

#8388 Summary

SUMMARY REVIEW EDITING

Submission

Authors Ahmad Fiktoriya, Grace Tianna Solovida
 Title Pengaruh teknologi terhadap kinerja manajerial dengan karakteristik sistem akuntansi manajemen (sam) sebagai variabel mediasi
 Original file [8388-15724-1-SM.DOCX](#) 2020-10-29
 Supp. files None
 Submitter [Grace Tianna Solovida](#)
 Date submitted [October 29, 2020 - 10:19 AM](#)
 Section Articles
 Editor Rizki Fakhrowan
 Abstract Views 2316

Status

Status Published Vol 23, No 3 (2021): Juli
 Initiated 2021-09-15
 Last modified 2021-09-15

Submission Metadata

Authors

Name Ahmad Fiktoriya
 Affiliation STIE Bank BPD Jateng
 Country Indonesia
 Bio Statement —

Principal contact for editorial correspondence.

Name Grace Tianna Solovida
 Affiliation STIE Bank BPD Jateng
 Country Indonesia
 Bio Statement —

Title and Abstract

Title Pengaruh teknologi terhadap kinerja manajerial dengan karakteristik sistem akuntansi manajemen (sam) sebagai variabel mediasi

Abstract

Tujuan penelitian ini adalah untuk menguji secara empiris pengaruh teknologi sebagai variabel kontingen terhadap kinerja manajerial yang dimediasi oleh karakteristik sistem akuntansi manajemen pada perusahaan pembiayaan di kota Semarang. Penerapan teknologi canggih pada perusahaan dapat membuat arus informasi Sistem Akuntansi Manajemen (SAM) menjadi lebih tepat waktu, relevan dan akurat yang berdampak pada peningkatan kinerja manajerial. Populasi dari penelitian ini adalah perusahaan multifinance di kota Semarang yang terdaftar di Otoritas Jasa Keuangan (OJK) dengan sampel 69 manajer perusahaan. Alat analisis yang digunakan adalah SmartPLS3.0. Hasil dari penelitian ini adalah ada pengaruh positif tidak langsung antara teknologi dengan kinerja manajerial melalui karakteristik SAM, teknologi berpengaruh positif terhadap karakteristik SAM (ruang lingkup, ketepatan waktu, integrasi dan agregasi), agregasi dan ketepatan waktu berpengaruh positif terhadap kinerja manajerial dan hipotesis pengaruh ruang lingkup dan integrasi terhadap kinerja manajerial ditolak.

Indexing

Keywords Teknologi; sistem akuntansi manajemen; kinerja manajerial; perusahaan pembiayaan
 Language id

Supporting Agencies

Agencies —

References

Abdel-Kader, M., & Luther, R. (2008). The impact of firm characteristics on management accounting practices: A UK-based empirical analysis. *British Accounting Review*, 40(1), 22-27.
 Abernethy, M. A., & Guthrie, C. H. (1994). An empirical assessment of the fit between strategy and MAS design. *Journal of Management Accounting Research*, 34(1), 49-66.
 Agbejule, A. (2005). The relationship between management accounting systems and perceived environmental uncertainty on managerial performance: A research note. *Accounting and Business Research*, 35(4), 295-305.
 Alannita, N. P., & Agung, I. G. N. (2014). Pengaruh Kecanggihan Teknologi Informasi, Partisipasi Manajemen, Dan Kemampuan Teknik Pemakai Sistem Informasi Akuntansi Pada Kinerja Individu. *E-Jurnal Akuntansi Universitas Udayana*, 1, 33-45.
 Arfan Ikhsan Lubis. (2017). *Akuntansi Keperilakuan* (3rd ed.). Jakarta: Salemba Empat.
 Arhandi, P. P. (2016). Pengembangan Sistem Informasi Perijinan Tenaga Kesehatan dengan Menggunakan Metode Back End dan Front End. *Jurnal Teknologi Informasi: Teori, Konsep, Dan Implementasi*, 7, 40-41.
 Ashraf, J., & Uddin, S. (2015). Military, managers and hegemonies of management accounting controls: A critical realist interpretation. *Management Accounting Research*, 29, 13-26.
 Aydiner, A. S., Tatoglu, E., Bayraktar, E., Zaim, S., & Delen, D. (2019). Business analytics and firm performance: The mediating role of business process performance. *Journal of Business Research*, 96(November 2018), 228-237.



