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UNIVERSITAS KRISTEN INDONESIA, JAKARTA-INDONESIA  
9<sup>TH</sup>-10<sup>TH</sup> DECEMBER 2020



Dr. Dwi Sunarto, M.Hum  
Dean of FKIP UKI



Candra Ditasona, M.Pd  
The 2<sup>nd</sup> ICES 2020 Chairperson

The background features a dark blue gradient with several overlapping circular patterns. Some are solid lines, while others are dashed. A large circular scale with numerical markings from 140 to 260 is visible on the left side. The text is centered in white, bold, uppercase letters.

# BRANCHLESS BANKING PROCESS IN RURAL AREA: PRICE AND NON-PRICE BARRIERS

**KTUT SILVANITA MANGANI<sup>1)\*</sup>**

**ADOLF BASTIAN HEATUBUN<sup>2)</sup>**

**MARTUA ELIAKIM TAMBUNAN<sup>3)</sup>**

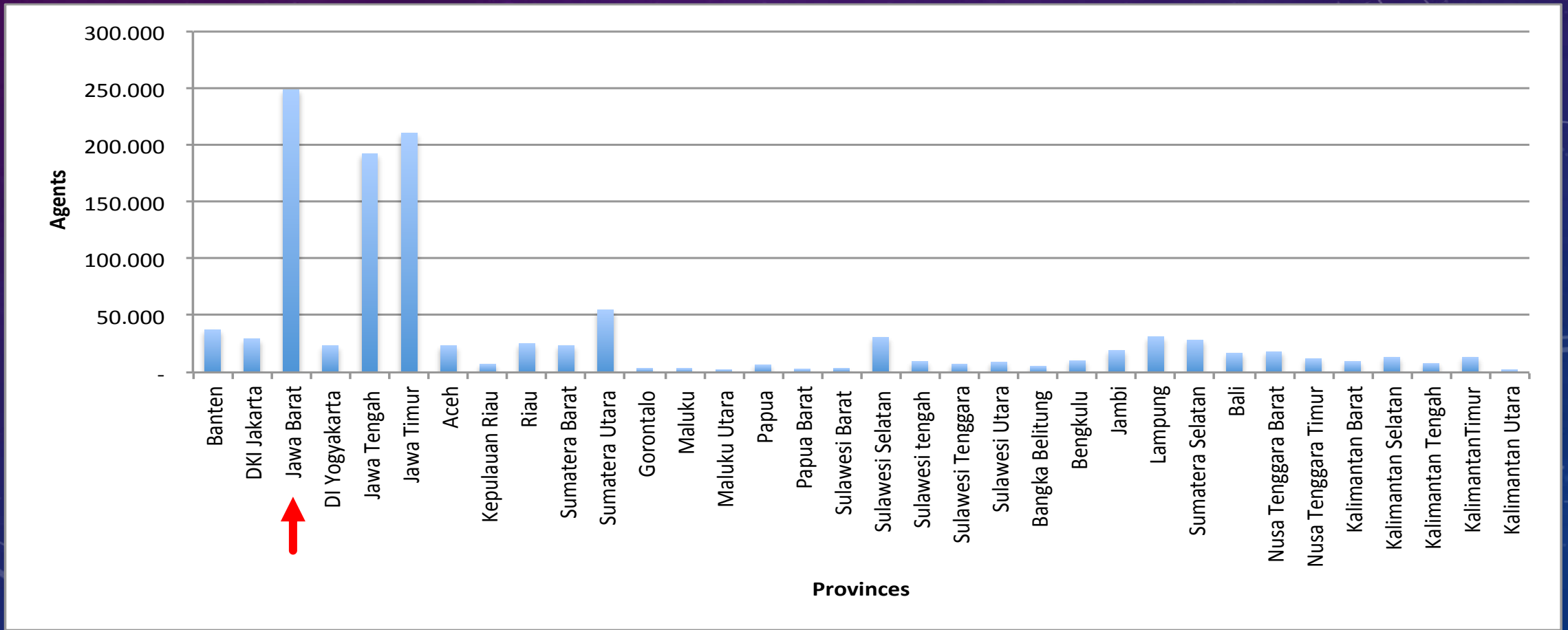
**DEPT. OF MAGISTER MANAGEMENT  
UNIVERSITAS KRISTEN INDONESIA**

# INTRODUCTION

- Since 2012, Indonesia has launched a National Financial Inclusion Strategy.
- One of the programs is a Branchless Banking program that aims to provide the right of the public to get access to various financial services in a timely, convenient, informative, and affordable manner (Bank Indonesia, 2014).
- The financial institutions need to play their role through the intermediation function to eliminate price and non-price barriers.
- The Financial Service Authority (OJK) called the Branchless Banking Program as “Laku Pandai—Financial Service Without Office in the Framework of Inclusive Finance— the provision of banking or other financial services in cooperation with other parties, namely agents), and supported by information technology facilities.

