

# ABSTRACT BOOK ICFC 2021

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11th INTERNATIONAL CONFERENCE  
ON FINANCIAL CRIMINOLOGY (ICFC) 2021  
"Financial Crime Mitigation towards Sustainable  
Development Goals in Digital Era"



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## ABOUT US

UNIVERSITI  
TEKNOLOGI  
MARAInstitut  
Penyelidikan  
Perakaunan**ACCOUNTING RESEARCH INSTITUTE (ARI),  
UNIVERSITI TEKNOLOGI MARA**

The Accounting Research Institute (ARI) was first formed in 2002 as a special interest group. Since then, ARI had gone through a complete evolutionary cycle which includes of first being a special interest group (SIG), then as a research centre and finally as a research institute. The Ministry of Higher Education formally approved the formation of ARI in 2005. As a research institute, ARI is responsible for coordinating and managing the activities of its eight multi-discipline research centres (also known as units of excellence). Effective November 2009, ARI has been recognised by the Ministry of Higher Education as one of the Higher Institutions' Centres of Excellence (HICoE).

Today ARI coordinates eight research centres that have been co-established with various national and international professional agencies: CIMA-UiTM Asian Management Accounting Research Centre (AMARC); UiTM-MICG Corporate Governance Research Centre (CGRC); UiTM-ACCA Financial Reporting Research Centre (FCRC); UiTM-ACFE Asia-Pacific Forensic Accounting Research Centre (AFARe); UiTM-CPA Australia Public Sector Accounting Research Centre (PSARC); UiTM-ACCA Asia-Pacific Sustainability Research Centre (APCeS), Islamic Accounting and Muamalat Research Centre (IAMRC) and Government-Linked Companies Research Centre (GLCRC). As a HICoE, ARI focuses its current fundamental research in the niche area of forensic accounting and Islamic Financial Criminology. Nevertheless, ARI's other expertise in the areas of corporate governance, management accounting, financial reporting, public sector accounting, taxation, auditing, and accounting information system will continue to be championed by respective research centres and SIGs. By the end of 2012, ARI aspires to establish strategic alliances with at least five top-notch global research centres.

## **OUR DIRECTOR**



“There is a pressing need to keep dialogues open in mitigating criminal activities such as money laundering, identity crime and tax evasion which continue to be

global threats that need resolving.”

*Professor Dr Jamaliah Said,  
Director of UiTM's Accounting Research Institute*

## **LIST OF OUR COLLABORATORS**

Royal Malaysia Police

Edinburgh Napier University, United Kingdom

Telkom University, Indonesia

Sambhram Academy of Management Studies, India

Politeknik Negeri Sriwijaya, Indonesia

Universitas Pelita Bangsa, Indonesia

UIN SUSKA Riau, Indonesia

United International University, Bangladesh

Universitas Muhammadiyah Sumatera Barat, Indonesia

# TENTATIVE

CONFERENCE ITINERARY	
11 <sup>th</sup> International Conference on Financial Criminology 2021	
Day 1: 4 <sup>th</sup> August 2021	
Time	Conference
09.00 am	Chair address and introduction by: YBhg. Prof. Dr. Jamaliah Said Director, Accounting Research Institute, UiTM
09.10 am	Welcome address by: YBhg. Prof. Ts. Dr. Hajah Roziah Mohd Janor Deputy Vice Chancellor, UiTM (Exercising the Functions of the Vice Chancellor, UiTM)
09.20 am	Officiating speech by: YDH. IG Dato' Sri Acryl Sani Hj. Abdullah Sani Inspector General of Police, Malaysia
9.30 am	Keynote – Prof. Rob McCusker (UK) <i>The Nature, Threat and Mitigation of Economic Crime in a Post Pandemic World</i>
10.00 am	Key speaker 1 – Prof. Mark Button (UK) <i>Fraud Measurement: Cost of Fraud</i>
10.30 am	Coffee break
10.45 am	Key speaker 2 – YBhg. Prof. Emeritus Dr. Normah Omar (Malaysia) <i>Accountants as Anti Money Laundering Front-Liners (Live)</i>
11.15 am	Key speaker 3 – Prof. Dr. Farid A. Sobhani (Bangladesh) <i>Institutionalization of Social Capital to Prevent Financial Crime (Live)</i>

11.45 am	<b>Key speaker 4 – Dr. Morrison Handley Schacler (UK)</b> <i>Drivers of Drug Related Financial Crime and Some Short-Term Predictions</i>
12.15 pm	<b>Key speaker 5 – Dr. David Tereladze (Russia)</b> <i>Human Trafficking and Terrorism</i>
13.00 pm	<i>Lunch Break</i>
14.30 pm	<b>Presentations</b>
16.30 pm	<b>End of Day 1</b>
<b>Day 2: 5<sup>th</sup> August 2021</b>	
<b>TIME</b>	<b>Conference</b>
09.00 am	<b>Presentations</b>
11.00 am	<i>Coffee break</i>
11.30 am	<b>Key speaker 6 – Dr. Marizah Minhat (UK)</b> <i>Cryptocurrency Uncertainty and Financial Crime Risk (Live)</i>
12.00 pm	<b>Closing Remarks &amp; Announcement by:</b> <b>Assoc. Prof. Dr. Sharifah Norzehan Syed Yusuf</b> <b>Deputy Director, Accounting Research Institute, UiTM</b>



CONCURRENT SESSIONS:

[https://ari.uitm.edu.my/images/2021/icfc2021/ICFC\\_Concurrent\\_session\\_0308V4.pdf](https://ari.uitm.edu.my/images/2021/icfc2021/ICFC_Concurrent_session_0308V4.pdf)

