

# 7<sup>th</sup> ICBESS 2022

The 7<sup>th</sup> International Conference on  
 Business, Economics, and Social Sciences

***“Creativity and Innovation of Business,  
 Management, and Accounting on Resilient and  
 Sustainable Economic Recovery”***

📍 Singhasari Resort  
 Batu, Malang

**7 – 8 December 2022**

CO-HOSTED BY :



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**#Welcome Address#**

환영사

***Ciwaanka Soo Dhawaynta***

INTERNATIONAL CONFERENCE ON  
BUSINESS, ECONOMICS, AND SOCIAL SCIENCES



## **CONFERENCE CHAIR OF**

### **The 7th International Conference on Business Economics and Social Sciences (ICBESS) 2022**

**Praise to Allah SWT, Who Has Been Giving Us His Grace And Bless, so we can participate in The 7th International Conference on Business Economics and Social Sciences (ICBESS) 2022 with the Theme “Creativity and Innovation of Business, Management, and Accounting on Resilient and Sustainable Economic Recovery”**

**The 7th ICBESS 2022 hosted by STIE INDONESIA JAKARTA, our main aim has been to provide a forum for discussion, to facilitate integration in Business Economics and Social Sciences, and to bring together researchers, scholars, and students from all areas of language, literature, and culture from all around the world. The conference was held over two days, from 7 to 8 December (Wednesday - Thursday) 2022 in Singhasari Resort, Batu, East Java.**

**A very warm welcome to new participants of our conference, as well as established friends and colleagues. We know that there are many conferences to choose from these days and budgets are always tight, so it is very satisfying to have, a record number of research article submitted (212 articles) and 51 reputable universities from Indonesia, Malaysia, South Korea, Somalia, Bahrain and Timor Leste. The conference included more than 30 concurrent sessions in which there were invaluable presentations by both national and international presenters.**

**We must sincerely thanks to our co-hosts, presenters, participants and the committee, who contributed so magnificently to the success of the conference. We tried hard to ensure that the conference would be well-organized. We hope that it met the expectations. We are grateful to the presenters and the participants for their thought provoking contributions. We extend our very best wishes to you wherever you may be around the world.**

**DR. Lies Zulfiati, S.E., M.Si., Ak., CA**

**On behalf of the Organizing Committee**

**Conference Chair**







**WELCOME TO  
THE 7th INTERNATIONAL CONFERENCE ON BUSINESS, ECONOMICS AND SOCIAL SCIENCES AT  
THE SINGHASARI RESORT, 7 TO 8TH DECEMBER 2022**



**Assalamualaikum Wr. Wb**

Let us give thanks to the presence of Allah SWT, the Most Compassionate and Merciful, who always bestows upon us blessings, health, and prosperity so that we can be present and gather in this place in good condition and happy, supported by the beautiful atmosphere of Batu – Malang City.

It is a pleasure for me to be able to attend today's international conference, which will last until December 8, 2022. And this activity is a series of events commemorating the 53rd anniversary of the Indonesian College of Economics

On behalf of the Indonesia College of Economics, We would like to welcome all Interior and Foreign participants at the International Conference Forum with the theme: "Creativity and Innovation of Business, Management, and Accounting on Resilient and Sustainable Economic Recovery."

This international conference was attended by participants from 6 countries: Malaysia, Bahrain, Somalia, Timor Leste, South Korea, and Indonesia. There are 215 papers to be presented, coming from 51 public and private universities.

The purpose of organizing this scientific conference is to contribute ideas for developing research-based science in our efforts to encourage academics and practitioners to increase the number and quality of research and scientific publications in national and international journals.

Therefore, this conference is expected to contribute innovative thoughts, ideas, and ideas in the fields of Economics, Business, Management, Accounting, and social sciences, as well as issues related to opportunities and challenges to promote sustainable economic recovery and growth.

On this occasion, I would like to express my deepest appreciation and gratitude for the cooperation and support to Mr. H. Bambang Soesatyo, SE, MBA. Chairman of the People's Consultative Assembly of the Republic of Indonesia; Dr. Ir. Paristiyanti Nurwardani, MP; Head of Institution Region 3 Higher Education Service Institutions (LLDIKTI 3) Speaker: Prof. Dr. Adel Mohammad Yasiam Saera, from the Ahlia University Bahrain and Prof. Dr. Halim Hilman Bin Abdullah, Deputy Chancellor of University Utara Malaysia. Cohosts Universitas Pertiwi, STIE Indonesia Banjarmasin, Universitas Bhayangkara Jaya, Universitas Islam 45 Bekasi, Universitas Widyagama, Universitas 17 Agustus 45 Semarang, Universitas Muhammadiyah Jakarta, Universitas Negeri Jakarta, Universitas Djuanda Bogor, STIE Jayakarta, Institut Bisnis Nusantara, STIE Dr. Khez Muttaqien, Universitas Esa Unggul, STIE Sakti Alam Kerinci, Universitas Pembangunan Nasional Veteran Jakarta and Sponsors: YPFJ, Bank Syariah DKI, IFORTE, Godrej, Lion Air Group, ISEI, and to Our Media Partner Ikatan Sarjana Ekonomi Indonesia (ISEI) Jakarta and Forum Manajemen Indonesia (FMI). As well as to all participants and guests, especially the organizing committee, this conference can be held well and successfully.

Finally, we would like to apologize for the inconvenience of holding this conference. Please enjoy your presence in Batu, a beautiful city in Indonesia and one of the most popular tourist destinations in the world. I wish all of us success and a harmonious future across cultures and countries.

Thank you, and welcome to the conference

Wassalamualaikum Wr. Wb.

Batu, East Java, December 7th, 2022



AC: 158

## Determinants of Interest In Investment

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### ABSTRACT

**Purpose** — *This study aimed to determine the effect of financial literacy, investment knowledge, and risk perception on investment interest in the Bibit application.*

**Design methodology approach** — *That the determination of the sample by purposive sampling of as many as 140 respondents. The respondents are students in the millennial generation and generation Z who are active in the Indonesian College of Economics for undergraduate and diploma 3 programs and use the Bibit application for at least 1 year. Data analysis was carried out using the PLS (Partial Least Square) analysis technique.*

**Findings** — *The results of this study indicate that financial literacy has a positive and significant effect on investment interest. Investment knowledge has a positive and significant effect on investment interest. Perception of risk has a positive and significant effect on investment interest. Based on the results of the R-Square research that the variation of changes in the investment interest variable can be explained by the variables of financial literacy, investment knowledge, and risk perception of 49.5%.*

**Practical implications** — *Investing using the capital market, not only provides opportunities for the community to earn profits. However, it also plays an active role in improving domestic economic conditions. Therefore, good investment management by each party that has functions and responsibilities according to their specialization can assist in the formulation of policies and objectives, as well as supervision of investment for profit.*

**Originality value** — *This study highlights that millennial and generation Z investors and potential investors must understand the purpose of investing, good financial management, and risk perception when making investment decisions*

**Keywords** — *Financial Literacy, Investment Knowledge, Risk Perception, Investment Interest.*

**Paper type** — *Research paper*



## The 7<sup>th</sup> International Conference on Business, Economics, and Social Sciences (ICBESS) 2022

The international conference aims to facilitate the academicians, researchers, doctoral students, business consultants and managers (in corporation, government, social organization, education institution), from all over the world to share their papers to be discussed in the conference.



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