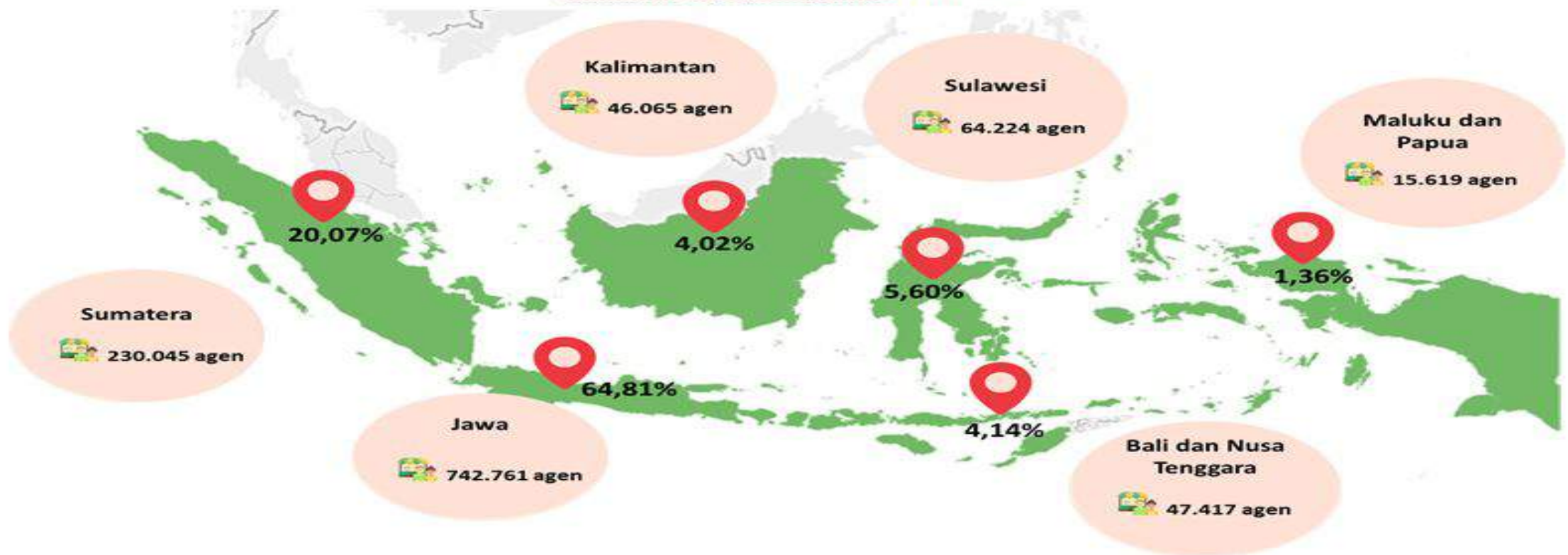


# "Laku Pandai" Agents Spread Across 34 Provinces In Indonesia



Distributed In Some Big Island In Indonesia, Namely 64.81% In Java, 20.07% In Sumatra, 5.60% In Sulawesi, 4.14% In Bali And Nusa Tenggara, 4.02% In Kalimantan, And 1.36% In In Papua (OJK, 2019)

Persebaran Agen Laku Pandai di Indonesia



- The process of implementing the Branchless Banking program will determine the success of the objectives set, i.e. to achieve the target the availability access financial services to all, especially in remote areas.
- This research aims to answer whether the implementation of the program has run according to the function of a financial inclusion strategy, namely to eliminate price and non-price barriers to financial access.

# LITERATURE REVIEW :

## PRINCIPAL-AGENT PROBLEM: MORAL HAZARD BEHAVIOR

- In the relationship between the principal and agent, the principal delegates an authority to the agent to carry out the responsibility of completing work according to the principal's goals.
- However, in practice, the principal cannot monitor the agent's activities perfectly, while the agent has more information about the conditions in the field.
- Such asymmetric information conditions can lead to negative agent behaviours, called moral hazard, in which the agent is prioritize more on its benefit by doing a hidden violation and harming the principal (Akerlof, G., 1970; Petrie, M., 2002; Halim, A., 2006)



# METHODOLOGY

- The study conducted in 6 (six) months in 2019 in Sumedang Regency, West Java Province, Indonesia. This research is descriptive - qualitative.
- The informants or resource persons were the agents and the clients involved in the program.
- The data collection carried out using participant observation techniques, in-depth interviews, documentation studies, and triangulation (Sugiyono, 2013; Gorman, G.E., 2005).
- There are 26 sub-districts in Sumedang Regency. This study conducted in-depth interviews with 28 informants from 13 sub-districts, namely Pamulihan, Sumedang Selatan, Jatinunggal, Cimanggung, Sumedang Utara, Tanjung Medar, Sukasari, Darmaraja, Tanjungkerta, Jatinangor, Tomo, Cisarua, and Cibugel



# RESULTS: Types Of Business and Distance from the City

No	Agent's Store Name	Type of Business	Distance (km)				
1	Toko Wina	Fabric store	17.80	15	Agen Marikun	Grocery store	28.90
2	Ihsan Fotocopy	Photocopy shop	7.20	16	Toko Rizky	Furniture	14.70
3	Agen Spong Atang	Agriculture shop	51.30	17	Warung Dinda	Cellular Credit top-up	1.60
4	Pauzan Store	Grocery store	45.90				
5	Toko Samiyati/ Tantrem	Water gallon refill & Grocery store	24.90	18	Toko Raihan	Grocery store	25.70
				19	Toko Winna	Wholesaler	32.70
6	Toko 62	Grocery store	3.90	20	Toko Shafa	Grocery store	1.70
7	Zain Cell	Grocery store	18.80	21	Yoes Aksesories	Accessories shop	4.90
8	Ansa Abi'el 2 Jaya	Grocery store	25.20	22	Toko Ririn	Stationery shop	5.40
9	Simphoni Komunika	Grocery store	48.90	23	Toko Adang	Minimart	28.00
10	Warung Dhany	Grocery store	1.80	24	Toko Li Rustan	Minimart	40.20
11	Warung lin	Wholesaler	22.70	25	Toko Galeri Busana	Cloth shop	20.00
12	Naufal Cell	Cellular Credit t-u	27.10	26	Toko Antasalam	Grocery store	23.20
13	Kios Agis Kosh	Cellular Credit t-u	10.60	27	Toko Andriani	Grocery store	26.20
14	Toko Deden	Grocery store	6.00	28	Toko Salsabila	Grocery store	23.00

- Each Branchless Banking agent is an entrepreneur that has owned a specific business (most are grocery store – sells staple goods).
- Majority of agents (82.14%) operate in the Sumedang City suburbs, and 17.86% are in the rural area.
- The interview results explain that the bank unit recruits prospective agents based on the fact that the candidate has become a customer of its bank unit.
- the bank institution focused more on the occurrence of the financial transactions., but does not focus on a specific type of the product to be developed in the program's target area.

