



10TH INTERNATIONAL BORNEO BUSINESS CONFERENCE (iBBC) 2022

"Diversification of Economy and Business Sustainability: Opportunities and Challenges"

19TH - 21ST SEPTEMBER 2022

RAIA HOTEL & CONVENTION CENTRE KUCHING, SARAWAK

Main Organizer



Co-Organizers



CONTACT INFO

IBBC 2022 Conference Secretariat
Faculty of Economics & Business
Universiti Malaysia Sarawak
94300 Kota Samarahan
Sarawak, Malaysia

Phone No : +6082-580000 ext.4292, 4290
Fax No : +6082-583999 | Email : ibbc10th@gmail.com

<http://www.conference.unimas.my/IBBC2022/en/>



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Preface

Message From the Vice Chancellor of Universiti Malaysia Sarawak Professor Datuk Dr. Mohamad Kadim Suaidi



Assalamualaikum Warahmatullahi Wabarakatuh and greetings from Universiti Malaysia Sarawak.

It is a great honour for me to welcome all esteemed guests and participants to the 10th International Borneo Business Conference 2022 (#ibbc2022). My heartiest congratulations to the Faculty of Economics and Business Universiti Malaysia Sarawak (UNIMAS) for organizing this conference.

As the world is currently facing a macroeconomic catastrophe sparked by the COVID-19 pandemic, UNIMAS welcomes the theme of this conference “Diversification of the Economy and Business Sustainability: Opportunities and Challenges” in which we are committed to identify the opportunities carefully and constructively as well as overcome the challenges in the current economy so that the Sustainable Development Goals (SDGs) can be reached. It is vital that we understand our strengths and weaknesses to diversify our economy and ensure that the sustainability of the local community can be achieved. Expertise in economics and business is required to survive and flourish in this debt-driven economic crisis.

It is hoped that this conference can be a platform for academics to share their valuable ideas and discuss how those ideas can be applied in various contexts. Consequently, UNIMAS serves to make sure that we communicate such crucial information that would address business challenges and opportunities to the community.

Finally, I would like to take this chance to congratulate the conference organizers for putting on a successful event. I am hoping that this conference will aid in achieving the SDG goals. I wish all participants a fruitful conference.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Message From the Dean of Faculty of Economics and Business Professor Dr. Rossazana Ab Rahim



Bismillahirrahmanirrahim. Assalamu 'alaikum warahmatullahi wabarakatuh.

A warm welcome to participants of the 10th International Borneo Business Conference 2022 (#ibbc2022) conducted in both physically and online modes.

This conference has always served as a platform for academics and industry professionals to share the results of their extensive research in a variety of business-related topics. The theme for this year, "Diversification of the Economy and Business Sustainability: Opportunities and Challenges," offers a significant change in many ways, especially for the Business and Economics researchers, as it encourages them to go above and beyond the norm to develop a business environment that is more holistic and, in turn, effectively translates for the benefit of the community. This type of engagement is essential for sustaining business risks and problems within the society.

The conference's goals are to examine the problems, opportunities, and difficulties facing Borneo's economy and business as well as the world at large; and fostering the exchange of concepts and the most recent information on issues affecting the global economy that are critically and analytically analysed based on empirical investigations.

COVID-19 pandemic has created significant and profound impacts on the business corporate and our society at large, and we take this opportunity to encourage researchers to continue developing their interests and abilities to conduct research under this circumstance. This platform is a manifestation of our continued support and inspiration to our researchers and practitioners; they would not only present and share their research findings, but also construct a global network while learning the most recent advancement and growth of research in the business area.

The organizing committee, secretariat, committee members, and supporting staff deserve praise and genuine appreciation for their arduous efforts and dedication in making sure that this first hybrid conference is done effectively. I hope the presenters have a fantastic sharing session and I wish them luck. Finally, I wish for all attendees to find this conference to be useful and full of amazing opportunities for knowledge and experience sharing.

Thank you.

