

# 12

*by* Putu Ngurah Suyatna Yasa

---

**Submission date:** 21-Apr-2024 06:09PM (UTC+0700)

**Submission ID:** 2356461737

**File name:** 12.207-Article\_Text-2444-1-10-20230512.pdf (231.59K)

**Word count:** 5650

**Character count:** 30163

**INFLUENCE OF DEVELOPMENT INDEX COMPONENTS HUMANS ON ECONOMIC GROWTH IN BALI 2012-2019**

<sup>1</sup>Ni Komang Octavia GIRI, <sup>2</sup>Putu Ngurah Suyatna YASA, <sup>3</sup>A.A Ketut JAYAWARSA

<sup>1,2,3</sup> Faculty of Economics and Business, Warmadewa University

Corresponding author: A.A Ketut Jayawarsa

Email: agungjayawarsa@gmail.com

**Article History:**

Received: 2022-04-10

Revised: 2022-03-16

Accepted: 2022-04-20

**Abstract:**

Human development is one indicator of achieving economic development. Granting human development increases every year, inequality in human development is motionless discernable between districts/cities in the province of Bali. Furthermore, this study aims to determine the effect of life expectancy, literacy rate, average school length and real expenditure per capita on economic growth. The data used was secondary data downloaded from the Central Agency in Statistics of Bali Province and was a 2012 - 2019 time series. The descriptive qualitative method was applied to analyze the data in this study. The results of data processing were composed of life expectancy has a positive effect on economic growth, literacy rates have a negative effect on economic growth, the average school length has a positive and insignificant effect on economic growth, and real expenditure per capita has a significant negative effect on the economic growth of Districts / City in Bali. Formerly, The Government is expected to increase further performance that is capable of improving the quality of education in the Districts / City in Bali. Education level must be considered thoughtfully to promote better economic growth and per capita expenditure needs to be stabilized every year.

Keywords: Life expectancy, Literacy Rate, Average School Length, Real Expenditure Per Capita, Economic Growth

Cite this as: GIRI, N.K.O., YASA, P.N.S., JAYAWARSA, A.A.K. (2022) "Influence of Development Index Components Humans On Economic Growth In Bali 2012-2019." *Journal of Tourism Economics and Policy*, 2 (1), 33 - 41.



**INTRODUCTION**

Stable economic growth is highly expected by developing countries such as Indonesia, because it can overcome economic problems, among others, problems of poverty, unemployment, illiteracy, improve people's welfare and give more attention to health and education (Sharpley, 2020). This means that if a nation or country with stable economic growth will have a positive impact on several other aspects, because of economic growth, income will increase so that it can improve economic infrastructure (Nik Abdullah, 2020). Thus, economic growth can be said to be the main pioneer in a nation or country to improve welfare (Ousama et al., 2020).

During 2012-2019 Bali as one of the provinces experienced fluctuations in economic growth. During 2012-2019 economic movement in 2012 was 5.80% and then experienced an increase in 2013 which was 6%. In 2014 the highest was 6.64%, but in 2015-2018 it decreased, in 2019 it rose again by 6.19% (Law et al., 2016). This fluctuation is caused by dependence on the tourism sector, which brings Bali's economic growth to a decline in the number of tourists, this affects the condition of the people who are indeed difficult to escape from dependence on the tourism sector (Jayawarsa et al., 2021). With that in mind, in order to spur economic growth, it is also necessary to carry out human development, including in the context of the regional economy (Naranjo-Gil & Hartmann, 2007).

Stable human development growth indirectly has a positive effect on economic growth. As stated by Ranis (2019) that "The reinforcing factors between human development and economic growth include economic structure, asset distribution, policies, social capital, high investment, equitable distribution of income, and appropriate economic policies. Improving the quality of

human capital can be achieved if we pay attention to the determinants of the quality of human capital, which are mentioned in some literature, namely education and health (Mahaeni et al., 2021). As research results from Becker (1994) that "expansion of scientific and technical knowledge can increase the productivity of labor and other inputs in production activities. This is important because development policies that do not encourage the improvement of human quality will only make the region concerned lag behind other regions, including in terms of economic performance. It has been widely stated that human capital is one of the important factors in the process of economic growth. This is supported by several studies conducted by Maasyirah (2018) and Mahrany (2016) which show that human development related to the quality of human capital affects economic growth. The Human Development Index and economic growth are closely related.