# RESULTS: Daily & Monthly Transactions

No.	Agent's Store Name	No. of Daily Transactions		Monthly Transactions
		Min.	Max	
1	Toko Wina	10	20	375
2	Ihsan Fotocopy	10	22	400
3	Agen Saponng Atang	10	20	375
4	Pauzan Store	30	20	1,000
5	Toko Samiyati/ Tantrem	15	50	500
6	Toko 62	10	25	425
7	Zain Cell	10	25	375
8	Ansa Abi'el 2 Jaya	15	20	425
9	Simphoni Komunika	15	20	425
10	Warung Dhany	10	20	425
11	Warung lin	10	30	500
12	Naufal Cell	10	15	300
13	Kios Agis Kosh	15	25	500
14	Toko Deden	15	25	500
15	Agen Marikun	15	20	425
16	Toko Rizky	10	20	375
17	Warung Dinda	10	20	375
18	Toko Raihan	15	25	500
19	Toko Winna	15	20	450
20	Toko Shafa	15	30	550
21	Yoes Ass'ries	10	20	375
22	Toko Ririn	15	25	500
23	Toko Adang	20	30	625
24	Toko Li Rustan	10	20	375
25	Galeri Busana	5	20	300
26	Antasalam	10	40	625
27	Toko Andriani	10	50	750
28	Toko Salsabila	10	15	300



# RESULTS: Moral Hazard Behaviors – Mark-ups

No.	Types of transaction	Official tariff (Rp)*	Average tariff charged (Rp)	Mark-up (Rp)	Percentage
1	Balance info of Bank X	0	3,000	<b>3,000</b>	100
2	Balance info of other banks	3,000 (n/a)	-	-	-
3	Electricity payment	3,000	8,000	5,000	167
4	Transfer: **				
	-To Bank X	3,000	18,000	15,000	500
	-To other banks	3,000	18,000	15,000	500
5	Cash deposit	3,000	18,000	15,000	500
6	Cash withdrawal	3,000	18,000	15,000	500
7	Cash transfer:				
	-To Bank X	3,000	18,000	15,000	500
	-To other banks	6,500	26,500	<b>20,000</b>	308
<b>Average</b>		<b>3,050</b>	<b>14,350</b>	<b>11,300</b>	<b>341</b>

- Mark-up performed by an agent to the customers is called moral hazard behaviour, namely hidden behaviour that not reported to the bank as the principal to maximize its profit.
- Even though the mark-ups is high (341%), the customer generally accepts the tariff, because the transportation cost to go to the nearest bank office are relatively the same or more.
- Based on the information obtained from respondents, the bank unit as the principal does not respond regarding the mark-up made by the agent.
- The principal is focused more on the target minimum number of transactions that must be achieved by each agent.

# CONCLUSION

- within the scope of financial inclusion development that aims to improve the financial services to all people conveniently and cheaply; the customers in Sumedang Regency have obtained the convenience services. They can fulfil their financial transactions through an agent that close to their place. In this regard, the implementation of the Branchless Banking program has removed non-price barriers.
- The transportation fee to the nearest unit bank office simply switches to the status of mark-ups fee (moral hazard behaviour).
- Therefore, Branchless Banking services becomes expensive for customers in remote areas.
- Such conditions shows a price barrier in the implementation of financial inclusion.