Powered by Author ID

ADDITIONAL MENU

FOCUS & SCOPE

PUBLICATION ETHICS

OPEN ACCESS POLICY

PEER REVIEW POLICY

ARCHIVING

RIGHTS AND LICENCES

PLAGIARISM & RETRACTION POLICY

REPOSITORY POLICY

PRIVACY STATEMENT

AUTHOR GUIDELINES

TEMPLATE

GS TABLE

Google Scholar
 Citation : Forum
 Ekonomi

	All
Citations	1548
h-index	19

Forum Ekonomi >

VISITORS STATISTIC

Visitors

ID 99,035	PH 35
US 686	TL 34
MY 195	KR 32
SG 189	NL 31
TN 93	CN 29
JP 62	CA 29
GB 40	RU 28
VN 38	

Pageviews: 225,449



View My Stats

USER

You are logged in as...
tianna3186

- My Journals
- My Profile
- Log Out

AUTHOR

Baines, A., & Langfield-Smith, K. (2003). Antecedents to management accounting change: A structural equation approach. *Accounting, Organizations and Society*, 28(7&e8), 675&e698.

Bayraktar, A., & Ndubisi, N. O. (2014). The role of organizational mindfulness in firms&e2014 globalized globalization and global market performance.

Beal, R. . (2000). Competing effectively: environmental scanning, competitive strategy, and organizational performance in small manufacturing firms. *Journal of Small Business Management*, 38(1), 27&e48.

Berry, A. J., Coad, A. F., Harris, E. P., Otley, D. T., & Stringer, C. (2009). Emerging themes in management control: A review of recent literature. *British Accounting Review*, 41(1), 2&e20.

Bichler, M., Heinzl, A., & van der Aalst, W. M. P. (2017). Business Analytics and Data Science: Once Again? *Business and Information Systems Engineering*, 59(2), 77&e79.

Bouwens, J., & Abernethy, M. A. (2000). The consequences of customization on management accounting system design. *Accounting, Organizations and Society*, 25(3), 221&e241.

Brandau, M., Eendenich, C., Trapp, R., & Hoffman, A. (2013). Institutional drivers of conformity - Evidence for management accounting from Brazil and Germany. *International Business Review*, 22(2), 466&e479.

Brian, J. H. (2013). Response of managers to the challenges of globalisation. *Industrial and Commercial Training*, 45(6), 336&e342.

Chang, R., Chang, Y., & Paper, D. (2003). The effect of task uncertainty , decentralization and AIS characteristics on the performance of AIS&e2014 : an empirical case in Taiwan. 40, 691&e703.

Cheng, M.-T. (2012). The joint effect of budgetary participation and broadscope management accounting systems on management performance. *Asian Review of Accounting*, 20(3), 184&e197.

Chenhall, R.H dan Morris, D. (1986). The Impact of Structure, Environment, and Interdependence on the Perceived Usefulness of Management Accounting Systems. *The Accounting Review*, 61(1), 16&e35.

Chenhall, R. H. (2003). Management control systems design within its organizational context: findings from contingency-based research and directions for the future. *Accounting, Organizations and Society*, 127&e168.

Chia, Y. M. (1995). Decentralization, Management Accounting System (Mas) Information Characteristics and Their Interaction Effects on Managerial Performance: a Singapore Study. *Journal of Business Finance & Accounting*, 22(6), 811&e830.

Chong, V. K., & Eggleton, I. R. C. (2003). the Decision-Facilitating Role of Management Accounting Systems on Managerial Performance: the Influence of Locus of Control and Task Uncertainty. *Advances in Accounting*, 20(03), 165&e197.

chv, D. V. (2017). On the Role of Switching Costs and Decision Reversibility in Information Technology Adoption and Investment. *Journal of Information Systems and Technology Management*, 14(3), 309&e321.

Chung, S-H., Y.-F. Su and Yu-Ju, S. (2012). Broad scope management accounting system and managerial performance: The impact of role ambiguity and functional difference. *African Journal of Business Management*, 6(30), 8873&e8878.

Claessens, S., & van Horen, N. (2009). Being a foreigner among domestic banks: Asset or liability? *Journal of Banking and Finance*, 36(5), 1276&e1290.

