



UNIVERSITAS IPWIJA

LEMBAGA PENELITIAN DAN PENGABDIAN KEPADA MASYARAKAT

Jl. Letda Natsir No.7 Cikeas Ds. Nagrak, Kec. Gunung Putri

Kab. Bogor. 16967 Telp. +62-21-8233737

lp2m@ipwija.ac.id <https://lp2m.ipwija.ac.id>

 UNIVERSITAS IPWIJA

No. : 023/IPWIJA.LP2M/PT-00/2026
Perihal : Edaran Penelitian Dosen
Lampiran : -

Kepada Yth.
Bapak/Ibu Dosen Tetap
Universitas IPWIJA

Dengan hormat,

Sehubungan dengan dimulainya semester Genap Tahun Akademik 2025/2026, perlu diingat kembali tentang salah satu kewajiban Tri Dharma Perguruan Tinggi Dosen yaitu melaksanakan penelitian. Berkenaan dengan hal itu maka disampaikan:

- Terima kasih kepada Bapak/Ibu Dosen Peneliti yang telah merespon Surat Edaran Kepala LP2M No.147/IPWIJA.LP2M/PT-00/2025 tanggal 1 September 2025 tentang Kegiatan Bidang Penelitian dengan aktif berperan dalam berbagai pertemuan ilmiah, melaksanakan penelitian dan mempublikasikan hasil penelitian di berbagai jurnal ilmiah.
- Dosen yang telah menyelesaikan laporan penelitian dan mempublikasikannya pada semester Ganjil Tahun Akademik 2025/2026 diharapkan mengajukan usulan penelitian baru kepada LP2M.
- Dosen yang telah menyelesaikan tahap akhir penelitian diharapkan dapat segera membuat laporan hasil penelitian dan mempublikasikannya di semester Genap Tahun Akademik 2025/2026.
- Pada semester Genap Tahun Akademik 2025/2026, Dosen diharapkan aktif mengikuti berbagai kegiatan yang berkaitan dengan penelitian seperti: pertemuan ilmiah, sharing knowledge, diseminasi, pelatihan, seminar, proceeding, publikasi dan lain sebagainya.
- Agar penelitian dosen selaras dengan Rencana Strategis Penelitian institusi, diharapkan para dosen melakukan koordinasi secara berkelanjutan dengan LP2M, Program Studi, serta seluruh elemen di Universitas IPWIJA.

Demikian edaran ini disampaikan dan terima kasih.

Bogor, 2 Maret 2026



Drs Jayadi, M.M.

Kepala LP2M

Tembusan : Rektor
Dekan FEB
Dekan FSK



UNIVERSITAS IPWIJA

SK Kemendikbudristek RI No. 627/E/O/2022

PROGRAM S2 : Magister Manajemen

PROGRAM S1 : Manajemen, Kewirausahaan, Informatika, Sistem Informasi, Rekayasa Perangkat Lunak

PROGRAM D3 : Kebidanan

ALAMAT : Jl. Letda Natsir No. 7 Cikeas Nagrak, Gn. Putri, Bogor 16967 Telp. (021) 823 3737

 UNIVERSITAS IPWIJA

Bogor, 1 Juli 2026

Nomor : 001.07/IPWIJA.R/DL-00/2026
Lampiran : -
Hal : Edaran Mengikuti *International Convergence and Call for Paper*

Kepada Yth,
Bapak/Ibu Dosen Universitas IPWIJA
Di Tempat

Dengan Hormat,

Bahwa sehubungan dengan akan diadakannya kegiatan The 1st International Convergence on Management Studies (ICEMIES) and Call for Paper dengan tema “*Digital Economy and Smart Business: Redefining Management in the Era of Disruption*” yang diselenggarakan oleh Sekolah Tinggi Ilmu Manajemen Budi Bakti, maka bagi Bapak/Ibu dosen yang tidak sedang melaksanakan kegiatan Tri Dharma Perguruan Tinggi dimohon untuk dapat mengikuti kegiatan tersebut secara *online*, yang akan dilaksanakan pada:

Hari, Tanggal : Sabtu, 4 Juli 2026
Waktu : 09.00 s.d 16.00 WIB
Media : *Zoom Meeting*

Demikian surat edaran ini disampaikan untuk dapat dilaksanakan dengan penuh tanggung jawab.

