



PROCEEDINGS

The 4th International Conference on Sustainable Innovation (ICoSI) 2020

Cutting Edge Innovations for Sustainable Development Goals

Universitas Muhammadiyah Yogyakarta (Indonesia)

October 13 - 14 2020

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Focal Conferences



- ✔ (ICPU) The 2nd International Conference on Pharmaceutical Updates
- ✔ (ICOMS) The 6th International Conference on Management Sciences
- ✔ (ICLAS) The 9th International Conference on Law and Society
- ✔ (ICMHS) The 4th International Conference Medical and Health Sciences
- ✔ (ICAF) The 6th International Conference for Accounting and Finance
- ✔ (ILEC) The 2nd International Language and Education Conference
- ✔ (ICONURS) The 2nd International Conference on Nursing
- ✔ (ICITAMEE) The 1st International Conference on Information Technology, Advanced Mechanical and Electrical Engineering
- ✔ (IConARD) International Conference on Agribusiness and Rural Development
- ✔ (ISHERSS) The 2nd International Symposium on Social Humanities Education and Religious Sciences
- ✔ (ICONPO) The 10th International Conference on Public Organization
- ✔ (DREAM) The 5th Dental Research and Exhibition Meeting
- ✔ (ICHA) The 5th International Conference on Hospital Administration
- ✔ (ICOSA) The 3rd International Conference on Sustainable Agriculture





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Preface by the Chairperson of the 4th ICoSI 2020



Dr. Yeni Rosilawati, S.IP. S.E., MM.

Assalamu'alaikum Wr. Wb.

All praise is due to Allah, the Almighty, on whom we depend for sustenance and guidance. Prayers and peace be upon our Prophet, Muhammad SAW, his family and all of his companions.

On behalf of the organizing committee, it is my pleasure and privilege to welcome the honourable guests, distinguished keynote & invited speakers, and all the participants.

With the main theme of “Cutting-Edge Innovations on Sustainable Development Goals (SDGs)”, the 4th International Conference on Sustainable Innovation (ICoSI) 2020 serves as a forum to facilitate scholars, policy makers, practitioners, and other interested parties at all levels from Indonesia and abroad to present their novel ideas, promote cutting-edge research, and to expand collaboration network. The conference has about 1373 participants participating from more than 8 countries 4 continents all over the world, making this conference a truly international conference in spirit.

This multidisciplinary conference was first held in 2012 and has undertaken various changes and adopted to the current technological trends of our education system. From having this conference with just 175 participants back in 2012 we have come a long way in making the conference a huge success with more than 1373 participants participating in this two-day conference.

Formerly, this conference consisted of only 9 (nine) focal conferences. This year, there are 14 focal conferences from various disciplines, namely: 1) The 2nd International Conference on Pharmaceutical Updates (ICPU), 2) The 6th International Conference on Management Sciences

(ICoMS), 3) The 9th International Conference on Law and Society (ICLAS), 4) The 4th International Conference Medical and Health Sciences (ICMHS), 5) The 6th International Conference for Accounting and Finance (ICAF), 6) The 2nd International Language and Education Conference (ILEC), 7) The 2nd International Conference on Nursing (ICONURS), 8) The International Conference on Information Technology, Advanced Mechanical and Electrical Engineering (ICITAMEE), 9) The 2nd International Conference of Agribusiness and Rural Development (IConARD), 10) The 10th International Conference on Public Organization (ICONPO), 11) The 2nd International Symposium on Social Humanities Education and Religious Sciences (ISHERSS), 12) The 5th Dental Research and Exhibition Meeting (DREAM), 13) The International Conference on Hospital Administration (ICHA), and 14) The 3rd International Conference on Sustainable Agriculture (ICoSA).

Accordingly, We are proud to announce that this year, the 4th ICoSI 2020 breaks the Museum Rekor-Dunia Indonesia (MURI) record as the Virtual Multidisciplinary Conference with the Largest Number of Area of Fields in Indonesia

In addition, this year, this conference holds special value since this is the first conference in the history of our university where the entire conference is taking place remotely on a digital platform through the use of advance technologies due to the Covid-19 Pandemic.

