

JICC Jember International Coffee Conference

Jember, East Java, Indonesia, 9th-11th November 2017



(/)

[HOME \(INDEX.HTML\)](#)

[CALL FOR PAPERS \(CALL.HTML\)](#)

[REGISTRATION \(REG.HTML\)](#)

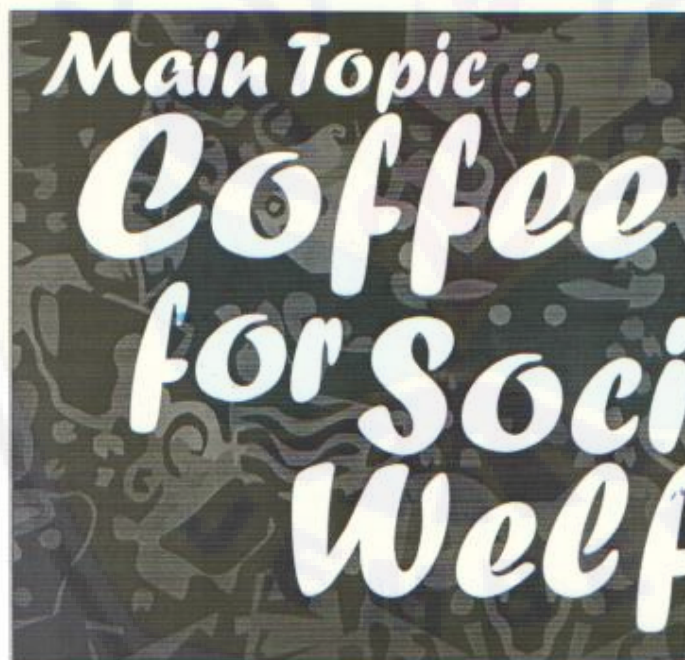
[SUBMISSION \(HTTPS://CMT3.RESEARCH.MICROSOFT.COM/USER/LOGIN?RETURNURL=JICC2017\)](https://cmt3.research.microsoft.com/user/login?returnurl=jicc2017)

[EVENT \(EVENT.HTML\)](#)

[ACCOMMODATION \(ACC.HTML\)](#)

[COMMITTEE \(COM.HTML\)](#)

FINAL ANNOUNCEMENT



PAPER PUBLICATION

1. International Conference Proceeding (Web of Science & SCOPUS)
2. Journal of Coffee Science
ISSN : 19843909,
18096875 (SCOPUS)
3. Journal : PPAS
(Proceedings of the Pakistan Academy of Sciences)
ISSN : 00309885
(SCOPUS)
4. PJSIR : (Pakistan Journal of Scientific and Industrial

© 2017 . All Rights Reserved.

Contact Us at jicc@unej.ac.id ()
Informatics Department - University of Jember
Suplastutik
email - jicc@unej.ac.id
Phone +62 812-4963-463



JICC Jember International Coffee Conference

Jember, East Java, Indonesia, 9th-11th November 2017



(/)

[HOME \(INDEX.HTML\)](#)

[CALL FOR PAPERS \(CALL.HTML\)](#)

[REGISTRATION \(REG.HTML\)](#)

[SUBMISSION \(HTTPS://CMT3.RESEARCH.MICROSOFT.COM/USER/LOGIN?RETURNURL=JICC2017\)](https://cmt3.research.microsoft.com/user/login?returnurl=jicc2017)

[EVENT \(EVENT.HTML\)](#)

[ACCOMMODATION \(ACC.HTML\)](#)

[COMMITTEE \(COM.HTML\)](#)

STEERING COMMITTEE

Rector of
University of
Jember



Moh. Hasan,
Ph.D.

Head of
Research
Institute of
University of
Jember



Prof. Achmad
Subagio

Chairperson



Dr. I Dewa
Ayu
Susilawati

Vice
Chairperson



Dr. Soni
Sisbudi
Harsono

EXECUTIVE BOARD

Dr. Iis Nur Asyiah (Biotechnology and Agriculture)

Yanuar Nurdiansyah, M.Cs (Technology and IT)

Dr. I Dewa Ayu Susilawati (Health)

Dr. Maulana S. Kusuma, Msi (Social-politic and Law)

Prof. Novi Anoerajekti (Culture and Humanities)

Slamet Hariyadi, M.Si. (Education)

Dewi Prihatini, Ph.D (Creative Economy and Tourism)

Dr. Roy Hendroko (Publication)

JICC REVIEWERS

MAIZIRWAN MEL, PHD

https://www.researchgate.net/profile/Maizirwan_Mel/publications (https://www.researchgate.net/profile/Maizirwan_Mel/publicationse)

Research Interest : Bioprocess Design and optimalization, Bioprocess Facility Design and Regulatory, Fermentation Kinetics and Modeling, Bioseparation and Purification, Biopharmaceutical Manufacturing, Biosensor Development, Biopolymer and Bioceramic, Bioenergy (Bioethanol, Biodisel, BioHydrogen and Biomethane) Production and Safety Health and Environment (SHE) Management in Bioprocess