**PRESENTATIONS**

11th INTERNATIONAL CONFERENCE ON FINANCIAL CRIMINOLOGY (ICFC) 2021 CONCURRENT SESSIONS "Financial Crime Mitigation towards Sustainable Development Goals in Digital Era" 4 August 2021 (2.30pm – 4.30pm)					
ROOM 1	ROOM 2	ROOM 3	ROOM 4	ROOM 5	ROOM 6
<b>MODERATOR: DR INTAN SALWAN MOHAMED</b> <b>ASSISTANT: PUAN ZULAKHA 'AMRAN JOHARI</b>	<b>MODERATOR: DR WAN NORLILA BT MOHAMAD</b> <b>ASSISTANT: CIK NUR FARNA SAFARI</b>	<b>MODERATOR: DR AZATIUL WAZHANI GHAZALI</b> <b>ASSISTANT: CIK NUR RAJIMAH RAZALI</b>	<b>MODERATOR: DR HURAZLH ZHINAL</b> <b>ASSISTANT: CIK NOR FAZILLAH ISMAIL</b>	<b>MODERATOR: DR. MUHAMMAD NAZMUL HOQUE</b> <b>ASSISTANT: DR NUR ANNA SHAFIE</b>	
<b>IC-036: Organized Financial System Crimes?</b> Dr. Rajesh M V	<b>IC-066: Role of Collective and Personal Values in Corporate Citizenship Among Malaysian Stakeholders - A Qualitative Study</b> Jayalakshy Ramachandran	<b>IC-035: The Effect of Related Party Transactions and Audit Quality on Earnings Management in Malaysia</b> Mohd Taufiq Mohd Sufian	<b>IC-044: Corporate Governance and Company Secretary's Role of Malaysian Small and Medium Enterprises</b> Syahira 'Adlana Abdul Halim	<b>IC-022: Nexus Between Sustainable Development Goals and Human Security: A Case Study of Pakistan</b> Director General, Mr Rafique Ahmed Qureshi	
<b>IC-091: Fraud Intention and Ethical Values of Public University Administrators in Malaysia</b> Ahmad Shafiqi Azwan Bin Abd Rahim	<b>IC-032: Digital Transformation: Forensic Accountant and The Importance of Forensic Thinking</b> Assoc Prof Dr Sharifah Norzahan Syed Yusoff	<b>IC-002: The Evolution of Fraud Related Theories From Individual to Organizational Fraud</b> Fatimah Rashied	<b>IC-060: The Effects of Governance Practices on Sustainable Performance of Social Enterprises</b> Zahranunnajah Binti Khatiruddin	<b>IC-046: The Influence of Management Control Systems and Strategy on The Performance Of Microfinance Institution Using The Contingency-Based Model</b> Syed Mohamed Saadq Bolourchian	
<b>IC-009: Monitoring Financial Risk and Earnings Manipulation Across Malaysia, Thailand, And Indonesia</b> Saesah Binti Zahon	<b>IC-028: The Effects of Ethical Leadership on Internal Control Systems</b> Atzal Izzat Zahari	<b>IC-038: The Distinction Between "Corruption of Public Servant" in Civil and Criminal Offices of Financial Crimes</b> Assoc Prof Robert Biff Mui Shah	<b>IC-089: Discharging Accountability Through Social Outcomes Reporting by Non-Governmental Islamic Organisations (Ngo-I)</b> Saesaba Abd Rahim	<b>IC-057: Improving the Performance of Indonesian State-Owned Enterprise Through the Implementation of Good Corporate Governance</b> Nafian Junro Jafri	
<b>IC-019: Restatements and The Ethicality of Earnings Management: Evidence from The Malaysian</b> Azzida Waznah Ghazal	<b>IC-016: Female Representation in Top Management: The Literature Review On The Glass Ceiling And Glass Cliff</b> Assoc Prof Rahmah Mohamed Yunus	<b>IC-026: Auditors Ability to Detect Fraud Based On Workload And Audit Experience</b> Assoc Prof Dr Hui Peito	<b>IC-039: Conflicts and Challenges Faced by Social Enterprises/NGOs To Achieve Sustainability of Supply Chain: A Preliminary Finding</b> Assoc Prof Dr Norzaina Lokman	<b>IC-040: Religiosity and Cultural Effect on Digital Entrepreneurs' Empowerment for Business Sustainability</b> Malyani	
<b>IC-047: An Analysis of Bangladesh Financial Crime Cases Through the Lens of Forensic Accounting: Businesses Near The Brunt Or Act As Victim?</b> Sangita Ahmed	<b>IC-018: Whistleblowing Policy Reporting: Establishing Potential Malaysian Whistleblowing Disclosure Index</b> Syahid Ahmad Ahmad	<b>IC-091: The Role of Auditors in Malaysia Amidst Covid-19: A Way Forward</b> Saesah Zulkarnain	<b>IC-056: Managerial Oversight, Board Informativeness in Indonesia Stock Market: Examination On The Post-Ips Adoption</b> Del Akul Ricamaringgum Nalagipriya	<b>IC-049: Ethical Values Disclosure by Malaysian Banks: Insights From Coercive Isomorphism</b> Corina Joseph	
<b>IC-033: Management Fraud Propensity Factors, Governance Interactions and Earnings Manipulation: A Case of Malaysian Public Listed Companies</b> Dr. Mohamed Ezdin Bin Mohamed Kamal	<b>IC-029: Dynamic Leadership During Crisis: Some Reflections on Covid-19</b> Atzal Izzat Zahari	<b>IC-048: The Effectiveness of Financial Intelligence Unit in Combating Money Laundering: A Comparative Analysis of Malaysia And Mexico</b> Saesah Zulkarnain	<b>IC-092: The Determinants Of Indulgence In Corruption Among Law Enforcement Agencies Personnel in Malaysia</b> Professor Madya Dr Norhidayah Ismail Khan	<b>IC-023: Corporate Governance and Risk-Taking Ability Of Selected Indian Companies</b> Prof Rama Narayanasamy	