Message From the Chairperson iBBC 2022

Dr. Mohd Khairul Hisyam Hassan



Bismillahirrahmanirrahim. Assalamualaikum warahmatullahi wabarakatuh and greetings.

I am delighted to welcome you to the 10th International Borneo Business Conference 2022 at the Raia Hotel and Convention Centre from 19th to 21st September 2022 in Kuching, Sarawak, Malaysia. The Covid-19 pandemic knows no boundary, it affects not only lives but also the sustainability of businesses and livelihood of people from all background. The state of Sarawak is no exception. However, the restructuring and diversification of state economy has helped in cushioning its detrimental impact. The Sarawak Government intends to continue diversifying its economy by concentrating on agricultural modernisation, infrastructure improvement, tourist advancement, and human capital development, as described in the Post Covid-19 Development Strategy (PCDS) 2030.

In this vein, with the theme "Diversification of Economy and Business Sustainability: Opportunities and Challenges"; the conference aims to provide opportunities for academics and industry experts to share information on economic diversification, digitalization, and business transformation issues. This conference also intends to develop young scholars by strengthening their thinking ability and self-sufficiency in specific research interests.

On behalf of the organizing committee of the IBBC2022, I would like to extend my sincere appreciation to Professor Datuk Dr. Mohammad Kadim Suaidi, Vice Chancellor of Universiti Malaysia Sarawak (UNIMAS) and Profesor Dr. Rossazana Ab-Rahim, Dean of Faculty of Economics & Business, for their consistent support towards the success of this conference. Furthermore, I would like to extend my gratitude to all the distinguished speakers and delegates for the contributions of ideas and knowledge.

Finally, I am indebted to the co-chairman of IBBC2022, Dr. Nur Zaimah Ubaidillah and the committee members who had worked very hard to ensure the success of this conference. To participants who are visiting Sarawak for the face-to-face conference, it is a lifetime experience to be enchanted with Borneo's rainforest and national parks. I hope you will enjoy your stay in Kuching, the Land of the Hornbills.

Thank you.

Keynote Speaker and Academic Workshop



Keynote Speaker 1:

Dato' Amir Omar

Sarawak Federal Secretary's Office, Prime Minister's Department

"Labor Supply for Strong and Sustainable Growth of Malaysia Workforce"

Keynote Speaker 2:

Dr. Ronald Mutasa

World Bank's Practice Leader, Human Development Philippine, Malaysia, Thailand, and Brunei

"Social Protection in the Era of the COVID-19 Pandemic in Malaysia"



Academic Workshop 1:

Dr Marigliano Piergiorgio

Universita Degli Studi Del Sannio, ITALY

"Phyton Programming Workshop"

Academic Workshop 2:

Professor Dr. Lean Hooi Hooi

Universiti Sains Malaysia, MALAYSIA

"Workshop on Advanced Econometric Analysis of Sustainable Energy and Environment"



Conference Program



19 September 2022 (Monday)

- 0800 – 0900 Registration of Participants
0900 – 1000 Speech by The Conference Chairman
Dr. Mohd Khairul Hisyam Hassan
Welcoming Speech by Vice Chancellor of UNIMAS
YBhg. Prof. Datuk Dr. Mohamad Kadim bin Suaidi
Officiating Ceremony by Chairman of Board of Director UNIMAS
YBhg. Tan Sri Datuk Seri Panglima Sulong bin Matjeraie
1000 – 1045 Refreshment
1045 – 1130 Keynote Speaker 1: Sarawak Federal Secretary
Dato' Amir Omar
1145 – 1230 Keynote Speaker 2: World Bank's Practice Leader, Human Development
Philippine, Malaysia, Thailand and Brunei
Dr. Ronald Mutasa
1230 – 1400 Lunch Break
1400 – 1600 Parallel Session 1
1900 – 2300 Conference Dinner
Best Paper Award



