



## Analysis of The Influence of Digital Promotions, Perception of Ease, Transparency and Service Features Toward Public Intention to Use Digital Bank in Money Saving

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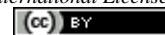
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### Abstract

The purpose of this study is to determine whether people's interest in saving in sharia digital banking applications is simultaneously positively and significantly influenced by views of convenience, service features, transparency, and advertising. Purposive sampling, a non-probability sampling technique, was utilized with a sample size of 100 people to select the research sample, which reflects the complete community that is aware of sharia digital banks but has not yet used the program. A survey or questionnaire is the research methodology used here. Multiple linear regression is used in this research's analysis model. Version 25 of SPSS is the tool in use. According to the findings of this study, all independent variables have a partial impact on the dependent variable. People's interest in saving via sharia digital banking applications is significantly and partially influenced by the Perception of Convenience variable. People's interest in saving in sharia digital banking applications is significantly and somewhat positively impacted by the service feature variable. The desire of individuals in saving in sharia digital banking applications is partially positively and significantly impacted by the transparency variable. The promotion variable partially influences peoples' desire to save in sharia digital banking applications in a positive and significant way. According to the study's findings, people's interest in saving in sharia digital banking applications is positively and significantly influenced by their perceptions of convenience, service characteristics, transparency, and promotion.

**Keywords:** Perceived Convenience, Service Features, Digital Banking, Transparency, Promotion.

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### 1. Introduction

Technological developments during the COVID-19 pandemic from 2020 to 2022 are accelerating and developing more rapidly. A survey from the World Economic Forum (WEF) in 2020 shows that companies that invested in and adopted new technologies in the past have succeeded in reaping the rewards during the COVID-19 crisis. The survey conducted also proved that 97% of respondents agreed that COVID-19 accelerated digital transformation in their companies [1]. One of the companies that is transforming is a digital bank. The implementation of digital banking services by commercial banks is governed by POJK No. 12/POJK.03/2018, which defines digital banking services as electronic banking services created by optimizing the use of customer data to serve customers more quickly, easily, and in accordance with their needs (customer experience) and that can be carried out entirely independently by the customer while taking security considerations into account [2]. Digital banks are likewise governed by POJK No. 12/POJK.03/2021 about commercial banks, which specifies that they must furnish and conduct business through electronic channels and only have one head office or a small number of physical locations. This distinguishes it from traditional banks [3]. A digital bank's implementation requires a business model with cutting-edge and secure technology, the ability to manage business responsibly and sustainably, adequate risk management, fulfillment of governance requirements, the presence of directors with the necessary expertise, carrying out customer data security protection, and supporting ecosystem development [4].

This research discusses one of the digital banks in Indonesia. The purpose of choosing this variable is because it has both advantages and disadvantages [5]. When this bank offers advantages, many people are tempted to open an account. However, the more these advantages are shown to the public and customers, the more these advantages become complaints because they are not in accordance with what was initially offered [6]. As a result, sharia digital banks are said to be less good in their operations, services, and products. It is also difficult for this bank to get many users or customers [7]. Researchers rank all digital banks in Indonesia based on downloads on the Play Store. Data obtained showed that 1st place was achieved by NeoBank and Livin Mandiri with 10+ million downloads.

Then 2nd place was achieved by Jenius, Bank Jago and Jago Syariah, and Seabank with 5+ million downloads [8] [9]. Next, 3rd place was achieved by DigiBank, PermataME, TMRW, BluBCADigital, LineBank, AlloBank, and Aladin Syariah with 1+ million downloads. The 4th position was achieved by Motion Banking and Raya, with 500+ thousand downloads [10]. Finally, the 5th position was won by Wokee, with 50+ thousand downloads. From the ranking of the number of downloads above, the object of this study is still in third place, beaten by Neobank, Livin Mandiri, Bank Jago and Jago Syariah, Jenius, and Seabank [11]. The reason Indonesian people use digital banks is because 75% of respondents rated the service as practical, and 74% said it was easy to use. Then, 67% of respondents thought the service saved time, and 65% thought the digital bank had many service features [12]. Apart from that, 62% of respondents considered digital banks to make it easier to find out expenses, 61% liked the collaboration of digital banks with e-wallets, and 56% liked e-commerce. Finally, 43% of respondents consider digital banks safe to use, and 29% think many recommend digital banks [13].

