nahdlatul Ulama Yogyakarta, Indonesia,  
([viranggayhw49@gmail.com](mailto:viranggayhw49@gmail.com))

**Melvin Rahma Sayuga Subroto**

Universitas Nahdlatul Ulama Yogyakarta, Indonesia,  
([melvinrahma@unu-jogja.ac.id](mailto:melvinrahma@unu-jogja.ac.id))

## ABSTRACT

This study aims to (1) identify the character values of Socioprenur and Islamic Management caused by business changes to the development of Islamic Economics in Indonesia and (2) the steps taken by socioprenur actors and Islamic management in solving the Islamic economic business model in Indonesia. This research approach is descriptive qualitative. The data of this research is the impact of changes in economic business on the value of Socioprenur character and Islamic management on the development of Islamic economics in Indonesia. Data sources come from several socioprnuer actors, such as business communities, villages, and businesses from Islamic boarding schools in Indonesia. Data collection in this study used observation techniques, questionnaires, and interviews. Data analysis in this study used qualitative and quantitative methods through statistical testing and analysis, namely data reduction, data presentation, and conclusion

drawing. The results showed (1) the impact of socioprenuer character values and Islamic management caused by global economic changes in the development of the Islamic economy in Indonesia; (2) the steps taken by socioprenur actors and Islamic management to form an Islamic economic model in global economic change.

**Keywords:** Socioprenuer character, Islamic Management; Islamic Economic Business

**JEL Classification:**

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Jl. Marsda Adisucipto, Yogyakarta 55281  
Tel. (0274) 558254  
WA. +62 81 7230 2020  
Fax. (0274) 586117  
Email: [admisi@uin-suka.ac.id](mailto:admisi@uin-suka.ac.id)  
Website: [admisi.uin-suka.ac.id](http://admisi.uin-suka.ac.id)



CV. Tahta Media Group  
Surakarta, Jawa Tengah  
Web : [www.tahtamedia.com](http://www.tahtamedia.com)  
Ig : tahtamedia group  
Telp/WA : +62 896-5427-3996 g

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