20 September 2022 (Tuesday)

- 0800 – 0830 Registration of Participants
0830 – 1030 Parallel Session 2
1030 – 1100 Tea Break
1100 – 1300 Parallel Session 3
1300 – 1430 Lunch Break
1430 – 1630 Parallel Session 4



21 September 2022 (Wednesday)

- 0800 – 0830 Registration of Participants
0830 – 1000 Academic Workshop 1
Dr Marigliano Piergiorgio, Università Degli Studi Del Sannio, ITALY
1000 – 1030 Tea Break
1030 – 1200 Academic Workshop 2
Professor Dr. Lean Hooi Hooi, Universiti Sains Malaysia, MALAYSIA
1300 – 1430 Lunch Break and Closing Ceremony

Conference Presentation

Parallel Session 1

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	The Influence of Average Dividend Yield, Inflation Rate and Unemployment Rate on The Profitability of Office-Based Malaysian Real Estate Investment Trusts (M-Reits) <i>Voong Wee Min, Sahari Salawati, Nivakan Sritharan, Cheuk Choy Sheung Sharon</i> Reference ID: 066	19	
	The Effects of Indonesia's Capital Structure Policies on the Value of Indonesian Companies on the Indonesian Stock Exchange <i>Helma Malini, Elga Yulindisti</i> Reference ID: 025	20	
	Intellectual Capital and Financial Performance of Islamic Banks: Evidence from Malaysia and Indonesia <i>Chai Siew Joo, Ahmad Syubaili Mohamed</i> Reference ID: 053	21	
@ Bilik Mulu 7	Impact of Consumer Inertia on Mobile Commerce Adoption Under the Influence of Market Isomorphism Effects <i>Tiu Chai Hui, Dayang Affizzah binti Awang Marikan</i> Reference ID: 056	22	Business and Management
	The Contribution of Fishing Women on Family Income During Covid-19 Pandemic <i>Norlaila Abdullah Chik, Faraliza Azura Ramli, Nor Suzylah Sohaimi</i> Reference ID: 016	23	
	Critical Success Factors for Sustainable Entrepreneurship in Cambodia: A Conceptual Framework <i>Yamuna V. Sithambalam</i> Reference ID: 038	24	
	Analysis Of the Effectiveness of Negotiations Using E-Negotiations (Case Study in Public Sector) <i>Nurwahyu Puji Utami; Lutfi Auliarahman, Desy Mayasari</i> Reference ID: 045	25	
	Examining Ecotourism Destinations Competitiveness and the Moderating Impact of Social Media Marketing: Post-COVID-19 Propositions for Ecotourism Industry Actors <i>Thong Jun Zhou, Lo May Chiun, T. Ramayah, Abang Azlan Mohamad</i> Reference ID: 049	26	
	Job Demands– Resources and Flourishing: Exploring Organizational Identification as a Potential Mediator in the Universities of Pakistan <i>Quratulain Memon, Dr Irma Yazreen binti Md Yusoff</i> Reference ID: 068	27	

Paper Title		Pg.	Economics
@ Bilik Mulu 8	Environmental Issues in the Mekong River Region: A Mitigation Model Based on Information Communications Technology <i>Riccardo Corrado, Audrey Liwan, Upalat Korwatanasakul</i> <i>Reference ID: 006</i>	28	
	A Study on User Intention to Commute Using Autonomous Rail Transit <i>Siti Nur Fatin Morshidi, Nur Zaimah Ubaidillah, Farhana Ismail</i> <i>Reference ID: 026</i>	29	
	Mirror-Mirror on the Wall, What Job Mismatch Measurements of All? <i>Borhan Sareya Abdullah, Ibrahim Mohd-Sabrun</i> <i>Reference ID: 004</i>	30	
	Determinants of Income Inequality in Indonesia <i>Paulina, Metasari Kartika, Erni Panca Kurniasih, Windhu Putra</i> <i>Reference ID: 020</i>	31	
	The Financial Inclusion-Environmental Quality Nexus: Do Information and Communication Technologies Make a Difference? <i>Laela Rizki Fauzia, Irwan Trinugroho, Suryanto</i> <i>Reference ID: 054</i>	32	