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## PLENARY SESION

DECEMBER 9, 2020. 08.00 AM – 12:00 PM

DECEMBER 10, 2020. 13:00 – 16:00 PM

### ZOOM MEETING

Meeting ID: 998 3106 6896

Passcode: CIHUY

**WEBSITE LIVE:** <https://fkipuki.org/live-streaming-ices/>

### YOUTUBE LIVE :

**LPPM UKI JAKARTA**

<https://www.youtube.com/channel/UC3OYz3FZKhUhfpTa0-S-HoA>

**Pendidikan Matematika UKI**

<https://www.youtube.com/channel/UCI1Rm811RWRbMUSYToGPZQA>

**FKIP USTJOGJA\_OFFICIAL**

<https://www.youtube.com/channel/UCSXMkXwJbVVhc8kvjhSx0MA>

## PARALLEL SESSION

<b>Parallel Session 1 (December 9, 2020. 13:00 – 16:00 PM)</b>		
<b>Room 1</b>		
<b>Meeting ID : 939 7602 3365</b>		
<b>Passcode : CIHUY</b>		
<b>MODERATOR : PARLINDUNGAN PARDEDE, M.Hum.</b>		
<b>Code</b>	<b>Name</b>	<b>Title</b>
010101	Devi Triwidya Sitaresmi	Determining the Level of Community Attachment in Urban Kampong
010102	Dodik Kariadi	MODEL PENGAJARAN KESIAPSIAGAAN BENCANA GEMPA BUMI BERBASIS SEKOLAH RAWAN GEMPA DI LOMBOK
010103	Dwi Atmono	UJI KOMPETENSI PADA LEMBAGA SERTIFIKASI PROFESI (LSP) SMK NEGERI DI KABUPATEN BANJAR KALIMANTAN SELATAN
010104	Inggit Rachmarani	COMMUNITY EMPOWERMENT STRATEGY THROUGH THE DESA KB PROGRAM
010105	Maksimus Bisa	Autogenic and Audiovisual-Self Training for the Biomotor Abilities of Professional Boxers During Covid-19: A Literature Study
010106	Munajat Mubaraq	The Moderating Effect of Corporate Governance on the Relationship between Dividend Policy, Capital Structure, and Firm Value: Evidence from Indonesian Manufacturer Companies
010107	Riza Wulandari	Transformation of Cultural Identity of the Okokan Tradition in Kediri, Tabanan, Bali
010108	Rugaya M. Pandawa	Analysis of the Instrument Content Validity using the Aiken Index on Disaster Nursing Competency Assessment
010109	Iffah Budiningsih	Dominant Determinant Character of Innovative Behavior of New Entrepreneur Candidates
010110	FAHARUDIN	NILAI-NILAI HUKUM KETATANEGARAAN DALAM KONSTITUSI KESULTANAN BUTON
010111	Slamet Supriyadi	BATIK GIRLI CRAFTSMEN AND TOURISM VILLAGE DEVELOPMENT TOWARDS COMMUNITY WELFARE IN SRAGEN, CENTRAL JAVA, INDONESIA.
010112	Faharudin	NILAI-NILAI HUKUM KETATANEGARAAN DALAM KONSTITUSI KESULTANAN BUTON
010113	Piana Karo Sekali	WHEN WORKING STRESS, DEVELOPMENT MANAGEMENT AFFECT THE PERFORMANCE OF THE EXPERT IN PT. PLN PERSERO
010114	Suhirwan	ANALYSIS OF ONLINE TRAINING RESULTS ON INTERNET NETWORK TECHNOLOGY FOR INDONESIAN NAVY INFORMATION TECHNOLOGY EMPLOYEES USING HIERARCHICAL CLUSTERING



**Room 2****Meeting ID : 917 1546 0225****Passcode : CIHUY**

Moderator : Hendrikus Male, M.Hum

<b>Code</b>	<b>Name</b>	<b>Title</b>
010201	Mahmud Budianto	SOCIAL CONSTRUCTION & TRI HITA KARANA CONCEPT: TRANSFORMATION OF PHILANTHROPY PRACTICE FOR COMMUNITY WELLBEING
010202	Susanne A. H. Sitohang	AWAKENING THE LOCAL AND EXPANDING THE GLOBAL-BIRTHING A HYBRID IDENTITY IN UKI: A PROPOSAL
010203	YOYOH HEREYAH dan Novianika Hutajulu	THE EFFECT OF PERSUASIVE COMMUNICATION OF AFFILIATE MARKETERS ON INCREASING VIVA PRODUCT SALES ON BELIVIVA.COM (Cognitive, affective, and conative application survey)
010204	Kania Adyastri	Peran Layanan Informasi Karier Terhadap Pemilihan Karier Mahasiswa Fakultas Keguruan dan Ilmu Pendidikan Universitas Kristen Indonesia
010205	Devi Triwidya Sitaresmi	Determining the Level of Community Attachment in Urban Kampong
010206	Yeni Nuraeni	CAN THE IMPLEMENTATION OF THE 5S KAIZEN CULTURE INCREASE WORK PRODUCTIVITY IN INDONESIA?
010207	Sitti Aminah	Faktor Penghambat Implementasi Kebijakan Penanganan Pandemi Covid-19 (Study Kasus di Indonesia) Obstacle Factors for Implementing Covid-19 Pandemic Handling Policies (Case Study in Indonesia)
010208	Farida Nurfalih	Communication Strategy of Youth and Sport Departement of Culture and Tourism To the Rrevitalization the Water Park Cave Sunyaragi Cirebon City
010209	HELVA RAHMI	POLICY IMPLEMENTATION OF SUPPLY, DISTRIBUTION, AND PRICE OF 3KG LPG IN KECAMATAN PASAR MUARA BUNGO
010210	Lidia Djuhardi	Culture Insight Of New Age Technologies for Underdeveloped Society
010211	Sitti Aminah	BIAYA POLITIK TINGGI DALAM PEMILIHAN KEPALA DAERAH (STUDI KASUS DI INDONESIA) THE HIGH POLITICAL COSTS IN LOCAL HEAD ELECTION (CASE STUDY IN INDONESIA)
010212	Popi Puspitasari	he theoretical concept of daily space as the impact of WFH and LFH
010213	Sri Bakti Yunari	The Similarities and The Differences Mandatory-Based Corporate Social Responsibility : A study regulation in Indonesia and India
010214	Henny Setyo Lestari	DETERMINANTS OF DIVIDEND PAYMENTS MANUFACTURING COMPANIES IN INDONESIA