Then emerged a paradigm of regional economic development that emphasizes the importance of economic development in an area (Addink, 2018). In addition, the availability of economic development indicators is important in development planning in order to realize policies that are right on target (Padmawati, 2022). The main benefit of this indicator is to compare the level of development progress between regions and find out the pattern of development in each region (Wulandari et al., 2021).

**Human Development Index.** The concept of development that focuses on humans, development must be carried out in a balanced manner (Bontis et al., 2000). A balance between building capabilities and utilizing capabilities. This means that human development does not only pay attention to human abilities, for example the ability to achieve better health, longer life or have a better level of education. The Human Development Index is used to see whether within a region or country it is a developed country, a developing country or even an underdeveloped country, but not only that, the Human Development Index also measures how economic policy influences people's quality of life (Buszko & Mroziewski, 2009; Duerrenberger & Warning, 2018; Mariyatni et al., 2020; Saputra, Pradnyanitasari, et al., 2019).

**Economic growth.** Economic growth is the process of changing the economic conditions of a country on an ongoing basis towards a better state over a certain period. Economic growth can also be interpreted as a process of increasing the production capacity of an economy which is manifested in the form of an increase in national income. Their economic growth is an indication of the success of economic development (Gunawan et al., 2019; Sharpley, 2020). Economic growth is a long-term increase in a country's ability to provide a wider variety of economic goods to its population (Jaelani, 2016; Lin & Yi, 2011). This capability grows with technological progress, and the institutional and ideological adjustments it requires. This definition has three components: first, the economic growth of a nation can be seen from the continuous increase in the supply of goods; second, advanced technology is a factor in economic growth that determines the degree of growth in the ability to provide various kinds of goods to the population; third, the widespread and efficient use of technology requires adjustments in the institutional and ideological fields so that the innovations produced by human science can be used appropriately (Rasoolimanesh et al., 2020; Saputra, Sara, et al., 2019; Sara & Saputra, 2021; Stanojević et al., 2010). Economic growth has differences from economic development, where economic growth and economic development both describe economic development, but these terms are sometimes used in different contexts. Growth is always used as a general expression describing the level of development of a region as measured by the national income index. While development is often associated with economic development in a particular area (Cvelbar & Dwyer, 2013; Sara et al., 2020).

## **METHODS**

This research is from the official website of the Central Statistics Agency of Bali Province, especially the Human Development Index and Economic Growth Rate from 2012 to 2019. The object of research studied by this researcher is the Human Development Index and the Regency /

City Economic Growth rate in Bali, which began in 2012 to 2019. The data used in this study is a report from the Central Statistics Agency, especially the Regency / City in Bali. The population in this study was 9 regencies/cities in Bali, namely Jembarana, Tabanan, Badung, Gianyar, Klungkung, Bangli, Karangasem, Buleleng, and Denpasar starting from 2012 to 2019.

In this study uses Quantitative Data. The analytical tool used is multiple linear analysis using panel data. The data collection techniques used in data collection used in this study are: Documentation Method The data collection method used to collect data from reports on the Human Development Index (HDI) and economic growth by downloading on the official website of the Bali Provincial Statistics Agency.

This study uses statistical methods for estimation purposes. In this method, the analytical tool commonly used in research is regression analysis. Basically the multiple linear regression model has the same properties as the simple linear regression model. However, this model consists of more than one independent variable. Regression analysis is a study of the dependence of a variable, namely a variable that depends on another variable called the independent variable with the aim of estimating by predicting population values based on certain values of known variables. The analytical model that will be used in this study is a multiple regression analysis models:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

## RESULT AND DISCUSSION

The Human Development Index is used to determine the level of human quality, to see the quality of Humans can be seen from high education, and high levels of health which can be seen from complete health facilities. The following is presented in the form of a Percentage Table of Regency / City Human Development Index in Bali as follows:

**Table 1 . Bali Province Human Development Index 2012-2019**

County/City	2012	2013	2014	2015	2016	2017	2018	2019
Jembrana	67.94	68.39	68.67	69.66	70.38	70.72	71.65	72.35
Tabanan	71.69	72.31	72.68	73.54	74.19	74.86	75.45	76.16
Badung	77.26	77.63	77.98	78.86	79.80	80.54	80.87	81.59
Gianyar	73.36	74.00	74.29	75.03	75.70	76.09	76.61	77.14
Klungkung	67.64	68.08	68.30	68.98	69.31	70.13	70.90	71.71
Bangli	64.53	65.47	65.75	66.24	67.03	68.24	68.96	69.35
Karangasem	62.95	63.70	64.01	64.68	65.23	65.57	66.49	67.34
Buleleng	68.29	68.83	69.19	70.03	70.65	71.11	71.70	72.30
Denpasar	80.45	81.32	81.65	82.24	82.58	83.01	83.30	83.68
Bali province	71.62	72.09	72.48	73.27	73.65	74.30	74.77	75.38

The Human Growth Index is a very important indicator because if the human quality is high then productivity and income will increase and can also reduce poverty levels. This goal can be achieved so that everyone can get the widest opportunity to live a healthy life, to be educated and skilled and to have the income needed to live. The quality of human capital can be reflected by education, health and by purchasing power parity indicators. Improving the quality of human capital will also provide benefits in reducing inequality between regions, to increase the progress of a region.

Descriptive statistics aim to provide information at a glance about research variables that can be used to determine research variables. Based on the results of the data processing obtained

descriptive statistical values of economic growth variables and the Human Development Index as follows:

**Table 2. Descriptive Statistics**

	N	Minimum	Maximum	mean	Std. Deviation
Life expectancy	80	68.96	74.99	71.7566	1.69369
Literacy Rate	80	77.41	99.81	91.1420	4.96348
Average Length of School	80	5.22	11.48	7.9888	1.56670
Real Expenditure Per Capita	80	15375.76	93585.25	41415.9280	15040.38926
Economic growth	80	5.06	7.64	6.1209	.55679
Valid N (listwise)	80				

Source: Processed data (2021)

The results of multiple regression analysis produce coefficients for the independent variable, namely  $X_1 = 0.270$  ;  $X_2 = 0.009$  ;  $X_3 = 0.029$  and  $X_4 = -0.000003$  with a constant of  $-7.695$  Thus, multiple regression equations can be generated as follows:

$$Y = -7.695 + 0.270 X_1 - 0.009 X_2 + 0.029 X_3 - 0.000003 X_4$$

The multiple regression equation above means that Constant (a) is  $-7.695$ , meaning that if the Life Expectancy, Literacy Rate, Average Years of Schooling, and Real Expenditures Per capita are 0. Then the average Economic Growth decreases by  $-7.695\%$ .

The regression coefficient for the variable life expectancy ( $X_1$ ) has a value of  $0.270$ , meaning that if the life expectancy increases by one year, then economic growth will increase by  $0.270\%$ , assuming other variables are constant (constant). The regression coefficient for the literacy rate variable ( $X_2$ ), shows a value of  $-0.009$ , if the literacy rate variable decreases by one percent, the economic growth variable will decrease by  $-0.009\%$ , assuming the other variables are constant (constant). The regression coefficient for the variable Mean Length of Schooling ( $X_3$ ), has a value of  $0.029$ , meaning that if the Average Length of Schooling has increased by one year, the variable economic growth will increase by  $0.029\%$ , assuming the other variables are constant (constant). The regression coefficient of the real per capita expenditure variable ( $X_4$ ), has a value of  $-0.000003$ , meaning that if the Real Expenditure Per capita variable decreases by one thousand rupiah, the economic growth variable will decrease  $-0.000003\%$  with the assumption that the other variables are constant (constant).