PROF. DR. PRAPTININGSIH GAMAWATI ADINURANI

https://www.researchgate.net/profile/Praptiningsih_Gamawati_Adinuran (https://www.researchgate.net/profile/Praptiningsih_Gamawati_Adinurani)

Research Interest : Agronomy, Plant Sciences, Bioenergy-Biogas, Biotechnology, Organic Fertilizer, Soil Microbia, Microbia Fertilizer, Statistic Method and Experimental Design for Research

DR. JURIS BURLAKOVS

https://www.researchgate.net/profile/Juris_Burlakovs2/publications (https://www.researchgate.net/profile/Juris_Burlakovs2/publication)

Professional experience : Environmental engineering industry, Research interest are directed but not limited to geochemistry, Physical Chemistry, Environmental geophysycs and geology

DR. ZANE VINCĒVIČA-GAILE

https://www.researchgate.net/profile/Zane_V-Gaile (https://www.researchgate.net/profile/Zane_V-Gaile)

Professional experience : environmental science, chemistry (particularly environmental chemistry and ecotoxicology) as well as in pharmacy. Her main research directions, but not limited, include studies of element content in environmental samples and food, assessment of bioavailability of elements and its transfer in food chain. She has particular interest in topics related to medical geology. She is actively participating in international collaboration and projects as well as she is involved in the European Union's database of experts

CONFERENCE COMMITTEE

Dr. I Dewa Ayu Susilawati, drg., M. Kes

Dr. Ir. Soni Sisbudi Harsono, M. Eng., M. Phill

L. Dyah Purwita Wardani S.W.W, S.S, M.A

Prof. Dr. Rr. Novi Anoegrajekti, M.Hum

Ani Widhiarti, SE

Dr. Iis Nur Asyiah, M.P

Khairul Anam, ST., MT., PhD

Agus Trihartono, Ssos., MA., PhD

Yanuar Nurdiansyah, M.Cs

Dr. Muhammad Iqbal, S.Sos, M. Si.

Drs. Akhmad Ganefo, M Si

Iim Fahmi Ilman S. Sos., M. Sc

Dra. Latifatul Izzah, M. Hum

Dr. Banun Kusumawardani, drg., M Kes

Topo Harmoko, SS

Dr. Drs. Maulana S. Kusuma, MSi

Dr. Djoko Poernomo, M. Si

Dr. Puji Wahono, MA

Dr. Purwowibowo, MA

Holidi

Neny Setyowati, SE

Esti Rosmaida, SE

Dr. Asrumi, M.Hum

Prof. Dr. Ida Ratna Dewanti, drg., M. Si

Soekma Yeni Astuti, S. Sn., M. Sn

Hat Pujiati, S. S., M. A

Drs. Yogi Kiswanto, MM

Nurhadi SE

Dr. Ir. Sri Subekti, M.Si

SDra. Sofia, M. Hum

Nining Ratna Himawati, SE., MM

Diana Fauziyah, SP, MP

Indah Ibanah, SP., M. Si

Deditiani Tri Indrianti, S. Pd., M. Sc

Susila Andayani

Amam, SPt, M. P

Pradiptya Ayu Harsita, S. Pt., M. Sc

M. Zulfikar A

Dwi Wahyu A. K

Raynaldo Firly

Marsellino Unggul L

© 2017 . All Rights Reserved.

Contact Us at jicc.lemliit.unej.ac.id/
Informatics Department - University of Jember
Dewi Prihatini
email : jicc@unej.ac.id
Phone +62 813-3644-6300

Usefulness of Financial Literacy Education for Business Sustainability of Coffee Farmer in Jember, Indonesia

Zarah Puspitaningtyas, Puji Wahono, Djoko Poernomo

Department of Business Administration
University of Jember, Indonesia
Email: zarah@unejac.id

Introduction

The concept of business sustainability that is oriented towards achieving long-term performance becomes important for a business. Without having the concept of long-term performance development, a business will tend to move stagnant and not directed well. Therefore, strategic efforts are required for business actors in order to maintain the sustainability of their business.

One way is to provide educational financial literacy for business actors. Coffee farmers are one business actor.

Business Sustainability

The concept of business sustainability assumes that a business will remain in business in the future.

Business actors always strive to be able to achieve business goals and increase the value of its business.

Financial Literacy

Financial literacy includes knowledge of financial concepts, the ability to communicate understanding related to financial concepts, skills in business finance management, the ability to utilize available financial products, and the ability to make business decisions strategically and relatively appropriately in certain situations.

Financial literacy is not only related to the knowledge of finance, but also the ability to manage finances and make financial decisions that are relatively appropriate for the benefit of the future.

If the business actor has a good level of financial literacy, it will tend to be able to manage their business finances better, and able to recognize and access financial resources so that it is expected will be able to maintain the sustainability of its business. Financial management is intended as a means of managing the money (funds) earned or owned today, to meet current needs and at the same time be able to prepare future needs in the future.