11th INTERNATIONAL CONFERENCE ON FINANCIAL CRIMINOLOGY (ICFC) 2021 CONCURRENT SESSIONS "Financial Crime Mitigation towards Sustainable Development Goals in Digital Era" 5 August 2021 (9.00am – 11.00am)					
ROOM 1	ROOM 2	ROOM 3	ROOM 4	ROOM 5	ROOM 6
<b>MODERATOR: DR. NORLILA MD ZIN</b> <b>ASSISTANT: DR NUR ANNA SHAFIE</b>	<b>MODERATOR: DR MOHD TAUFIK MOHD SUFFIAN</b> <b>ASSISTANT: ENCIK RAJA MUHAMMAD KHARIS, AKHTAR BIN RAJA MOHD MAGUB</b>	<b>MODERATOR: DR. NURAZALIA BINTI ZAKARIA</b> <b>ASSISTANT: PUAN ZULAKHA 'AMRAN JOHARI</b>	<b>MODERATOR: DR MO FARUK ABDULLAH</b> <b>ASSISTANT: CIK NUR RAJIMAH RAZALI</b>	<b>MODERATOR: DR HOOR FAIZA BINTI M JAYAFAR</b> <b>ASSISTANT: PUAN NURUL SUHARANI HASSIM</b>	<b>MODERATOR: DR ROSMA MASRUQ ISMAIL</b> <b>ASSISTANT: CIK NOR FAZILLAH ISMAIL</b>
<b>IC-048: Development of Human Capital to Eradicate Financial Crimes in Bangladesh: An Institutional Perspective</b> Syahla Kor	<b>IC-011: Assessing Personal Factor Affecting External Auditors' Financial Statement Fraud Detection Risk</b> Isabela Tuames	<b>IC-027: The Influence of Individual, Contextual and Organizational Support on Loan Application Risk Judgement of Bank Officers</b> Hafiza Binti Habbib	<b>IC-007: Identifying Court Cases Issues Associated With Underpinning Threats Of Value-based Internalisation: An Exploratory Study On Bank Islam Malaysia Berhad</b> Siti Aqilah Taib	<b>IC-020: The Design of Gamification Concept for Business Model Canvas (Bmc) in Enhancing Student Engagement</b> Ima Shanzah Wahidin	<b>IC-090: Accountability and Governance of Social Enterprise in Malaysia</b> Farah Aida Nadzir
<b>IC-094: The Effect of E-Cigarettes Excise Tax Towards E-Cigarettes Consumption in Malaysia</b> Dr Ida Surfyia Ismail	<b>IC-063: The Influence of Perceived Opportunity, Management Oversight, And Collusion on Occurrence of Occupational Fraud in Financial Institutions</b> Dr Hasbiawati Mohamed	<b>IC-049: Impact of Integrity and Internal Audit Transparency on Audit Fraud Risk Mitigation: Moderating Role of Stockshare Technology</b> Assoc Prof Mohamed Rokibul	<b>IC-081: Developing an Islamic Governance Model for Islamic Banking Performance Assessment</b> Prof Dr Larry Wolfert	<b>IC-041: Poor Womenship And Its Prospective Legal Litigation: A Qualitative Study</b> Dr Hafiza	<b>IC-082: Mobilizing Waqf Fund for Sustainable Development Of Higher Educational Institutions</b> Muhammad Nazmul Hoque
<b>IC-032: Risk Financial Flows and Asset Bounce Growth: The Moderating Effect of Quality of Governance</b> Fazlida Mohd Razali	<b>IC-017: Factors Influencing Procurement Fraud Among Public Officials</b> Dr Noor Haniqah Hagi-Abdullah	<b>IC-002: The Effect of Audit Technology and Situational Support on Audit Job Performance</b> Hamid Fird Mohd Noor	<b>IC-084: Sustainability and Climate Change Reporting in Islamic Financial Institution</b> Nur Bahiyah Omar	<b>IC-065: Strategic Mergers and Survivability Of Fintech Companies in Malaysia</b> Siti Nur Shuhada Nazari	<b>IC-030: Cyberfraud And Low Scam In Malaysia</b> Yvian
<b>IC-019: An Analysis of Firm's Anti-Corruption Disclosures In The Healthcare Sector During the Pandemic</b> Nurfarizan Mubashir Mahmud	<b>IC-031: An Exploratory Study on The Occurrence of Asset Misappropriation - Malaysian Army</b> Syahid Cho Sanji	<b>IC-040: Fraud Detection Technologies to Prevent Double Billing Fraud: Case of Zimbabwe's Medical Aid Societies</b> David Chisanga	<b>IC-006: Technology in Indonesia Islamic Microfinance: An Application Of Task Technology Fit Model</b> Provia Wijayanti	<b>IC-086: A Bibliometric Analysis on Scopus And Web of Science Documents Of Community Economic Development</b> Sabah Md Arman	<b>IC-042: Theories That Matters</b> Datta Dard
<b>IC-019: Money Laundering Risk Judgment by Compliance Officers at Financial Institutions in Malaysia: Effects From Regulatory Enforcement And Customer Risk Determinants</b> Aini Nurda Jazli	<b>IC-021: Integrated Reporting Content Elements In The Malaysian Public Universities Annual Reports</b> Assoc Prof Dr Nor Faridat Mohamad	<b>IC-014: Audit Quality: Assessment of Individual-Level, Engagement-Level and Firm-Level Determinants</b> Yusefina Hui Iza	<b>IC-082: Internalization of Al-Ashraf Values In The Concept of Islamic Audit: Preliminary Review</b> Andi Irfan	<b>IC-043: A Semi-Systematic Literature Review on Judicial Management as A Corporate Rescue Mechanism</b> Juliana Mohamed Khairat	<b>IC-063: Corruption Factors Contributed to Malaysia's Law Enforcement Agency</b> Sunardi Padarajah

# CHAIR ADDRESS & INTRODUCTION SPEECH

The banner features a blue background with a white grid pattern. On the left, the text 'CHAIR ADDRESS & INTRODUCTION SPEECH' is written in bold, orange, uppercase letters. On the right, there is a portrait of Prof. Dr. Jamaliah Said, a woman wearing a white hijab and a blue top. Below the portrait, her name and title are listed in blue text. The top of the banner contains the conference logo and title in white and orange text, along with the dates '4 - 5 August 2021' in orange text.

ICFC 2021

11<sup>th</sup> INTERNATIONAL CONFERENCE ON  
FINANCIAL CRIMINOLOGY (ICFC) 2021  
"Financial Crime Mitigation towards Sustainable Development Goals in Digital Era"  
The Asia Pacific Forensic Accounting Research Centre (AFARe)

4 - 5  
August  
2021

**CHAIR ADDRESS  
&  
INTRODUCTION  
SPEECH**

**PROF. DR JAMALIAH SAID**  
Director of Accounting Research Institute (ARI)  
Universiti Teknologi MARA (UiTM)

**Prof. Dr. Jamaliah Said is the director of Accounting Research Institute Universiti Teknologi MARA. She received her PhD in Accounting from University Teknologi MARA, Masters of Accounting from Curtin University of Technology and Bachelors in Accounting and Finance from Liverpool Polytechnic United Kingdom. Her research interest includes strategic management, governance accountability, and integrity.**



# WELCOME ADDRESS

ICFC  
2021

11<sup>th</sup> INTERNATIONAL CONFERENCE ON  
FINANCIAL CRIMINOLOGY (ICFC) 2021  
"Financial Crime Mitigation towards Sustainable Development Goals in Digital Era"  
The Asia Pacific Forensic Accounting Research Centre (AFARe)

4 - 5  
August  
2021

WELCOME  
ADDRESS



YBHG. PROF. TS. DR.  
HAJAH ROZIAH MOHD JANOR  
Deputy Vice Chancellor (Academic and International)  
(Exercising the functions of the Vice Chancellor)  
Universiti Teknologi MARA (UiTM)

**Prof. Ts. Dr. Roziah Mohd Janor is the Deputy Vice Chancellor (academic and international). She is also currently Exercising the Functions of Vice Chancellor of Universiti Teknologi MARA (UiTM), Malaysia. She has served UiTM for 30 years in various capacities and currently overseeing all the quality initiatives of the university, including institutional accreditation, programme accreditation, quality excellence model, quality management systems, Innovation @ Work and the University Ranking Project.**