Rektor,



Ir. Besar Agung Martono, M.M., D.B.A.

NUPTK. 4647745646131072

Number : 005/Und/LPPM.BB/VI/2026
Att. : 1
Subject : Invitation Letter for Presenters of The 1st ICEMIES 2026

To:
Presenters of The 1st ICEMIES 2026 (as annexes)

Dear Respected Presenters,

Warm greetings from the Organizing Committee of **The 1st International Conference on Management Studies (ICEMIES) 2026**.

We would like to express our sincere gratitude for your upcoming participation as a **Presenter** at ICEMIES 2026 with the theme: "Digital Economy and Smart Business: Redefining Management in the Era of Disruption". The conference is organized by Sekolah Tinggi Ilmu Manajemen (STIM) Budi Bakti and in collaboration with several institutions, will be held on Saturday, 4 July 2026, Jakarta Time (see attached rundown for details).

The conference will be conducted via the **Zoom platform**, and the meeting link will be shared with all participants in due course.

To facilitate the conference proceedings, we kindly request all presenters to submit Presentation Slides **before 3rd July 2026** through the following link: <https://tinyurl.com/PPTICEMIES26> and full paper through this link: <https://tinyurl.com/FullPaperICEMIES26>.

As a token of our appreciation for your valuable contribution to the conference, an **electronic certificate** will be provided to all presenters and speakers following the event.

We highly appreciate your support and participation and look forward to your valuable contribution to the success of ICEMIES 2026.

Thank you for your kind attention and cooperation.

Warm regards,



Assoc. Prof. Dr. Efrita Norman
Chair of ICEMIES 2026

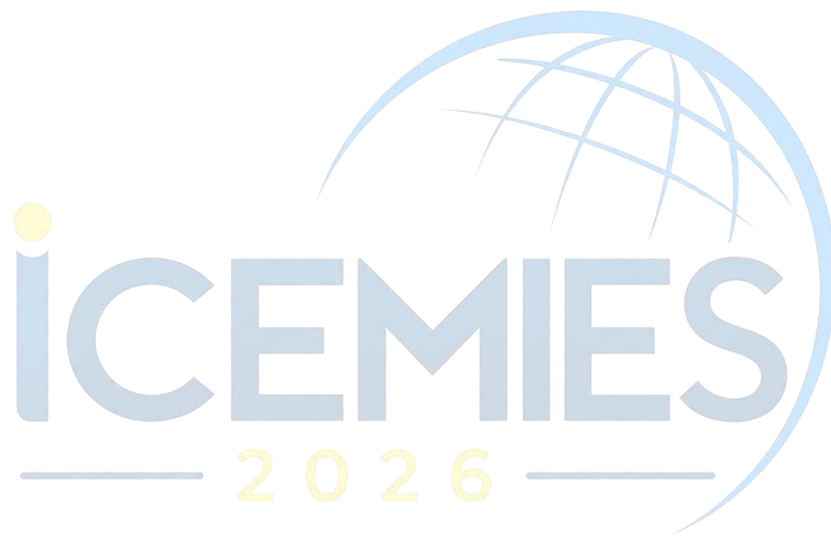


Rundown of The 1st International Conference on Management Studies (ICEMIES) 2026 by the theme: “Digital Economy and Smart Business: Redefining Management in the Era of Disruption.”
Saturday, July 04 2026, Jakarta’s Time.

