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## The Role of Cooperative Reputation in Moderating Relationship Levels of Deposit Rates and Financial Literacy to Members' Saving Decisions

(Case Study on Provincial Level Savings and Loan Cooperatives in Bali Province)

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### Abstract

**Purpose** – The purpose of this study was to analyze the role of cooperative reputation in moderating the relationship between deposit interest rates and financial literacy in saving decisions of members of provincial savings and loan cooperatives in Bali Province.

**Methodology** – The research population is all members of provincial savings and loan cooperatives in Bali Province. The sampling technique was carried out by stratified proportion sampling. Questionnaires that have been tested for validity and reliability are given to 100 respondents. The data analysis method used was descriptive analysis and inferential analysis with Structural Equation Model-Partial Least Square (SEM-PLS) analysis

**Findings** – The results showed that the variable deposit interest rates and financial literacy had a positive and significant influence on member savings decisions. Cooperative reputation has a positive but insignificant moderating role between deposit interest rates and financial literacy on member savings decisions. Cooperative reputation tends to be a predictor (directly influencing) the savings decisions of members of provincial savings and loan cooperatives in Bali Province. The implication of the research is that cooperatives need to pay attention to providing deposit interest rates, member financial literacy, and cooperative reputation to increase member savings decisions. The research suggestion is that

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cooperatives provide moderate interest rates, improve the financial literacy of members and administrators, and improve the reputation of cooperatives.

**Originality** – Cooperative reputation has a positive but insignificant moderating role between deposit interest rates and financial literacy on member savings decisions.

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## 1. Introduction

Cooperatives as the pillars of the Indonesian economy take on the role of business entities which are the spearhead of the Indonesian populist economy . Empowering cooperatives is tantamount to empowering the community, then finally being able to empower the national economy (Ramdani and Martono, 2022). Based on this, the existence of cooperatives has a very important role in the financial institution sector in Indonesia. However, the position of cooperatives is inseparable from various problems (Prastiwi, 2021).

One of the problems in the cooperative sector is the low participation and interest of the Indonesian population in cooperatives. We can see this fact from the 273,879,750 Indonesian population at the end of 2021 (source: <https://dukcapil.kemendagri.go.id>), only 9.89% or 27,100,372 residents are registered as cooperative members (source: <https://kemenkopukm.go.id>). One of the indicators of a lack of participation and interest in co-operatives includes indications of several legal cases involving large cooperatives in Indonesia. One of the domino effects of the problem of people's trust in cooperatives is the lack of interest of the population, especially cooperative members, to decide to save funds in cooperatives, which in the end gave birth to other problems such as a lack of liquidity for cooperatives, credit distribution was not optimal, causing many cooperatives to be unable to achieve work plans and resulting in inactive cooperatives (Meniarta, 2022). This condition is proven by *the database* of the Ministry of Cooperatives and SMEs which is processed from the Cooperative *Online Data System* (ODS) as follows:

**Table 1 Data on Active Cooperatives in Indonesia**

Data Type	2017	2018	2019	2020	2021
Cooperative Active	152,174	126,343	123,048	127,124	127,846

Source: <https://kemenkopukm.go.id> (2022)

Data in Table 1 explained that cooperatives in Indonesia in the last 5 (five) years experienced a decrease in the number of active cooperatives by 24,328 units or minus 16% *growth* . The decrease in the number of active cooperatives means an increase in the number of inactive cooperatives which are indicated to be problematic. These conditions indicate that there are quite serious problems faced by cooperatives in Indonesia.

It turns out that similar cooperative problems are also faced by cooperatives in the Province of Bali. Bali Province is a province that is included in the top 10 provinces that have the largest number of cooperatives in Indonesia, ranked 8th (eighth), beating several other large provinces such as Aceh, South Sumatra, Yogyakarta, and other large provinces (source: [www.bps.go.id](http://www.bps.go.id)). However, even though the number of cooperatives in Bali Province is large, the participation and

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interest in cooperatives is still relatively low. This can be seen from the 4,362,700 residents of Bali Province at the end of 2021 (source: <https://bali.bps.go.id>), only 25.79% or 1,125,339 residents are registered as cooperative members (source: <https://diskopukm.baliprov.go.id> ). Provincial-level cooperatives according to the Regulation of the Minister of Cooperatives, Small and Medium Enterprises of the Republic of Indonesia Number 9 of 2020 concerning Supervision of Cooperatives, are cooperatives with business licenses and/or membership areas across districts/cities within 1 (one) province that are under the auspices of the supervision of the Provincial Office of Cooperatives, Small and Medium Enterprises. Meanwhile, according to Meniarta (2022), cooperatives that can become fostered by the Office of Cooperatives, Small and Medium Enterprises of the Province of Bali are cooperatives that at least have work area coverage across 3 (three) districts/cities. Based on cooperative data issued by the Office of Cooperatives, Small and Medium Enterprises of the Province of Bali, provincial level cooperatives have the highest membership scale when compared to district/city level cooperatives in Bali Province, namely with a scale of 1: 625, which means that 1 cooperative unit consists of 625 members. This explains that interest in cooperatives at the provincial level is greater than at the district/city level. However, the participation of members at provincial-level cooperatives in saving funds is relatively smaller compared to cooperatives at the district/city level as presented in the following table of cooperative data for the Province of Bali for 2021:

**Table 2 Cooperative Data in Bali Province**

Cooperative Level	Total Cooperative	Total Member	Cooperative Interest Ratio	Total Member Savings	Average Member Savings
	(a)	(b)	(b/a)	(c)	(c/b)
<b>Province</b>	258	161,125	1:625	1,979,880,146,298	4,119,512
<b>Gianyar</b>	1,277	290,829	1:228	6,681,002,777,984	6,048,534
<b>Badung</b>	601	129,419	1:215	5,041,997,928,752	29,846,951
<b>Tabanan</b>	568	93035	1:164	1,114,861,965,095	1,983,253
<b>Jembrana</b>	282	48,926	1:145	175,285,967,000	4,282,998
<b>Buleleng</b>	404	50,575	1:125	414,410,033,681	8,193,970
<b>Bangli</b>	238	63,107	1:265	510,718,515,623	8,092,898
<b>Klungkung</b>	151	45,294	1:300	483,388,614,695	10,672,244
<b>Karangasem</b>	335	105,702	1:316	453,769,780,170	4,292,916
<b>Denpasar</b>	1,144	137,327	1:120	2,694,136,430,482	5,147,354

Source: Office of Cooperatives, Small and Medium Enterprises of Bali Province (2022)

Head of Cooperative Institutional Sector, Office of Cooperatives, Small and Medium Enterprises of Bali Province in *webinars* " Increasing the Competence of Cooperative Managers and Supervisors ( Financial Performance Health) " , Friday 28 January 2022 at 10.00 WITA via *Zoom Meet* , revealed that a person who becomes a member of a cooperative is generally only motivated to take advantage of loan facilities due to the ease of accessing loans compared to other financial institutions, but it is very difficult to decide to save funds in the form of savings in a cooperative. Of course, in this case, the one that contributes the most to these conditions is the savings and loan cooperative. This is because a savings and loan cooperative is a cooperative whose type of business activity is to collect members' funds and distribute them to members in the form of loans, or in other words, their business activities are only in the form of savings and loans.

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Savings and loan cooperatives themselves have the highest proportion of provincial-level cooperative performance in the Province of Bali at the end of 2021, namely 108 units out of a total of 258 cooperatives, the rest include 76 consumer cooperatives, 33 service cooperatives, 24 marketing cooperatives, and producer of 14 units. However, it turned out that the number of inactive cooperatives only came from savings and loan cooperatives, namely a total of 8 cooperative units (<https://diskopukm.baliprov.go.id>). This indicates that there are problems faced by provincial-level savings and loan cooperatives in the Province of Bali. The above data is also supported by data on savings and loan cooperatives at the provincial level obtained from the Office of Cooperatives, Small and Medium Enterprises of the Province of Bali. The data for savings and loan cooperatives at the provincial level in the Province of Bali are as follows:

**Table 3 Data of Provincial Level Savings and Loan Cooperatives in Bali Province**

<b>Data Type</b>	<b>2020</b>	<b>2021</b>
<b>Total header Inactive</b>	6	8
<b>Total header Active</b>	108	100
<b>Number of Members</b>	98,137	99,718
<b>Total Member Savings</b>	1,344,583,918,985	1,306,628,385,297

Source: Office of Cooperatives, Small and Medium Enterprises of Bali Province (2022)

Based on the data presented in Table 3 , it can be seen that the number of members of the provincial-level savings and loan cooperatives in Bali Province in the last 2 (two) years has increased by 1,581 members or a *growth* of 1.61%. However, the addition of cooperative members was not followed by the total savings of cooperative members which showed a decrease of Rp.37,955,533,688.00 or *minus 2.82% growth*, far greater than the percentage increase in the number of members. This condition was exacerbated by the increase in inactive cooperatives of 2 (two) cooperative units from the previous year's position in provincial-level savings and loan cooperatives in the Province of Bali. This fact indicates that there is a fairly serious problem faced by cooperatives related to the decision to save by members of a provincial-level savings and loan cooperative in the Province of Bali. Based on *the theory of planned behavior*, decisions are certainly inseparable from planned intentions within a person, as well as in making savings decisions (Ajzen, 1991). Of course, in cultivating a planned intention in an individual to make a saving decision in a financial institution, especially cooperatives, it is an outcome based on certain considerations among several choices. In accordance with *the expected utility theory*, basically, a person will generally choose a financial institution that can provide benefits and convenience for him (Sholikha, 2018) . This condition is actually a *gaining position* for cooperatives, because in providing services, cooperatives offer higher conveniences and benefits, especially interest rates on deposits than other financial institutions (Purnami et al., 2022). Interest rates on deposits can be interpreted as remuneration offered by financial institutions to customers who buy or sell their products according to traditional principles (Kasmir, 2013: 114). Widowati and Mustikawati (2018) state that a person's perception of interest rates on deposits is a different perspective on the interest rates he receives as remuneration for his deposits from financial institutions based on conventional principles. This good perception encourages someone, in this case a cooperative member, to make a savings decision.