<b>Room 3</b> <b>Meeting ID : 927 3339 6026</b> <b>Passcode : CIHUY</b>  <b>Moderator : L. Angelianawati, M.Pd.</b>		
Code	Name	Title
010301	Yushinta Amalia	Gender Analysis of Learning Physics in Terms of Students' SEPs Skills and Creative Thinking
010302	Faradiba Faradiba	THE IMPACT OF DEVELOPMENT ON AIR POLLUTION IN RURAL AREAS
010303	Manogari Sianturi	Effect of Ethylene Glycol on Morphological of Porous Anodic Aluminum Oxide
010304	Nya Daniaty Malau	Hydroxyapatite Preparation From Crab Shell Waste by Precipitation Method
010305	Rosmawaty Hilderiah Pandjaitan	THE INFLUENCE OF TEACHERS' APPROACHING OBSTACLE ON THE ADOPTION TECHNOLOGICAL INNOVATION WITHIN THE ELECTRIC VEHICLE AMONG THE VOCATIONAL HIGH SCHOOL EDUCATIONS
010306	Risma Uly Manalu	Pengembangan Takin sebagai Model Praktikum berbasis kearifan Local untuk Fisika dan Matematika
010307	silvia nadiana	PENGEMBANGAN LEMBAR KERJA SISWA (LKS) BERBASIS PENDEKATAN SAINTIFIK PADA MATERI USAHA DAN ENERGI KELAS X
010308	Masduki Ahmad	The Effect of Organizational Climate & Quality of Work Life on Teachers Creativity During Pandemic Covid 19
010309	Nurliana Vita	Minat Belajar Mahasiswa Program Studi Pendidikan Fisika FKIP UKI dalam Pembelajaran Daring Menggunakan Aplikasi Microsoft Teams
010310	Marteda V Nomleni	OPTIMALISASI PEMBELAJARAN ONLINE MENGGUNAKAN MICROSOFT TEAMS PADA PROGRAM STUDI PENDIDIKAN FISIKA FKIP UKI

<b>Room 4</b> <b>Meeting ID : 851 3105 5501</b> <b>Passcode : CIHUY</b>  <b>MODERATOR : Angela Asri Purnamasari, M.Pd. in TESOL</b>		
Code	Name	Title
010401	Masrukan	The Impact Of Non Cognitive Student In Mathematical Curiosity In Pandemic Era Covid-19 On Mathematics Learning Outcomes
010402	Amin Suyitno	The Effect Of Non-Cognitive Mathematical Grit in Pandemic era Covid-19 On The Learning Outcomes Of VII Grade Students
010403	Clara Natalia	PERBEDAAN KEMAMPUAN MATEMATIS SISWA DENGAN MENGGUNAKAN MODEL PEMBELAJARAN PROBLEM BASED LEARNING (PBL) DAN EKSPOSITORI DENGAN PEMBELAJARAN BERBASIS ONLINE
010404	Desi	Pengembangan Buku Cerita Matematika Pada Kelas VII SMP Dalam Materi Perbandingan
010405	Yovianus Marselinus M. Rua	Perbedaan Belajar Matematika antara siswa yang diajarkan dengan model pembelajaran Reciprocal Teaching dan Classical Konvensional berbasis online

010406	Widarson Wila Lodo	Pengembangan E-Module barisan dan deret berbasis pendekatan kontekstua kelas XI SMA
010407	Cipto Hardiansyah	Analisis Kesalahan dalam Pemecahan Masalah Logaritma kelas X MIPA SMA Harapan Jaya
010408	Priambodo Ardi	Pengembangan Media Pembelajaran Matematika Berbasis Articulate Storyline pada Materi Bangun Ruang Sisi Datar Kelas VIII
010409	Christina Maria	Analisis kesalahan siswa dalam menyelesaikan soal cerita pada materi himpunan siswa kelas VII SMP Strada Fransiskus Xaverius II
010410	Alvioni Bani	Stability Analysis of SCPUR Mathematical Model for the Spread of COVID-19 (Corona Virus Disease-19)
010411	Pepy Nurfianty	The Effect of Online-Learning Media During Covid-19 Pandemic Towards The Secondary School Student's Misconceptions About Algebra
010412	Viviana Murni	THE EFFECT OF FLIPPED CLASSROOM TOWARDS STUDENT'S ACHIEVEMENT AND MATHEMATICS RESILIENSI DURING THE COVID-19 PANDEMY
010413	Siti Maryam Rohimah	Kajian Pembelajaran STEM from Home dengan Model PjBL untuk Mengembangkan Mathematical Proficiency Siswa
010414	Nurviani	The Analysis of Junior High School Students' Mathematical Reasoning Ability And Self – Concept in Terms of Gender
010415	Siti Hajar	Junior High School Students' Numeracy Ability in Terms of Students' Mathematical Resilience
010416	S M Rohimah	Kajian Pembelajaran STEM from Home dengan Model PjBL untuk Mengembangkan Mathematical Proficiency Siswa
010417	Nur Mahsarah Rahadatul Aisy	ABILITY TO THINK CREATIVELY IN SOLVING MATH PROBLEMS ON NUMBER PATTERN MATERIAL

<b>Room 5</b>		
<b>Meeting ID: 839 7507 8037</b>		
<b>Passcode: CIHUY</b>		
<b>MODERATOR : Famlia Novita Simanjuntak, S.P., M.Si</b>		
<b>Code</b>	<b>Name</b>	<b>Title</b>
010501	Natalia Indah Permata Sari	Studi Kompetensi Guru Tambahan Dalam Menghadapi Pendidikan DI Era Revolusi Industri 4.0
010502	Gita Meylisa Yolanda	Evaluasi Kurikulum Mengacu KKNi Pada Program Studi Pendidikan Matematika Fakultas Keguruan dan Ilmu Pendidikan Universitas Kristen Indonesia dnegan model CIPP
010503	Dameis Surya Anggara	Item Characteristics Analysis Using the Rasch Model in the Development of Quantitative Literacy Instruments For Elementary Schools Students.
010504	Marhaeni Fajar Kurniawati	Communication educations
010505	Siska Mardiana	Whatsapp Mobile Learning Communication on Students With Visual Impairments : A Case Study of Learning From Home During the Covid -19 Pandemic
010506	I Wayan Suastra	Elaborating indigenous science content into science learning process: A new science instructional model to develop students' local wisdom-based characters and higher order thinking skills