I would take this opportunity to express my highest respect to the Rector of Universitas Muhammadiyah Yogyakarta, Dr. Gunawan Budiyanto who gave approval and ensured the maximal support from all the faculty members of Universitas Muhammadiyah Yogyakarta (UMY) that made this event a big success. In addition, my appreciation goes to all the support teams who have provided their valuable support and advice from planning, designing and executing the program.

Let me conclude my speech by encouraging the delegates to participate with an increasing number in all the activities and discussions through the digital platforms for the next two days. I wish everyone a successful, safe, and fruitful conference.

Thank you!

Wassalamu'alaikum Wr. Wb.

Yogyakarta, Indonesia, 14 October 2020



Welcoming Remarks by the Rector of Universitas Muhammadiyah Yogyakarta



Assoc. Prof. Dr. Gunawan Budiyanto

Innovation is the beginning of the development of technology, and technology is a development machine that is expected to provide benefits to humans and provide the smallest possible impact on environmental quality. In the concept of sustainable development, development must improve the quality of human life without causing ecological damage and maintain the carrying capacity of natural resources.

International Conference on Sustainable Innovation (ICoSI) is an international conference which is an annual conference held by the University of Muhammadiyah Yogyakarta (UMY), Indonesia. In 2020 this raises the issue of "Cutting-Edge Innovations on Sustainable Development Goals." Therefore, on behalf of all UMY academics, I would like to congratulate you on joining the conference, hoping that during the Covid-19 Pandemic, we can still provide suggestions and frameworks for achieving sustainable development goals.

About The 4th International Conference on Sustainable Innovation (ICoSI) 2020

Cutting Edge Innovations for Sustainable Development Goals

The 2030 Agenda for Sustainable Development is enacted by the United Nations as a shared blueprint for peace and prosperity for people and the planet, now and into the future. It consists of strategies to improve health and education, reduce inequality, and spur economic growth while also conserving natures by 2030.

This year, however, at the first one-third of its timeline, the SDG Reports shows that the outbreak of COVID-19 did hinder the achievement, or at least decelerate the progress of achieving the 17 goals. In fact, according to the report, “some number of people suffering from food insecurity was on the rise and dramatic levels of inequality persisted in all regions. Change was still not happening at the speed or scale required”, accordingly.

Therefore, in this event of pandemic, the quantity and quality of research, innovation, and more importantly multi-disciplinary collaboration are indispensable. Furthermore, there needs to be clear ends of those works. That is how those research are applicable and benefits directly to the society. That is how those research is incorporated as the drivers of policy making, and used practically in the society. Hence, the stakeholders especially the triple helix of higher education institution, government, and industry must be re-comprehended and supported to reach the common goal of the SGD.

International Conference on Sustainable Innovation (ICoSI) has been essentially attempting to strengthen this regard since its first establishment. One of the goals of ICoSI is to provide primarily a platform where scholars, practitioners, and government could grasp the development and trends of research. Hopefully, meeting these actors altogether would result in stronger collaboration, sophisticated and advantageous research, and brighter ideas for further research. Based on these reasoning, this year, the 4th ICoSI 2020 UMY is themed ‘Cutting-edge Innovations for Sustainable Development Goals’.

Improving from last year conference which brought nine focal conference, this year ICoSI 2020 UMY brings 14 disciplines, from social sciences, natural sciences, and humanities. ICoSI 2020 received as much as 1005 papers. The paper works submitted in ICoSI 2020 UMY will be published in Atlantis Proceedings, IOP Proceedings, National/International Journals, and ICoSI ISBN-indexed Proceedings.

Nevertheless, ICoSI believes that publication is only the beginning of research dissemination. The publications will enhance the chance of the research known by wider audience, and then used, applied, and incorporated at either system, institutional, or personal level of human lives.