# OFFICIATING SPEECH

**ICFC  
2021**

**11<sup>th</sup> INTERNATIONAL CONFERENCE ON  
FINANCIAL CRIMINOLOGY (ICFC) 2021**  
"Financial Crime Mitigation towards Sustainable Development Goals in Digital Era"  
The Asia Pacific Forensic Accounting Research Centre (AFARe)

**4 - 5  
August  
2021**

**OFFICIATING  
SPEECH**



**YDH. IG DATO' SRI  
ACRYL SANI HJ. ABDULLAH SANI**  
Inspector General of Police, Malaysia



**Dato' Sri Acryl Sani has a wide experience in policing and has helmed several departments in Bukit Aman, including the Commercial Crime Investigation Department, the Strategic Resources and Technology Department (StaRT) as well as the Crime Prevention and Community Safety Department. He was appointed as the Deputy IGP on Aug 14, 2020 before taking the role of Inspector General Police on May 4, 2021.**

# SPEAKERS' PROFILE

	<p><b>11<sup>th</sup> INTERNATIONAL CONFERENCE ON FINANCIAL CRIMINOLOGY (ICFC) 2021</b> "Financial Crime Mitigation towards Sustainable Development Goals in Digital Era" The Asia Pacific Forensic Accounting Research Centre (AFARe)</p>	<p><b>4 - 5 August 2021</b></p>
<p><b>KEYNOTE SPEAKER</b></p>		<p><b>"The Nature, Threat and Mitigation of Economic Crime in a Post Pandemic World."</b></p>
		<p>Professor Rob McCusker is the Head of Division for Community and Criminal Justice at De Montfort University, a Visiting Professor at Universiti Teknologi MARA in Malaysia and an Adjunct Associate Professor at Charles Sturt University in Australia. He was the former Director of the Centre for Fraud and Financial Crime and Reader in Fraud and Financial Crime at Teesside University and the former Transnational Crime Analyst for the Australian Institute of Criminology, Australia's leading statutorily created crime research body which falls within the Minister for Justice's portfolio.</p>
<p><b>PROF. DR. ROB McCUSKER</b> Transnational Crime Director, Global Risk Alliance Ltd. United Kingdom</p>		

	<p><b>11<sup>th</sup> INTERNATIONAL CONFERENCE ON FINANCIAL CRIMINOLOGY (ICFC) 2021</b> "Financial Crime Mitigation towards Sustainable Development Goals in Digital Era" The Asia Pacific Forensic Accounting Research Centre (AFARe)</p>	<p><b>4 - 5 August 2021</b></p>
<p><b>KEY SPEAKER</b></p>		<p><b>"Fraud Measurement: Cost of Fraud."</b></p>
		<p>Mark Button is founder and Director of the Centre for Counter Fraud Studies at the Institute of Criminal Justice Studies, University of Portsmouth.</p> <p>Mark has written extensively on counter fraud, cyber-fraud and private policing issues, publishing many articles, chapters and completing nine books. He has written ten books including his two latest: Private Policing and Cyber Frauds, Scams and their Victims (co-authored with Dr Cassandra Cross ) both published by Routledge. Some of the most significant research projects include a Home Office funded study on victims of computer misuse, leading the research on behalf of the National Fraud Authority and ACPO on fraud victims; the Department for International Development on fraud measurement, Acromas (AA and Saga) on 'Cash-for-Crash fraudsters', the Midlands Fraud Forum, Eversheds and PKF on 'Sanctioning Fraudsters'.</p>
<p><b>PROF. MARK BUTTON</b> Professor of Criminology, Institute of Criminal Justice Studies, University of Portsmouth, United Kingdom</p>		

# SPEAKERS' PROFILE

	<p><b>11<sup>th</sup> INTERNATIONAL CONFERENCE ON FINANCIAL CRIMINOLOGY (ICFC) 2021</b> <small>"Financial Crime Mitigation towards Sustainable Development Goals in Digital Era" The Asia Pacific Forensic Accounting Research Centre (APARe)</small></p>	<p><b>4 - 5 August 2021</b></p>
<b>KEY SPEAKER</b>		
	<p style="text-align: center;"><b>"Accountants as Anti Money Laundering Front-Liners"</b></p> <p>Professor Emeritus Dr Normah Omar has been recognised as one of the most influential women in Islamic finance for her passion in Islamic financial criminology. She was conferred the GIFA Lifetime Achievement Award at the 9th Global Islamic Finance Awards ceremony held in Cape Town, South Africa 2019 and she received the 2nd Top Most Influential Women in Islamic Business and Finance for the year 2019 in Dubai UAE. She is a pioneer in her field and has contributed immensely in making Malaysia a hub for Islamic finance. Under her leadership, the UiTM Accounting Research Institute was recognised as a Higher-Learning Institution Centre of Excellence by the Higher Education Ministry in 2010 and until today, it continues to prioritise Islamic finance in its research agenda.</p>	
<p><b>PROFESSOR EMERITUS DR. NORMAH OMAR</b> Professor of Accounting Research Institute Universiti Teknologi MARA (UiTM) Malaysia</p>		

	<p><b>11<sup>th</sup> INTERNATIONAL CONFERENCE ON FINANCIAL CRIMINOLOGY (ICFC) 2021</b> <small>"Financial Crime Mitigation towards Sustainable Development Goals in Digital Era" The Asia Pacific Forensic Accounting Research Centre (APARe)</small></p>	<p><b>4 - 5 August 2021</b></p>
<b>KEY SPEAKER</b>		
	<p style="text-align: center;"><b>"Institutionalization of Social Capital to Prevent Financial Crime"</b></p> <p>Prof Dr Farid Shobani is a Visiting Professor at Accounting Research Institute of Universiti Teknologi MARA, a Malaysia Secretary General for Federation of Bangladesh Human Resource Organizations, Dhaka Founder Chairman, Bangladesh Society for Human Resource Management, Chittagong Research Coordinator, Australian Academy of Business Leadership, and he served as Dean in Daffodil International University and International Islamic University Chittagong.</p>	
<p><b>PROF. DR. FARID A. SOBHANI</b> Professor School of Business &amp; Economics, United International University Bangladesh</p>		