010507	Esty Agustiani	The Analysis of Science Process Skills (SPS) Based on Programme for International Student Assessment (PISA) Test and Observation Instruments in Senior High Schools in Bojonegoro Regency
010508	Sandryones Palinggi	The Effectiveness of Online Learning of PGSD Students at the Christian University of Indonesia Toraja During the Covid-19 Pandemic
010509	Mesta Limbong	ONLINE LEARNING SURVEY IN THE PANDEMIC TIME OF COVID-19, A CASE STUDY AT THE UNIVERSITAS KRISTEN INDONESIA
010510	Shania Dea Menany Soputan	E-CLOUD (EDUCATION OF DIGITAL CITIZENSHIP-CLOUD): MEDIA MEMPERSIAPKAN REMAJA SEBAGAI WARGA DIGITAL YANG CERDAS MENUJU SDGs
010511	Tika Puspita Widya Rini	APPLYING THE SIX THINKING HATS METHOD TO IMPROVE STUDENT SCIENCE LEARNING OUTCOMES IN ELEMENTARY SCHOOLS
010512	Yanti Amelia Lewerissa	ANTI CORRUPTION EDUCATION FOR SUNDAY SCHOOL CHILDREN AS A FORM OF A NON-PENAL POLICY TO ERADICATE CORRUPTION
010513	ASNI	ADVERSITY QUOTIENT MAHASISWA PADA MASA PANDEMI COVID-19
010514	Wahyuni Purnami	Investigation of Science Technology Ecocultural Society (STeCS) Model to Enhance Eco Critical Thinking Skills

<b>Parallel Session 2 (December 10, 2020. 08.00 – 10:00 AM)</b>		
<b>Room 1</b>		
<b>Meeting ID : 939 7602 3365</b>		
<b>Passcode : CIHUY</b>		
<b>MODERATOR : PARLINDUNGAN PARDEDE, M.Hum.</b>		
<b>Code</b>	<b>Name</b>	<b>Title</b>
020101	Rua Herliyanti	Evaluation of Wahid College Program for Students Language Skill in Lubuklinggau
020102	ALFIN FAHMI	THE DEMOTIVATING FACTORS OF SPEAKING ENGLISH IN SPEAKING CLASS AMONG FIRST-YEAR STUDENTS OF ENGLISH EDUCATION STUDY PROGRAM
020103	Verwati Iriani	DEVELOPMENT OF MEDIA CARTOON STORY MAKER WITH ASSESSMENT AS LEARNING LEARNING ON WRITING ANECDOTES FOR CLASS X HIGH SCHOOL STUDENTS
020104	Gunawan Tambunsaribu	PRONUNCIATION PROBLEMS FACED BY INDONESIAN COLLEGE STUDENTS WHO LEARN TO SPEAK ENGLISH
020106	Hidayatul Fitria	Difference in hearing threshold before and after medical treatment at otitis media with effusion
020107	Pramudana Ihsan	The Father's Story Telling Approach in Multiplying Children's vocabulary Using Anime
020108	Kelik Wachyudi	Proses Relasional Bahasa Sunda: Pendekatan Linguistik Sistemik Fungsional
020109	Ade Christanty Yudha Bestari	AN ANALYSIS OF AMERICAN ENGLISH WORDS TOWARD WRITING ABILITY IN THE STUDENTS'



		INSTAGRAM ACCOUNTS OF NAHDLATUL ULAMA UNIVERSITY OF PURWOKERTO
020110	Jourike Jeane Runtuwarouw	THE INTEGRATION OF LEARNING JAPANESE WRITING AND CHARACTER EDUCATION OF STUDENTS AT JAPAN LANGUAGE DEPARTMENT OF LANGUAGE AND ART FACULTY OF MANADO STATE UNIVERSITY

<b>Room 2</b>		
<b>Meeting ID : 917 1546 0225</b>		
<b>Passcode : CIHUY</b>		
Moderator : Hendrikus Male, M.Hum		
<b>Code</b>	<b>Name</b>	<b>Title</b>
020201	Amalliah kadir	IQRA CERDAS
020202	Noh Ibrahim Boiliu	FAMILY AS THE LOCUS OF CHRISTIAN RELIGIOUS EDUCATION: TEXTUAL ANALISYS OF DEUTERONOMY 6:7-9
020203	Dyoys A. Rantung	Integration of Faith Development Pattern according to Ephesians 4: 11-13 and James Fowler's Theory and Its Implementation through Christian Religious Education
020204	Dirk Roy Kolibu	The Inforcement of Christian Education during Covid-19 Pandemic
020205	Renatha Ernawati	Studi Deskriptif Kuantitatif Mengenai Persepsi Mahasiswa Baru Universitas Kristen Indonesia Terhadap Bullying
020206	Renatha Ernawati	Persepsi Mahasiswa Terhadap Bullying
020207	Ika Juhriati	Best practice ecoliteracy ditinjau dari budaya sekolah
020208	Barnad	MEDIA BELAJAR DALAM BENTUK MULTIMEDIA MENUNJANG PEMBELAJARAN SECARA DARING
020209	Yapiter Marpi	The Effectiveness of Large-Scale Social Restriction Policies in the Capital City DKI Jakarta
020210	Dadang Sundawa	PEMBEKALAN PROSES PEMBELAJARAN IPS BERBASIS KARAKTER BANGSA UNTUK MENINGKATKAN KOMPETENSI PROFESIONALISME BAGI MGMP IPS