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TRACK ECONOMICS, LAW, EDUCATION, SOCIAL, AND HUMANITIES



How Millennial Think About Privacy Concern? A Study on Fintech Lending

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ABSTRACT

This study aims to determine the perceptions of the millennial generation of the use of Fintech Lending services and the risk of disclosing personal data when accessing the Fintech Lending system. This research is a qualitative based research. The results showed that the millennial generation has different levels of awareness according to the type of personal data requested by providers. Most of them consider that the disclosure of personal information such as personal identity and financial information is more risky than others. Additionally, they consider being careful when sharing data with providers.

Keywords: *Millenials, Privacy Concern, Fintech Lending*

INTRODUCTION

Millennials are considered to be more receptive and open to trying new alternatives [1]. Their activeness in accessing the internet and social media shows that they can adapt to the development of digital technology easily. Compared to Baby Boomers, millennials get more benefits of using technology [2]. The development of digital technology changes the lifestyle of millennials. Easy access to information and markets through digital networks supported by an adequate financial technology (Fintech) system, facilitating millennials in transactions and making payments. The increasing need for a diverse financial technology system has encouraged the emergence of new players in technology financial service providers in Indonesia. At 2017 until 2018, the number of new category service providers for Fintech Peer to Peer Lending (P2P Lending) has increased by 221.05%, while the number of digital payment service providers has increased to 33.33% [3].

The growth of Fintech service providers indicates a growing use of Fintech service products. The positive response of these users presents its own challenges for service providers to provide qualified products (Kang, 2018). Since several aspects such as the level of brand and service credibility, useability and ease of use are important considerations for users in choosing service products [4].

However, in practice, users are still not aware of the risks of using digital technology. Sometimes users are less aware of the security of their personal data. In fact, sharing personal data with service providers is one of the

main conditions for getting service access. Most users are not aware of the risks involved in sharing personal data with service providers. In addition, users are often not too familiar or negligent with the personal data access policies offered by service providers. For example, when a user downloads an application, usually the user spontaneously chooses to agree to the data privacy access policy requested by the provider without reading it comprehensively. Meanwhile, user negligence in protecting their personal data is often utilized by irresponsible man

for committing criminal acts such as fraud, extortion, money laundering, etc [5].

The Financial Services Authority (OJK) explained that the data that can be accessed by Fintech Lending organizers is only limited to cameras, microphones and locations, while other parts are not allowed. Even though the OJK has issued a data access policy for providers, there are still many cases of misuse of personal data from Fintech Lending users. 70% of users' personal data misuse is done by illegal loan service providers [6]. Meanwhile, OJK is not responsible for any losses suffered by illegal Fintech Lending services users.

This research is motivated by the many cases of misuse of Fintech Lending (P2P) user data that are detrimental to users. The main focus to be discussed is the consideration of millennials, so they decided to adopt Fintech Lending (P2P). In addition, millennial perceptions of personal data security as a condition of service access are also discussed in this study. The first structure of discussion in this study is the use of fintech,

especially fintech lending (P2P lending) by millennials. Second, this study will discuss millennial assessments of the risks of disclosing personal data when using the fintech system. Then the conclusions and suggestions for further research will be the final part of this research.

LITERATURE REVIEW

Millenials Generation

Today, young adults are different from yesterday’s [7]. There are at least 4 generation who have different characters, see Table 1.