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Such conditions provide an understanding that the deposit interest rate has an important role in the reasons for members in making deposit decisions. It is supported by the research of Naqvi et al. (2018), Widowati and Mustikawati (2018), Rini and Mustikawati (2019), Dao et al. (2021), Purnomo et al. (2021), and Setianto et al. (2022) which states that there is a significant effect of interest rates on saving decisions. Another study was also conducted by Vuong et al. (2020) and Thao and Linh (2021) which state that interest rate policy influences individual decisions in saving funds. However, the research conducted by Faroh and Shen (2015), Prasetyo et al. (2016), Hamid and Isbanah (2019), Indriyani and Fransisca (2020), and Laksono and Apriliana (2021) state that interest rates have no influence on one's saving decisions. This is in line with the statement from the Head of the Institutional Sector, Office of Cooperatives, Small and Medium Enterprises of the Province of Bali, Meniarta in *the webinar "Increasing the Competence of Cooperative Management and Supervisors (Financial Performance Health)"*, Friday 28 January 2022 at 10.00 WITA via *zoom meet*, which stated that members prefer other financial institutions such as commercial banks and BPRs as a place to save their money even though the interest offered is lower from the cooperative. Another study conducted by Islam et al. (2019) and Margaretha et al. (2021) suggested that interest rates have an insignificant effect on one's savings decisions. The phenomenon of *inconsistency* in the results of this study is certainly a *gap* that underlies the need to re-examine the effect deposit interest rates on members' decisions to save their funds in the cooperative.

Financial literacy is knowledge, skills and beliefs, which affect attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity (Financial Services Authority Circular Letter Number 30/SEOJK.07/2017). People who are going to invest, especially in the form of savings, must have knowledge about finance (Putri and Hamidi, 2019). Financial literacy is mandatory for someone to avoid financial problems because someone is often faced with it on *the trade off*, namely the condition where one has to sacrifice one interests for the sake of other interests (Kusuma, 2020). Another factor that is considered to be one of the main reasons for service users, in this case the community, especially cooperative members, in making savings decisions in cooperatives is the reputation of the cooperative (Aramburu & Pescador, 2019). According to the Big Indonesian Dictionary, reputation is a good name. Meanwhile, Keith (2013: 58), defines a company's reputation as a collective representation or set of images and perceptions of different opinions about the company. In other words, the reputation of a cooperative is a series of images and perceptions of different opinions about the reputation of a cooperative.

Several cases of negative news about cooperatives came from large national-level cooperatives which recently became public news because they were declared bankrupt, such as KSP Pracico Inti Sejahtera, KSP Lima Garuda, KSP Timur Pratama Indonesia, KSP Indosurya, KSP Inti Dana, and KSP Sejahtera Bersama, which experienced default or refund of members' savings of up to trillions of rupiah (<https://www.metrotvnews.com/play/KdZCVDng-badai-pailit-koperasi-1>). Other cases have also occurred in several cooperatives in the Province of Bali, including the case of misappropriation of customer funds by the manager of the Grya Anyar Sari Boga Cooperative (<https://bali.tribunnews.com/2022/11/13/tilep-uang-rp-54-miliar-more-cooperative-manager-in-bali-soon-tried>), failed to pay members' savings to the Sembilan-

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Sembilan Cooperative (<https://www.detik.com/bali/Hukum-dan-kriminal/d-6052413/dana-jamet-puhan-nasabah-koper-99-geruduk-polres-tabanan>), and many more cases and negative reports about cooperatives both from the official media website, and those circulating among the public, both at the national, provincial, or district/city levels. Such reporting certainly gives a negative impression on the reputation of the cooperative, thereby threatening the sustainability of the cooperative's business. Starting from these cases, it is indicated that a person's savings decisions will be influenced. Pramudo et al. (2018), Santika and Yadnya (2020), and Yolanda et al. (2022) stated in their research that the reputation of a cooperative has a significant influence on members' savings decisions. Vuong et al. (2020) added that companies need to promote a good reputation, improve the company's position in the best way through media, community activities, and sponsorships to encourage increased investment decisions in institutions. These conditions place the role of reputation as a very important variable to be of concern to companies, especially cooperatives in carrying out their operational business (Prastiwi, 2021). Cooperatives with a good reputation offering competitive deposit rates and coupled with good financial literacy from members, should be a trigger or driving force for members in making decisions on savings in the cooperative. And vice versa, even though cooperatives offer high interest rates plus members have good financial literacy, but the reputation of the cooperative is bad, it should hinder members' decisions to save their funds in the cooperative. Based on these descriptions, this research is carried out by the authors in order to provide answers to the above phenomena scientifically. The research that the author is conducting this time is an update on several existing studies using the role of cooperative reputation in moderating the relationship between interest rates on deposits and financial literacy on the savings decisions of cooperative members.

## **2. Research Method**

This study used a quantitative approach, in which the study population was all members of provincial-level savings and loan cooperatives in the Province of Bali. The data used is primary data distributing questionnaires (research questionnaires) to research objects and filled in directly by respondents and secondary data namely the data obtained is in the form of data on cooperative databases issued by the Office of Cooperatives, Small and Medium Enterprises of the Province of Bali and related ministries. Besides that, it was also obtained from previous research, literature, and journals related to the problem. The sampling technique was carried out by stratified proportion sampling. Questionnaires that have been tested for validity and reliability were given to 100 respondents. The data analysis method used is descriptive analysis and inferential analysis with Structural Equation Model-Partial Least Square (SEM-PLS) analysis.

## **3. Results and Discussions**

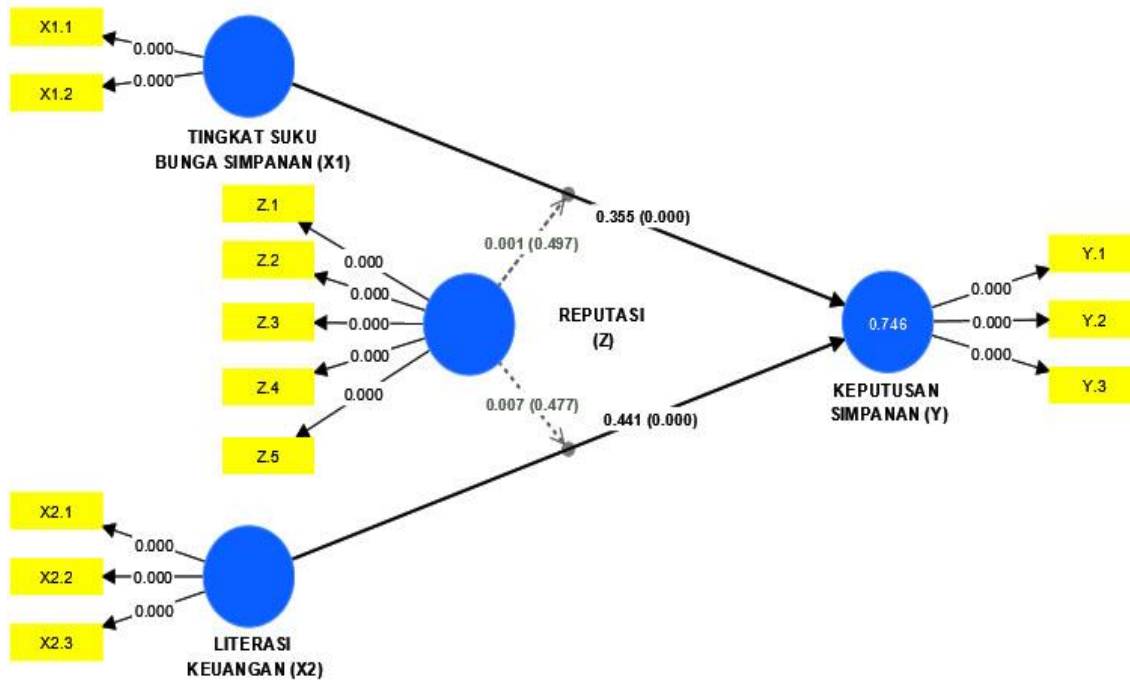
Inferential analysis will be used to analyze the relationship between research variables Deposit Interest Rates, Financial Literacy, Cooperative Reputation and Member Savings Decisions. In analyzing the effect of the independent variables on the dependent variable in this study, the SEM *Partial Least Square* (PLS) statistical method was used. SEM PLS can test the measurement model as well as test the structural model. The measurement model is used to test the validity and reliability, while the structural model used to test causality (testing hypotheses

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with predictive models). For the purposes of inferential analysis, the following is a PLS SEM model.



**Figure 1. The Relationship between Savings Interest Rates, Financial Literacy, Cooperative Reputation, and Member Savings Decisions**

Based on Figure 1, a hypothesis test was carried out regarding the effect of deposit interest rates and financial literacy on members' savings decisions. The hypothesis test was carried out through a *t*-statistic test with an *alpha* level of 0.05 (5%) right-hand side test or *t*-table 1.65. If the *t*-statistic value > *t*-table (1.65) and the P-value < 0.05, then this means that the results of hypothesis testing are significant. Conversely, if the *t*-statistic ≤ *t*-table (1.65) and P-value > 0.05, it means that the hypothesis testing is not significant. In detail related to Figure 1 can be explained as follows:

#### 1) The Effect of Deposit Interest Rates Against Member Savings Decisions

The results of the analysis found that there was a positive and significant effect of the deposit interest rate variable on the savings decisions of members of provincial-level savings and loan cooperatives in the Province of Bali . This implies that there is a unidirectional relationship between the deposit interest rate and the savings decisions of members of provincial-level savings and loan cooperatives in Bali Province, that the higher the deposit interest rate offered the higher the savings decision of members in provincial-level savings and loan cooperatives in the Province of Bali. The opposite will happen, if the lower the deposit interest rate , the lower the savings decisions of members at provincial-level savings and loan cooperatives in Bali Province. These results explain that members of provincial-level savings and loan cooperatives in the Province of Bali still view interest rates as a motivating factor for making savings decisions in cooperatives. The findings of this study are also in line with the results of a study by Naqvi et al. (2018), Widowati and Mustikawati (2018), Rini and Mustikawati (2019), Dao et al. (2021), as well as Purnomo et al. (2021) which states that there is a significant effect of interest rates on saving

decisions. In line with the research by Setianto et al. (2022) who concluded that the deposit interest rate has a significant effect on saving decisions. Further Vuong et al. (2020) and Thao and Linh (2021) state that interest rate policy will affect individual decisions in saving their funds.