Parallel Session 2

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@ Bilik Mulu 9	Measuring Financial Inclusivity: The Pursuit of Eradicating Poverty in Sarawak <i>Nur Juaini Fazarina Julaihi, Azilawati Banchit</i> Reference ID: 013	33	Accounting and Finance
	An overview of Digital Literacy as a predictor variable for Financial Literacy Measurement <i>Dayang Nur Arfany Binti Awg Sahari, Azilawati Banchit</i> Reference ID: 014	34	
	Implementation of Distribution Supervision and Audit and Management of Covid-19 Vaccine Supply in Karanganyar District <i>Oktavia Ayu Wening, Vidia Ayu Satyanov, Muhammad Syafiqurrahman, Renata Zoraifi</i> Reference ID: 040	35	
	Evaluation of the Implementation of the We Proli Application in Review of LKPD In the Inspectorate of Karanganyar Regency <i>Nurul Lujain, Vidia Ayu Satyanovi; Muhammad Syafiqurrahman; Renata Zoraifi</i> Reference ID: 041	36	
	How Is the Impact of Regulations Regarding In-Kind Benefits and Enjoyment In Connection With Work After Law Number 7 of 2021? (A Case Study of ABC Company in Indonesia) Nature and Enjoyment, Income Tax <i>Juliati, Devina Kusuma Putri, Nur Chayati, Sri Suranta</i> Reference ID: 047	37	
@ Bilik Mulu 7	Determinant Environment Disclosures of Public Listed Firms in Malaysia <i>Mohd Waliuddin Bin Mohd Razali, Samuel Tu Ching Lee, Sharifah Sabrina Syed Ali, Josephine Yau Tan Hwang</i> Reference ID: 001	38	Business and Management
	Assessing the influence of hard and soft infrastructure on perceived destination competitiveness: Perspective from visitors in Sarawak <i>Wei Chiang Chan, Wan Hashim Wan Ibrahim, May Chiun Lo, Abang Azlan Mohamad</i> Reference ID: 051	39	
	Expatriates' Perceived Nonwork Constraints and Withdrawal Intention during the COVID-19 Pandemic: The Moderating Role of Resilience and Marital Status <i>Chan Hak Liong, Toh Pei Sung, Michelle Ng Yen San, Dahlia Zawawi</i> Reference ID: 003	40	
	Analysis of Training and Development of Luwes Gading Employees <i>Allidila Oktaviyani, Agustin Amborowati</i> Reference ID: 042	41	
	How was about local tax revenue from tourism sector during the COVID-19 pandemic? (Case Study of Wonosobo Regency in Indonesia) <i>Juliati, Fajar Adi Pratama, Nur Chayati, Sri Suranta</i> Reference ID: 046	42	
	A Study of Parental Support on Child Online Protection in Klang Valley <i>Lim Ooi Wei, Wong Su Lee, Yap Chee Een</i> Reference ID: 019	43	

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	The Behavior of Electricity Production and Electricity Consumption in Triggering Economic Growth in Malaysia: Are There Any Differences? <i>Dzul Hadzwan Husaini, Hooi Hooi Lean, A.M. Dyg Affizzah, Mohammad Affendy Arip</i> <i>Reference ID: 061</i>	45	
	Europe Union Ban on Palm Oil: The Trend of Palm Oil Competitiveness and The Co-Integration on The Soybean and Rapes <i>Rossazana Ab-Rahim, Abdul Hayy Haziq Bin Mohamad, Nur Nazifah Binti Mohamad</i> <i>Reference ID: 009</i>	46	
	Economic Impacts of the Quality of Labor Market on Value-added Agriculture and Economic Growth: Evidence from Malaysia <i>Hii Neng Long, Evan Lau</i> <i>Reference ID: 011</i>	47	
	Socioeconomic Insights of Sago Smallholders in Sarawak: An Assessment on Demographic Status <i>Shamsul bin Arsad, Rosita binti Hamdan, Jerome Kueh Swee Hui, Nur Zaimah binti Ubaidillah, Josephine Yau Tan Hwang, Audrey Liwan, Mohammad Asraf bin Abdullah, and Rayenda Kreshna Brahmana</i> <i>Reference ID: 035</i>	48	