Opening Session			
No.	Program	In Charge	Time Allotment
1	Opening Zoom	Zoom Host	08.00-09.00
2	Opening Session	MC	09.00-09.05
3	Reading Holy al-Qurán	Sanis	09.05-09.10
4	Singing Indonesian & Egypt National Anthem	All Participants	09.10-09.15
5	Wellcoming Speech	Dr (C) Aza El Munadiyan, S.Si., M.M., AMIPR. (Chair of STIM Budi Bakti)	09.15-09.25
6	Keynote Speaker I	Ir. Besar Agung Martono, MM., DBA. (Rector of Universitas IPWIJA, Indonesia)	09.25-09.55
7	Keynote Speaker II	Prof. Dr. Deshinta Arrova Dewi (Faculty of Data Science and Information Technology INTI International University, Malaysia)	09.55-10.25
Plenary Speaker Session I			
8	Guest Speaker 1 :	Prof. Dr. Renea Shinta Aminda., SE., MM. (Profesor of economics, Pakuan University, Indonesia)	Moderator: Busri, M.Pd. Time: 10.25-12.00
9	Guest Speaker 2 :	Dr. Noor Aimi Binti Mohamad Puad, (Assistant professor, Department of Finance, Kuliyyah of Economics & Mangement Sciences, International Islamic University of Malaysia (IIUM))	
Paralel Session 13.00-15.30 Jakarta's Time			
10	Room 1-10	Presenters	Room's Moderators
Plenary Speakers Session II 15.30-16.00 Jakarta's Time			
11	Guest Speaker II	Prof. Dr. Gül Erkol Bayram, (Sinop University, Turkey)	Moderator: Nasrullah, M.Pd. Time:
12	Guest Speaker IV	Dr. Alhamzah Al Sayed Noor (College of Business Administration, A'Sharqiyah	



		University, Ibra, Oman)	15.30-16.00
Closing Session			
No.	Program	In Charge	Time Allotment
13	Report and Recommendation by Organizer	Meliyana	16.00-16.10
14	Closing	MC	16.10-16.15



Parallel Session

The 1st International Conference on Management Studies (ICEMIES) 2026 by the theme: “Digital Economy and Smart Business: Redefining Management in the Era of Disruption.

Saturday, July 04 2026, Jakarta’s Time.

Time Allotment	Name and Affiliation	Title	Moderator and Room
13.00-14.00	أ.د. عبد السلام حمود غالب الانسى, جامعة راسو آسيوييا, إفريقيا	الإدارة التربوية في مؤسسات التعليم الإسلامي في ظل التحول الرقمي: رؤية إسلامية معاصرة	Room 1 Session Chair: Indri Guslina
13.00-14.00	Indri Guslina, Sekolah Tinggi Ilmu Manajemen Budi Bakti, Indonesia	The Effect of Digital Competence on Employee Performance through Employee Adaptability at PT Kareta Sabila	
13.00-14.00	Wawan Sismadi, IPWIJA, Indonesia	Web-Based Face Recognition Technology for Digital Student Attendance Management: Efficiency and Performance Analysis in the Era of Digital Economy Agama Islam	
13.00-14.00	Arif Igo, Sekolah Tinggi Ilmu Manajemen Budi Bakti, Indonesia	How Social Media Marketing And Brand Image Drive Repurchase Intention: The Role Of Customer Satisfaction As A Mediator	
13.00-14.00	Rita Mardiana, Sekolah Tinggi Ilmu Manajemen Budi Bakti, Indonesia	Pengaruh Keterlibatan Karyawan Terhadap Efektivitas Kerja Bagian Sarung Tangan Pada Line 1-4 PT XYZ Cakung Jakarta	
13.00-14.00	Parwinder Kaur, CT University, India	Decoding Generation Z Brand Engagement: A Systematic Literature Review of Social Media Marketing Strategies, Consumer Interactions, and Emerging Digital Trends	
13.00-14.00	Rina Fatimah, Sekolah Tinggi Ilmu Manajemen Budi Bakti, Indonesia	Career Planning Analysis Among Early-Semester Students of STIM Budi Bakti	Room 2 Session Chair: Rina Fatimah
13.00-14.00	Titing Widyastuti, IPWIJA, Indonesia	The Impact of QRIS Implementation on Dedollarization and Indonesia’s Digital Economic Transformation	
13.00-	Prwinder Kaur	AI as a Driver of Digital	