Methods

The analysis was conducted using descriptive qualitative method, that is basing on the result of interview with informant and observation result in the field.

Five coffee farmers who joined in the "Koperasi Ketakasi", Jember, East Java became informants in this study, namely informants A, B, C, D, and E.

The five informants have received business financial management training organized by "Dinas Koperasi & UMKM" of Jember Regency, and have utilized financial products from financial institutions in Jember to obtain business capital loans.

Interviews are conducted using interview guides relating to questions and statements about the benefits of financial literacy for business sustainability

Results

The result of analysis shows that education of financial literacy at coffee farmer in Sidomulyo Village, Jember Regency, East Java is done through association organized in "Koperasi Ketakasi". Coffee farmers have access to formal sources of financing to expand their business. The financing is channeled through the "kredit usaha rakyat". So, it can avoid coffee farmers from middlemen ("pengijon").

Financial literacy education is able to provide knowledge and understanding to coffee farmers to manage financial resources and utilize financial products from financial institutions better for the sustainability of its coffee plantation business.

Conclusions

The results of this study conclude that coffee farmers who have good financial literacy are likely to be able to maintain the sustainability of their business, and able to make long-term business-oriented decisions.

Implications

The implication of this study is that it takes a determination for coffee farmers to be willing and able to improve their financial knowledge through financial literacy education so that they can manage their business finances both for short-term and long-term.

In other words, financial literacy education is expected to provide benefits for coffee farmers to be able to keep their business and stay integrated in business activities in the long term.

Bibliography

- Aribawa, D. (2016). *Pengaruh Literasi Keuangan terhadap Kinerja dan Keberlangsungan UMKM di Jawa Tengah*. *Jurnal Siasat Bisnis*, Vol. 20 (1), 1-13.
- Arifin, A.Z., Kevin, dan Siswanto, H.P. (2017). *The Influence of Financial Knowledge, Financial Confidence, and Income on Financial Behavior among the Workforce in Jakarta*. *Proceeding, The 14th UBAYA International Annual Symposium on Management*.
- Chepngetich, P. (2016). *Effect of Financial Literacy and Performance SMEs. Evidence from Kenya*. *American Based Research Journal*, Vol 5 (1), 26-35.
- Fatoki, O. (2014). *The Financial Literacy of Micro Entrepreneurs in South Africa*. *J See Sel*, Vol 40 (2).
- Glaser, M., and Walther, T. (2014). *Run, Walk, or Buy? Financial literacy, Dual-Process Theory, and Investment Behavior*. <http://ssrn.com/abstract=2167270>.
- IMandell, L. and Klein, L.S. (2009). *The Impact of Financial Literacy Education on Subsequent Financial Behavior*. *Journal of Financial Counseling and Planning*, Vol. 20 (1), 15-24.
- Oseifuah, E.K. (2010). *Financial Literacy and Youth Entrepreneurship in South Africa*. *African Journal of Economy and Management Studies*, Vol. 1 (2).
- Puspitaningtyas, Z. (2013). *Pola Pengelolaan Kas bagi Pelaku UKM Berdasarkan Orientasi Entrepreneurial*. *Jurnal Entrepreneur dan Entrepreneurship*, Vol 2 (1), 93-100.
- Schaltegger, S., Ludeke-Freund, F., and Hansen, E.G. (2012). *Business Cases for Sustainability: The Role of Business Model Innovation for Corporate Sustainability*. *International Journal of Innovation and Sustainable Development*, Vol. 6 (2).

MINISTRY OF RESEARCH, TECHNOLOGY AND HIGHER EDUCATION OF THE REPUBLIC OF INDONESIA
UNIVERSITAS JEMBER
 INSTITUTE FOR RESEARCH AND COMMUNITY ENGAGEMENT AND
 COFFEE FOR SOCIAL WELFARE RESEARCH GROUP



Institute for Research and Community Engagement (LP2M) and Coffee for Social Welfare Research Group of Universitas Jember in association with Bondowoso Regency and Universitas Muhammadiyah Jember with the support of Ministry of Research, Technology and Higher Education of the Republic of Indonesia proudly present this

Certificate of Participation

No: 5008/UN.25.3.1/LT/2017

This is to certify that

Zarah Puspitaningtyas

Has participated in The 1st Jember International Coffee Conference 2017
 under the theme **"Coffee for Social Welfare"**
as PRESENTER

Held on 9 -11 November, 2017 at venue: Rectorate Building 3rd floor and Soetarjo Building Universitas Jember and Ijen Coffee Plantation Bondowoso Regency, East Java, Indonesia
 Jember, November 8 , 2017

Head of LP2M Universitas Jember

Prof. Ir. Achmad Subagio, M.Agr., Ph.D.
 NIP. 19690517 1992011001

Chairperson of JICC 2017

Dr. drg. I Dewa Ayu Susilawati, M.Kes.
 NIP. 19610903 1986022001