# SPEAKERS' PROFILE

<p><b>ICFC 2021</b></p>	<p><b>11<sup>th</sup> INTERNATIONAL CONFERENCE ON FINANCIAL CRIMINOLOGY (ICFC) 2021</b> "Financial Crime Mitigation towards Sustainable Development Goals in Digital Era" The Asia Pacific Forensic Accounting Research Centre (AFARe)</p>	<p><b>4 - 5 August 2021</b></p>
<p><b>KEY SPEAKER</b></p>		
<p><b>"Drivers of Drug Related Financial Crime and Some Short-Term Predictions."</b></p>		
	<p>Dr. Morrison Handley-Schachler is a Chartered Public Finance Accountant with 7 years' professional experience and 18 years' lecturing experience in accounting, auditing, fraud and financial crime, who has published research papers on financial risk management, financial statement fraud, auditing and foreign direct investment.</p>	
<p><b>DR. MORRISON HANDLEY SCHACLER</b> MA, DPhil, FCPFA, FHEA Lecturer in Accounting Edinburgh Napier University, Edinburgh, Scotland</p>	<hr/>	

<p><b>ICFC 2021</b></p>	<p><b>11<sup>th</sup> INTERNATIONAL CONFERENCE ON FINANCIAL CRIMINOLOGY (ICFC) 2021</b> "Financial Crime Mitigation towards Sustainable Development Goals in Digital Era" The Asia Pacific Forensic Accounting Research Centre (AFARe)</p>	<p><b>4 - 5 August 2021</b></p>
<p><b>KEY SPEAKER</b></p>		
<p><b>"Human Ttrafficking and Terrorism."</b></p>		
	<p>Associate Professor and Deputy Dean for International Cooperation, Faculty of Economics and Finance at RANEP. Saint-Petersburg State University, Russia.</p>	
<p><b>DR. DAVID TERELADZE</b> North West Institute of Management Russian Presidential Academy of National Economy and Public Administration Saint Petersburg, Russia</p>	<hr/>	

# SPEAKERS' PROFILE

<p><b>ICFC 2021</b></p>	<p><b>11<sup>th</sup> INTERNATIONAL CONFERENCE ON FINANCIAL CRIMINOLOGY (ICFC) 2021</b> "Financial Crime Mitigation towards Sustainable Development Goals in Digital Era" The Asia Pacific Forensic Accounting Research Centre (AFARe)</p>	<p><b>4 - 5 August 2021</b></p>
<p><b>KEY SPEAKER</b></p>		
 <p><b>DR. MARIZAH MINHAT</b> Co-Director of the ICMGR Lecturer in Accounting Edinburgh Napier University Edinburgh, Scotland</p>	<p>Dr Minhat is a professionally qualified accountant. She is a member of Chartered Accountants Australia and New Zealand (CAANZ), Malaysian Institute of Accountants (MIA), Institute of Chartered Accountants in England and Wales (ICAEW) and Association of Chartered Certified Accountants (ACCA).</p> <p>Prior to joining academia, she worked with a publicly listed government-linked company. She completed her undergraduate studies at Lincoln University (New Zealand), a PhD and an MSc in Banking and Finance at the University of Stirling, and Master of Laws (Financial Law and Regulation) at the London School of Economics and Political Science (LSE).</p>	

# **ABSTRACTS**

ID: 06

**TECHNOLOGY IN INDONESIA ISLAMIC MICROFINANCE: AN APPLICATION  
OF TASK TECHNOLOGY FIT MODEL**

**Provita Wijayanti**

Dept. of Accounting, Faculty of Economics, Universitas Islam Sultan Agung (UNISSULA), Indonesia  
and

PhD Students of Accounting Research Institute, UiTM, Malaysia, email: [provita.w@unissula.ac.id](mailto:provita.w@unissula.ac.id)

**Intan Salwani Mohamed**

Research Fellow, Accounting Research Institute, UiTM, Malaysia, email: [intan838@uitm.edu.my](mailto:intan838@uitm.edu.my)

**ABSTRACT**

Indonesia as the country with the largest Muslim population in the world has a great potency in raising social and commercial funds through Islamic microfinance institutions. In practice, Indonesia has a unique microfinance concept called *Baitul Maal Wat Tamwil* (BMT). The development of the digitalization in all sectors and the pressure of the Covid-19 pandemic have encouraged BMTs to adapt to information technology that is in accordance with the characteristics of BMT, namely based on Islamic values and principles, and has the characteristics of a populist economy. Therefore, this paper will explore the framework of task technology fit model by using accounting information system characteristics approach (Information, system and service quality), Task Characteristics (task variability and task analyzability) and the implementation of *Maqashid Sharia* towards the successful application of information technology in expanding Islamic microfinance.

**Keywords;** Islamic Microfinance, Task Technology Fit, Accounting Information System, Task Characteristic, and *Maqashid Sharia*.





## Technology in Indonesian Islamic Microfinance: An Application of Task Technology Fit Model

Provita Wijayanti<sup>1</sup>, Intan Salwani Mohamed<sup>2</sup>

<sup>1</sup>Dept. of Accounting, Faculty of Economics, Universitas Islam Sultan Agung (UNISSULA),  
Indonesia and

PhD Students of Accounting Research Institute, UiTM, Malaysia.

<sup>2</sup>Research Fellow, Accounting Research Institute, UiTM, Malaysia.

Corresponding Author: *provita.w@unissula.ac.id*

### ABSTRACT

Indonesia as the country with the largest Muslim population in the world has a great potency in raising social and commercial funds through Islamic microfinance institutions. In practice, Indonesia has a unique microfinance concept called *Baitul Maal Wat Tamwil* (BMT). The development of the digitalization in all sectors and the pressure of the Covid-19 pandemic have encouraged BMTs to adapt to information technology that is in accordance with the characteristics of BMT, namely based on Islamic values and principles, and has the characteristics of a populist economy. Therefore, this paper will explore the framework of task technology fit model by using accounting information system characteristics approach (Information, system and service quality), Task Characteristics (task variability and task analyzability) and the implementation of *Maqashid Sharia* towards the successful application of information technology in expanding Islamic microfinance.

**Keywords:** Islamic Microfinance, Task Technology Fit, Accounting Information System, Task Characteristic, and *Maqashid Sharia*.

### 1. Introduction

The development of information technology has experienced rapid advancement and caused changes in financial sector globally. It becomes challenge and requirement for financial sector to overcome economy, globalization, tight competition, and environment which can easily change (Davoren, 2019). One of the financial sectors which becomes a concern to researchers is Islamic microfinance. The organization requires information system to support its decision making so that it is able to survive in the competitive industry (Kelton et al., 2010). Therefore, it requires a suitable process of system usage between the user's task and technology.