## 2) The Effect of Financial Literacy on Member Savings Decisions

The results of the analysis found that there was a positive and significant effect of the financial literacy variable on the saving decisions of members of provincial-level savings and loan cooperatives in the Province of Bali . This implies that there is a unidirectional relationship between financial literacy and the saving decisions of members of provincial-level savings and loan cooperatives in the Province of Bali, that the better the financial literacy of members of the cooperative the higher the savings decision of members in provincial-level savings and loan cooperatives in the Province of Bali. The opposite will happen, if the lower the financial literacy of the members of the cooperative , the lower the member's savings decisions at the provincial-level savings and loan cooperatives in the Province of Bali. Based on this, it can be said that there is a role of financial literacy in determining savings decisions member of the cooperative. The findings of this study are also in line with the results of the study conducted by Chen and Volpe (1998), Nalini et al. (2016), and Alaraj and Bakri (2020) which state that financial literacy influences savings decisions. This is also in line with the research by Kumari (2020), Krisdayanti (2020), and Kristanto and Gusaptono (2020) with the result that financial literacy has a positive and significant effect on saving decisions. More Pangestu and Karnadi (2020), Setiawan (2020), and Nabila and Safri (2022) concluded that financial literacy has a very important role in one's savings decision process.

## 3) The Effect of Cooperative Reputation on Member Savings Decisions

The results of the analysis found that there was a positive and significant effect of the variable reputation of the cooperative on the saving decisions of members of the provincial level savings and loan cooperatives in the Province of Bali. This implies that there is a unidirectional relationship between the reputation of cooperatives and the savings decisions of members of provincial-level savings and loan cooperatives in the Province of Bali, that the better the reputation of the cooperative, the higher the savings decisions of members at the provincial-level savings and loan cooperatives in the Province of Bali. The opposite will happen, if the worse the reputation of the cooperative , the lower the savings decisions of members at the provincial level savings and loan cooperatives in the Province of Bali. Based on this, it can be said that the reputation of a cooperative is something that is also considered by someone in making a savings decision. The findings of this study are also in line with the results of the study which is conducted by Pramudo et al. (2018), Santika and Yadnya (2020), and Yolanda et al. (2022) stated in their research that the reputation of a cooperative has a significant influence on members' savings decisions. Vuong et al. (2020) added that companies need to promote a good reputation, improve the company's position in the best way through media, community activities, and sponsorships to encourage increased investment decisions in institutions. Furthermore, Prastiwi (2021) states that reputation has a very important role to pay attention to companies, especially cooperatives to be able to collect maximum public funds.

## 4) The Role of Cooperative Reputation in Moderating the Influence of Deposit Interest Rates on Member Savings Decisions

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The results of the study found that the cooperative reputation variable was a positive moderating predictor variable. It means variable Cooperative reputation not only strengthens the effect of deposit interest rates, but is more dominant as a variable that has a direct influence on increasing the savings decisions of cooperative members. This implies that the better the reputation of provincial-level cooperatives in Bali Province, the stronger they are the effect of deposit interest rates on members' savings decisions. The opposite will also happen, if the reputation of the provincial-level savings and loan cooperatives in Bali Province gets worse, the effect of interest rates on savings decisions on members' savings will be weakened. This it can be interpreted that the findings of this study can strengthen the findings of Pramudo et al. (2018), Santika and Yadnya (2020), Yolanda et al. (2022), Vuong et al. (2020), as well as Prastiwi (2021), that the reputation of cooperatives has a positive and significant direct influence on savings decisions. It's just that this study also found that, apart from being an independent variable, cooperative reputation is also a positive moderating predictor variable and is able to strengthen the relationship between deposit interest rates and savings decisions. This result is also in line with *the theory of planned behavior* and *expected utility theory*, in which the reputation of the cooperative is one of the basic considerations in making a member's savings decision.

#### 5) The Role of Cooperative Reputation in Moderating the Effect of Cooperative Literacy on Member Savings Decisions

The results of the study found that the cooperative reputation variable was a positive moderating predictor variable. It means variable Cooperative reputation not only strengthens the effect of financial literacy, but is more dominant as a variable that has a direct influence on increasing the savings decisions of cooperative members. This implies that the better the reputation of provincial-level cooperatives in Bali Province, the stronger they are the effect of financial literacy on members' savings decisions. The opposite will also occur, if the reputation of the savigs and loan cooperative at the provincial level in Bali Province gets worse, the influence of the cooperative's reputation on members' savings decisions will weaken. This it can be interpreted that the findings of this study can strengthen the findings of Pramudo et al. (2018), Santika and Yadnya (2020), Yolanda et al. (2022), Vuong et al. (2020), as well as Prastiwi (2021), that the reputation of cooperatives has a positive and significant direct influence on savings decisions. It's just that this study also found that, apart from being an independent variable, cooperative reputation is also a positive moderating predictor variable and is able to strengthen the relationship of financial literacy to members' savings decisions.

## 4. Conclusions

Based on the results of the research and analysis that has been carried out, the following conclusions can be drawn: 1) The results of the analysis of hypothesis 1 which states that it is suspected that the interest rate on deposits has a positive and significant effect on the saving decisions of members of provincial-level savings and loan cooperatives in the Province of Bali, the truth has been tested. This means that the interest rate on deposits can significantly and significantly improve members' savings decisions. It is mean conclusively the higher the interest rate on deposits, the the higher it is also the decision on members' savings at provincial-level savings and loan cooperatives in the Province of Bali. 2) The results of the analysis of hypothesis 2 which states that financial literacy is suspected a positive and significant effect on the savings decisions of members of the provincial level savings and loan cooperatives in the Province of Bali

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is proven true. It means real and meaningful influence financial literacy can improve members' savings decisions at provincial-level savings and loan cooperatives in the province of Bali. This implies convincingly the higher financial literacy the higher it is also the decisions of members' savings in provincial-level savings and loan cooperatives in the Province of Bali. 3) The results of the analysis of the effect of the reputation of cooperatives on the saving decisions of members of the provincial level savings and loan cooperatives in the Province of Bali show that the reputation of the cooperative has a significant and significant positive influence on the savings decisions of members of the provincial level savings and loan cooperatives in the Province of Bali.

Conclusively, the higher the level of reputation of the cooperative, the higher the saving decisions of members of the provincial level savings and loan cooperatives in the Province of Bali. 4) The results of the analysis of hypothesis 3 which states that the reputation of cooperatives allegedly moderates interest rates on savings decisions on savings and loan cooperative members at the provincial level in Bali Province is untested. Cooperative reputation is a positive predictor variable. It means variable Cooperative reputation not only strengthens the effect of deposit interest rates, but is more dominant as a variable that has a direct influence on the savings decisions of members of provincial-level savings and loan cooperatives in the Province of Bali. 5) The results of the analysis of hypothesis 4 which states that the reputation of cooperatives allegedly moderates financial literacy in the savings decisions of members of provincial-level savings and loan cooperatives in Bali Province is untested. Cooperative reputation is a positive predictor variable. It means variable Cooperative reputation not only strengthens the effect of financial literacy, but is more dominant as a variable that has a direct influence on the savings decisions of members of provincial-level savings and loan cooperatives in the Province of Bali.

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## The Influence of Supervisory Board Function, Human Resources Quality and the Utilization of Information Technology on the Quality of Financial Reports in Denpasar Village Credit Institutions

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### Abstract

**Purpose** – This study intends to determine the function of the supervisory board, the quality of human resources and the use of information technology on the quality of financial reports. Quality financial reports are very important for LPDs to be able to assist in making decisions regarding their operations.

**Methodology** – The population in this study were 175 employees in 35 LPDs in Denpasar City, consisting of the LPD Chair, Secretary, and Supervisory Board. The sampling technique used in this study is the saturated sampling method.

**Findings** – The results showed that the variables of the function of the supervisory board, the quality of human resources and the use of information technology had a significant positive effect on the quality.

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## 1. Introduction

A non-bank financial institution is the Village Credit Institution (LPD). Bali Province Regional Regulation No. 2 of 1988 defines the Village Credit Institution (LPD) as a social institution that functions as a repository for money or other village assets. The LPD is required to provide good financial reports as a form of accountability to the chief of traditional villages and villagers. Quality financial reports are very important for LPDs to have in order to assist in making decisions regarding their operations. The resulting financial reports can reflect the success of

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management in managing their organization. Currently, many financial institutions managed by traditional villages have problems, one of the findings of the case that occurred at LPD Serangan around October 2020.

As is well known, the unrest within the Serangan LPD began in July 2020, when the 2019 LPD accountability report was distributed to community leaders, including the head of the Serangan traditional village, was submitted. In the form of fake loans, the research uncovered a number of irregularities. As for the modus operandi of the suspect, the finances of the LPD in Serangan Traditional Village were not used according to the work plan budget. The suspect also failed to record payments of receivables or interest in the LPD's cash book. Instead, the suspect submitted an accountability report, highlighting the fictitious operating profit. With the results of the distribution of the results of production services, the provisions are not followed. The two defendants made 17 false credits and altered cash book records in response to the improper use of money. This behavior increases the personal advantage of the suspect and others (<https://bali.tribunnews.com/>).