Table 1. Type of Generations

Generation	Context	Behavior
Baby Boomers (1940-1959)	<ul style="list-style-type: none"> • Postwar 	<ul style="list-style-type: none"> • Idealism • Revolutionary • Collectivist
Gen X (1960-1979)	<ul style="list-style-type: none"> • Political transition • Capitalism and meritocracy dominate 	<ul style="list-style-type: none"> • Materialistic • Competitive • Individualistic
Gen Y (millennial) 1980-1994	<ul style="list-style-type: none"> • Globalization • Economic stability • Emergence of internet 	<ul style="list-style-type: none"> • Globalist • Questioning • Oriented to self
Gen Z 1995-2010	<ul style="list-style-type: none"> • Mobility and multiple realities • Social networks • Digital natives 	<ul style="list-style-type: none"> • Undefined ID • “Communaholic” • “Dialogue” • Realistic

Source: McKinsey & Company, 2018

The internet has appeared since the millennial generation, which is around 1980. By 2020, the millennial generation will likely be 20 years and over. At this age, the millennial generation is at the stage of continuing their studies or working [8]. They are considered capable of understanding the various information they receive and applying it in their lives. Thus, the millennial generation already has sufficient knowledge about digital technology and is able to operate digital technology [9].

Fintech Lending

Fintech lending (P2P) is a lending platform that offers loan alternatives between individual borrowers and other individual borrowers [10];[11]. There are 161 Fintech Lending companies that have licenses and are registered with the OJK. In accordance with the Financial Services Authority Regulation Number 77/ POJK.1 /2016, OJK provides security assistance for users who cooperate with fintech lenders registered with the OJK. If something happens that is detrimental to the user, OJK will help the user to solve the problem with the fintech lending provider. Meanwhile, if a user has a problem with an illegal fintech lending company, OJK cannot help anything.

Privacy Concern

The issue of privacy is an individual's subjective judgment about the loss of personal information when adopting technology [12]; [13]. According to previous study [14], privacy concern has an effects on the level of confidence and risk judgment of a technology, which will determine whether users will adopt the technology or not. Users who are concerned about the potential for loss of personal information when adopting a technology, while they have limited technology information, users tend to only use their beliefs in adopting target technology[14].

METHOD

The qualitative based research is conduct in this research. Qualitative method used to analyze descriptively on the results of online surveys submitted by the respondents. Respondents are millennials who use fintech lending service products. The classification of millennial generation is based on age 15-34 years [15].

Based on the online survey conducted, there were 40 respondents who filled out the questionnaire. Detailed profiles of respondents can be seen in table 2.

Table 2. Respondent Profile

	Characteristic	%
Gender	Male	25
	Female	75
Age	20 - 25	95
	26 – 30	5
Occupation	Student	67.5
	Private Employee	20
	Other	12.5
Income	<1.500.000	67.5
	1.000.000-3.000.000	25
	3.000.000-6.000.000	2.5
	>6.000.000	5
Platform	Akulaku	45
	Kredivo	15
	Uang Teman	25
	Investree	15

Most of the sample is students with an age range of 20-25 years (95%) and has an income of less than 1,500,000 (67.5%) per month. The dominant fintech lending platform used is the consumptive type of fintech lending. Akulaku is the most used platform (45%). Meanwhile, the productive fintech lending type, namely Investree, was only 15%.

Based on open questions regarding the reasons for using fintech lending, most respondents answered to meet urgent needs. Fintech lending offers cash loans and installments without credit cards more easily without complicated bureaucracy such as the requirements of financial and banking institutions. In fact, through fintech lending money can be disbursed quickly.

DISCUSSION AND CONCLUSION

Privacy Concern in Fintech Lending

The following are the results of a survey to respondents regarding the assessment of the risk level of personal data disclosure in Fintech Lending services. Before being able to use fintech lending services, consumers must first create an account and register on the mobile application. The user registration stage requires entering personal data such as telephone number, email and other information.

Question 1. What is the level of risk of disclosing personal data such as name, date of birth, cellphone number, email address and residential address to mobile fintech lending companies?