Time Allotment	Name and Affiliation	Title	Moderator and Room
14.00	CT University, India	Transformation and Smart Business Performance in SMEs	
13.00-14.00	Yuridistya Primadhita IPWIJA, Indonesia	The Role of the Islamic Digital Business Ecosystem in Enhancing MSME Competitiveness: The Effects of Digital Marketing Capability and Fintech Adoption	
13.00-14.00	B. Retno Pratiwi Sakti Sekolah Tinggi Ilmu Manajemen Budi Bakti, Indonesia	The Impact of Product Quality and Price Perception on Purchase Decisions of Nobrands_Footwear Local Shoes for Loyal Consumers in Cinere	
13.00-14.00	Vivi Ristanti, Vivi Ristanti, Anisa Pitri, Yuni Annisa, Aldi Sekolah Tinggi Ilmu Manajemen Budi Bakti, Indonesia	The Impact of Customer Experience on Customer Loyalty: The Mediating Role of Customer Satisfaction in the Madaya Café	Room 3 Session Chair: Vivi Ristanti
13.00-14.00	Adrian Adha Sekolah Tinggi Ilmu Manajemen Budi Bakti, Indonesia	The Effect of Organizational Climate and Work-Life Balance on Teacher Performance at Mutiara Insani Vocational High School, Parung	
13.00-14.00	Taufik IPWIJA, Indonesia	Energy Security and Electric Vehicle Adoption: A Netnographic Analysis of Digital Consumer Narratives in Jakarta	
13.00-14.00	Feby Ariyani Sekolah Tinggi Ilmu Manajemen Budi Bakti, Indonesia	The Influence of Social Media Marketing and Brand Awareness on Purchasing Decisions for AyuMeera Brand Hijab Shaper Tape Products on the Indonesian Shopee Marketplace	
13.00-14.00	Shivangi Punjab College of Technical Education, India	Decoding Generation Z Brand Engagement: A Systematic Literature Review of Social Media Marketing Strategies, Consumer Interactions, and Emerging Digital Trends	
13.00-14.00	Aza El Munadiyan Sekolah Tinggi Ilmu Manajemen Budi Bakti, Indonesia	Comparative Study of Sustainable Business and Green Economy in Indonesia and Malaysia: Legal and Digital Economy Perspectives	



Time Allotment	Name and Affiliation	Title	Moderator and Room
14.10-15.30	Khumairo Fatinah Zahra	Pengaruh Voucher Diskon Pengguna Baru, Kemudahan Aplikasi, dan Kepuasan Pelanggan terhadap Keputusan Pembelian Konsumen Kopi Kenangan Outlet Tananima.	Room 4 Session Chair: Aza El Munadiyan & Asep Hendriana
14.10-15.30	Ahmad Sofyan	Pengaruh Promosi Digital dan Citra Sekolah Terhadap Minat Pendaftaran Siswa Baru di Mts Hudatul Falah Ciseeng Bogor	
14.10-15.30	Tiara Marlita	Pengaruh Influencer Dan Live Streaming Tik Tok Shop Terhadap Minat Beli Produk Skincare Skintific Di Kabupaten Bogor	
14.10-15.30	Fikri Haical Sahputra	Pengaruh Viral Marketing dan Brand Image Terhadap Keputusan Pembelian Smartphone Xiaomi	
14.10-15.30	Rafika	Pengaruh Dimensi Promosi Terhadap Loyalitas Konsumen Produk Private Label Indomaret	
14.10-15.30	Kelty Nurdarani Loves	Pengaruh Lifestyle Brand terhadap Perilaku Konsumen Generasi Z pada Produk Kopi Tuku di Kabupaten Bogor	
14.10-15.30	Ai Yuliasuti	Pengaruh Budaya Kerja dan Teamwork terhadap Employee Engagement Karyawan Alfamart di Kecamatan Parung Bogor	Room 5 Session Chair: Indri Guslina & B Retno Pratiwi S
14.10-15.30	Nurdiansyah	Pengaruh Pendidikan Dan Pelatihan Terhadap Efektifitas Kerja Tenaga Pengajar Pkbn Di Kabupaten Bogor	
14.10-15.30	MEGA PUSPITASARI	"Perspektif Mitra GrabBike Tentang Sistem Komisi Aplikasi Yang Berdampak Pada Layanan"	
14.10-15.30	Zaenul Ridwan Syahputra	Optimalisasi Strategi Pemasaran Digital untuk Meningkatkan Daya Saing Konveksi DigdayaCo di Era Industri 4.0	
14.10-15.30	Dyah Hastari	Pengaruh Brand Awareness Dan Perceived Quality Pada Purchase Intention: Studi Pada	