In relation to digital banks, if viewed from the perspective of perceived convenience, this bank has provided an easy system for its customers or users, starting from registering to open an account to becoming a new customer simply online using a smartphone via the digital bank application, which can be downloaded on the Play Store [14] [15]. Transactions are fast and easy, just via an internet connection application, and can be done at Alfamart and Alfamidi throughout Indonesia without having to go to an ATM. Apart from that, requesting a card can be done online using simple steps that have been given instructions in the application guide menu [16]. The savings book can also be obtained directly by downloading the monthly account e-statement online [17]. However, based on complaints from digital bank customers, transactions at minimart or retail sometimes cannot be carried out [18]. Apart from that, when a transaction in the form of a transfer from a digital bank to another bank is successful, the transfer is slow to enter the destination bank account, while in the digital bank account the transferred funds have been deducted. Regarding cards, requests for cards are sometimes slow to reach recipient customers [19].

Digital banking system devices must own the service feature perspective in digital banking applications. Service features are elements that enable digital bank operational performance to run as it should. The intended operational performance is in accordance with the mission that will be carried out, aimed at achieving the bank's vision. The digital bank service features can be said to be in the process of becoming complete [20]. This is because there are features that already exist but are not yet in the application. The existing features that complement this application are basic features for this application to be able to run, such as transaction features, buying credit or data, and tokens, and the most unique thing that differentiates it from conventional digital banks is the giving infaq, zakat, and alms features. However, this bank should be able to provide more features than just the ones above. Because its online nature reaches a wider community, it must be able to connect to more diverse elements and networks in order to achieve ease of use for its customers. Entering mid-2023, one of the features that did not exist at the beginning of 2023, namely the QRIS and BIFAST transaction features, as well as a fingerprint security feature, has been added to the digital bank application [21]. However, the addition of this feature is still far from complete digital bank features. Apart from the additions above, there are still many complaints regarding features that are lacking in the application, such as the absence of e-wallet top-up, investment features, and stronger security systems such as the 2FA layer [22].

It's different when viewed from the perspective of digital bank application system transparency. The form of transparency intended is the openness of information and processes from the operational systems run by digital banks for customer transaction activities. For example, the activity of opening an account to save must be twice the service compared to other banks. This is because sharia digital banks are digital banks that provide online services and only have one main office and no branch offices. Indeed, efforts to reach the wider community are the advantages of this bank, but in real practice, direct service and complaints are limited in nature and can only be done via the internet network [23]. Therefore, we must be able to serve and answer all information or complaints requested by customers through the media provided (Instagram, TikTok, cellphone number, website, LinkedIn, email). However, based on complaints from customers, complaints made by customers to obtain information are sometimes responded to slowly by customer service, do not provide solutions, and are not even responded to. The perspective of promotion on digital bank applications is indeed the main weapon for this bank to be widely used. Because it is a digital bank, promotions are maximized on internet networking media in order to attract many new users [24]. The media in question include Instagram, TikTok, and websites, as well as collaboration partners such as Alfamart and Alfamidi, which are promoted in the form of sticky brochures. Promotions, which are said to be the main weapon of digital banks, are promotions with cash bonus prizes, shopping vouchers, and cashback offered to customers or new users if they complete a given mission. The mission given is one that anyone can do without any difficult words in it. As long as customers or new users understand the rules for carrying out this mission, the digital bank will provide a number of prizes according to what was agreed at the beginning [25]. However, based on customer comments on the mission, many of them have carried out the mission to the end but did not get the reward. These rewards are slow to enter customer accounts and don't even arrive until a new mission for a new reward has started.