<b>Room 3</b>		
<b>Meeting ID : 927 3339 6026</b>		
<b>Passcode : CIHUY</b>		
<b>Moderator : L. Angelianawati, M.Pd.</b>		
<b>Code</b>	<b>Name</b>	<b>Title</b>
020301	Meilani Safitri	NEEDS ANALYSIS MODEL HYBRID LEARNING dengan G-MEET (MHL-GM) DI MASA PANDEMI COVID-19
020302	Ravita Mega Saputri	STRENGTHENING DEMOCRATIC CHARACTERS THROUGH LEARNING OF PANCASILA AND CITIZENSHIP EDUCATION IN THE ERA OF THE INDUSTRIAL REVOLUTION 4.0
020303	Syafriadi	Model Pembelajaran
020304	Chontina Siahaan	READNESS LEVEL OF PARENTS AS STUDENT GUIDE IN ONLINE LEARNING

020305	Ravita Mega Saputri	STRENGTHENING DEMOCRATIC CHARACTERS THROUGH LEARNING OF PANCASILA AND CITIZENSHIP EDUCATION IN THE ERA OF THE INDUSTRIAL REVOLUTION 4.0
020306	IFFAH BUDININGSIH	OPTIMAZING INVOLVEMENT OF PARENTS AND TEACHERS IN EDUCATION'S NEW NORMAL
020307	Bintang Simbolon	The Analysis of Students Learning Satisfaction based on the Environment Management System at Postgraduate Program Universitas Kristen Indonesia
020308	Kerdid Simbolon	THE PHILOSOPHY OF EDUCATION CURRICULUM IN INDONESIA SINCE 1947 UNTIL 2013
020309	E. Handayani Tyas	Lecturers' Cultural Sensitivity on Using Social Media – Facebook and Instagram
020310	Bernadetha Nadeak	Learning Management in Suburban Schools during the Midst of COVID-19
020311	Hotmaulina Sihotang	Gender Equality Awareness of Indonesian Students in Time of Covid-19 Pandemic

<b>Room 4</b> <b>Meeting ID : 851 3105 5501</b> <b>Passcode : CIHUY</b>		
<b>Angela Asri Purnamasari, M.Pd. in TESOL</b>		
<b>Code</b>	<b>Name</b>	<b>Title</b>
020401	Bahtiar Usman	THE IMPACT OF LIQUIDITY MANAGEMENT ON BANK PROFITABILITY IN INDONESIA
020402	Aris Winaya	The Intellectual Property Rights (IPRs) Regimes Awareness on Small and Medium Enterprises (SMEs) of Agricultural Products Processing at East Java Province, Indonesia
020403	Suhirwan	ANALYSIS OF ONLINE TRAINING RESULTS ON INTERNET NETWORK TECHNOLOGY FOR INDONESIAN NAVY INFORMATION TECHNOLOGY EMPLOYEES USING HIERARCHICAL CLUSTERING
020404	Hidayatul Fitria	DIFFERENCE IN HEARING THRESHOLD BEFORE AND AFTER MEDICAL THERAPY AT OTITIS MEDIA WITH EFFUSION
020405	Listyowati Sumanto	Positive Publication System and Assurance Fund on Land Registration in The Future of Indonesia
020406	Lidia Djuhardi	Culture Insight Of New Age Technology For Underdeveloped Society
020407	Hary Wahyudi	Competence Reconceptualization for election dispute settlement in Indonesia
020408	Yohandes Rabiqy	The Role of Gamification in The Experience of the Brand App
020409	Wiwin Juliyanti	THE EFFECT OF IFRS IMPLEMENTATION ON INCOME VALUE RELEVANCE FINANCIAL STATEMENTS (Empirical Studies on 50 Biggest Market Capitalization IDX 2019)
020410	V.L. Sinta Herindrasti	CAPITALIZATION OF EDUCATION IN THE NEW NORMAL ERA

**Parallel Session 3 (December 10, 2020. 10.00 AM – 12:00 PM)****Room 1****Meeting ID : 939 7602 3365****Passcode : CIHUY**

Moderator : Th. Laksmi Widyarini, S.Pd., M. Hum.

Code	Name	Title
030101	Nelius Harefa	CREATIVE THINKING ABILITY FIRST, PROBLEM SOLVING SKILLS WILL FOLLOWING: A CLASSROOM LESSON BY GIVING PROJECT
030102	Nova Irawati Simatupang	Comparison the use of Quizizz and Schoology applications in Increasing Students Interest in Learning Chemistry
030103	St Fatimah Azzahra	The impact of youtube education video in chemical on interests and results of students concept
030104	Nova Irawati Simatupang	Analysis of the distribution of Heavy Metals in Well Water
030105	Friska Juliana Purba	Science Process Skills Approach in Understanding the Concept of Stoichiometry by Applying Inquiry Learning Strategy
030106	Hafidha Tri Kurniati	Analysis of NaCl Levels in Salt Circulating in Yogyakarta using the Mohr and Volhard Method
030107	Septina Severina Lumbantobing	How to improving students critical thinking capabilities with Science, Technologies, Engineering, Arts and Matematic
030108	Engkus	Pollution and Damage to the Citarum Watershed (DAS): Implementation of Control Policies in Bandung Regency, Indonesia
030109	Budiman	ANALYSIS AND ADVICE FOR GOVERNMENT INVESTMENT AT BADAN USAHA MILIK DAERAH (BUMD) IN REGIONAL FINANCIAL PERSPECTIVE

**Room 2****Meeting ID : 917 1546 0225****Passcode : CIHUY**

Moderator : Estri Oktarena I, S.S., M.A.