Time Allotment	Name and Affiliation	Title	Moderator and Room
		Konsumen Gen-Z Maya Sarden Di Parung, Kabupaten Bogor	
14.10-15.30	Muhammad Alfaridzi Hasannudin	Pengaruh Electronic Word Of Mouth (E-WOM) dan Fear Of Missing Out (FOMO) terhadap Keputusan Pembelian pada Pengguna TikTok Shop	
14.10-15.30	Ananda Alvin Adam Asrudin	Pengaruh Employer Branding Terhadap Minat Bertahan Karyawan Di Batoo Farm Adventur	
14.10-15.30	Fazar Azkhia Rizanta	Pengaruh Likuiditas dan GCG Terhadap Financial Distresa Perusahaan Real Estate	Room 6 Session Chair: Rina Fatimah & Lily Zulaeha
14.10-15.30	Malik Dynar Arijan	Analisis Rasio Pasar dan Profitabilitas Saham GOTO dalam Mitigasi Risiko Investasi	
14.10-15.30	Nur Fatihah Rizkia	Pengaruh Rating Produk dan Ulasan Konsumen Shopee terhadap Keputusan Pembelian Produk Wardah di kabupaten Bogor	
14.10-15.30	Icca Apriliyanti	Pengaruh influencer marketing dan brand awareness terhadap keputusan pembelian produk skintific pada tiktok shop di kabupaten bogor	
14.10-15.30	Novita Ulan Dari	Pengaruh Live Straming Dan Product Bundling Terhadap Keputusan Impulsing Buying Product Glad2glow Pada Aplikasi Tiktok Shop Di Kabupaten Bogor.	
14.10-15.30	Rahmah Indrianingsih	Pengaruh Gaya Hidup dan Promosi Online Terhadap Keputusan Pembelian Konsumen Pada Produk Eiger di Kabupaten Bogor	
14.10-15.30	Jebdea Masywa fahey	Deskripsi Pengalaman Konsumen Generasi Z dalam Menyikapi Dugaan Isu Etika Founder Brand Thanksinsomnia terhadap Loyalitas Pelanggan	
14.10-15.30	Dina Ananda	Pengaruh Affiliate Marketing Dan Online Customer Review Terhadap Minat Beli Produk Skintific Di Tiktok Shop Pada	