## **2. Research Methods**

A population is a group of persons and things that researchers have identified as having the attributes and characteristics they want to study and draw conclusions from. All Jabodetabek inhabitants over the age of >17 who are aware of sharia digital banks and are familiar with them but have not used the program make up the population of this study. Using the non-probability selection technique known as purposive sampling and a sample size of 100 people, a sample of the population that represents the entire community and knows about sharia digital banks but has not utilized the program was selected for this study. A survey or questionnaire is the research methodology used here. To gather the information and data the researcher needs, this questionnaire or survey includes question points between variables that are set up in a structured and methodical way. These are original data. Multiple linear regression is used in this research's analysis model. SPSS is the tool utilized. When testing data quality, the results and research instruments (valid and reliable) need to be differentiated to avoid misrepresentation. Research is said to be valid when the data analysis and data collected on the object being studied are the same. If color is used as a differentiator, then when the results of the data analysis appear black while the collected data appears white, then the research results are considered invalid.

## **3. Results and Discussion**

Based on the findings of the respondents' answers, it can be seen that 36% of respondents overall chose the "neutral" response for the perception of ease variable (X1). Apart from that, the majority of both respondents agreed, with a total percentage of 34%. It can be concluded that in the overall statement on the service feature variable (X2), the majority of respondents answered "agree" with a total percentage of 38%. It can be concluded that overall variable X2 has respondent responses that are agreeable and positive. On the transparency variable (X3), the majority of respondents answered "agree" with a total percentage of 38%. It can be concluded that overall variable X3 has respondent responses that are agreeable and positive. In the promotion variable (X4), the majority of respondents answered "neutral" with a total percentage of 34%. Apart from that, the majority of both respondents agreed, with a total percentage of 33%. It can be concluded that overall, on the interest (Y) variable, the majority of respondents answered "agree" with a total percentage of 44%. It can be concluded that the overall variable Y has respondent responses that are agreeable and positive.

The constant value of the linear equation is 2.9. This means that if the variable value of how convenient the service is, how clear it is, and how well it is promoted stays the same, then the variable value of people wanting to save in the sharia digital banking app goes up by 2.9. The convenience perception variable has a regression coefficient value of 0.14 and a positive direction, which indicates that if it increases by one unit while holding all other variables constant, it will have a 0.14 increase on people's interest in saving in sharia digital banking applications. The service feature variable has a regression coefficient value of 0.3 and a positive direction, meaning that, if the other variables are held constant, an increase in the service feature variable by one unit will have a 0.3 increase in the effect on people's desire to save in sharia digital banking applications. The transparency variable has a regression coefficient value of 0.3 and a positive direction, meaning that, if the other variables are held constant, an increase in the transparency variable by one unit will result in an increase of 0.305 in people's interest in saving in sharia digital banking applications. With a regression coefficient value of 0.29 and a positive direction, the promotion variable predicts an increase of 0.29 in people's desire to save in sharia digital banking applications if it is increased by one unit, presuming the other variables remain constant. The public's fluctuating interest in saving in the sharia digital banking application can be partially explained by perceptions of convenience, service features, transparency, and promotion variables, according to the R<sup>2</sup> value of 0.7. Meanwhile, the remaining 30% is explained by other factors not included in this study.