Code	Name	Title
030201	Marina Silalahi	ETNOBOTANY STUDY OF THE BABAD DALAN RITUAL BY JAVANESE IN THE GUNUNGKIDUL
030202	Sitjuariah	Antimicrobial Activity of Pineapple (Ananas Comosus L.Merr) Core Extracts Against Skin Diseases Causing Pathogenic Bacteria
030203	Novi Setiati	Pengembangan Lembar Kegiatan Siswa Berbasis Pendekatan Saintifik Pada Materi Ekosistem Kelas X
030204	Riska Septia Wahyuningtyas	DEVELOPING LEARNING MODULE BASED ON LOCAL WISDOM TO IMPROVE ENVIRONMENTAL CARE ATTITUDES
030205	Dr. Edy Tri Sulisty, M.Pd.	INTERPRETASI DESAIN KEMASAN DAN ETIKET OBAT GENERIK PRODUKSI PT KIMA FARMA (KAJIAN DARI PERSPEKTIF PRAGMATIK SENI)
030206	Myristica Imanita	THE BERUANG HITAM PARAMILITARY STRUGGLE TO MAINTAIN INDONESIAN INDEPENDENCE IN THE YEAR OF 1949 IN LAMPUNG
030207	Desti	Development of Local Wisdom-Based Biotechnology Module

030208	Retno Widowati	Soybean dregs as main ingredients of pollen substitute for Apis cerana honey bees
030209	Kevin A. Tamaela	Effectiveness of Incision Wound Healing Using Ethanol Extract of Paku Rane (Selaginella Canaliculata) Leaves in Mice (Mus musculus)
030210	Retno Widowati	Phytochemicals and Antioxidant of Methanol Extract of Gracilaria salicornia, Halimeda gracilis, Halimeda macroloba, and Hypnea asperi From Tidung Island Coastal Region

<b>Room 3</b> <b>Meeting ID : 927 3339 6026</b> <b>Passcode : CIHUY</b>  Moderator : Afria Dian Prastanti, S.S., M.Hum.		
Code	Name	Title
030301	Muhamad Arif	TRANSFORMASI MADRASAH IBTIDAIYAH BERBASIS PESANTREN DI ERA REVOLUSI INDUSTRI 4.0
030302	Masda Surti Simatupang	The Plagiarism Tendency during Covid-19 Pandemy
030303	Bintang R. Simbolon	THE RELATIONSHIPS BETWEEN THE COMPETENCY OF SCHOOL PRINCIPALS AND SCHOOL CULTURE TOWARDS TEACHERS PERFORMANCE
030304	Erni Murniarti	LEARNING FLOW OF SENIOR HIGH STUDENTS IN THE PANDEMIC COVID 19
030305	Dameria Sinaga	BENEFITS OF PROBLEM-BASED LEARNING (PBL) FOR STUDENTS
030306	Rofik Jalal Rosyanafi	RECONSTRUCTION OF ANDRAGOGICAL PRINCIPLES IN PORANG FARMING COMMUNITY
030307	Neng Dyah Surya Pratama	WEB-BASED ASSESSMENT TO IMPROVE CONCEPT UNDERSTANDING AND ANALYZE STUDENT DIFFICULTIES IN EQUILIBRIUM AND ROTATION DYNAMICS
030308	Endah Tri Priyatni	EXPERT AND PRACTITIONER VALIDATION ON AUTHENTIC PROBLEM BASED LEARNING TASKS IN PROMOTING STUDENTS' CREATIVITY
030309	Yanti Amelia Lewerissa	ANTI CORRUPTION EDUCATION FOR SUNDAY SCHOOL CHILDREN AS A FORM OF CRIMINAL POLICY CRIMINAL ACTION OF CORRUPTION
030310	<b>Ktut Silvanita Mangani</b>	<b>Branchless Banking in Rural Areas: Price and Non-Price Barriers</b>

<b>Room 4</b> <b>Meeting ID : 851 3105 5501</b> <b>Passcode : CIHUY</b>  Moderator : <b>Andhi Dwi Nugroho, M.Pd.</b>		
Code	Name	Title
030401	Erni Murniarti	SELF EFFICATION AND PSYCHOLOGICAL WELFARE TOWARD TEACHER'S ORGANIZATION COMMITMENTS
030402	Andreas Rian Nugroho	Konseling Singkat Berfokus Solusi Untuk Mengembangkan Harga Diri Siswa
030403	Melda Rumia Rosmery Simorangkir	Prediction and Analysis of Anxiety Disorder on Fresh Graduate during the Pandemic

030404	Warlan Sukandar	THE EFFECT OF PARENT PATTERNS ON EARLY CHILDREN'S AKHLAK: A STUDY IN RA BAKTI 33 SIOBAN, SOUTH SIPORA, MENTAWAI ISLANDS DISTRICT
030405	Jenifer Fransiska Ndraha	Gambaran Gaya Hidup Remaja Yang Senang Mengunjungi Kafe dan Pembentukan Identitas Diri
030406	Agustin Rebecca Lakawa	EXPLORING MOTIVATIONAL AND AUTONOMOUS LEVEL OF UNDERGRADUATE STUDENTS TOWARDS FINAL ASSIGNMENT REQUIREMENTS
030407	Maria Martina Widyastuti	PEMAKNAAN GURU DAN MURID DALAM MENGANTISIPASI PELECEHAN SEKSUAL PADA MURID DI TANGERANG SELATAN
030408	Muhammad Arif	PERFORMANCE OF THE BUDGET OF THE REGIONAL REPRESENTATIVE COUNCIL OF TANJUNGPINANG CITY, RIAU ISLAND PROVINCE
030410	ML. Denny Tewu	ANALYSIS OF HIGHER EDUCATION OPERATIONAL RISK



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