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	Sustainable HRM Practices with The Moderating Impact of Service Climate in Sustaining Employee Job Performance: A Study on 4- and 5- Stars Hotels in Sarawak <i>Chin Ying Sin, Mohamad Abang Azlan, Lo May Chiun</i> Reference ID: 050	50	
	Analysis Of the Effectiveness of Creating Long Term Loyalty Relationship Indihome PT Telkom Indonesia Regional IV (Witel Semarang) <i>Firda Fauziah, Agustin Amborowati</i> Reference ID: 044	51	
	Leveraging on the Role of Event Technology Adoptions towards MICE in Malaysia: A Concept Paper <i>Marry Tracy Pawan, Juliana Langgat</i> Reference ID: 007	52	
	Digital Marketing Analysis at PT Telkom Indonesia Regional IV Witel Magelang <i>Prasti Budi Utami, Agustin Amborowati</i> Reference ID: 043	53	
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	The Motivation of Education Bundling Package Strategy (Case Study in Stated-Owned Company) <i>Efod Sabda Kusuma, Desy Mayasari</i> Reference ID: 048	55	
	Customer Satisfaction and Impact of COVID-19 Pandemic Towards Customer Purchase Intention at Starbucks Malaysia <i>Zetty Ain Kamaruzzaman, Ahmad Afif Ahmarofi, Sharifah Shuthairah Syed Abdullah, Tan Xue Jing, Fong Yunn Ee, Chen Min Si, Foo Shi Qi, Teoh Yoke Ru, Chia Ying Yi</i> Reference ID: 022	56	
	A Review of Business Sustainability: Rising Air Ticket Prices in the Tourism Industry Following the Economic Recovery <i>Raffles Ginting, Nur Fitriana Hamsyi, Wukuf Dilvan Rava</i> Reference ID: 028	57	
	Mediating Effect of Tacit Knowledge Sharing among Nurses: Case of a Malaysian Teaching Hospital <i>Nur Constance Wah, Dahlia Zawawi, Jalina Abdul Karim</i> Reference ID: 031	58	
	Promoting Borneo Halal Hub through Inter-Regional Halal Supply Chain in BIMP-EAGA <i>Zarina Zulkifli, Hayati Nufus, Abdul Rahim Anuar</i> Reference ID: 005	59	

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	The Impacts of Total Population, Unemployment Rate and Urban Population Rate towards the Total Municipal Waste Disposal in the Three Scandinavian Countries: A Panel Data Analysis <i>Adrienne Favianne Alex, Mohd Khairul Hisyam Hassan</i> Reference ID: 032	61	
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	A Conceptual Paper on The Link Between Homeownership, Subjective Well-being, and Wealth Concepts <i>Mulyadi, Nur Zaimah Ubaidillah</i> Reference ID: 002	64	
	Food Security: Threats and Challenges of Sustainable Paddy Production in Sarawak <i>Rosita Hamdan, Sharon Hou Wan, Audrey Liwan, Freddy Yeo Kuok San & Nur Zaimah Ubaidillah</i> Reference ID: 069	65	