Dangolani, S. K. (2011). The impact of information technology in banking system (a case study in Bank Keshavarzi IRAN). *Procedia - Social and Behavioral Sciences*, 30, 13&e16.

Didik Hariyanto. (2009). Memenangkan Persaingan Bisnis Produk Farmasi Melalui Marketing Public Relations. *Jurnal Manajemen Pemasaran*, 4(1), 38&e44.

ersrdh, R., Salehzadeh, R., & Chitsaz Esfahani, A. (2017). Analysing the role of business intelligence, knowledge sharing and organisational innovation on gaining competitive advantage. *Journal of Workplace Learning*, 29(4), 250&e267.

Erserim, A. (2012). The Impacts of Organizational Culture, Firm&e2014s Characteristics and External Environment of Firms on Management Accounting Practices: An Empirical Research on Industrial Firms in Turkey. *Procedia - Social and Behavioral Sciences*, 62(2011), 372&e376.

Etemadi, H., Dilami, Z. D., Bazaz, M. S., & Parameswaran, R. (2009). Culture, management accounting and managerial performance: Focus Iran. *Advances in Accounting*, 25(2), 216&e225.

Ferdinand, A. (2011). Metode Penelitian Manajemen Pedoman Penelitian Untuk Penulisan Skripsi, Tesis, dan Disertasi Ilmu Manajemen (3rd ed.). Semarang: Fakultas Ekonomi Bisnis Universitas Diponegoro.

Ferdinand, A. (2014). Metode Penelitian Manajemen (edisi pert). Semarang: Badan Penerbit Universitas Diponegoro.

Focarelli, D., & Pozzolo, A. F. (2005). Where Do Banks Expand Abroad&e2014 ? An Empirical Analysis. 78(6), 2435&e2464.

Franco-santos, M., Kennerley, M., Micheli, P., Martinez, V., Mason, S., Marr, B., & Feurer, R. (1996). Competitive environments , performance. *Benchmarking for Quality Management & Technology*, 3(3), 32&e49.

Gaston, N., & Khalid, A. M. (2010). Globalization and Economic Integration: Winners and Losers in the Asia-Pacific. 4(4).

Ghasemi, R., Habibi, H. R., Ghasemlo, M., & Karami, M. (2019). The effectiveness of management accounting systems: evidence from financial organizations in Iran. *Journal of Accounting in Emerging Economies*, 9(2), 182&e207.

Ghozali, I., & Latan, H. (2015). *Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0* (2nd ed.). Semarang: Badan Penerbit Universitas Diponegoro.

Gordon, L. A., & Narayanan, V. K. (1984). Management accounting systems, perceived environmental uncertainty and organization structure: An empirical investigation. *Accounting, Organizations and Society*, 9(1), 33&e47.

Granlund, M. (2011). Extending AIS research to management accounting and control issues: A research note. *International Journal of Accounting Information Systems*, 12(1), 3&e19.

Granlund, M., & Mouritsen, J. (2003). Special section on management control and new information technologies. *European Accounting Review*, 12(1), 77&e83.

Haiza Muhammad Zawawi, N., & Hoque, Z. (2010). Research in management accounting innovations: An overview of its recent development. In *Qualitative Research in Accounting & Management* (Vol. 7).

Hammad, S. A., Jusoh, R., & Ghozali, I. (2013). Decentralization, perceived environmental uncertainty, managerial performance and management accounting system information in Egyptian hospitals. *Journal of Accounting and Information Management*, Vol. 21 Iss 4 pp. 314 - 330.

Hoque, Z. (2011). The relations among competition, delegation, management accounting systems change and performance: A path model. *Advances in Accounting*, 27(2), 266&e277.

Hussain, M. M. (2005). Management accounting performance measurement systems in Swedish banks. *European Business Review*, 17(6), 566&e589.

Hussein, A. S. (2015). Penelitian bisnis dan manajemen menggunakan partial least squares (pls) dengan SmartPLS 3.0. universitas Brawijaya.

Iba, Z. (2012). Hubungan Karakteristik Informasi Yang Dihasilkan Oleh Sistem Informasi Akuntansi Manajemen Terhadap Kinerja Manajerial Pada Pt. Eurotek Jaya Perkasa Bogor. *Jurnal Kebangsaan*, Vol.I No.2(2), 36&e44.

