

THE INFLUENCE OF ACCOUNTING KNOWLEDGE, ENTREPRENEURS (LOCUS OF CONTROL) AND UNCERTAINTY OF THE ENVIRONMENT TOWARD USING OF ACCOUNTING INFORMATION IN DECISION MAKING OF INVESTMENT (Case Study: The Impact of the "Lapindo" Mud Explosion Disaster) Nanang Shonhadji Dosen STIE Perbanas Surabaya e-mail : Nanang @perbanas.ac.id Jl. Nginden Semolo 34-36 Surabaya ABSTRACT The uncertainty of environment (the disaster of Mud Explosion of Lapindo) and the society's willingness to be in entrepreneurship through small and medium business in Indonesia economy need the role of investment so that it is necessary to understand the factors influencing accounting information. This is true especially for the sake of decision making. The units analyzed of this research are accounting knowledge, internal locus of control, and uncertainty of the environment. Three propositions were developed to explain the results of this research. The research shows that the respondents used accounting knowledge as selling price to ensure that their products could be sold, strong internal locus of control have made the respondents use accounting information. Another finding is that it is found that the uncertainty of environment strongly affected toward using accounting information in decision making for investment. Key words : entrepreneurs personality, accounting information, investment and uncertainty of environment

PENGARUH KUALITAS LAYANAN, KUALITAS PRODUK DAN NILAI NASABAH TERHADAP KEPUASAN DAN LOYALITAS NASABAH BANK Rachmad Hidayat Teknik Industri - Universitas Trunojoyo Madura e-mail: rachmad_trunojoyo@yahoo.co.id Kampus Unijoyo Jl. Raya Telang, PO BOX 2 Kamal ABSTRACT The objective of this study is to measure customer level of satisfaction and loyalty toward banking service in East Java. This study is categorized as survey research using descriptive analysis method by taking the sample from the population and questionnaires as the main data-collection. The population in this research is all customers of banks in East Java. The respondents are chosen by using probability sampling and systematic random sampling techniques. The research sample is chosen randomly for the first data whereas the following is using certain interval. The results of analysis using Structural Equation Modeling (SEM) are: (1) Service quality has positive and significant effect toward customer satisfaction. (2) Product quality has positive and significant effect toward customer satisfaction. (3) Customer value has positive and significant effect toward customer satisfaction. (4) Service quality has negative and no significant effect toward customer loyalty. But, service quality has positive and significant indirect effect toward customer loyalty mediated by customer satisfaction. (5) Product quality has negative and no significant effect toward customer loyalty. But, product quality has positive and significant indirect effect toward customer loyalty mediated by customer satisfaction. (6) Customer value has positive and significant effect toward customer loyalty. (7) Customer satisfaction has positive and significant effect to customer loyalty. Key Words: service quality, product quality, customer value, customer satisfaction and customer loyalty

LINGKUNGAN ETIKA DAN BUDAYA PERILAKU ETIKA DI DALAM ORGANISASI Suraiya Bt Ishak Pusat Pengajian Sosial, Pembangunan dan Persekitaran Fakulti Sains Sosial dan Kemanusiaan Universiti Kebangsaan Malaysia suraiya@ukm.my Malaysia Ahmad Rafli Bin Che Omar Pusat Pengajian Perniagaan, Fakulti Sains Sosial dan Kemanusiaan Universiti Kebangsaan Malaysia rafli@ukm.my Malaysia ABSTRACT The purpose of this article is to evaluate the relationship between ethical context and ethical behavior culture among organization's employees. The observation is conducted because human element determines the success of organization goal parallel with Agency Theory which involves power and resources delegation from principal to the organization's agent (management). Research data has been gathered through questionnaires which measure unethical behaviors conduct within organization and ethical context. The relationship is analyzed by using Spearman correlation. The result shows that ethical conduct has no association with ethical behaviors. However ethical leadership item which is part of the ethical context has shown a relationship with unethical behavior culture. The implication of this study shows that ethical context is insufficient to ensure the implementation of ethical behavior among organization's members. Despite, leader role in modeling ethical behavior is far more important in determining ethical behavior culture in the organization. Key Words : ethical behaviors, ethical environment, ethical culture, ethical leadership