**Table 3. Results of Multiple Linear Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1(Constant)	-7,695	4,573		-1,683	.097
Life expectancy	.270	.107	.641	2,531	.013
Literacy Rate					
Average Length of School	-.009	.028	-.062	-.306	.760
Real Expenditure Per Capita	.029	.118	.065	.246	.806
	-3.005E-5	.000	-.696	-5.039	.000

Source: Data processed (2021)

The  $t$ -test was conducted to determine the partial significance between the independent variable and the dependent variable by assuming that the other independent variables were constant. The basis for acceptance or rejection of the hypothesis can be seen by comparing the Significant value of the  $t$ -test with 0.05, if Significant  $t < 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted. Based on the results of the analysis, a significance value of 0.013 was obtained with a regression coefficient of 0.641 and at count  $> t$  table ( $2,531 > 1,666$ ). This result means that life expectancy has a positive and significant effect on the economic growth of districts/cities in Bali.

Based on the results of the analysis obtained a significance value of 0.760 with a regression coefficient value of -0.062 and the value of  $t$  count  $> t$  table ( $-0.306 < 1.666$ ). This result means that the literacy rate has a negative and insignificant effect on the economic growth of districts/cities in Bali. . Based on the results of the analysis obtained a significance value of 0.806 with a regression coefficient value of 0.065 and the value of  $t$  count  $> t$  table ( $0.246 > 1.666$ ). . Based on the results of the analysis obtained a significance value of 0.000 with a regression coefficient value of -0.696 and the value of  $t$  count  $> t$  table ( $-5,039 > 1,666$ ),

The coefficient of determination ( $R^2$ ) reflects how much the independent variable affects the dependent variable. The coefficient of determination ( $R^2$ ) measures how far the model's ability to explain variations in the dependent variable is. It can be seen that the Adjusted R Square value of 0.279 means that 27.9% of the variation in the ups and downs of economic growth can be explained by the model or the variance of changes in economic growth is influenced by variables that can be explained by Life Expectancy ( $X_1$ ), Literacy Rate ( $X_2$ ), Average -Average Years of School ( $X_3$ ), and Real Expenditures ( $X_4$ ). While the remaining 72.1% is explained by other variations not examined in this study.

The F-test aims to test the effect of the independent variables together or simultaneously on the dependent variable. In this study, it is known that the number of samples ( $n$ ) is 79 and the total number of variables ( $k$ ) is 5. So that it is obtained:  $df_1 = k - 1 = 5 - 1 = 4$   $df_2 = n - k - 1 = 78 - 4 = 74$ . The value of  $F$ count will be obtained by using SPSS, then it will be compared with  $F$ table at the level of  $\alpha = 5\%$ . So, it can be seen that  $F$ count is 7,165 with a significance level of 0.000. While the  $F$ table at the 95% confidence level ( $\alpha = 0.05$ ) is 2.50. Therefore,  $F$  arithmetic ( $7.165$ )  $> F$  table ( $2.50$ ) and a significance level of  $0.000 < 0.05$  indicates that the independent variables (Life Expectancy, Literacy Rate, Average Length of Schooling, and Real Expenditure Per capita) are simultaneously has a significant effect on the Economic Growth of Regency/City in Bali.

In this study, the results of data analysis that have been carried out show that life expectancy has a positive effect on the economic growth of districts/cities in Bali. This means that an increase in life expectancy represents an improvement in nutrition and public awareness of health and the environment so that it will have an effect on improving population productivity which will have a positive impact on the rate of economic growth. The higher a person's life expectancy, the longer the lifespan will increase the productivity of the community. Productivity that will increase will automatically trigger economic growth in the Regency/City in Bali (Law et al., 2016).

A country's economic activities will run when there is health insurance for its residents. Associated with the theory of human capital that human capital plays a significant role, even more important than technological factors in spurring economic growth. Population health greatly determines the ability of the population to absorb and manage sources of economic growth, both related to technology and institutions that are important for economic growth (Situmorang et al., 2019). The increase in life expectancy illustrates the improvement in nutrition and public awareness of health and the environment so that it will affect the improvement of population productivity which will have a positive impact on the rate of economic growth (Stanojević et al., 2010).