Financial reports reveal the LPD of a business. This study examines a number of elements that influence the production of high quality financial reports. The first factor is the function of the oversight body, in which the internal oversight body can work as an internal auditor to control financial reports so that the data is not falsified. Yulianingsih (2021) and Bhegawati (2021) conducted research on the effect of the function of the supervisory agency showing significant results on the quality of financial reports. However, research by Nudilah (2016), Pratiwi (2021), Pramesti (2021) shows that the role of supervisory bodies does not have an impact on the quality of financial reporting.

The second factor is the quality of human resources, which is the quality and Human Resources competence will improve the quality of financial reports (Riandani, 2017). Quality human resources have a large and substantial contribution to the results of financial reports according to Shintia (2017), Kiranayanti (2016). Meanwhile, Putri, et al (2017) state that the quality of human resources has a negative impact on the quality of financial reports.

The third factor is taking advantage of technological developments. According to (Soimah, 2014), the use of information technology will speed up the management of transaction data and prevent errors in inputting several files or financial data from account books, journals and ledgers to the financial reports section. Research conducted by Marisa, et al (2019), Saputra, et al (2022) shows the results that the use of technology has a substantial impact on the results of financial reports both in terms of quality. Unlike the opinion of Sukaesih (2017), Mariana (2019) shows that the use of IT does not have a substantial impact on the quality of financial reports.

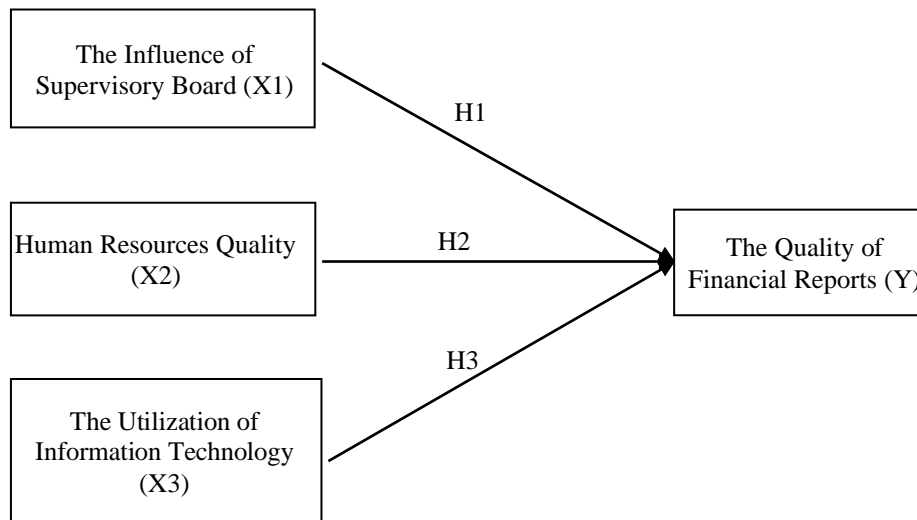
From the previous context, the formulation of the problem is:

- How is the effect of Supervisory Board Function of the Quality of Financial Reports at LPD in Denpasar City?
- How is the influence of Human Resources Quality on the Quality of Financial Reports at LPDs in Denpasar City?
- How does the use of information technology influence the quality of financial reports at LPDs in Denpasar City?



## 2. Research Method

This is quantitative research. The independent variables in this study include supervision board (X1), human resources quality (X2), and utilization of information technology (X3). While the dependent variable of this study is the quality of financial statements (Y). Based on data obtained from the Denpasar City LPLPD on May 10, 2022, there were 35 LPDs that were still operating. The population in this study were 175 employees in 35 LPDs in Denpasar City consisting of LPD chairpersons, secretaries, and supervisory boards. The saturated sample method is utilized in the sampling technique in research.



**Figure 1. Researcher's conceptual framework**

## 3. Results and Discussions

Data was collected by distributing questionnaires to 35 "Village Credit Institutions (LPD) throughout Denpasar City". Questionnaires were distributed to 175 respondents and all questionnaires were returned. Respondents who held positions as Chair of the LPD were 35 people, Secretary were 35 people, and Supervisory Board were 105 people. 93 male and 82 female respondents. Respondents who had "age 25-35 years were 74 people, ages 36-45 years were 27 people, ages 46-55 were 58 people and ages > 55 years were 16 people". Respondents with the last education from SMA/SMK were 79 people, 14 people had the last education level Diploma, 82 people had the last education level Bachelor degree. Respondents with "21 people working < 3 years, 42 people working 3-5 years, 112 people working > 5 years".

In this study, all data were declared valid with the value of each variable exceeding 0.30 and reliable because the alpha value was > 0.70. In the results of the classical assumption test, the research data was declared to be normally distributed, without symptoms of multicollinearity and free from symptoms of heteroscedasticity with a significance level exceeding 0.05.

**Table 1. Summary of Multiple Linear Regression Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.914	2.459		3.218	0.002
The Influence of Supervisory Board (X1)	0.228	0.097	0.175	2.360	0.019
Human Resources Quality (X2)	0.184	0.053	0.250	3.469	0.001
The Utilization of Information Technology (X3)	0.171	0.078	0.160	2.176	0.031
Adjusted R <sup>2</sup>			0,155		
F Value			11,626		
Sig. F			0,000		

a. Dependent Variable: Quality of Financial Statements (Y)  
 Source: Primary data processed, 2022 (Appendix 10)

From Table 1. the regression equation can be arranged as follows:

$$Y = 7.914 + 0.228X1 + 0.184X2 + 0.171X3 + e.....(1)$$

Based on the equation (1), the following can be described:

1. A constant value of 7,914 indicates that if the value of the oversight body function (X1), the quality of human resources (X2), the utilization of information technology (X3) is equal to zero, then the value of the quality of financial reports (Y) increases by 7,914 units.
2. The coefficient value  $\beta_1 = 0.228$  means that if the function of the supervisory agency (X1) increases by 1 unit, then the value of the quality of financial reports (Y) will increase by 0.228 units assuming the other independent variables are constant.
3. The coefficient value  $\beta_2 = 0.184$  means that if the quality of human resources (X2) increases by 1 unit, then the value of the quality of financial statements (Y) will increase by 0.184 units assuming the other independent variables are constant.
4. The coefficient value  $\beta_3 = 0.171$  means that if the utilization of information technology (X3) increases by 1 unit, then the value of the quality of financial reports (Y) will increase by 0.171 units assuming the other independent variables are constant.

The adjusted R square value is 15.5% which indicates that only 15.5% of the variable quality of financial reports can be explained by the variables of supervisory body functions, quality of human resources, utilization of information technology, the remaining 84.5% is explained by other factors. The sig F value is 0.000 <0.05. This shows the function of the supervisory body, the quality of human resources, the use of information technology is the same as the quality of financial reports (Y). This means that the model in this study is feasible to use (*fit*). The function of the supervisory body is 2.360 with a significance value of 0.019 (significant), this means that the function of the supervisory body (X1) has a significant positive effect on the quality of financial reports (Y).

The variable quality of human resources (X2) has a t value of 3.469 with a significance value of 0.001 (significant). This means that the quality of human resources (X2) has a positive effect on the quality of financial reports (Y). The information technology utilization variable (X3)

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has a t value of 2.176 with a significance value of 0.031 (significant). This means that (X3) has a positive effect on the quality of financial statements (Y).

#### 4. Conclusions

Based on the results of the analysis and descriptions above, it can be concluded that the function of the supervisory body has a significant positive effect on the quality of financial reports. So, the better the function of the supervisory body in an LPD will improve the quality of the resulting financial reports. The quality of human resources significantly improves the quality of financial reports. The quality of financial reports at LPD will increase in accordance with the quality of its human resources. Utilization of information technology significantly improves the quality of financial reports. This means that the greater the use of information technology, the higher the quality of the financial reports produced.

The research suggestion is to improve the quality of LPD financial reports to improve the function of the supervisory body and be guided by the rules for presenting financial reports. And the use of information technology is also continuously improved so that the resulting reports are of higher quality because they have speed and accuracy in preparing financial reports. The quality of human resources, especially in the field of using information technology, needs to be improved because over time the information system will be updated. In addition to the function of the quality of human resources and supervisory board for the use of information technology, it is suggested that further research can analyze in more depth the elements that can affect the quality of financial statements and also to determine how to improve the quality of financial reporting in the future.

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## Factors Influencing Organizational Citizenship Behavior of Employees

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### Abstract

**Purpose** – The purpose of this study was to determine the effect of organizational commitment and job satisfaction on organizational citizenship behavior (OCB).

**Methodology** – The total population used is 35 people who are all employees of PT. SUSILA in Denpasar. This research is a population research or census study. Data collection using a questionnaire technique. Furthermore, the data were analyzed using multiple linear regression analysis techniques.

**Findings** – The results of the study indicate that there is a partial and simultaneous positive and significant influence between organizational commitment and job satisfaction on organizational citizenship behavior.

**Originality** – The results showed that private employees also found that organizational commitment and job satisfaction would be able to encourage employees to do extra work outside of their main job.

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## 1. Introduction

Entering the era of globalization, competition between companies is much tougher than the previous competition, because this competition is faced with competition that exists abroad. Indirectly the company will issue the best strategy to win the competition, especially human resources. Every company certainly wants to have employees who have good behavior as shown by helping other employees and are able to do work other than what has been assigned as proof of being able to show performance that exceeds expectations or also known as organizational citizenship behavior (OCB).

Organizational citizenship behavior (OCB) is a willingness to do work by being willing to do tasks outside of the tasks that have been given without getting rewards from the organization (Widyanto, et al., 2013). Humans are referred to as social beings who have empathy for other people and their environment which can encourage them to behave more than just their profit motives (Quzwini, 2013). Kurniawan (2015) states that organizational citizenship behavior (OCB) is related to organizational performance results such as service quality, organizational commitment, employee involvement, and leader-member exchange. Ahdiyana (2011) states that several factors influence OCB, namely organizational culture and climate, personality and mood, perception of organizational support, length of service, and gender. Chahal and Mehta (2011) revealed in their research results that several factors that can comprehensively affect OCB are role clarity, job satisfaction, leadership, organizational commitment, organizational justice, and individual traits, which will very affect organizational performance.