Task-Technology Fit (TTF) is an important theory to know how far technology helps individual and organization finish their task. Goodhue and Thompson, (1995) states that TTF has higher suitability to produce task performance to user so that user can justify the suitability

efficiently. Besides, Oliveira & Tam, (2016) found the equality in TTF which is potential for impacting user on its organization's performance. The previous researches have examined that TTF has impacted performance in every contexts (for instance; Management Information System (Oliveira & Tam, (2016), Learning Management System (McGill & Klobas, 2009), Knowledge Management System (El Said, 2015), ERP Continuance (Cheng, 2019), Internet Banking (Rahi et al., 2021) and many others).

Based on the previous study, the researcher will provide a wider knowledge by investigating the relationship of TTF on Islamic microfinance. The Task-Technology Fit requires antecedent variables called Accounting Information System (AIS) and Task Characteristics. AIS is the current system which is used in many organizations to collect, manage, process, protect, and report financial data and information by accountants, investors, consultants, managers, and other users. According to Dagiliene & Štutienė, (2019), information system will specifically impact on the sustainability of AIS related with how sustainability is collected, managed, processed, protected and reported in the decision making. Meanwhile, the task as TTF construction supports the organization and affects the skill and policy on employee (Shuhidan et al., 2015).

Therefore, the suitability of AIS and task on TTF will result in the impact of sustainability performance to individual and organization. According to Chirchir et al., (2019), TTF on influencing system and performance impact on organization has encouraged its perceived usefulness to individual. On the other hand, Sari & Bin Mislan Cokrohadi Sumarto, (2019) states that to improve the performance of Islamic microfinance, it requires improvement in individual spirituality for mismatching risk prevention. Hence, this research integrates Maqashid Syariah construction as individual spirituality knowledge which will strongly correlate on TTF and sustainability performance in Islamic Microfinance. This research expands TTF model based on information system which can help user understand AIS usage and task suitability so that they have impacted in sustainability performance. The study about TTF in Islamic Microfinance will provide implication to academics, manager, and future researcher.

## **2. Theoretical Framework/Literature Review**

### **2.1 Accounting Information System (AIS)**

Accounting Information System (AIS) as technical device which relates the information system with economic function or organizational finance (Sajjad Hosain, 2019). AIS not only uses to protect data but also has wider function in collecting primary data and change the data into a useful information on policy making or managerial decision (Salehi & Arianpoor, 2021). Harash, (2015) reveals that most current organizations have changed their manual information system into using AIS for financial reporting. In this case, information technology becomes important part in AIS usage to achieve competitive advantage and is adopted by organization to strengthen its market share.

The success of information system requires determinant support such as task, individual, social, project, and characteristic of organization. Based on (Gorla et al., 2010; MCLEAN & WILLIAM, 2003; Nelson et al., 2005), the success model of accounting information system can be measured by three factors, namely information quality, system quality, and user quality. The three scopes will together influence and impact on the usage of information system and the user. Therefore, AIS has important role to improve organization and individual performance. Thus, there is an increase in organizational need to understand the antecedent usage of AIS and its impact toward the performance on this perspective

### **2.2 Task Technology Fit Model (TTF)**

Task-Technology Fit Model is a theoretical model which is used to evaluate how information technology leads to the performance, justifies the impact of usage, and justifies the suitability between task and technology characteristics. Task Technology Fit leads to what extent the technology has been able to help user to do their job task efficiently (Oliveira & Tam, 2016). A study by (Oliveira & Tam, 2016) has established the task-technology fit theory to be used as user requirement which leads to the performance impact. The model highlights the importance of the suitability between information system, task, and user requirement which leads to the performance impact. In this case, the task-technology fit on performance impact are two important thing related with the adoption model of information system.

For the factors which established TTF model for instance task characteristics, technology characteristics, TTF and usage (Yoo & Park, 2007). TTF model gives knowledge and insight about how technology, user task and its usage can influence user performance. Therefore, it can be assumed that user behavior to use the technology better influence the task so that it impacts on the improvement of individual and organizational performance.

### 2.3 TTF studies on AIS.

TTF theory is a theory which can help understand the influencing factors of AIS. To understand about TTF theory, the suitable characteristics of task and technology will encourage AIS user (Tam & Oliveira, 2016). Accounting Information System and TTF play important role in individual performance, in which AIS focused on the usage and the usage satisfaction while TTF focused on the suitability of user task with technology, so that it will impact on the improvement of organizational performance.

There are several researchers who have applied TTF model as KMS usage (El Said, 2015), M-Banking usage (Oliveira & Tam, 2016), social network application usage (Alamri et al., 2020), internet usage and employee's satisfaction (Awad, 2020). Based on the study by Howard & Rose, (2019), it states that TTF model has positive value in theoretical development on the sustainability of information system usage to achieve more comprehensive and stronger analysis. On the other hand, a study by (Cheng, 2019), suggests investigating further sustainable behavior between the user and task technology application. Therefore, this research is conducted to investigate further about the impact of sustainability in accounting information system by expanding TTF model to better understand about its usage and AIS impact.

## 3. Research Methodology

### 3.1 Research Methodology

This research uses data collection technic using survey method by spreading questionnaire online. The quantitative approach is used to verify the relationship between the variable model suggested in the context of Islamic microfinance namely Baitul Maal wat Tamwil. On the other hand, this research needs quatitative data which is collected from online interview with user as the investigation of the study to consolidate and suggest the hypothesis of this research.

The respondent of the research is the employee of BMT who is a part of organization called Association of Indonesian BMT (PBMT) in Central Java Province which are around 268 BMTs and will use cluster random sampling method. Data analysis technic which will be used in this research is statistical procedure namely Structural Equation Model (SEM) with 5 rating scale point as the standard question rating. Data processing will be conducted by using SPSS 21 and Smart PLS.

### 3.2 Identifying Research Constructs and Hypotheses

This section explains about research construction and connecting the research model based on the result of previous studies. The result of this research exploration is supported with relevant literature review. On the other hand, this research is made by looking at the suggestion from the previous researches to be done in future research so that it formulates research hypothesis model.

### *3.2.1 Construct 1: Accounting Information System – AIS*

Accounting Information System in this research uses data processing feature which is different from the usual system for decision making. AIS in the context of information system is useful to give quality information about financial position, technology, performance and changes to user for decision making. Therefore, AIS requires reliability attribute, relevancy, understandable, and comparable. Thus, AIS will be created effectively and provide information to end user who is reliable, timely and highly dependent. Based on (Gorla et al., 2010), information quality system should fulfill the end user need. AIS in this research has quality element which consists of information quality, system quality, and service quality (Goodhue and Thompson, 1995; Gorla et al., 2010).