In this study, the results of the data analysis that has been carried out show that the literacy rate has a negative and insignificant effect on the economic growth of districts/cities in Bali. There is a reason why the literacy rate has a negative impact on economic growth, namely the achievement of the literacy rate of the population aged 15 years and over by gender, in general

males are higher than females. The literacy achievement of men from the age group 15-19 years to 45-49 years is above 90%, while for women from the age group 15-19 years to 35-39 years it is still below it (Law et al., 2016). This condition illustrates that the female population is more illiterate than the male population (Rahmiati et al., 2020). This is not in accordance with the temporary answer (hypothesis) submitted by the researcher. The literacy rate has no direct effect on economic growth. The literacy rate has a direct effect on public education (Komang Adi Kurniawan Saputra et al., 2020). So the higher the education community will get a better job and will affect economic growth (Mulawarman, 2019).

Based on the results of the study that the average length of schooling has a positive and insignificant effect on the Economic Growth of Regency/City in Bali. The cost of education borne by the community is quite heavy coupled with the decline in people's purchasing power, so their participation in the financing of education is relatively not increased. Similar to the literacy rate, the average length of schooling does not have a direct effect on economic growth (Nahar & Zulkeppeli, 2015). Where a person's education level is higher, it will also be good to get a job, and will affect economic growth. This is not in accordance with the provisional answer (hypothesis) that has been proposed by the researcher. However, education must still find solutions to support real economic growth (Saputra, 2021).

In this study, the results of data analysis that have been carried out show that real per capita expenditure has a negative and significant effect on the Economic Growth of Regency/City in Bali. Per capita expenditure is one of the achievements of human development in realizing a decent life related to real per capita consumption. The ability of people's purchasing power to a number of basic needs as seen from the average amount of consumption per capita as an income approach that represents the achievement of development for a decent life (Law et al., 2016; Sharpley, 2020). The level of welfare is said to increase if there is an increase in real consumption per capita, i.e., the nominal increase in household expenditure is higher than the inflation rate in the same period. Where if per capita consumption increases, then demand will also increase so that production will also increase. In line with this increase will trigger an increase in economic growth (Rasoolimanesh et al., 2020). In accordance with Keynes's opinion that the marginal propensity to consume is crucial for policy recommendations to reduce widespread unemployment. There are many reasons why macroeconomic analysis must pay attention to household consumption in depth. First, household consumption provides income to national income. The economic growth of the province of Bali is easy to fluctuate if there is a decrease in the number of tourists which affects the condition of the community, which is indeed difficult apart from dependence on the tourism sector in line with this increase will trigger an increase in economic growth. In accordance with Keynes's opinion that the marginal propensity to consume is crucial for policy recommendations to reduce widespread unemployment (Nezakati et al., 2015).

There are many reasons why macroeconomic analysis must pay attention to household consumption in depth. First, household consumption provides income to national income. The economic growth of the province of Bali is easy to fluctuate if there is a decrease in the number of tourists which affects the condition of the community, which is indeed difficult apart from dependence on the tourism sector in line with this increase will trigger an increase in economic growth. In accordance with Keynes's opinion that the marginal propensity to consume is crucial for policy recommendations to reduce widespread unemployment. There are many reasons why macroeconomic analysis must pay attention to household consumption in depth. First, household consumption provides income to national income. The economic growth of the province of Bali is easy to fluctuate if there is a decrease in the number of tourists which affects the condition of the community, which is indeed difficult apart from dependence on the tourism sector. There are many reasons why macroeconomic analysis must pay attention to household consumption in depth. First, household consumption provides income to national income (Nezakati et al., 2015). The economic growth of the province of Bali is easy to fluctuate if there is a decrease in the number of

tourists which affects the condition of the community, which is indeed difficult apart from dependence on the tourism sector. There are many reasons why macroeconomic analysis must pay attention to household consumption in depth. First, household consumption provides income to national income. The economic growth of the province of Bali is easy to fluctuate if there is a decrease in the number of tourists which affects the condition of the community, which is indeed difficult apart from dependence on the tourism sector (Bukirwa & Kising'U, 2017; Rubio-Mozos et al., 2020; Werastuti et al., 2018).

## CONCLUSION

Based on the results of the research conducted, the researchers concluded that life expectancy, literacy rate, the average length of schooling, and real per capita expenditure simultaneously have a significant effect on economic growth. The better the achievement of the quality of human capital related to the human development index as capital in economic development, the economic growth will be realized and will increase. Life expectancy has a positive effect on the economic growth of districts/cities in Bali. The literacy rate has a negative and insignificant effect on the economic growth of districts/cities in Bali. The average length of schooling has a positive and insignificant effect on the economic growth of districts/cities in Bali.