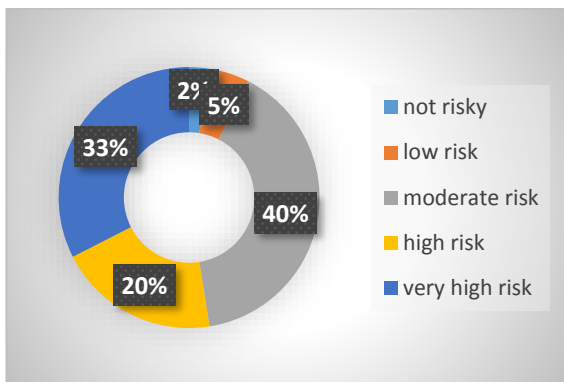


Figure 1. The percentage of answers to the first question

Question 2. What is the level of risk of disclosing personal data such as NIK and photo ID to mobile fintech lending companies?

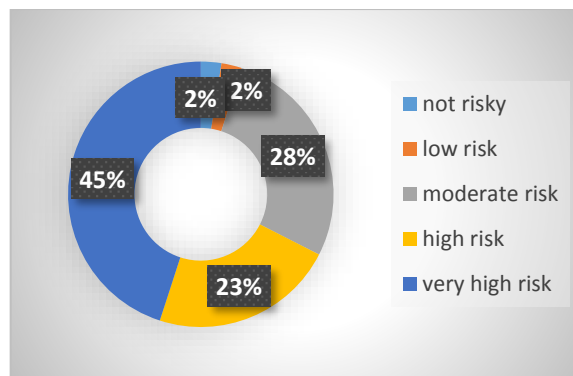


Figure 2. The percentage of answers to the second question

Question 3. What is the level of risk of disclosing personal data such as bank account number, NPWP, and financial information to mobile fintech lending companies?

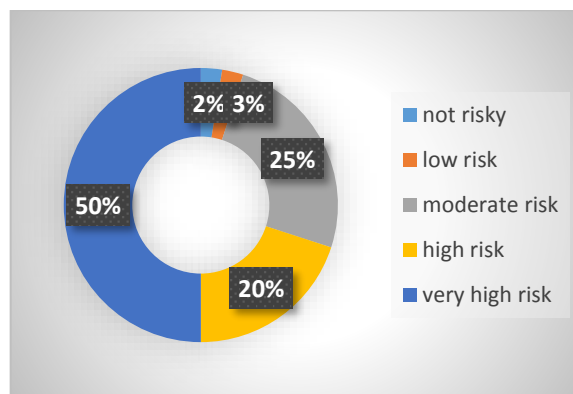


Figure 3. The percentage of answers to the third question

Question 4. What is the level of risk of disclosing personal data such as biological mother's name and family data to mobile fintech lending companies?

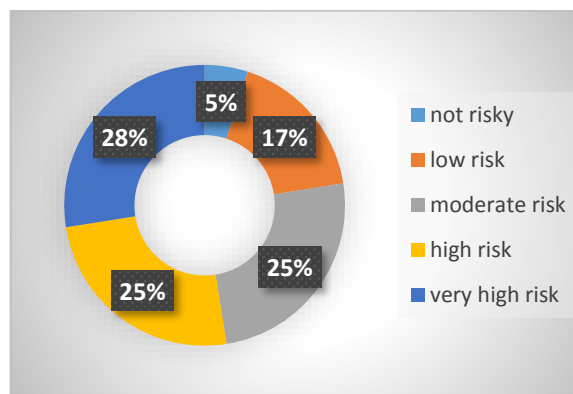


Figure 4. The percentage of answers to the fourth question

Based on the survey results, the types of personal data that are commonly used as requirements for account registration information such as name, email and cellphone number are ranked moderate risk (40%). Personal information listed on the KTP (identity card)

such as NIK (Identity Number) and photo of ID card uploaded for fintech lending requirements is included in the very high risk category (45%). Respondents considered the users' financial information including disclosure of bank account numbers and NPWPs as personal data with the highest risk level (50%). Meanwhile, disclosure of the name of the biological mother and family data was in the lowest rank, namely (28%) which assessed high risk.

Question 5. Did you read the terms and conditions and privacy policy before using the fintech lending mobile application?

