

TIJAB

(The International Journal of Applied Business)



Published by:
Department of Business
Faculty of Vocational Studies
Universitas Airlangga

VOLUME 5 NUMBER 1 APRIL 2021



The International Journal of Applied Business (TIJAB)

Jl. Dharmawangsa Dalam No. 28 Surabaya 60286 Telp. 031-5033869 Faks. 031-99005114

website: <https://e-journal.unair.ac.id/TIJAB> E-mail: tijab@journal.unair.ac.id

Volume 5 Issue 1

e-ISSN : 2599-0705

DEWAN REDAKSI

Editor-in-chief : Muchamad Sholakhuddin Al Fajri

Dewan Redaksi :

Dr. Basri Rashid (Universiti Utara Malaysia)

Dr. Azrul Abdullah (Universiti Teknologi MARA, Perlis Branch, Malaysia)

Prof. Kevin Markwell (Southern Cross University, Australia)

Dr. Dian Yulie Reindrawati (Universitas Airlangga)

Dr. Nurul Aisyah Rachmawati (Universitas Trilogi Jakarta, Jakarta)

Dr. Ismi Rajiani (Universitas Muhammadiyah Gresik)

Dr. Amaliyah Amaliyah (Universitas Airlangga)



The International Journal of Applied Business (TIJAB)

Jl. Dharmawangsa Dalam No. 28 Surabaya 60286 Telp. 031-5033869 Faks. 031-99005114

website: <https://e-journal.unair.ac.id/TIJAB> E-mail: tijab@journal.unair.ac.id

Reviewer :

Ahmadi Usman

(Politeknik Negeri Ujung Pandang)

Prinintha Nanda Soemarsono

(Universitas Airlangga)

Bambang Suharto

(Universitas Airlangga)

Ria Triwastuti

(Faculty of Vocational Studies, Universitas Airlangga)

Novyandri Taufik Bahtera

(Vocational Faculty, Airlangga University)

Vembri Aulia Rahmi

(Universitas Muhammadiyah Gresik)

Nurul Aisyah Rachmawati, Dr

(Universitas Trilogi Jakarta)

Widya Sylviana

(Faculty of Economics and Business, Universitas Airlangga)

Oladipupo Folorunsho Ajeyalami

(University of Lagos)



The International Journal of Applied Business (TIJAB)

Jl. Dharmawangsa Dalam No. 28 Surabaya 60286 Telp. 031-5033869 Faks. 031-99005114

website: <https://e-journal.unair.ac.id/TIJAB> E-mail: tijab@journal.unair.ac.id

Address : Redaksi Jurnal
Departemen Bisnis
Fakultas Vokasi , Universitas Airlangga
Jl. Dharmawangsa Dalam No. 28-30, Surabaya
Telp. (+62) 89676903606

TIJAB (The International Journal of Applied Business) is a per-reviewed journal that publishes original articles researching or documenting issues on applied business including, but not limited to, economics and business, taxation, banking, tourism, and hospitality. It considers both theoretical and applied manuscripts for publication. However, theoretical articles must show a link to significant business applications. A wide range of research methods including analytical work, historical analysis, case studies, statistical analysis and field research is accepted.



DAFTAR ISI

	Halaman
Working Remotely During the COVID-19 Pandemic: Efforts of the Ministry of Education in the United Arab Emirates (Bekerja dari Jarak Jauh Selama Pandemi COVID-19: Upaya Kementerian Pendidikan di Uni Emirat Arab) Rawadha AlMarar^a, Amani Alkhodari^{a1}, Dina Y. Atia^a, Satti Mohamed^a, Raed M Shubair^a	1-17
COSO's Enterprise Risk Management Framework in Agriculture Startup to Support Achievements SDGs Pillars (Kerangka Kerja Manajemen Risiko Perusahaan COSO dalam Permulaan Pertanian untuk Mendukung Pencapaian Pilar SDGs) Ita Febrianti^a, Novita Novita^a	18-36
Optimization of Stock Portfolio Using the Markowitz Model in the Era of the COVID-19 Pandemic (Optimalisasi Portofolio Saham Menggunakan Model Markowitz di Era Pandemi COVID-19) Aisha Hanif^{a1}, Nur Ravita Hanum^a, Rizki Eka Febriansah^a	37-50
Are Video Games the Best Way to Stay-at-Home? (Apakah Video Game Cara Terbaik untuk Tetap di Rumah?) Damar Kristanto^{a1}, M. Nilzam Aly^a, Bambang Suharto^a, Rahmat Yuliawan^a, Aji Akbar Firdaus^a	51-59
People's Intention to Visit Leisure Tourism During Pandemic at Surabaya (Minat Masyarakat Mengunjungi Wisata Rekreasi Semasa Pandemi Di Surabaya) Umi Faricha Bascha^{a1}, Adiana Mutamsari Witaningrum^a, Dwi Setiani Sumardiko^a, Dian Yulie Reindrawati^a	60-70
Analysis of the Participation of Micro, Small, and Medium Enterprises (MSMEs) Taxpayers in Utilizing Tax Incentives Affected by the COVID-19 Pandemic (Analisis Partisipasi Wajib Pajak Usaha Mikro, Kecil, dan Menengah (UMKM) dalam Memanfaatkan Insentif Perpajakan yang Terkena Dampak Pandemi COVID-19)	71-80



Imam Agus Faisal^a, Tito IM. Rahman Hakim^{a1}

Comparative Analysis of Altman, Springate, and Zmijewski Models in Predicting the Bankruptcy of Retail Companies in Indonesia and Singapore 81-93

(Analisis Perbandingan Model Altman, Springate dan Zmijewski dalam Memprediksi Kebangkrutan Perusahaan Ritel di Indonesia dan Singapura)

M. Muzanni^{a1}, Indah Yuliana^a

Personality Traits and Ethical Belief as Factors Influencing Fraud Intent Behaviour among Bank Employees in Ibadan, Nigeria 94-110

(Sifat Kepribadian dan Keyakinan Etis sebagai Faktor yang Mempengaruhi Perilaku Niat Penipuan di antara Karyawan Bank di Ibadan, Nigeria)

Ajibola Abdulrahamon Ishola^{a1}, Akeem Adekunle Kenku^b, Olufunmilayo Adedayo^c