Wibowo and Susilowati (2010) state that there are five indicators of OCB, namely altruism (helpful behavior), conscientiousness (seriousness in work), sportsmanship (high tolerance), courtesy (being polite), civic virtue (putting common interests first). A similar opinion was expressed by Mahayasa, et al. (2018), who identified OCB into five indicators namely altruism, courtesy, civic virtue, conscientiousness, and sportsmanship. In contrast, Ahdiyana (2011) put forward the dimensions of OCB in general into three main elements namely, obedience, loyalty, and participation.

The relationship between OCB and organizational commitment and job satisfaction has produced various results from research, as in previous research by Wibowo and Susilowati (2010) that OCB is significantly influenced by organizational commitment. In addition, research from Widyanto, et al., (2013) states that OCB is significantly influenced by organizational commitment and job satisfaction. Similar results were also stated by Arasli and Baradarani (2014) who stated that OCB was positively influenced by employee job satisfaction.

Wibowo (2013) stated that organizational commitment is a psychological status/condition that characterizes the relationship between employees and their organization which has an impact on their decision to continue to be members of the organization. Kurniawan (2015) stated that organizational commitment is an allegiance or loyalty aimed at the organization or company where employees work. When employees already commit to the organization or company where they work, they tend to last a long time and have a high desire for career development while working.

Mahayasa, et al., (2018) states the concept of organizational commitment by identifying three important indicators of employee commitment, namely affective commitment, continuance commitment, and normative commitment. The relationship between organizational commitment to OCB has produced various results from research, such as research conducted by Rini, et al., (2013) which shows that organizational commitment has a significant positive effect on OCB so that organizational commitment can explain unique variants in OCB. In line with the results above, Purba and Seniati (2004) also found that organizational commitment has an effect on OCB in countries, especially Indonesia. Different results were stated by Darmawati, et al., (2013) where the results of the multiple regression analysis found results that organizational commitment did not affect the OCB variable.

According to Darmawan and Satrya (2018) basically, someone at work will feel comfortable and have high loyalty to their organization, if at work the individual feels a satisfaction that gives



appreciation according to what is done. Job satisfaction is a need for every individual at work, so it needs to be pursued by every organization (Naway, 2014). Job satisfaction refers to a pleasant feeling that a person feels that arises as a result of a job appraisal or work experience, he experiences at work (Naway, 2014). Indicators related to work aspects that can satisfy employees such as the work itself, promotions, supervision, work partners, working conditions, challenges, and communication (Naway, 2014).

The relationship between organizational commitment to OCB has produced various results from research, such as research from Rini, et al., (2013) which shows that organizational commitment has a positive and significant influence on OCB so that organizational commitment can explain unique variants in OCB. In line with the results above, Purba and Seniati (2004) also found that organizational commitment affects OCB in Indonesia.

*H1. Organizational commitment has a positive and significant effect on organizational citizenship behavior at PT. SUSILA in Denpasar.*

The relationship between job satisfaction to OCB has produced various results from research. The results of the study show that job satisfaction has a significant positive effect on the OCB of employees in a company (Darmawan and Satrya, 2018).

*H2. Job satisfaction has a positive and significant effect on organizational citizenship behavior at PT. SUSILA in Denpasar.*

When employees are satisfied with what is in the organization, employees will provide maximum and best performance results. Likewise, workers who have high intentions for the organization will have various ways or strategies to advance the company where they work because they believe and believe in the organization where the worker works. Some previous findings also agree with existing concepts as obtained by Widyanto, et al., (2013) which resulted that organizational commitment and job satisfaction significantly affect OCB. Similar research results were stated by Rini, et al., (2013) which resulted that organizational commitment and job satisfaction having a positive and significant influence on OCB.

*H3. Organizational commitment and job satisfaction have a simultaneous significant effect on organizational citizenship behavior at PT. SUSILA in Denpasar.*

## **2. Research Method**

This research is associative research with a quantitative approach because the data used to analyze the influence between variables is expressed in the form of numbers or a numerical scale. The population used is all employees of PT. SUSILA with a total of 35 people (employee data obtained as of January 2022). Due to the total population of PT. SUSILA in Denpasar numbered 35 people, so all of them will be used as respondents. In this study, researchers used data collection techniques as follows: observation, interviews, literature study techniques, and documentation techniques. The data analysis method used in this study is multiple linear regression analysis.

In the validity test, the results show that all instrument items can be declared valid. This can be stated because all correlation coefficients are greater than 0.30. Thus, the research data can be used in further analysis. In the reliability test, it was found that the overall research instrument had a Cronbach's Alpha coefficient value exceeding 0.60. So, it can be stated that all variables have met the reliability requirements so that they can be used to conduct research.

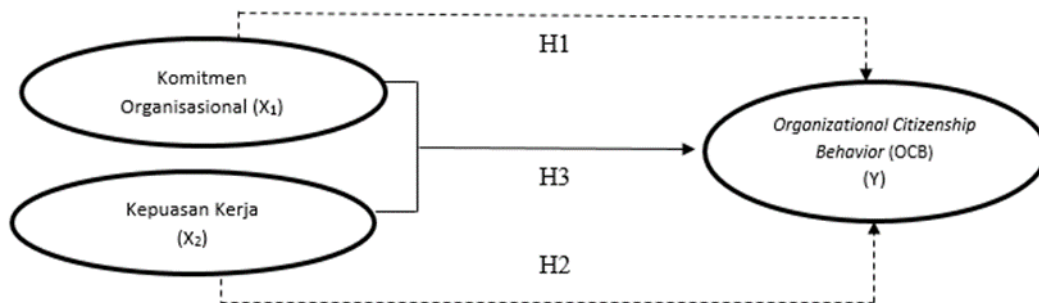


Figure 1. Research Framework

### 3. Results and Discussions

Table 1. Normality Results

		One-Sample Kolmogorov-Smirnov Test
		Unstandardized Residual
N		35
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.86818285
Most Extreme Differences	Absolute	.116
	Positive	.097
	Negative	-.116
Test Statistic		.116
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Source: Processed data, 2022

Based on Table 1, it is found that the value of Kolmogorov Smirnov (K-S) is 0.116, while the value of Asymp, Sig, (2-tailed) is 0.200. These results indicate that the regression equation model is normally distributed because the Asymp, Sig, (2-tailed) values are greater than the alpha value of 0.05.

Table 2. Multiple Regression Test

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	
1	(Constant)	18.102	5.217		3.470	.002
	Organizational Commitment	.529	.108	.550	4.895	.000
	Job Satisfaction	.340	.093	.409	3.636	.001
	R	0,848				
	R Square	0,719				
	Adjusted R Square	0,702				
	F Hitung	41,018				
	Sig.	0,000				

Source: Processed data, 2022

Based on table 2 a structural equation can be made:  $Y = 18,102 + 0,529 X1 + 0,340 X2 + 5,217$

The results of these equations show the magnitude and direction of the influence of each independent variable on the dependent variable. The regression coefficient which is positive means that it has a unidirectional influence on organizational citizenship behavior. Based on the multiple linear regression equation, the coefficients can be explained as follows:

- a) The constant value assumes that without adding organizational commitment and job satisfaction variables, the value of organizational citizenship behavior is 18.102.
- b) If X1 (organizational commitment) has increased by 1 unit with the assumption that job satisfaction is considered constant, the value of organizational citizenship behavior will increase by 0.529.
- c) If X2 (job satisfaction) increases by 1 unit with the assumption that organizational commitment is considered fixed, organizational citizenship behavior will increase by 0.340.

The regression coefficient value of the organizational commitment and job satisfaction variables has a positive influence with a significance value of the t test less than 0.05, this indicates that the organizational commitment and job satisfaction variables each have a positive influence on the OCB variable.

Based on the results of the t-test for the effect of organizational commitment on OCB, the t count > t table (4.895 > 1.692) and a significance value of 0.000 with a regression coefficient of 0.529, this result means that organizational commitment has a significant effect on employee's OCB. Based on the results of the t-test on the effect of job satisfaction on OCB, the t count > t table (3.636 > 1.692) and a significance value of 0.001 with a regression coefficient of 0.340, this result means that job satisfaction has a significant effect on employee's OCB. Based on the analysis results obtained a significance value of 0.000 and F count > F table (41.018 > 3.28). These results mean that organizational commitment and physical work satisfaction simultaneously have a significant effect on employee's OCB.

**Table 3. Analysis of the Coefficient of Determination**

Model	Model Summary <sup>b</sup>			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848 <sup>a</sup>	.719	.702	2.956

Source: Processed data, 2022

Table 3 shows that the influence of the independent variables on the dependent variable is shown by the total determination value (Adjusted R Square) of 0.702 which means that 70.2% of the organizational citizenship behavior variable is influenced by organizational commitment and job satisfaction variables, while the remainder is 29.8% is explained by other factors not included in the model.

Based on the results of data analysis, it was found that a significance value of 0.000 was less than 0.05, with a regression coefficient of 0.529. This result means that organizational commitment partially has a positive and significant effect on OCB among employees of PT. SUSILA in Denpasar. This means that every increase in organizational commitment will result in an increase in organizational citizenship behavior at PT. SUSILA in Denpasar. The relationship between organizational commitment to OCB has produced various results from research, such as research conducted by Rini, et al (2013) which shows that organizational commitment has a positive and significant effect on OCB so that organizational commitment can explain unique variants in OCB. In line with the results above, Purba and Seniati (2004) also found that organizational commitment

affects OCB in Indonesia. Different results were stated by Darmawati, et al (2013) where the results of the multiple regression analysis found results that organizational commitment did not affect the OCB variable.