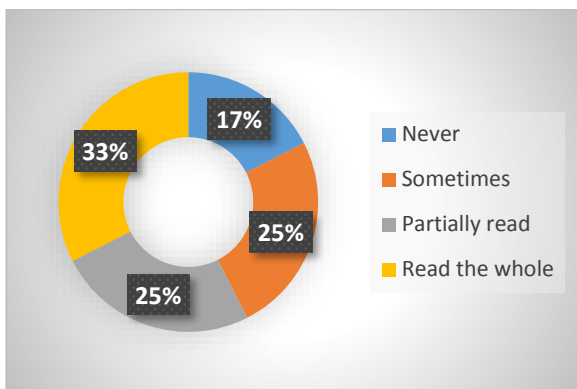


Figure 5. The percentage of answers to the fifth question

According to the results of the fifth question survey, it can be concluded that only a small proportion of millennials (33%) behave consciously towards privacy concerns by reading the entire terms and conditions and privacy policy of fintech lending companies. The urgent need fulfillment factor caused some of them to be reluctant to examine the details of the existing privacy policy. In addition, fintech lending offers products with fast service and easy processes. So that sometimes users neglect to pay attention to privacy issues.

Question 6. Do you know that all types of personal data on smartphones (such as contact books, camera, internet history, location / GPS, etc.) can be accessed by fintech lending companies?

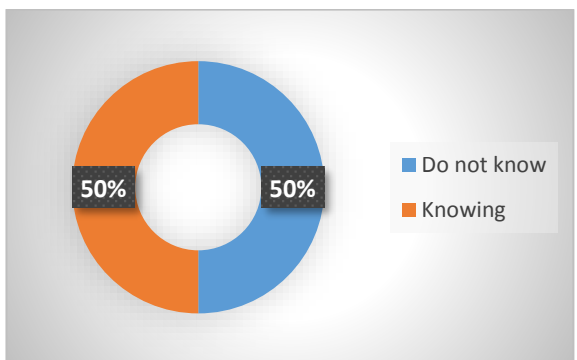


Figure 6. The percentage of answers to the sixth question

The survey results show that millennial generation has very limited knowledge regarding privacy concern

practices. Only 50% of them understand that the personal data in the gadgets used to access fintech lending services can be managed by the company. Even though this information has been mentioned in the privacy policy of every fintech lending company. This explanation is related to the fifth question. It is proven that only 33% have read the entire privacy policy. These results indicate that the culture of reading literacy is still low.

The collection of personal information by fintech lending companies is an important source of privacy concerns among consumers. The results of consumer assessments of the perception of personal data [12] in fintech lending services can be seen in the table 3.

Table 3. Perception of collection of personal data

Questions	Average
It usually bothers me when online companies ask me for personal information	4.3 (agree)
When online companies ask me for personal information, I sometimes think twice before providing it.	4 (agree)
It bothers me to give personal information to so many online companies.	4.6 (strongly agree)
I'm concerned that online companies are collecting too much personal information about me.	4.4

Millennial generation has a fairly high level of privacy concern, but the behavior of privacy awareness towards the security of personal data is still low. The existence of the privacy concern paradox in transactions in fintech lending requires kinsmen to be able to filter the platforms used. Consumers are advised to use services that are registered with the OJK (Financial Services Authority). So that at least the fintech lending company has a commitment to maintaining the security of consumer data privacy.

Even though it is officially registered, sometimes some fintech lending companies have privacy policies that are detrimental to consumers. One of them is by making changes to the privacy policy from time to time without prior notification to consumers. Consumers who continue to use the service are deemed to have agreed to the changes in the privacy policy. Therefore, an important role for the security of consumers' personal data is that of consumers themselves. Consumers as data owners must be literate in the digital economy.

Based on the results of this study, the millennial generation has realized the risks of providing personal data in fintech lending services. However, the millennial generation must be aware of what data is requested

related to service objectives. In addition, before deciding to use the service, they should carefully examine the privacy policies of each company. This is important in order to avoid misuse of the use of personal data

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