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	The Nexus between Stakeholder Pressure and Green Innovation Practices <i>Sharifah Sabrina Syed Ali, Mohd Rizal Yaakop, Nur Zaimah Ubaidillah, Salawati Sahari, Mohd Waliuddin Mohd Razali</i> Reference ID: 067	67	
	Analysis Of the Effectiveness of Non-Tax State Revenue (PNBP) Administration at The State Property and Auction Service Office (KPKNL) Of Surakarta for the 2018-2020 Period <i>Kania Amastika Damayanti, Andi Asrihapsari, Sri Hantoro, Labbaika Dwi Ayu, Rahmawati</i> Reference ID: 062	68	
	SMEs' Flight to Digital and Green Economy: Evidence from Indonesia <i>Ayya Agmulia Asmarani Islam, Irwan Trinugroho, Suryanto</i> Reference ID: 055	69	
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	Public Perception Towards Hydrogen Energy Acceptance in Sarawak <i>Olivia Trianna Nathan, Nur Zaimah Ubaidillah</i> Reference ID: 063	72	
	Wellbeing Through Humanism: Devising an Alternative Barometer of Urban Social Progress in Malaysia <i>Shirly Wong Siew Ling, Juliana Qarishma Binti Jublee, Evan Lau, Tan Suk Chinn, Mandy Ang Jing Ying</i> Reference ID: 064	73	
	The Pandemic Paradox: Unfolding the Impact Of COVID-19 Twin Crises on Domestic Violence in Malaysia <i>Shirly Wong Siew Ling, Chew Keng Sheng, Cheah Joe Seng, Siew Ke Lin</i> Reference ID: 065	74	
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	Fiscal Multiplier in Malaysia: An Empirical Assessment and Policy Implication <i>Evan Lau, Maryam Azman, Fahrulradzi Bukhari and Helmi Ramlee</i> <i>Reference ID: 027</i>	77	
	Impacts of Digital Financial Inclusion on Urban-rural Income Disparity: A Comparative Study of the Eastern and Western Economic Regions in China <i>Liu Jing, Puah Chin Hong, Mohammad Affendy Arip, Jong Meng Chang</i> <i>Reference ID: 052</i>	78	
	Revisiting The Oil-Growth Nexus: Evidence from Selected Oil Importing and Oil Exporting Countries <i>Shirly Wong Siew Ling, Kho-Kian CHIN</i> <i>Reference ID: 059</i>	79	
	On the Synchronization of Fiscal Policy in Selected ASEAN Countries: New Evidence from Asymmetric Modelling <i>Shirly Siew-Ling Wong, Hock-Hua Chan, Shirly Siew-Ling Wong, Yew-Kang Liew</i> <i>Reference ID: 060</i>	80	

Impacts of Digital Financial Inclusion on Urban-rural Income Disparity: A Comparative Study of the Eastern and Western Economic Regions in China

Jing Liu

Chin-Hong Puah

Mohammad Affendy Arip

Faculty of Economics and Business, Universiti Malaysia Sarawak, 94300 Kota Samarahan, Malaysia

chpuah@unimas.my

Meng-Chang Jong

Faculty of Economics and Management, Weifang Institute of Technology, 262500, China

ABSTRACT

A comparative analysis on the impact of digital financial inclusion on the income disparity between urban and rural areas in the eastern and western economic zones of China. In this paper, the static panel approach has been employed to investigate the impacts of digital financial inclusion on urban and rural income disparity in eastern and western economic zones in China by using Stata software. A comparative analysis also will be conducted to examine the impacts of the digital financial inclusion on the urban and rural income disparity between western and eastern areas in China. The empirical results show that the seven selected independent variables chosen in this study can reduce the income disparity in eastern and western areas of China. In general, the inclusion of digital financial is having a greater impact in minimizing the income gap in western region than eastern region in China as shown in Model 1 to Model 6. The outcomes show that all the selected variables presenting the higher influence degree on the income disparity in western China than eastern areas of China except the credit index, it shows the influence of the western region (0.10%) is lower than that of the eastern zone (0.11%). The empirical results of this paper can as a reference for the government and policy maker in reducing the urban and rural income disparity through digital financial inclusion in eastern and western areas of China.

Keywords: Digital Financial Inclusion; Urban-rural Income Disparity; Eastern Economic Zone; Western Economic Zone