Information quality is one of the important factors to increase user performance. Besides, information quality in AIS becomes strategical factor for organization sustainability. Information quality is based on the output quality which is resulted from IS (MCLEAN & WILLIAM, 2003), in the form of online report. In this case, there are two sights of information quality which are intrinsically (data value and actual value measurement) and contextually. The previous researches have done information quality measurement, for instance Dishaw & Strong, (1998) research, measures the accuracy (indicates intrinsic quality), completeness, and currency (indicates contextual quality), and format (indicates representation quality). Meanwhile, Nelson et al., (2005) applies accuracy, timeliness, completeness, relevancy, and consistency dimension to measure information quality. Thus, this research uses measurement which consists of accuracy, timeliness, completeness, and currency.

System quality is a technical process of software information system and data component. System quality related with user consistency, user convenience, documentation quality, and programming code. The quality system instrument which is developed and validated by (Sedera & Gable, 2004), consists of nine aspects such as user convenience, learning convenience, user requirement, system feature, flexibility, advancement, integration, and customization. By expanding this idea develops specific model of IS success, which indicates that system quality simultaneously influences the level of perceived usefulness in this system which is reflected by perceived usefulness and user satisfaction.

Organization which provides high services shows that the organization is capable to manage and operate the service appropriately so that it produces user satisfaction. Therefore, it can become access to sustainable improvement of the organization on decision making (Ittner et al., 2003). Not only private sector but also Islamic microfinance institution needs requirement and user satisfaction. The previous researches state the strategic key for organization's success through service quality to user (Leyland F. Pitt, 1995). Therefore, it requires the improvement of sustainable service quality through individual participation and management information.

### *3.2.2 Construct 2: Task Characteristics - TaskC*

Task is the behavior of system user to change input to output. Task characteristics will be interdependent with task and the need of information from an organization. Task characteristics is defined according to TTF by empowering its user so it can be more dependent to the information technology (Goodhue and Thompson, 1995). In the context of information system, task characteristics becomes the need of information to answer many questions about organizational

operation. In this case, it will force the user to depend on AIS in processing the operational information data.

Task characteristics has two elements namely task variability and task analyzability (Goodhue and Thompson, 1995). Task characteristics is measured based on the research by (Banker et al., 2005), in which task variability focuses on the influence of informational volume needed to overcome the unexpected situation and analyses the information impact needed to improve or reduce the uncertainty. The amount of information needed to manage the unexpected tasks. Meanwhile, task analyzability investigates the regulator of informational form needed to end the ambiguity so that it requires characteristic of information which can overcome the uncertainty or the obscurity (Banker et al., 2005).

### *3.2.3 Construct 3: Task Technology Fit - TTF*

In the concept of information system, Task-Technology Fit (TTF) is a feature of system technology which helps user to adjust the need of their tasks (Goodhue and Thompson, 1995). TTF is used as database that has been integrated with all organization data which are available and can be accessed by all user. Based on (Shuhidan et al., 2015), the task and technology fit which is conducted by the user and organization's employee to process AIS will lead to the improvement of managerial performance on decision making. Therefore, TTF is designed to measure the task and technology fit aspect which consists of: cost reduction, quality improvement, and effective decision making. Thus, it will relate with how far AIS suitable with the requirement of end user which can impact on sustainability performance.

### *3.2.4 Construct 4: Perceived Usefulness – PU*

Perceived usefulness is an adaptation of behavior to fulfill the need of task with technology. Organizational performance can be accepted by the user if the system user considers the existed system user can be easily use. Therefore, perceived usefulness has important factor which influences the system user and the effect in organization performance (Chirchir et al., 2019). This research proposes the task-technology fit and AIS to influence the user performance so that indirectly it can influence the perceived usefulness and the perceived convenience in Islamic microfinance usage. It will measure the trust aspect of individual in using the system which can increase the sustainable performance used in decision making with a number of tasks.

### *3.2.5 Construct 5: Sustainability Performance Impact –SPI*

The sustainable organization performance has impact in information system based on the achieved sustainability of a number of task by individual to increase efficiency and higher organization quality (Huy & Phuc, 2020). TTF is not only used to increase user in using the system but also used to impact on the system performance to user (Staples & Seddon, 2005). It is because indirectly TTF fulfill the need of user's task.

This research measures sustainability performance to know the performance impact of AIS toward the impact of perceived by user from the sustainability of accounting information system. Thus, it tries to investigate whether the system has positive impact toward the effectiveness and user performance on their work.

### *3.2.6 Construct 5: Maqashid Syariah*

Religion has an important role in all aspects of life including in people's behaviour. Meanwhile, Maqashid Syariah is a perspective used is religion, believe, divinity, and etc. Islamic principle supports every individual to learn the technology by establishing trust on the new technology so that it impacts on the changes which has benefit in religious learning. According to

Ali et al., (2015) religion plays an important role in digital innovation. In the context of Maqashid Syariah, Mukhlisin, (2021) indicates that Maqashid Syariah leads to more complete understanding about the meaning of Syariah and other values can be integrated in the financial reporting requirement with technology, because it offers bigger convergence between ethic and regulation. Meanwhile, based on Fatimatuzahra, (2015) proposes the instrument based on Maqashid Syariah such as law enforcement, educating society, and public interest. Therefore, Maqashid Syariah will have strong influence toward Islamic microfinance performance.

*Hypotheses 1-5:*

*Accounting Information System Characteristics and Task Characteristics – Task Technology Fit – Perceived Usefulness*

This research will indicate that accounting information system and task characteristic becomes main issue in Islamic microfinance to user. It requires the suitability between task that has to be done by information system used to improve the quality of AIS as well as user willingness to use the system. On the other hand, it requires determining factor for quality and perceived usefulness of the suitability. The relationship shows the strong impact of user perception regarding how far the system help do the required task. It encourages the usage of information system which considers the suitability of AIS with task characteristics as the researcher's construction. Meanwhile, the antecedent variables on the usage of accounting information system are information quality, system quality, and service quality, while task characteristics uses task variability and task analyzability.

In this case, user behavior, satisfaction, and etc. have often become antecedent variable on the previous researches (El Said, 2015). However, there is still no research in Islamic microfinance that studies the relationship of TTF influence with user's perceived usefulness. It will provide supporting impact that is suitable with the task required by user. Therefore, this research explores the relationship in order to support the decision making and the usage of information system.

Hypothesis 1. Information quality significantly and positively influences toward TTF.

Hypothesis 2. System quality significantly and positively influences toward TTF.

Hypothesis 3. Service quality significantly and positively influences toward TTF.

Hypothesis 4. Task variability significantly and positively influences toward TTF.

Hypothesis 5. Task analyzability significantly and positively influences toward TTF.