Time Allotment	Name and Affiliation	Title	Moderator and Room
		Generasi-Z Di Kabupaten Bogor	Room 7 Session Chair: Rita Mardiana & Ahmad Juhari
14.10-15.30	Shinta Alodia	Pengaruh Sosial Media Instagram Dan Citra Sekolah Terhadap Keputusan Pendaftaran Di SMP-IT DAR EL-HIJRAH	
14.10-15.30	Fadilah Rizki Andini	Pengaruh literasi keuangan digital terhadap profitabilitas UMKM di kecamatan kemang	
14.10-15.30	Nur Permatasari	Analisis Kinerja Keuangan Dan Posisi Portofolio Strategis Unit Bisnis Bumbu Dan Roti Pada PT XYZ Periode 2022-2024	
14.10-15.30	Jejen Jaelani Suryana	Pengaruh Knowledge Manajemen Terhadap locus Of Control Karyawan Melalui Self-Efficacy Pada PT Bhinneka Tekno Sejati	
14.10-15.30	Meylinda	Strategi Branding Produk Dan Digital Marketing Dalam Meningkatkan Penjualan Umkm Umpan Ikan Berbasis Project Based Learning	
14.10-15.30	Andri Yulianto	Pengaruh Audit Internal Terhadap Efektivitas Sistem Pengendalian Internal	Room 8 Session Chair: Arif Igo & Iqbal
14.10-15.30	Agus Resmanto	Pengaruh Suku Bunga Pinjaman dan Promosi Terhadap Keputusan Kredit Pensiun di Bank Mandiri Taspen KCP Leuwiliang	
14.10-15.30	Ariq Yusran	Optimalisasi Pemasaran Melalui Pendampingan Re-Branding Logo Umkm Keripik Ubi Ungu Ibu Tawar	
14.10-15.30	Fio Dorova Atha	Pendampingan Pemasaran Digital pada UMKM Jasa Terapi Pengobatan Klasik dan Bekam HAF Bogor	
14.10-15.30	Nur Haliza	Pengaruh Live Streaming dan Konten Marketing Terhadap Minat Beli Produk Hijab Paris Varisha Di TikTokShop Pada Generasi Z Di Kabupaten Bogor	
14.10-15.30	Andika Pratama Putra	Pengaruh Konten Marketing dan Aksesibilitas terhadap	



Time Allotment	Name and Affiliation	Title	Moderator and Room
		Minat Kunjungan Wisatawan pada Batoo Farm Adventure	
14.10-15.30	Kikis Kharisma	Pengaruh Livestreaming Tiktok Shop Terhadap Keputusan Pembelian Pelanggan: Survei Pada Masyarakat Generasi Z Di Kota Bogor	
14.10-15.30	Arum Nisa Prameswari	Efikasi diri dan locus of control dengan komitmen organisasi sebagai variabel intervening pada karyawan lotte grosir Ciputat	Room 9 Session Chair: Adrian Adha & Kushardanta
14.10-15.30	Khalid khaliza sufi p	Pengaruh beban kerja dan komitmen organisasi terhadap burnout karyawan (studi kasus pada PT Lastana Ekspres Indonesia Hub Tajurhalang)	
14.10-15.30	Sella Susilawati	Pengaruh Peran HRD dan Talent Acquisition terhadap Kualitas Rekrutment Seleksi pada LKC Dompot Dhuafa	
14.10-15.30	Reni Lestari	Pengaruh Harga dan Desain Kemasan terhadap Keputusan Pembelian Konsumen Produk Sosis Mabel Single	
14.10-15.30	Muhamad Abdi Setiawan Gibran	Hubungan Antara Fleksibilitas Dan Lingkungan Kerja Terhadap Kepuasan Kerja Guru Sekolah Menengah Pertama di Kecamatan Kemang	
14.10-15.30	Hesti Luvita Inriana	Pengaruh Soft Skills dan Digital Skills terhadap Kesiapan Kerja Melalui Self Efficacy pada Mahasiswa Generasi Z dalam Menghadapi Industri 4.0	
14.10-15.30	Abdul Rohman	Pengaruh Profitabilitas (ROA) dan Struktur Modal (DER) terhadap Nilai Perusahaan pada Sektor Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2021-2025	
14.10-15.30	Rizky Sindhu Wardoyo	Pengaruh Gaya Hidup Digital dan Kepercayaan terhadap Keputusan Pembelian Konsumen Generasi Z di Kota Bogor pada E-Commerce Shopee	



