

TABLE OF CONTENTS

Effect of COVID-19 on the Performance of Sectoral Indices Listed on the Indonesia Stock Exchange in 2019-2020	
<i>Novi Puji Lestari, Venus Kusumawardhana</i>	1 - 6
Bank Competition, Credit Risk, and Foreign Bank Penetration: Empirical Evidence from Indonesia	
<i>Niluh Putu Dian Rosalina Handayani Narsa, Olivia Nuralyza, Dewi Sriani</i>	7 - 24
The Impact of Hedonic, Utilitarian Value, and Perceived Quality Toward Costumer Loyalty in Cosmetic Industry	
<i>Kussudyarsana, Naisha Rahma Indraswari</i>	25 - 39
Accountability of Village Fund Allocation Management in Landungsari Village, DAU District, Malang Regency	
<i>Rizki Aprilia Dwi Susanti, Asih Widi Lestari</i>	40 - 50
The Influence of Product Quality and Service Quality on Online Through Digital Marketing as Intervening Variables During the COVID-19 Pandemic	
<i>Saiful Ukamah, Sigit Hermawan, Supardi, Sigit Hadiah Fitriyah</i>	51 - 72
The Influence of Brand Awareness, Brand Association, Brand Image, and Word of Mouth on Samsung Smartphone Purchase Decisions	
<i>Arienda Gitty Ramadani, Erny Rachmawati</i>	73 - 86
Determinants in Fraud Detecting (Empirical Study at Audit Agency of the Republic of Indonesia and the Financial and Development Supervisory Agency Lampung)	
<i>Sigit Arie Wibowo, Putri Puspa Dewi</i>	87 - 99