



3rd ICBAE 2022:

Innovation in Economics, Finance, Business and Entrepreneurship for Sustainable Economics Development



UM Purwokerto Press (Member of APPTI)
Jl. KH. Ahmad Dahlan, PO BOX 202, Purwokerto 53182 Jawa Tengah, Indonesia
Phone : (0281) 636751; Ext. 474, Fax: (0281) 637239
Email : ump_press@gmail.com
Website : www.lpip.ump.ac.id



ISSN: 2808-103X

3rd ICBAE 2022

International Conference of
Business, Accounting and
Economics

Purwokerto, Indonesia
10-11 August 2022

PROCEEDING BOOK

Innovation In
Economics, Finance,
Business, and
Entrepreneurship for
sustainable
Economic
Development



**Proceedings of the 3rd International
Conference of Business, Accounting &
Economics (ICBAE)
Faculty of Economics and Business, Universitas
Muhammadiyah Purwokerto**

*“Innovation in Economics, Finance, Business and Entrepreneurship for
Sustainable Economics Development”*

Wednesday, 12 Muharram 1444 H/24 Agustus 2022 M
Via Hybrid (Online and Offline)
Universitas Muhammadiyah Purwokerto
Jl. KH. Ahmad Dahlan PO BOX 202, Purwokerto 53182
Kembaran, Banyumas, Jawa Tengah



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First print: August 2022
vii+61 page, 21x29,7 cm
ISSN: 2808-103X

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Publisher:

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PROLOGUE FROM THE DEAN



Alhamdulillahirabbil 'Alamin , all praises and thanks to Allah SWT because of His grace and guidance insya Allah the 3rd International Conference of Business, Accounting and Economics (ICBAE) UMP 2022 can be held on 10 - 11 August 2022. We also send shalawat and salam for Prophent Muhammad SAW who has given guidance for mankind.

This conference is the second intentional conference held by Faculty of Economics and Business, Universitas Muhammadiyah Purwokerto and it is a bi - annual agenda of this faculty. The theme of the 3rd ICBAE UMP 2022 is "Innovation in Economics, Finance, Business and Entrepreneurship for Sustainable Economics Development". It is expected that this event may offer contribution for both academics and practitioners to conduct researches in field of accounting, business, and economics.

The 3rd ICBAE UMP 2022 is conceptualized by combining three activities, namely international conference, call for paper, and seminar. Therefore, it is expected that this event will attract academics and practitioners to join.

Last but not least, we highly appreciate the keynote speakers, presenters, reviewers, committees and all parties who have contributed for this 3rd ICBAE UMP 2022 event. We also apologize for any shortcomings in this event and proceeding which may have missed from our observation.

Akhirulkalam, hopefully, the 3rd ICBAE UMP 2022 can give benefits to all of us.
Wassalam,

Purwokerto, August 10th, 2022

Dr. Naelati Tubastuvi, S.E., M.Si.

PREFACE



First of all, let us praise and thank the presence of Allah SWT for the abundance of grace and all of us can still gather in this place without any barriers at all and in good health. Not forgetting the salawat and salam we pour out to the Prophet Muhammad SAW who has given guidance for mankind. May we all get intercession on the end, Amin.

On this occasion, insya Allah the 3rd International Conference of Business, Accounting and Economics (ICBAE) UMP 2022 be held on 10 - 11 August 2022 by Faculty of Economics and Business, Universitas Muhammadiyah Purwokerto . The theme of the 3rd ICBAE UMP 2022 is "Innovation in Economics, Finance, Business and Entrepreneurship for Sustainable Economics Development "

This event is conceptualized by combining three activities, international conference call for paper workshop. Therefore, it is expected that this event will attract academics and practitioners to join.

The last, we appreciate for the keynote speakers, presenters, reviewers, committees and all participants who have contributed for this 3rd ICBAE UMP 2022 event. Hopefully it can give benefit for all of us.

Wassalam,

Purwokerto, August 10th, 2022
Nur Isna Inayati, S.S.T., M.Si

Chairman of the Committe

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