On the effect of job satisfaction on OCB, a significance value of 0.001 was obtained less than 0.05, with a regression coefficient value of 0.340. This result means that job satisfaction partially has a positive and significant effect on organizational citizenship behavior at PT. SUSILA in Denpasar. This means that every increase in job satisfaction will result in an increase in organizational citizenship behavior at PT. SUSILA in Denpasar. The results of this study support the results of previous research, which showed that the variable job satisfaction has a positive and significant effect on the OCB of employees in a company (Darmawan and Satrya, 2018), Arasli and Baradarani (2014) which states that job satisfaction has a positive and significant effect on OCB. However, it is different from the results of research conducted by (Purba, et al. 2014) which states that partially/individually the job satisfaction variable does not have a significant effect on employee OCB.

In the joint relationship between organizational commitment and job satisfaction with OCB, the value of  $F\text{-count} > F\text{-table}$ ,  $41.108 > 3.28$ , with a sig value of  $0.000 < 0.05$  is obtained. This shows that there is a significant simultaneous influence between organizational commitment and joint job satisfaction on OCB among employees of PT. SUSILA in Denpasar. This means that with every increase in organizational commitment and job satisfaction simultaneously there will be an increase in OCB at PT. SUSILA in Denpasar. When an employee has a high commitment to the organization, the employee will do anything to advance the company because he believes and believes in the organization where the employee works. Likewise, when employees are satisfied with what is in the organization, employees will provide maximum and best performance results. Several previous findings support the results of this study, such as those obtained by Widyanto, et al (2013) which result that organizational commitment and job satisfaction significantly affect OCB. Similar research results were stated by Rini, et al (2013) which resulted that organizational commitment and job satisfaction having a positive and significant effect on OCB.

#### **4. Conclusions**

Based on the results of data analysis and discussion, it is concluded that the results of the study: there is a positive and significant influence between organizational commitment to organizational citizenship behavior in employees of PT. SUSILA in Denpasar, which means that the better the organizational commitment is given, there will be increase in organizational citizenship behavior among employees. There is a positive and significant effect of job satisfaction on organizational citizenship behavior on employees of PT. SUSILA in Denpasar, which means the better the job satisfaction given, there will an increase in organizational citizenship behavior in employees. There is a positive and significant influence between organizational commitment and job satisfaction simultaneously on organizational citizenship behavior at PT. SUSILA in Denpasar. This means that any increase in organizational commitment and job satisfaction will also increase organizational citizenship behavior among employees.

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## E-Government: Integrated, Fast, Certain and Easy Public Service Quality Management in Bali

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### Abstract

**Purpose** – Electronic-Based Government System is a government administration that utilizes information and communication technology to provide services to the public. The application of an electronic-based government system plays an important role in accelerating the achievement of government goals in public sector services and contributing to regional economic growth.

**Methodology** – This study uses a quantitative descriptive research method. Researchers conducted an analysis of digital transformation in Bali in improving the quality of public services through the implementation of E-Government. An analysis of e-government seen from the perspective *Government to Citizen* (G2C) and *Government to Business* (G2B)

**Findings** – This research places the community as the main user of government-owned public services and the government as a service provider. The results of this study describe that e-government has an important role in improving integrated public services, among others. Improving the accessibility of public services; Improving service efficiency and effectiveness; Increase transparency and accountability; as well as increasing community participation.

**Originality** – Originality produces new knowledge without repeating what has already been done by others.

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## 1. Introduction

Presidential regulation of the Republic of Indonesia Number 95 of 2018, concerning Electronic-Based Government Systems, stipulates that in order to realize clean, effective,

transparent and accountable governance as well as quality and reliable public services, an electronic-based government system is needed. Electronic-based government system, hereinafter abbreviated as SPBE, is administration of government that utilizes information and communication technology to provide services to SPBE Users. To achieve this goal, the government implements information and communication technology (ICT) which plays an important role in accelerating the achievement of government goals in public sector services and contributing to regional economic growth (Bertucci, 2008).

According to United Nations (2020), e-government can be an indicator of development because of its role in delivering basic services to the community such as education, health, finance to social welfare. To improve the public sector, the government is required to improve performance, efficiency, responsibility and trust and to focus more on providing better services. E-government often described as the use of IT with the aim of: (1) facilitating the public to access information and services provided by the government (2) improving service quality by increasing speed, completeness of information and more efficient processes, and (3) providing platforms and opportunities for society to participate as a form of the democratic process.

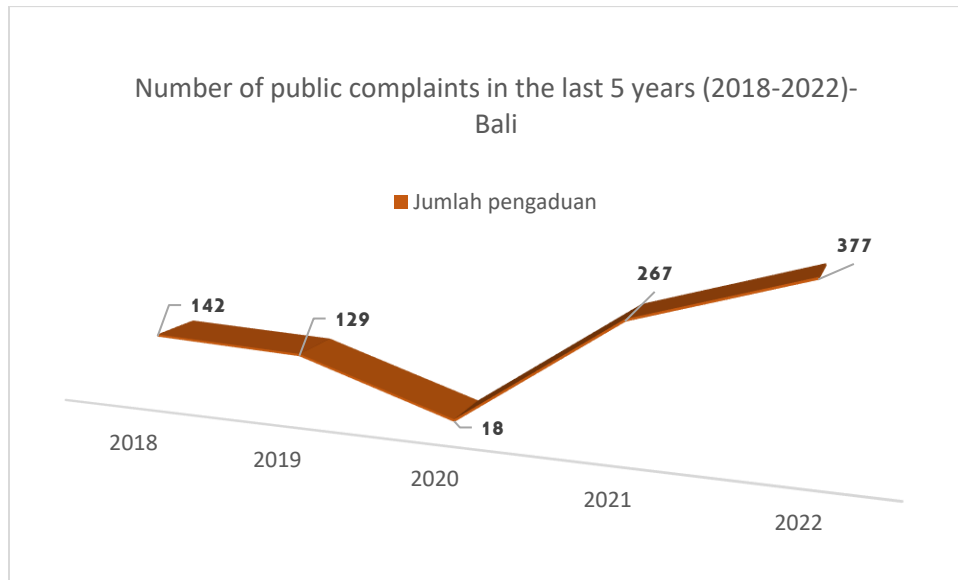
Society is an important component that must be considered in the application e-government. Because the main purpose of e-government itself is to serve the community and facilitate interaction between the community and the government. One way that can be used is to create facilities where public information is more easily accessible through websites/online. The relationship between government and society is commonly referred to as government to citizen (G2C). With the implementation of G2C, the public as consumers will feel comfortable accessing government information anytime and anywhere (efficiency in terms of cost and time) (Alshehri & Drew, 2010). The community demands a better quality of service from time to time, so it is important for the government to continue to evaluate and identify the problems encountered as a form of improving the quality of service to meet the needs of the community (Nguyen, 2014). One of the problems associated with this is the large number of people who have not fully benefited from the service e-government even though the government has provided the facilities. This could be caused by the poor quality of the services provided or because of the public's distrust of the services provided by the government. In order to provide efficient and cost-effective services and maintain public trust, the government must understand and consider input from the community as an evaluation for service quality e-government itself (Zaidi, 2004).

Based on data from the annual report of the Indonesian Ombudsman Institute for the 2018-2022 period, from 2018, 2019 to 2020 there has been a decrease starting from 142, 129 and 18 reports. The year 2020 experienced a drastic decline due to the Covid-19 disaster which limited people's outdoor activities, this of course made public services not play their full role. However, in 2021 and 2022, there will be an increase from 267 to 377 public complaints. The distribution of Balinese community reports for the last 5 years from 2018 - 2022 is shown in Figure 1.

Based on data on the classification of alleged maladministration, the 3 (three) most common are Protracted Delays of 33.62%, Procedural Deviations of 28.97%, and Not Providing Services of 17.70%. Data on alleged maladministration is presented in Figure 2. Based on data from the Reported Agencies, the agencies that rank 3 (three) with the highest number of reports are: Local Government at 41.62%, Government Agencies/Ministries at 11.22%, and Police at 10.25%. This must be addressed immediately so that in the future public trust in the government



in providing quality public services will soon be realized. Information Technology has an important role in digital transformation in the central and regional governments, especially in Bali.



**Figure 1. Number of Public Reports/ Complaints in the last 5 years (2018-2022)**  
 Source: Ombudsman Institute Annual Report 2018-2022, (2022)



**Figure 2. Alleged Maladministration**  
 Source: Obudsman RI annual report, (2019)

Currently, Information Technology (IT) has developed significantly in many fields, not only those that are closely related to Information Technology or Information Systems, but also penetrated into various fields including government policy and business (Susanto & Bahaweres, 2013). Electronic-based governance (e-government) is a government administration that uses

information and communication technology to provide services to e-government users, namely the public. To encourage an increase in the quality of public services, a government paradigm shift is needed to implement it e-government optimally.

From the background description above, researchers conducted an analysis of digital transformation in Bali in improving the quality of public services through the implementation of e-government. Analysis e-government which is seen from the point of view government to citizen (G2C) and government to business (G2B). This research places the community as the main user of government-owned public services and the government as a service provider. The evaluation process will later be seen from the side of service users (community) and service providers (government). To answer this research, the authors use a combination model or approach sequential explanatory namely a combination of quantitative and qualitative methods sequentially, where the first stage uses quantitative methods to obtain quantifiable measurable data that can be descriptive, comparative and associative and qualitative methods to prove, deepen and expand the quantitative data that has been obtained in the early stages.

The expected data from the survey results with the questionnaire instrument are data related to service quality e-government from society's point of view. And interviews, observations and documentation from the government as qualitative data. The results of the qualitative analysis are expected to obtain credible data. From the results of the analysis will provide output on three things, namely: 1) knowing the significant factors that influence the creation of service quality public through the implementation of e-government; 2) become an evaluation of the suitability of the services requested by the community with the services already provided by the government, and 3) become a reference for improving the quality of public services through the implementation e-government.

## **2. Research Method**

In this study, a quantitative descriptive research method was used, which is a method that aims to create an objective picture or description of a situation using numbers, starting from data collection, interpretation of the data as well as the appearance and results (Arikunto, 2006). This type of research is quantitative using a descriptive observational research design. Research is used to see an overview of phenomena, descriptions of activities are carried out systematically and place more emphasis on factual data than on conclusions (Nursalam, 2013). Observational research is research that does not manipulate or intervene in research subjects. This study only made observations (observations) on research subjects.