Time Allotment	Name and Affiliation	Title	Moderator and Room
14.10-15.30	Nazwa Rizkia Anggraini	Pengaruh Kualitas Pelayanan dan Fasilitas Terhadap Kepuasan Pelanggan di Outbound Sapadia Parung	Room 10 Session Chair: Vivi Ristanti & Feby Ariyani
14.10-15.30	Andika Putra Pertama	Pengaruh Strategi Search Engine Optimization (SEO) Lokal terhadap Minat Pendaftaran pada Smart Ekselensia Indonesia	
14.10-15.30	Ade Rahma Sari	Pengaruh Rating dan Review Google Maps terhadap Minat Beli Konsumen pada Cafe Njaya	
14.10-15.30	Rizqi Wildan Fadillah	Digital Marketing dan Rebranding Kemasan pada UMKM Hidroponik Pasir Jambu	
14.10-15.30	Edi Syaputra	Pemberdayaan UMKM baby spa melalui pendampingan Instagram bisnis dan Whatsap bisnis pada baby spa dan mom treatment bunda Eka	
14.10-15.30	Eliya Rohaya	Pengaruh Live Streaming TikTok Shop dan Kepercayaan Konsumen terhadap Keputusan Pembelian Generasi Z di Kabupaten Bogor	





CERTIFICATE

Number : 104 /SKet/LPPM.BB/VII/2026

Proudly Present to :

Muhammad Irfan Wahyutama

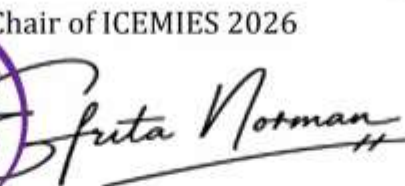
Universitas IPWIJA, Indonesia

as :

Presenter

of the 1st International Conference on Management Studies (ICEMIES) and Call for Paper 2026 with the theme "Digital Economy and Smart Business: Redefining Management in the Era of Disruption", organized by Budi Bakti School of Management and Virtually Held on Saturday, 4 July 2026 in Bogor, Indonesia.

Chair of ICEMIES 2026

Assoc. Prof. Dr. Efrita Norman



The 1st International Conference On Management Studies

Digital Economy and Smart Business:
Redefining Management in the Era of Disruption

The Impact of QRIS Implementation on Dedollarization and Indonesia's Digital Economic Transformation

Besar Agung Martono, Titing Widyastuti,
Irwan Kurniawan, Muhammad Irfan Wahyutama

Universitas IPWIJA, Bogor, Indonesia



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur



Background & Problem

- Why **QRIS**?
 - Rapid growth of digital payments
 - Fragmented QR payment systems before 2019
 - Multiple QR codes created inefficiency
- Strategic Issue
 - Dependence on global payment networks
 - Dependence on USD in international settlements



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur





The 1st International Conference On Management Studies

Digital Economy and Smart Business:
Redefining Management in the Era of Disruption

Research Objectives

- Analyze QRIS impact on transaction efficiency, financial inclusion, and digital economic growth.
- Examine QRIS contribution to dedollarization and cross-border payments.
- Identify challenges and sustainability risks.



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur





The 1st International Conference On Management Studies

Digital Economy and Smart Business:
Redefining Management in the Era of Disruption

Theoretical Framework

- Disruptive Innovation Theory
 - QRIS challenges traditional payment networks
 - Low-cost alternative for MSMEs
- Digital Sovereignty Theory
 - National control over payment infrastructure
 - Data sovereignty
- UTAUT Model
 - Explains technology adoption behavior
 - Factors influencing QRIS usage



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur





The 1st International Conference On Management Studies

Digital Economy and Smart Business:
Redefining Management in the Era of Disruption