Ismail, K., & Isa, C. R. (2011). The role of management accounting systems in advanced manufacturing environment. *Australian Journal of Basic and Applied Sciences*, 5(9), 2196&e2209.

J. David Hunger, T., & Wheelen, & L. (2007). *Strategic Management an Business Policy*. new jersey: Prantice Hall Upper Saddle River.

Jermias, J., & Gani, L. (2004). Integrating business strategy, organizational configurations and management accounting systems with business unit effectiveness: A fitness landscape approach. *Management Accounting Research*, 15(2), 179&e200.

John W. Dienhart (1988). *Charitable Investments: A Strategy for Improving the Business Environment*. *Journal of Business Ethics*, Vol. 7, pp. 63-71

Karim, A. (2011). The value of competitive business intelligence system (CBIS) to stimulate competitiveness in global market. *International Journal of Business and Social Science*, 2(19), 196&e203.

Kismono. (1999). Perubahan Lingkungan, Transformasi Organisasional Dan Reposisi Peran Fungsi Sumberdaya Manusia. *Jurnal I-Lib UGM*, 14.

Krishnan, V., & Bhattacharya, S. (2002). Technology selection and commitment in new product development: The role of uncertainty and design flexibility. *Management Science*, 48(3), 313&e327.

Kristanto, T. (2015). *Teknologi Informasi Pada PT Adira Dinamika Multi Finance*. Seminar Nasional Sistem Informasi Indonesia, (November), 2&e3.

Kusmayadi, D. (2008). Pengaruh Lingkungan Bisnis Terhadap Kinerja Perusahaan&e2014 : Sebuah Tinjauan Teoritis Dan Empiris. *Akuntansi FE Unsil*, 3(2), 430&e436.

Laitinen, E. K. (2008). A portfolio approach to develop a theory of future management accounting systems. *EuroMed Journal of Business*, 3(1), 23&e37.

Laksmana, A., & Muslichah. (2002). Pengaruh Teknologi Informasi, Saling Ketergantungan, Karakteristik Sistem Akuntansi Manajemen Terhadap Kinerja Manajerial. *Jurnal Akuntansi Dan Keuangan*, 4(2), 106&e125.

Maina Waweru, N., Hoque, Z., & Ullana, E. (2004). Management accounting change in South Africa: Case studies from retail services. In *Accounting, Auditing & Accountability Journal* (Vol. 17).

Martens, P., & Raza, M. (2010). Is globalisation sustainable? *Sustainability*, 2(1), 280&e293.

Mat, T. Z. T. (2010). Management accounting and organisational change: an institutional perspective. *Journal of Accounting & Organizational Change*, 1(2), 125&e140.

Mayr, S. (2014). *Management Accounting In Eastern Europe&e2014 : Cultural Influence*. (August).

Meiranto, W., Widiastuti, K., & Puspitasari, E. (2013). Peran Karakteristik Sistem Akuntansi Manajemen Sebagai Variabel Yang Memediasi Pengaruh Teknologi Informasi Dan Saling Ketergantungan Terhadap Kinerja Manajerial (Studi Pada PD BPR BKK se-Jawa Tengah). *Dinamika Akuntansi, Keuangan Dan Perbankan*, 2(1), 1&e13.

Mia, L. (1993). he role of MAS information in organizations: an empirical study. *The British Accounting Review*, 25(3),

Submissions

- ▶ Active (0)
- ▶ Archive (1)
- ▶ New Submission

KEYWORDS

Nilai perusahaan
Pertumbuhan ekonomi
brand image
kemiskinan
kepuasan kerja
kepuasan konsumen
keputusan pembelian
kinerja kinerja karyawan
kinerja keuangan kinerja pegawai
kualitas produk leverage
likuiditas manajemen laba minat beli
motivasi kerja nilai perusahaan
pertumbuhan ekonomi
profitabilitas ukuran perusahaan