In designing the research, researchers conducted an analysis of digital transformation in Bali in improving the quality of public services through the implementation of e-government. An analysis of e-government seen from the perspective *government to citizen* (G2C) and *government to business* (G2B). This research places the community as the main user of government-owned public services and the government as a service provider. The evaluation process will be viewed from the perspective of service users (community) and service providers (government).

## **3. Results and Discussions**

## 1) Integrated Public Service

Some definitions of integrated public services according to Law Number 25 of 2009 concerning Public Services, integrated public services are "public services that are organized in an integrated, efficient, effective, transparent and fair manner by one or more public service providers to meet public needs and obtain societal satisfaction". According to the World Bank, integrated public services are "an approach that integrates various public services in a single integrated service point, with the principle of service that is fast, simple, and easily accessible to the public". According to the Ministry of Administrative Reform and Bureaucratic Reform of the Republic of Indonesia, integrated public services are "an approach that integrates and simplifies various public services provided by government agencies in one service window, with a focus on community needs and satisfaction".

Based on several references to the definition of public service, it can be explained that integrated public service is an approach that combines various public services provided by various government agencies or sectors into one entity that is integrated and easily accessible to the public. The aim of the integrated public service concept is to provide efficient, effective, transparent and responsive services to the community in order to meet their needs.

## 2) The role of E-Government in improving integrated public services.

E-government or electronic government is the use of information and communication technology (ICT) in government administration with the aim of increasing efficiency, effectiveness, transparency, accountability and public participation. E-government can play an important role in improving integrated public services, because it can provide easier, faster and more transparent access for the public to access various integrated public services. The following are some of the roles of e-government in improving integrated public services:

- 1) Improving the accessibility of public services: E-government can provide platforms or portals that can be accessed by the public online, so that they can access various integrated public services without having to come to the physical office in person. This can improve the accessibility of public services, especially for people who are in remote areas or have physical limitations.
- 2) Improving service efficiency and effectiveness: E-government can automate public service processes, reduce bureaucracy and increase service efficiency and effectiveness. The application of an integrated public service system electronically can speed up the process of filing, processing, and publishing documents, so that people can get services more quickly and efficiently.
- 3) Increase transparency and accountability: E-government can increase transparency in the delivery of integrated public services by providing wider access to the public to monitor service processes, track application status, and provide feedback. This can increase government accountability in the delivery of public services.
- 4) Increase citizen participation: E-government can facilitate the active participation of citizens in the integrated public service delivery process through features such as filing complaints, suggestions, and feedback. Thus, the community can play an active role in monitoring and providing input to improve the quality and satisfaction of public services.

### 3) The role of E-government in accelerating, ensuring, and facilitating public services

Some of the roles of e-government in accelerating, making certain, and facilitating public services are:

- 1) Speeding up public services: E-government can reduce bureaucracy, automate processes, and provide easy online access, thereby speeding up public services. For example, submitting documents online, paying online, or processing applications automatically (UN E-Government Survey, 2016)
- 2) Creating certainty in public services: E-government can improve certainty in public services by providing clear and transparent information about service requirements, procedures and timeframes. This can avoid ambiguity or rule changes that often affect certainty in public services (World Bank. (2016).
- 3) Facilitating access to public services: E-government can provide easy access for the public to access public services without having to come to the physical office directly. Through the online portal, people can submit applications, upload documents, track application status, or provide feedback easily and quickly (Scholl & Klischewski, 2018).
- 4) Improving citizen satisfaction: E-government that is efficient, fast, and easily accessible can increase people's satisfaction with public services. The public can access public services anytime and anywhere, and monitor the service process transparently (Ministry of Communication and Information of the Republic of Indonesia, 2016).

## 4. Conclusions

E-government or electronic government is the use of information and communication technology (ICT) in government administration with the aim of increasing efficiency, effectiveness, transparency, accountability and public participation. E-government can play an important role in improving integrated public services, because it can provide easier, faster and more transparent access for the public to access various integrated public services. E-government has an important role in improving integrated public services such as increasing the accessibility of public services; Improving service efficiency and effectiveness; Increase transparency and accountability; as well as increasing community participation.

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## The Influence of The Relationship Marketing, Influencer Marketing and Features on Purchasing Decisions in Zalora E-Commerce Users in Badung Regency

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### Abstract

**Purpose** - To find out how relationship marketing influences user purchase decisions, influencer marketing on user purchase decisions, the effect of features on user purchasing decisions and to determine the effect of relationship marketing, influencer marketing and features on purchasing decisions of zalora e-commerce users in badung regency

**Methodology** – The location of this research was in Badung Regency and the sample used was 95 respondents. Research method used is quantitative. In this study the data analysis technique used is the Classical Assumption, Multiple Linear Regression, Coefficient of Determination, t test and F test

**Findings** - Based on the results of the study, it can be seen that relationship marketing has a significant positive influence on purchasing decisions, influencer marketing has a significant positive influence on purchasing decisions, features has a significant positive influence on purchasing decisions and simultaneously relationship marketing, influencer marketing and features has a positive and significant influence on purchasing decisions. The magnitude of the influence of the independent variable on purchasing decisions is 53%.

**Originality** – Application of relationship marketing, influencer marketing, and features on zalora e-commerce to purchasing decisions.

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## 1. Introduction

Global progress is often associated with technological developments, and these technological advances of course have an impact on all sectors and in line with human development. Technological advances from year to year present an e-commerce which is a platform that is used to become a liaison between sellers and buyers through online internet media. Zalora Indonesia is a shopping website that offers a variety of men's fashion, women's fashion, and kids. Zalora offers fashion supplies with a collection of more than 500 local and international brands and designers. This shopping store was founded by Catherine Sutjahyo and is part of the Global Fashion Group, where Global Fashion Group is a fashion group known throughout the world. Zalora was founded in 2011 with the aim to create online fashion companies in developing countries, including Indonesia.

Tugiso (2016) states that purchasing decisions are a stage where consumers actually buy a product that is offered. Consumers before making a purchase will do a lot of evaluations by looking at the existing considerations because there are indeed many factors that consumers must pay attention to, so that the product purchased is truly in accordance with their wants and needs. Because there are many factors that influence consumer purchasing decisions, including

**Table1.** Recapitulation Of Average Visitor Data On Zalora E-Commerce For The Year Period (2019-2021)

No	Quarter	Number of Visitors (account)
1	Q1 2019	4.343.000
2	Q2 2019	5.218.300
3	Q3 2019	2.804.000
4	Q4 2019	2.926.300
5	Q1 2020	2.416.700
6	Q2 2020	2.334.400
7	Q3 2020	1.828.500
8	Q4 2020	2.991.800
9	Q1 2021	2.860.000
10	Q2 2021	3.366.700
11	Q3 2021	2.550.000
12	Q4 2021	3.310.000

Source: [iPrice.co.id](http://iPrice.co.id) (2021)

Based on this data, it is known that Zalora's e-commerce visitors fluctuate every year because it shows ups and downs in the last three years. The highest visitors occurred in Q2 2019 with 5,218,300 and the lowest visitors occurred in Q3 2020 with 1,828,500. Visitors that do not increase every year are a fundamental problem for Zalora e-commerce to make consumers make purchasing decisions. One of the factors that influence the decision is Relationship Marketing, which is an effort to get to know consumers better, so that companies can meet their needs and desires in the long term. The relationship marketing strategy makes the company survive in the long run against fierce competition. Based on observations on Google Play reviews and the iOS App Store, it is known that there are problems where Zalora itself is still lacking in how to handle complaints from consumers, consumer complaints due to unclear responsibilities from companies that do not

provide problem resolution, product cancellation unilaterally by Zalora without giving clear reasons to consumers and product safety that consumers still doubt. This is in line with research conducted by Kamaludin and Nurfauzan (2022) where relational marketing has a positive and significant influence on purchasing decisions, while the similarities between previous research and current research lie in the variable used, namely relationship marketing as an independent variable. and customer satisfaction. as the dependent variable. Meanwhile, the differences between previous research and current research were found at different locations and times of research.

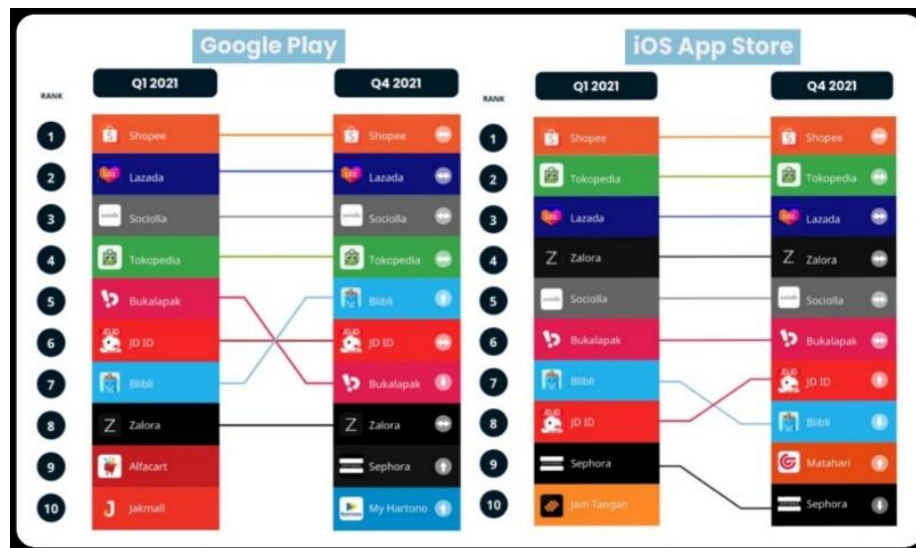


Figure 2. Top 10 Most Popular E-Commerce Apps On Google Play And Ios App Store  
Source: [iprice.co.id](http://iprice.co.id) (2021)

In addition to the popularity of e-commerce, purchasing decisions are also influenced by the features offered. Features that are easily accessible will provide convenience for consumers, making it easier for consumers in the purchasing process. Based on the results of observations also obtained from Google Play and iOS App Store reviews, many consumers complain about applications that have errors when choosing the product to buy. Applications that experience severe bugs that make the application exit itself, this can make consumers reluctant to make a purchase decision. This is in line with research conducted by Widia and Rayuwanto (2021) that features have a significant positive effect on the decision to purchase a Samsung A smartphone, features are able to describe smartphone purchasing decisions by 30.7%. The similarities between previous research and current research lie in the variables used, namely features as the independent variable and customer satisfaction as the dependent variable. Meanwhile, the differences between previous research and current research were found at different locations and times of research.