*Hypotheses 6-8:*

*Task Technology Fit and Perceived Usefulness – Sustainability Performance Impact*

The research will explore AIS and task characteristics in Islamic microfinance which can influence the improvement of sustainable performance. It has end goal to AIS user to increase the work efficiency in Islamic microfinance. The success of AIS is used to fill the task requirement which leads to the willingness to use the system so that it influences the performance. It is aligned that TTF and perceived usefulness impacting the perceived accounting information system. Based on the discussion, the research has hypothesis between TTF and perceived usefulness influence toward sustainable performance in Islamic microfinance.

Hypothesis 6. TTF significantly and positively influences toward sustainability performance in Islamic microfinance.

Hypothesis 7. TTF significantly and positively influences toward perceived usefulness.

Hypothesis 8. TTF significantly and positively influence toward perceived usefulness.

*Hypotetheses 9:*

*Maqashid Syariah*

This research will use Maqashid Syariah as moderating variable between TTF and sustainability performance in Islamic microfinance. It is considered that Maqashid Syariah can strongly influence because of the important role in establishing behavior toward technology innovation (Usman et al., 2020). On the other hand, it is considered to have influencing factor in the consumer, user, and lifestyle mindset (Wu et al., 2018). Therefore, the research in Maqashid Syariah influences the task technology fit process with Islamic values to give strong influence in the sustainabe performance of Islamic microfinance.

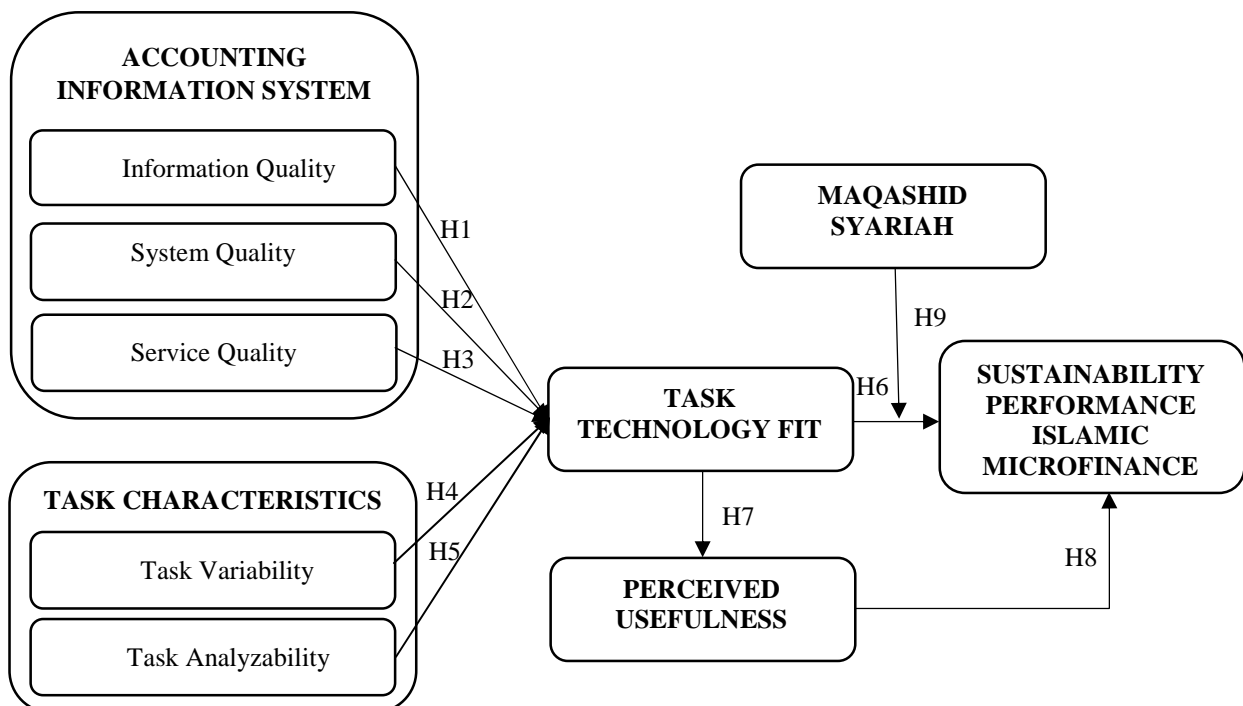
Hypothesis 9. Maqashid Syariah moderates the relationship of TTF and sustainable performance in Islamic microfinance.

### 3.3 Hypothetical Research Model

The process to design the hypothesis model in this research states that accounting information system and task characteristics have significant effect in user's perception with task technology fit and has indirect significant influence in the sytem usage so that it impacts on the sustainable performance in Islamic microfinance.

### 3.4 The Sample

The target population in this research is the AIS user of BMT under the Association of BMT in Indonesia (PBMT) which uses AIS information in the decision making on a daily basis. The level of position consists of (a) manager / director, (b) head of branch, (c) head of division, (d) human resource development, (e) marketing/financing/AO, and (f) teller/CS (customer service). The population of BMT in Central Java Province is around 268 BMTs. 82% of BMT are members of PBMT Indonesia. This research will use SEM model which requires minimum 200 respondents based on those six level of position above.



#### 4. Conclusion

The previous researches have examined that TTF has impacted user and performance which focus on various contexts, such as Management Information System (Dishaw & Strong, 1998), Learning Management System (McGill & Klobas, 2009), Knowledge Management System (El Said, 2015), ERP continuance (Cheng, 2019), and Internet Banking (Rahi et al., 2021). Thus, the researcher studies further by investigating the relationship of TTF with the suitability of accounting information system and user's task. On the other hand, Islamic finance organization should assure the work culture complies with Maqashid Syariah in every work aspects. Thus, the application of MAqashid Syariah as the moderating variable will strengthen the impact on task technology fit and sustainability performance.

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## CERTIFICATE OF PARTICIPATION

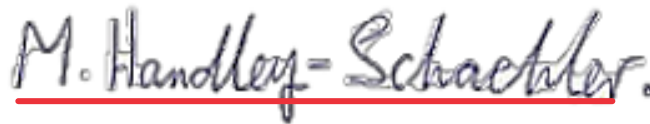
THIS IS TO CERTIFY THAT

*Provita Wijayanti*

has participated in PhD Colloquium in conjunction with the 11th International Conference on Financial Criminology (ICFC2021) held on 2-3 August 2021



**PROF. DR. JAMALIAH SAID**  
Accounting Research  
Institute (ARI), Malaysia



**DR. MORRISON HANDLEY-SCHACHLER**  
Edinburgh Napier  
University, Edinburgh  
Scotland



**PROF. FARID A. SOBHANI**  
United International  
University, Bangladesh