Based on the results of research and analysis that have been carried out, the suggestions that can be given are for the government to be expected to maintain the average health status of the community. Health improvement can be pursued by always living clean, increasing the number of health workers, as well as medical assistance or subsidies, especially medicines for the underprivileged and in remote places. So that in the end public health will improve again. The life expectancy in regencies/cities in Bali, which increases every year, will continue to receive attention from the government by maintaining and improving health both through improving health facilities, facilities and infrastructure for the community.

## REFERENCES

- Addink, G. H. (2018). Good Governance: Importance in Practice, Theories and Definitions. *Halu Oleo Law Review*, 1(1), 1. <https://doi.org/10.33561/holrev.v1i1.2347>
- Bontis, N., William Chua Chong, K., & Richardson, S. (2000). Intellectual capital and business performance in Malaysian industries. *Journal of Intellectual Capital*, 1(1), 85-100. <https://doi.org/10.1108/14691930010324188>
- Bukirwa, S., & Kising'U, M. T. (2017). Influence of Competitive Strategies on Organizational Performance of Hotels in Kenya (a Survey of Hotels in Mombasa County). *The Strategic Journal of Business and Change Management*, 4(210), 138-158. <http://www.strategicjournals.com/index.php/journal/article/viewFile/428/458>
- Buszko, A., & Mroziowski, M. (2009). The intellectual capital impact on Polish construction companies during the transformation period. *Journal of Human Resource Costing & Accounting*, 13(3), 206-220. <https://doi.org/10.1108/14013380910995502>
- Cvelbar, L. K., & Dwyer, L. (2013). An importance-performance analysis of sustainability factors for long-term strategy planning in Slovenian hotels. *Journal of Sustainable Tourism*, 21(3), 487-504. <https://doi.org/10.1080/09669582.2012.713965>
- Duerrenberger, N., & Warning, S. (2018). Corruption and education in developing countries: The role of public vs. private funding of higher education. *International Journal of Educational Development*, 62(September 2017), 217-225. <https://doi.org/10.1016/j.ijedudev.2018.05.002>
- Gunawan, H., Sinaga, B. L., & Sigit Purnomo, W. P. (2019). Assessment of the readiness of micro, small and medium enterprises in using E-money using the unified theory of acceptance and use of technology (UTAUT) method. *Procedia Computer Science*, 161, 316-323. <https://doi.org/10.1016/j.procs.2019.11.129>