Zeitmal et al. (2006:158) states that the main goal of relationship marketing is to build relationships and retain profitable customers for the company and at the same time minimize the time and effort created for customers who are considered less profitable. So the hypothesis in this study is:

H1: Relationship Marketing has a positive and significant influence on Purchasing Decisions for Zalora E-Commerce Users in Badung Regency



Influencer marketing is a person who has influence in purchasing decisions, because influencers can help consumers determine specifications and information to evaluate alternatives (Kotler & Keller, 2012: 188). So, the hypothesis in this study is:

H2: Influencer Marketing has a positive and significant influence on purchasing decisions for Zalora E-commerce users in Badung Regency

Features that are easy to access will provide convenience for consumers making it easier for consumers in the purchase process. Features play a role in providing branding for the company. Uniqueness, characteristics, and privileges in features can be used as a basis for purchasing decision making by consumers. So, the hypothesis in this study is

H3: Features has a positive and significant influence on Purchasing Decisions for Zalora E-commerce users in Badung Regency

Purchasing decisions are formed from the process of creating, maintaining, and enhancing strong and high-value relationships with customers. Appoint an influencer who is considered to have influence on what they convey on the behavior of their followers so that they can become a target buyer. The features that support the mobile app will provide users with convenience, completeness, and benefits of the desired product.

H4: Relationship Marketing, Influencer Marketing, and Features together have a positive and significant influence on Purchasing Decisions for Zalora E-Commerce users in Badung Regency

## **2. Research Methods**

The design in this study uses a descriptive and associative research design. The descriptive research design is knowing the value of each variable, either one variable or more, which is independent without making connections or comparisons with other variables. Associative research is research that aims to find out the relationship between two or more variables, by doing this research a theory can be built that can function to explain a symptom (Sujarweni (2018: 88)).

The research was conducted in Badung Regency, specifically for Zalora users. The object of research is specifically Relationship Marketing, Influencer Marketing and Features on Purchase Decisions for Zalora E-Commerce Users in Badung Regency. This study uses independent variables and dependent variables with the number of indicators in this study as many as 19 indicators. Ferdinand (2006) states that determining the number of representative samples depends on the number of indicators multiplied by 5 to 10 so that a minimum of  $19 \times 5$  or 95 samples is required. The sampling method in this study used a non-probability sampling method with a purposive sampling technique. Data collection methods used were observation, interviews, literature study, and questionnaires. The research instrument test was carried out through validity and reliability tests which were distributed to 30 respondents until finally when the instrument was valid and reliable. The data analysis technique used is the classical assumption test, multiple linear regression analysis, multiple correlation analysis, determination analysis, and hypothesis testing.

## **3. Results and Discussion**

E-commerce is a place where practical online buying and selling transactions are carried out through electronic media with internet network intermediaries, in the world of e-commerce trading

it offers many changes where the buying and selling process no longer requires face to face meetings as in a conventional store, sellers and buyers only need to process transactions online. Zalora Indonesia is a shopping website that offers a variety of men's fashion, women's fashion, and kids. Zalora offers fashion supplies with a collection of more than 500 local and international brands and designers. This shopping store was founded by Catherine Sutjahyo and is part of the Global Fashion Group, where Global Fashion Group is a fashion group known throughout the world. Zalora was founded in 2011 with the aim to create online fashion companies in developing countries, including Indonesia.

From the results of the review of research instruments, it was concluded that this research data was valid because the validity test results showed a correlation value greater than 0.30. Reliability tests show that alpha is greater than 0.60, so the data is considered reliable. The results of the classical hypothesis test show that the data are normally distributed at a significance level greater than 0.05 which is 0.060. The results of the multicollinearity test and heteroscedasticity test also show that the data are free from observational bias that can affect the results where the data is considered worthy of research.

**Table 2.** Multiple Linear Regression Test Results

Coefficients <sup>a</sup>						
Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1 (Constant)	6.006	3.630		1.655	.101	
Relationship marketing	.433	.119	.356	3.649	.000	
Influencer marketing	.297	.103	.228	2.880	.005	
Feature	.491	.141	.319	3.478	.001	

a. Dependent Variable: Purchasing decision

Source: Data processed 2023

The regression equation of this study is:  $6.006 + 0.433X_1 + 0.297X_2 + 0.491X_3$

From the results of the study, it is known that there is a positive and significant influence of relationship marketing on purchasing decisions. This is evidenced by the calculated t value = 3.649 and the significance value = 0.000, partially the relationship marketing variable (X1) has a positive and significant effect on purchasing decisions (Y). This means that if there is an increase in the relationship marketing variable (X1), it will increase purchasing decisions (Y). Thus, the hypothesis that relationship marketing (X1) has a positive and partially significant effect on purchasing decisions (Y) is accepted. This means that the better the relationship marketing, the more purchasing decisions will be made on Zalora. The results of this study also support previous research conducted by Kamaludin and Nurfauzan (2022) and Mitang et al, (2020) stating that relationship marketing has a positive and significant effect on purchasing decisions.

From the results of the study, it is known that there is a positive and significant influence of influencer marketing on purchasing decisions. This is evidenced by the calculated t value = 2.880 and the significance value = 0.005, partially the influencer marketing variable (X2) has a positive and significant effect on purchasing decisions (Y). This means that if there is an increase in the influencer marketing variable (X2) it will increase purchase decisions (Y). Thus, the hypothesis

that influencer marketing (X2) has a positive and partially significant effect on purchasing decisions (Y) is accepted. This means that the higher the influencer marketing, the more Zalora purchase decisions will increase. The results of this study also support previous research conducted by Yohanes et al (2021) and Sari and Hidayat (2021) stating that influencer marketing has a positive and significant effect on purchasing decisions.

From the results of the study, it is known that there is a positive and significant influence of features on purchasing decisions. This is evidenced by the calculated t value = 3.478 and the significance value = 0.001, partially the feature variable (X3) has a positive and significant effect on the purchase decision (Y). This means that if there is an increase in the feature variable (X3) it will increase the purchase decision (Y). Thus, the hypothesis that a feature (X3) has a positive and partially significant effect on purchasing decisions (Y) is accepted. This means that the better the features, the more purchasing decisions on Zalora. The results of this study also support previous research conducted by Sutriani et al, (2021) and Handayani and Kurnianingsih (2021) stating that there is a positive and significant influence between features on purchasing decisions.

**Table 3.** Test Results of Coefficient of Determination Analysis (R<sup>2</sup>)

Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.738 <sup>a</sup>	.545	.530	7.004

a. Predictors: (Constant), Features, Relationship marketing, Influencer marketing  
Source: Data processed 2023

Based on the table above, the coefficient of determination shown from the Adjusted R Square value is 0.530. This means that 53% of the variation in purchase decision variables (Y) can be explained by variations from all three independent variables of relationship marketing (X1), influencer marketing (X2) and feature (X3).

**Table 4.** Simultaneous Significant Test Results (F-Test)

ANOVA <sup>a</sup>						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5343.364	3	1781.121	36.305	.000 <sup>b</sup>
	Residuals	4464.468	91	49.060		
	Total	9807.832	94			

a. Dependent Variable: Purchasing decision  
b. Predictors: (Constant), Features, Relationship marketing, Influencer marketing  
Source: Data processed 2023

From the results of the study, it is known that there is a significant influence between relationship marketing, influencer marketing and features on purchasing decisions. This is evidenced by the value of  $F_{count} = 36.305$  and the value of significance = 0.000 with value = 0.05,  $\alpha$ simultaneously relationship marketing (X1), influencer marketing (X2) and features (X3) have a significant effect on purchasing decisions (Y). This means that if there is an increase in the simultaneous variables of relationship marketing (X1), influencer marketing (X2) and features (X3), it will increase purchase decisions (Y). Thus, the hypothesis that states that simultaneous

relationship marketing (X1), influencer marketing (X2) and features (X3) have a simultaneous positive and significant effect on purchasing decisions (Y) is tested. This means that the better the relationship marketing, influencer marketing and features, the more purchasing decisions on Zalora will be.

#### 4. Conclusion

Relationship marketing has a partially positive and significant effect on purchasing decisions at Zalora. This can be proven through the results of the partial significant test (t-test) where  $t_{count} = 3.649$  and significance value = 0.000, so that  $H_0$  is rejected and  $H_1$  is accepted, this means that the better the relationship marketing, the higher the purchasing decision at Zalora. Influencer marketing has a partially positive and significant effect on purchasing decisions at Zalora. This can be proven through the results of the partial significant test (t-test) where  $t_{count} = 2.880$  and significance value = 0.005, so that  $H_0$  is rejected and  $H_2$  is accepted, this means that the better influencer marketing will increase Zalora's purchasing decisions.

Features have a partial positive and significant effect on purchasing decisions at Zalora. This can be proven through the results of the partial significant test (t-test) where the  $t_{count} = 3.478$  and a significance value = 0.001, so that  $H_0$  is rejected and  $H_3$  is accepted, this means that the better the feature, the higher the purchase decision at Zalora. Relationship marketing, influencer marketing and features have a positive and significant simultaneous effect on purchasing decisions at Zalora. This can be proven through the results of the simultaneous significant test (f-test) which is shown from the results of the  $F_{count} = 36,305$  and the significance value = 0,000. This means that the better the relationship marketing, influencer marketing and features, the better the purchase decision will be at Zalora.

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