CURRENT ISSUE

ATOM	1.0
RSS	2.0
RSS	1.0

- 269â€³285.
- Mia, L., & Clarke, B. (1999). Market competition, management accounting systems and business unit performance. *Management Accounting Research*, 10(2), 137â€³158.
- Mia, L., & Patiar, A. (2001). The use of management accounting systems in hotels: An exploratory study. *International Journal of Hospitality Management*, 20(2), 111â€³128.
- Mia, L., & Winata, L. (2008). Manufacturing strategy, broad scope MAS information and information and communication technology. *British Accounting Review*, 40(2), 182â€³192.
- Moores, K., & Yuen, S. (2001). Management accounting systems and organizational configuration: A life-cycle perspective. *Accounting, Organizations and Society*, 26(4â€³5), 351â€³389.
- Mulligan, P., & Gordon, S. R. (2002). The impact of information technology on customer and supplier relationships in the financial services. *International Journal of Service Industry Management*, 13(1), 29â€³46.
- Mutiari Nurlaeli Safitri, Sri Rahaya, D. N. T. (2017). Pengaruh Kecanggihan Teknologi Informasi, Partisipasi Manajemen, Dan Kinerja Individu Terhadap Efektivitas Sistem Informasi Akuntansi. *Journa; e-Proceeding of Management*, 4(1), 501â€³506.
- Natalia, E., Hoyyi, A., & Santoso, R. (2017). Analisis Kepuasan Masyarakat Terhadap Pelayanan Publik Menggunakan Pendekatan Partial Least Square (PLS) (Studi Kasus: Badan Arsip dan Perpustakaan Daerah Provinsi Jawa Tengah). *Jurnal Gaussian*, 6(3), 313â€³323.
- Nimtrakoon, S., & Tayles, M. (2015). Explaining management accounting practices and strategy in Thailand A selection approach using cluster analysis. *Accounting in Emerging Economies*, 5(3), 269â€³298.
- Nugroho, A. A., Astuti, D. S. P., & Kristianto, D. (2018). Pengaruh Teknologi Informasi, Kemampuan Teknik Pemakai, Dukungan Manajemen Puncak Dan Kompleksitas Tugas Terhadap Kinerja Sistem Informasi Akuntansi. *Jurnal Akuntansi Dan Sistem Teknologi Informasi*, 14, 507â€³518.
- Nurpriandyni, A., & Suwanti, T. (2014). Pengaruh Teknologi Informasi, Saling Ketergantungan, Karakteristik Sistem Akuntansi Manajemen terhadap Kinerja Manajerial. *Jurnal Manajemen Dan Bisnis*, 15(1), 153â€³171.
- Otley, D. T. (1980). The contingency theory of management accounting: Achievement and prognosis. *Accounting, Organizations and Society*, 5(4), 413â€³428.
- Pradana, M., & Reventiary, A. (2016). Pengaruh Atribut Produk Terhadap Keputusan Pembelian Sepatu Merek Customade (Studi Di Merek Dagang Customade Indonesia). *Jurnal Manajemen*, 6(1), 1â€³10.
- Rasid, S. Z. A., Isa, C. R., & Ismail, W. K. W. (2014). Management accounting systems, enterprise risk management and organizational performance in financial institutions. *Asian Review of Accounting*, 22(2), 128â€³144.
- Rasid, S. Z. A., Rahman, A. R. A., & Ismail, W. K. W. (2011). Management accounting and risk management in Malaysian financial institutions: An exploratory study. *Managerial Auditing Journal*, 26(7), 566â€³585.
- Ruzita, A. H., Elaine, J., & Oon, Y. N. (2010). Management accounting system for hospitals: a research framework. 110(5), 762â€³782.
- Santos, L., Gomes, C., & Arroiteia, N. (2010). Management accounting practices in the Portuguese lodging industry. *Journal of Modern Accounting and Auditing*, 8(January 2012), 1â€³14.
- Schmitz, P. (2018). Information technology for brain banking. In *Handbook of Clinical Neurology* (1st ed., Vol. 150).
- Sekaran, U. dan B. R. (2017). *Metode Penelitian untuk Bisnis* (6th ed.). Jakarta: Salemba Empat.
- Sklair, L. (1999). *Competing Conceptions Of Globalization* Leslie Sklair.
- Solechan, A., & Setiawati, I. (2009). Pengaruh Karakteristik Sistem Akuntansi Manajemen dan Desentralisasi sebagai Variabel Moderating Terhadap Kinerja Manajerial (Studi Empiris Perusahaan Manufaktur di Kabupaten Semarang). *Journal of Biomedical Informatics*, 4(1), 64â€³74.