- Jaelani, A. (2016). Public Financial Management in Indonesia: Review of Islamic Public Finance. SSRN Electronic Journal, 72340. <https://doi.org/10.2139/ssrn.2807095>
- Jayawarsa, A. A. K., Purnami, A. A. S., & Saputra, K. A. K. (2021). Meaning the economic existence and financial management of the small organization of a traditional village in Bali. *International Journal of Business, Economics and Law*, 24(5), 8-15.
- Law, A., De Lacy, T., Lipman, G., & Jiang, M. (2016). Transitioning to a green economy: The case of tourism in Bali, Indonesia. *Journal of Cleaner Production*, 111, 295-305. <https://doi.org/10.1016/j.jclepro.2014.12.070>
- Lin, G., & Yi, F. (2011). Urbanization of capital or capitalization on urban land? Land development and local public finance in urbanizing China. In *Urban Geography* (Vol. 32, Issue 1). <https://doi.org/10.2747/0272-3638.32.1.50>
- Maasyirah, A. (2018). Analysis of Human Capital Quality and Economic Growth in South Sulawesi Province. Thesis: Undergraduate Program in Economics, Faculty of Economics, Hasanuddin University, Makassar.
- Mahaeni, N.K.K.N, Jayawarsa, A.A.K., Bagiada, K. (2021). "Factors Affecting Financial Literacy In The Use Of Financial Institutions Products And Services". *Journal of Tourism Economics and Policy* 1(1), 15-22. <https://doi.org/10.38142/jtep.v1i1.104>
- Mariyatni, N. P. S., Senimantara, I. N., Juniariani, N. M. R., Jayawarsa, A. A. K., & Saputra, K. A. K. (2020). Effectiveness of village financial information system implementation. *Journal of Advanced Research in Dynamical and Control Systems*, 12(7), 8-16. <https://doi.org/10.5373/JARDCS/V12I7/20201978>
- Mulawarman, A. D. (2019). Tazkiyah: Metodologi Rekonstruksi Akuntansi Pertanian. *Assets: Jurnal Akuntansi Dan Pendidikan*, 8(2), 78. <https://doi.org/10.25273/jap.v8i2.4656>
- Nahar, H. S., & Zulkeppeli, N. A. F. (2015). Questioning Public Policy's "Maintained Assumption": The Case of Governance Rules Impacting Regulatory Sanctions Among Capital Market Players in Malaysia. *Procedia Economics and Finance*, 31(15), 313-324. [https://doi.org/10.1016/s2212-5671\(15\)01200-9](https://doi.org/10.1016/s2212-5671(15)01200-9)
- Naranjo-Gil, D., & Hartmann, F. (2007). Management accounting systems, top management team heterogeneity and strategic change. *Accounting, Organizations and Society*. <https://doi.org/10.1016/j.aos.2006.08.003>
- Nezakati, H., Moghadas, S., Aziz, Y. A., Amidi, A., Sohrabinezhadtalemi, R., & Jusoh, Y. Y. (2015). Effect of Behavioral Intention toward Choosing Green Hotels in Malaysia - Preliminary Study. *Procedia - Social and Behavioral Sciences*, 172, 57-62. <https://doi.org/10.1016/j.sbspro.2015.01.335>
- Nik Abdullah, N. H. (2020). Assessing Strategic Management Accounting Practices in Public Interest Companies in Malaysia. *Indonesian Journal of Economics, Social, and Humanities*, 2(1), 13-25. <https://doi.org/10.31258/ijesh.2.1.13-25>
- Ousama, A. A., Al-Mutairi, M. T., & Fatima, A. H. (2020). The relationship between intellectual capital information and firms' market value: a study from an emerging economy. *Measuring Business Excellence*, 24(1), 39-51. <https://doi.org/10.1108/MBE-01-2019-0002>
- Padmawati, N., N. (2022). "Determinants Of Economic Loss Of Village Credit Institutions And Their Policies." *Journal of Tourism Economics and Policy*, 1 (3), 87 - 94.
- Rahmiati, F., Othman, N. A., & Tahir, M. N. H. (2020). Examining the trip experience on competitive advantage creation in tourism. *International Journal of Economics and Business Administration*, 8(1), 15-30. <https://doi.org/10.35808/ijeba/405>
- Ranis & Stewart. (2019). Economic Growth and Human Development. *Journal of World Development*. Vol. 28. No. 2: 197-219. [https://doi.org/10.1016/S0305-750X\(99\)00131-X](https://doi.org/10.1016/S0305-750X(99)00131-X)