THE BUSINESS STRATEGY TOWARDS "THE BOTTOM OF PYRAMID" MARKET THROUGH CORPORATE SOCIAL RESPONSIBILITY Haeryip Sihombing Manufacturing Engineering Faculty of Universiti Teknikal Malaysia Melaka Budi Suprpto Institute of Technology Management and Entrepreneurship (IPTK), Postgraduate Program of Universiti Teknikal Malaysia Melaka Jani Raharjo Industrial Engineering Department of Petra Christian University Surabaya e-mail: iphaery@utem.edu.my Jl. Raya Kali Rungkut & Tenggilis Surabaya 60293 ABSTRACT Currently, the companies which are successful in their business have been starting to concern about human values in their agendas by generating corporate social responsibilities activities as a competitive strategy. However, the companies quite often has faced no direct beneficial impacted to their businesses, albeit reputations, brand, and solely to charity placated. Since these activities figure the bottom of pyramid market and poverty as the space of philanthropy, in facts their core existences as a profits seeker missed out to treat those promising market as a potential beneficial to their business. By the implementation of corporate social responsibility which is mixed and driven with strategy value based on positioning of core product feature and support provided towards the market of the bottom of pyramid, the company will enable to lock the market as a monopoly strategy to get the competitive advantage for their sustainable development and long-term profits due to customer loyalty and vice versa. Keywords: CSR (corporate social responsibility), the bottom of pyramid market (BOP), value strategy, and competitive advantage.

SERVICE QUALITY DIMENSIONS IN PUBLIC SECTOR Burhanudin Rr. Iramani Subagyo Dosen STIE Perbanas Surabaya E-mail : burhanudin@perbanas.ac.id Jl. Nginden Semolo 34-36 Surabaya, 60118 ABSTRACT This paper identifies dimensions of service quality of a public sector organisation in Indonesia. Beside, this paper also tests the difference perception of service quality dimension among segments. To identify the service quality dimensions, this study employs focus group discussion and factor analysis. To analyze the difference perception, this study employs MANOVA and

homogeneous subset. The result shows that focus group discussion supports SERVQUAL dimensions with three additional dimensions named social responsibility, transparency, and business efficiency. Then, by performing factor analysis, this study eliminates responsiveness and business efficiency dimensions. Factor analysis also reveals that tangibility and reliability dimension are summarized as one factor. Finally, by performing MANOVA, this research found that there are different segment perceptions towards empathy and social responsibility dimensions. Key words: SERVQUAL, public sector, social responsibility. PENGARUH KARTU KREDIT, MEDIA MASSA DAN TEMAN SEBAYA TERHADAP PERILAKU KOMPULSIF PEKERJA Prima Naomi Program Studi Manajemen Universitas Paramadina, Jakarta e-mail : dik_omi@yahoo.co.id Jl. Gatot Subtoro Kav. 97-99 Mampang, Jakarta 12700 lin Mayasari Program Studi Manajemen Universitas Paramadina, Jakarta ABSTRACT This study examined the model that explains credit card, mass media, and peer group in influencing consumers to do compulsive buying Each concept proposed in the study was explained by the research subjects that have the tendency of being open to new experience and receptive to the marketing stimuli. The sampling method in this study was purposive sampling. The sampling method consists of the criteria, namely (1) the respondents had bought a brand or product more than one in the last of six months when the questionnaires were distributed to the respondents; (2) the age was between 18-60 years old. This study used the survey method by distributing the questionnaires to workers. The number of questionnaires was 340 exemplars and distributed in Jakarta. The number of returned questionnaires was 302 exemplars. However, the appropriate questionnaires to be further analyzed were 302 exemplars. The hypotheses testing used the regression analysis. All hypotheses were supported except mass media. The credit card owner and peer group give positive influence on compulsive buyer attitude; however the media does not give influence. From the research results the researcher suggest that the credit card provider sell the credit card to the consumers with ethical conduct and also suggest that the consumers use credit card wisely and carefully. Key Words: Credit Card, mass Media, peer group and compulsive buying.