The coefficient value for the impression of ease variable, as determined by the t-test results, was 2.5 (t-count) > 1.985 (t-table), with a significance value (Sig) of 0.015 < 0.05. Therefore, it can be inferred that people's interest in saving in sharia digital banking applications is significantly and partially positively influenced by their perceptions of convenience, which can vary. The coefficient value for the service feature variable, as determined by the t-test findings, was 2.1 (t-count) > 1.985 (t-table), with a significance value (Sig) of 0.04 < 0.05. Therefore, it can be said that the service feature variable has a considerable and partially favorable impact on people's desire to save in sharia digital banking services. The coefficient value for the transparency variable was calculated using the t-test findings and was found to be 2.6 (t-count) > 1.985 (t-table), with a significance value (Sig) of 0.01 < 0.05. Therefore, it can be said that the transparency variable has a large and partially favorable impact on people's desire to save in sharia digital banking systems. The coefficient value for the promotion variable according to the t-test results was 3.6 (t-count) > 1.985 (t-table), with a significance value (Sig) of 0.001 < 0.05. Therefore, it can be said that the promotion variable has a considerable and partially favorable impact on people's desire to save in sharia digital banking services. The value of the f-count is 49, but the value of the f-table is 2.47. Consequently, the significance level (Sig) of 0.00 < 0.05 is used to determine that the f-count value (49) > f-table (2.47). Conclusion: People's interest in saving in sharia digital banking applications is positively and significantly influenced by the factors perceived convenience, service characteristics, transparency, and promotion.

This study demonstrates that people's interest in saving in sharia digital banking applications is significantly and somewhat positively influenced by people's varying perceptions of convenience. This findings is consistent with other study, which showed that interest in utilizing electronic money is positively and significantly influenced by perceived ease of use. The majority of the respondents believed that the sharia digital banking application has given the public a sense of convenience, which has led to their interest in using the application, based on the findings of their replies to the sense of Convenience variable. Nevertheless, you must keep refining the program to make it even more convenient in the future. Accordingly, it can be inferred from the research findings that people's interest in saving will increase to a greater extent the more convenient a digital banking application is seen to be. This study demonstrates that people's interest in saving in sharia digital banking applications is significantly and somewhat positively influenced by the service feature variable. This result is consistent with earlier study, which showed that service characteristics significantly and favorably affect users' interest in utilizing e-wallets. The majority of the respondents agreed that the sharia digital banking application has offered rather acceptable service features, attracting and piqued the public's interest in utilizing the program, based on the results of their responses to the service features variable. To become a more full and superior sharia digital bank application in the future, service elements on the application must be introduced and improved on going forward. Accordingly, it can be inferred from the research findings that individuals will be more interested in saving in a sharia digital bank application if the service features are better and more thorough.

This study demonstrates that people's interest in saving in sharia digital banking applications is significantly and partially positively influenced by the transparency variable. This is consistent with earlier research findings that showed how interest in utilizing e-money is positively and significantly impacted by transparency. A transparency system of openness to customers has been implemented in the operations of the sharia digital bank application, according to the results of respondents' responses to the transparency variable, and the majority of them agreed. This was done so that it could attract and pique people's interest in using the application. However, in order to foster a positive perception from clients and the general public of sharia digital banking applications in the future, this transparency mechanism must be implemented consistently and controlled more effectively. Accordingly, it can be inferred from the research findings that the public will be more interested in saving in the sharia digital bank application if it is more transparent and open to customers and the general public regarding management, operations, and products.

This study demonstrates that people's interest in saving in sharia digital banking applications is significantly and somewhat positively influenced by the promotion variable. According to earlier research findings, there is a positive and significant relationship between promotions and consumer attention. The majority of the respondents agreed, based on the results of their responses to the perception of convenience variable, that the sharia digital banking application had offered and promoted its products well and with good quality so that it could entice customers and the general public to participate in welcoming these promotions in the form of tempting promotions. However, you must be aware of sharia-compliant digital banking applications. When utilizing promos to market, you must determine whether or not clients have received prior promotions. Don't let clients become angry about not receiving the prizes because this promotion method offers benefits. To ensure that no client loses out in the future, the management of the reward system needs to be restructured. Accordingly, it is possible to draw the conclusion from the research findings that individuals will become more interested in saving in the sharia digital bank application the more enticing promotions it offers to the general public and its customers.