- Rasoolimanesh, S. M., Ramakrishna, S., Hall, C. M., Esfandiar, K., & Seyfi, S. (2020). A systematic scoping review of sustainable tourism indicators in relation to the sustainable development goals. *Journal of Sustainable Tourism*, 0(0), 1-21. <https://doi.org/10.1080/09669582.2020.1775621>
- Rubio-Mozos, E., García-Muiña, F. E., & Fuentes-Moraleta, L. (2020). Sustainable strategic management model for hotel companies: A multi-stakeholder proposal to "walk the talk" toward SDGS. *Sustainability (Switzerland)*, 12(20), 1-25. <https://doi.org/10.3390/su12208652>
- Saputra, K.A.K. (2021). the Effect of Sound Governance and Public Finance Management on the Performance of Local Governments. *Russian Journal of Agricultural and Socio-Economic Sciences (RJOAS)*, 10(118), 32-43. <https://doi.org/10.18551/rjoas.2021-10.04>
- Saputra, Komang Adi Kurniawan, Dewi, P. E. D. M., Larasdiputra, G. D., Manurung, D. T. H., & Amani, T. (2020). Preventing Fraudulent Use of Funds Management Operational Support Education. *International Journal of Psychosocial Rehabilitation*, 24(06), 12180-12186.
- Saputra, K. A. K., Pradnyanitasari, P. D., Priliandani, N. M. I., & Putra, I. G. B. N. P. (2019). Praktek Akuntabilitas Dan Kompetensi Sumber Daya Manusia Untuk Pencegahan Fraud Dalam Pengelolaan Dana Desa. *Jurnal KRISNA: Kumpulan Riset Akuntansi*, 10(2), 168-176. <https://doi.org/10.25139/jaap.v2i2.992>
- Saputra, K. A. K., Sara, I. M., Jayawarsa, A. A. K., & Pratama, I. G. S. (2019). Management of Village Original Income in The Perspective of Rural Economic Development. *International Journal of Advances in Social and Economics*, 1(2), 52. <https://doi.org/10.33122/ijase.v1i2.40>
- Sara, I. M., & Saputra, K. A. K. (2021). Easy Access To Public Services Through Digital Village. *Russian Journal of Agricultural and Socio-Economic Sciences (RJOAS)*, 11(109), 109-118. <https://doi.org/10.18551/rjoas.2021-11.13>
- Sara, I. M., Saputra, K. A. K., & Utama, I. W. K. J. (2020). Improving Economic Development Through The Establishment Of Village- Business Enterprises. *Journal of Advanced Research in Dynamical and Control Systems*, 12(06), 3032-3039. <https://doi.org/10.5373/JARDCS/V12I6/S20201269>
- Sharpley, R. (2020). Tourism, sustainable development and the theoretical divide: 20 years on. *Journal of Sustainable Tourism*, 28(11), 1932-1946. <https://doi.org/10.1080/09669582.2020.1779732>
- Situmorang, R., Trilaksono, T., & Japutra, A. (2019). Friend or Foe? The complex relationship between indigenous people and policymakers regarding rural tourism in Indonesia. *Journal of Hospitality and Tourism Management*, 39(March 2018), 20-29. <https://doi.org/10.1016/j.jhtm.2019.02.001>
- Stanojević, M., Vranes, S., & Gökalp, I. (2010). Green accounting for greener energy. *Renewable and Sustainable Energy Reviews*, 14(9), 2473. <https://doi.org/10.1016/j.rser.2010.06.020>
- Werastuti, D. N. S., Sukoharsono, E. G., Saraswati, E., & Prihatiningtias, Y. W. (2018). Are competitive strategies and strategic alliances role in improving sustainability performance? *Journal of Environmental Management and Tourism*, 9(7), 1498-1511. [https://doi.org/10.14505/jemt.v9i7\(31\).14](https://doi.org/10.14505/jemt.v9i7(31).14)
- Wulandari, A., Giri, N. P. R., Jayawarsa, A. A. K. (2021). "Analysis Of Foreign Debt and Foreign Investment On Economic Growth." *Journal of Tourism Economics and Policy*, 1 (3), 87-94.

## ORIGINALITY REPORT

17%

SIMILARITY INDEX

18%

INTERNET SOURCES

11%

PUBLICATIONS

7%

STUDENT PAPERS

## PRIMARY SOURCES

1	<a href="http://eprints.unm.ac.id">eprints.unm.ac.id</a> Internet Source	4%
2	A.A. Ketut Jayawarsa, Komang Adi Kurniawan Saputra, Luh Gede Pande Sri Eka Jayanti, Putu Gede Wisnu Permana Kawisana et al. "A comprehensive overview on intelligent mechanical systems and its applications of mobile banking technology", Materials Today: Proceedings, 2021 Publication	3%
3	<a href="http://ijpsat.ijsh-t-journals.org">ijpsat.ijsh-t-journals.org</a> Internet Source	2%
4	<a href="http://techniumscience.com">techniumscience.com</a> Internet Source	2%
5	<a href="http://jp.feb.unsoed.ac.id">jp.feb.unsoed.ac.id</a> Internet Source	2%
6	<a href="http://www.jurnal.iicet.org">www.jurnal.iicet.org</a> Internet Source	2%
7	<a href="http://bir-cu-journal.com">bir-cu-journal.com</a> Internet Source	2%

---

Exclude quotes      On

Exclude matches      < 2%

Exclude bibliography      On