Research Methodology

- Qualitative
- Quantitative
- Evaluation Dimensions



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan

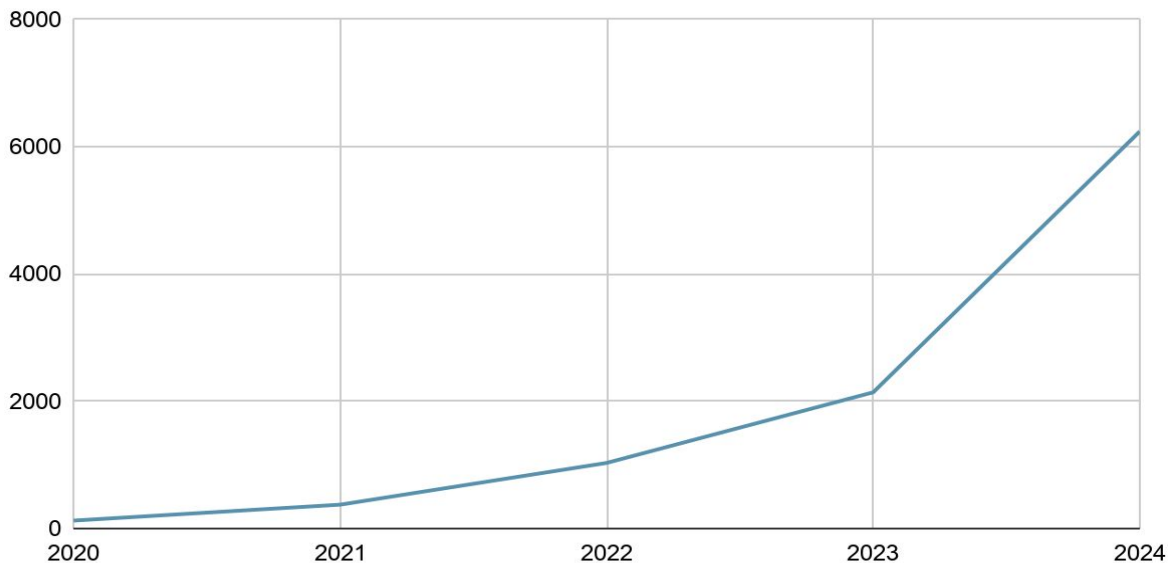


#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur



QRIS Growth Performance

QRIS Transaction Growth (volume in million)





The 1st International Conference On Management Studies

Digital Economy and Smart Business:
Redefining Management in the Era of Disruption

QRIS and Dedollarization

- Cross-Border QRIS Partners
- How It Supports Dedollarization
 - Rupiah → Foreign Currency
- Benefits
 - Lower conversion costs
 - Reduced exchange-rate exposure
 - Less dependence on USD



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur



QRIS vs Global Card Networks

Dimension	QRIS	Visa/Mastercard
MDR	0.3%–0.7%	1.5%–3.5%
Settlement	Real-time	T+1/T+2
Conversion	Direct LCS	Double Conversion
Governance	Central Banks	Private Corporations



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur





The 1st International Conference On Management Studies

Digital Economy and Smart Business:
Redefining Management in the Era of Disruption

Challenges & Risks

- Cybersecurity
- Infrastructure
- Human Factors
- International Expansion



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur





The 1st International Conference On Management Studies

Digital Economy and Smart Business:
Redefining Management in the Era of Disruption

Strategic Implications

- Economic Impact
 - Accelerates digital transformation
 - Empowers MSMEs
- Sovereignty Impact
 - Strengthens national payment system
 - Supports digital sovereignty
- Dedollarization Impact
 - Reduces reliance on USD
 - Promotes Local Currency Settlement (LCS)



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur



Conclusion

- QRIS has become a strategic national payment infrastructure.
- Transaction growth is exponential.
- QRIS improves efficiency and supports dedollarization.
- Cross-border QRIS strengthens regional payment connectivity.



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur





The 1st International Conference On Management Studies

Digital Economy and Smart Business:
Redefining Management in the Era of Disruption

Recommendations

- Bank Indonesia to expand dynamic QR and increase cross-border partnerships.
- Financial Service Providers to have simpler interfaces and value-added services.
- Government to improve digital infrastructure and strengthen digital literacy program.
- Future Research for long-term MSME impact with privacy and data governance.



Saturday, 4 July 2026
International Conference



International Academic Conference
Bogor, West Java, Indonesia



Organized by:
Budi Bakti School
of Management



Supported by:
Sekolah Tinggi Ilmu Manajemen
Budi Bakti Yayasan



#KuliahMudah
#SemuaBisaKuliah
#SekolahVokasitechnopreneur