- Soobaroyen, T., & Poorundersing, B. (2008). The effectiveness of management accounting systems: Evidence from functional managers in a developing country. In *Managerial Auditing Journal* (Vol. 23).
- Sufian, F., & Kamarudin, F. (2016). The impact of globalization on the performance of Banks in South Africa. *Review of International Business and Strategy*, 26(4), 517â€³542.
- sukma wijayanti. (2018). Pengaruh Karakteristik Sistem Akuntansi Manajemen Terhadap Kinerja Manajerial (Studi Empiris Perusahaan Rokok Di Kudus). 2(1), 64â€³75.
- Sulani, S., & Rusdi, D. (2013). Pengaruh Karakteristik Sistem Akuntansi Manajemen Terhadap Kinerja Manajerial (Studi Kasus Bpr Di Kabupaten Demak). *Jurnal Akuntansi Indonesia*, 2(2), 97.
- Sumolang, J. H. (2015). Pengaruh Teknologi Informasi Dan Saling Ketergantungan Terhadap Kinerja Manajerial Dengan Karakteristik Sistem Akuntansi Manajemen Sebagai Variabel Intervening. *Jurnal Ekonomi Dan Bisnis*, 2(1).
- Suryani. (2019). Pengaruh Karakteristik Informasi Sistem Akuntansi Manajemen Terhadap Kinerja Manajerial Dengan Ketidakpastian Lingkungan Dan Desentralisasi Sebagai Variabel Moderating. 8, 32â€³51.
- Susanto, Y. K. (2010). Usefulness of Management Accounting Systems Information and Market Competition on Strategic Business Unit Output. *Jurnal Bisnis Dan Akuntansi*, 12(3), 145â€³160.
- Tan, Y., Ochoa, J. J., Langston, C., & Shen, L. (2015). An empirical study on the relationship between sustainability performance and business competitiveness of international construction contractors. *Journal of Cleaner Production*, 93, 273â€³278.
- Tillema, S. (2005). Towards an integrated contingency framework for MAS sophistication. Case studies on the scope of accounting instruments in Dutch power and gas companies. *Management Accounting Research*, 16(1), 101â€³129.
- Tsui, J. S. L. (2001). The impact of culture on the relationship between budgetary participation, management accounting systems, and managerial performance: An analysis of Chinese and Western managers. *International Journal of Accounting*, 36(2), 125â€³146.
- Urquidi-Martin, A., & Ripoll Feliu, V. (2013). The Choice of Management Accounting Techniques in the Hotel Sector: The Role of Contextual Factors. *Journal of Management Research*, 5(2), 65.
- Urumsah, D. (2005). Perencanaan Stratejik Sistem Informasi dan Proses Pembelajarannya di Organisasi. *Jurnal Siasat Bisnis*, 1(10), 123â€³143.
- Zaleha Abdul Rasid, S., Rahim Abdul Rahman, A., & Khairuzzaman Wan Ismail, W. (2011). Management accounting systems in Islamic and conventional financial institutions in Malaysia. *Journal of Islamic Accounting and Business Research*, 2(2), 153â€³176.
- Zhu, K., & Kraemer, K. L. (2002). Firm Performance in the Manufacturing Sector Organizationsâ€³: Metrics for Net-Enhanced the Value of Assessing to Firm Performance in the Sector. 13(3), 275â€³295.
- Zhu, K., Kraemer, K. L., Xu, S., & Dedrick, J. (2004). Information technology payoff in E-Business environments: An international perspective on value creation of E-Business in the financial services industry. *Journal of Management Information Systems*, 21(1), 17â€³54.
- Bromwich, M. (1990). The case for strategic management accounting: The role of accounting information for strategy in competitive markets. *Accounting, Organizations and Society*, 15(1-2), 27â€³46.
- Haiza Muhammad Zawawi, N., & Hoque, Z. (2010). Research in management accounting innovations. *Qualitative Research in Accounting & Management*, 7(4), 505â€³568.



Editorial Address

FORUM EKONOMI: Jurnal Ekonomi, Manajemen dan Akuntansi
 Faculty of Economics and Business, Mulawarman University
 Jl. Tanah Grogot No.1 Samarinda Kalimantan Timur 75119
 Email: jakt.feb.unmul@gmail.com

StatCounter: **FORUM EKONOMI:** Jurnal Ekonomi, Manajemen dan Akuntansi