This study demonstrates that people's interest in saving in sharia digital banking applications is positively and significantly impacted by perceived convenience, service features, transparency, and promotion. This is consistent with earlier studies' findings, which showed that the variables of perceived convenience and service features simultaneously have a positive and significant influence on interest in mobile banking. Then it was revealed in a different study that the variables perceived ease of use, trust, and service features all simultaneously have a positive and significant influence on interest in using OVO. This study was looking at the influence of perceived ease of use, trust, and service features on interest in using financial technology. Then, based on additional research, it is described how the factors of simplicity of use, service quality, and advertising work together to positively influence and have a considerable impact on the likelihood that a customer will make a second purchase. Then, based on the results of respondents' responses in this research, all statements for each variable indicator on average gave an affirmative answer, so that by realizing perceptions of convenience, service features, transparency, and promotions, it will be able to influence people's interest in saving in the Islamic digital banking application.

Regarding the perception of convenience for the public and customers, sharia digital banking applications must always be considered and realized. The public and customers use sharia digital banking applications because of their ease of daily use. So this perception of convenience must always be maintained so that customers and the public continue to think that the sharia digital bank application is a bank that is easy to use. Regarding service features in the application, deficiencies must be immediately added and the system improved when updated. Customers often complain that after maintenance, their application errors were due to the addition of new features. So, this needs to be considered for the sharia digital bank application so that it becomes a digital bank that has

complete features and a good system. Regarding transparency, the openness of sharia digital banking applications to customers is an obligation that must be carried out continuously. For example, to ensure transparency in information about service complaints that customers frequently ask about, customer service must respond quickly. Don't make customers wait for answers until they get angry. This is also related to poor service and bad consequences if it is not immediately evaluated. Regarding the promotional strategy for sharia digital banking applications, which provide many rewards to customers, it is necessary to pay attention to whether these rewards have been given evenly or whether some have not received them. Don't wait until customers complain in the comments column of the promo post. The system for distributing and implementing promotions with reward prizes must be well systematized so that there will be no complaints from customers who are waiting to receive them. Regarding perceptions of convenience, service features, transparency, and promotion, what has a greater influence on public interest is promotion. So, sharia digital banking applications must maintain and improve this promotional style so that they have the power to encourage people to use sharia digital banking applications. This does not mean that perceived convenience, service features, and transparency are not important. Everything is important because it is a unity that must be maintained, optimized, and improved so that it is better known and widely used.

#### **4. Conclusion**

According to the findings of this study, all independent variables have a partial impact on the dependent variable. People's interest in saving in sharia digital banking applications is significantly and somewhat positively impacted by the perceived convenience variable. People's interest in saving in sharia digital banking applications is significantly and somewhat positively impacted by the service feature variable. The desire of individuals in saving in sharia digital banking applications is partially positively and significantly impacted by the transparency variable. People's interest in saving in sharia digital banking applications is influenced by the promotional variable in a major and partly favorable way. According to the study's findings, people's interest in saving in sharia digital banking applications is positively and significantly influenced by perceived convenience, service characteristics, transparency, and advertising. Researchers hope that academic institutions can deepen the theory and practice of using and applying sharia and digital-based banks. Because anything that is based on sharia, whether in the form of technology, systems, financial governance, finance, and so on, we must jointly support its development efforts. Because this form of support can be proof that we, as humans, especially Muslims, help religion. Likewise, technology and governance systems that are based on sharia can be a symbol of our belief and compliance with the sharia guidelines that we have been taught to guide in our daily lives. for body and spirit. Academics in particular must also socialize the importance of saving, investing, preparing financial plans, and so on, because these things are very important because they relate to economic life in the future. Due to the limitations of this research, such as only focusing on the Jabodetabek area and variables that do not cover a wide scope, the researcher hopes that future research can be developed further in other areas and use different variables from this research. This research can be used as a reference in further research so that it can complement another research.

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