

Optimising Operational Excellence in the Digital Age: A Study of Digital Banking Service Transformation in Indonesian Islamic Banks

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ABSTRACT: Digital transformation has become a top priority in the banking industry, including Indonesian Islamic Banks (Bank Syariah Indonesia, BSI), in an effort to improve service quality and customer experience. This research aims to explore the role of operational excellence in improving the quality of digital banking services at BSI. The research method used is a qualitative approach with data collection techniques in the form of observation, interviews, and documentation analysis. This research involved 121 respondents who are BSI customers between the ages of 19 and 23 and who have a student education background. The results showed that the implementation of operational excellence at BSI had a positive impact on the tangible dimension (digital transaction features) and empathy (development of Islamic features), with satisfaction levels of 58.2% and 63.6%, respectively. However, challenges are still evident in the assurance dimension, where the satisfaction level only reached 50.2%, indicating the need for an improved cybersecurity system. In addition, service responsiveness needs to be improved, especially on live chat and call centre features, to meet the expectations of customers who want faster and more efficient services. The research also underlines the importance of collaboration with fintech companies to accelerate digital service innovation. Strategic recommendations include strengthening security systems, accelerating customer service responses with AI technology, and developing features that are more relevant to the younger customer segment. With the right strategy, BSI can maintain its lead in the digital Islamic banking industry and expand its market share.

KEYWORD: operational excellence, digital banking, service quality, Bank Syariah Indonesia, customer experience, digital transformation.

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I. INTRODUCTION

The development of digital technology in the last few decades has brought major changes in various sectors, including the banking industry in Indonesia (Garg & Dhar, 2017; Sjahrudin et al., 2024). Digital transformation has become a key agenda for many banks, especially in improving the efficiency, speed, and convenience of services to customers (Risdiyanto et al., 2024). In Indonesia, banking digitalisation has changed the way customers interact with banks, from more face-to-face interactions at bank branches to interactions through digital platforms. However, this shift has also presented many challenges for banks, especially in terms of technology adoption, data security, and operational risk management. Indonesian Islamic Bank (*Bank Syariah Indonesia*, BSI), one of the largest Islamic banks in Indonesia, faces pressure to keep up with this trend and remain relevant in the digital era (Costa & Castro, 2021; Ninan, 2020; Prasetyo & Saefudin, 2023). However, the main challenge BSI faces is how to ensure that the digital transformation is effective, especially in maintaining customer data security and ensuring that all digital services can be easily accessed by customers from all walks of life.

In the context of increasingly fierce competition in the banking industry, the application of the concept of operational excellence is very important. Operational excellence refers to the ability of an organisation to run its operations efficiently and effectively, which, in turn, can increase customer satisfaction. For BSI, operational excellence can be a key strategy in improving the quality of digital banking services, especially amid the challenges faced related to digital transformation. According to research by Hermida (2018), the implementation of operational excellence not only improves operational efficiency but also contributes to improving customer experience. This is relevant because, in digital banking services, good service quality is highly dependent on system reliability, service responsiveness, and data security assurance. Thus, the implementation of operational excellence can help BSI not only to survive but also to excel in providing quality digital services.

Operational excellence is a strategic approach used by organisations to achieve optimal efficiency in their operations. According to Jones (2009), operational excellence in the banking industry can be achieved through process optimisation, technology improvement, and continuous human resource training. The implementation of operational excellence in Islamic banks not only aims to improve efficiency but also to ensure that the services provided to customers meet high-quality standards. The relationship between operational excellence and the quality of digital banking services has been proven by various studies that show that improving operational efficiency has a positive impact on customer satisfaction.

Digital transformation in banking services has become a top priority amid increasing customer needs for faster and more flexible services. Research by researcher shows that the adoption of digital technology not only speeds up the transaction process but also increases service accessibility for customers (Apriyanti & Yuvitasari, 2021; Mohapatra et al., 2022; Oyagi & Darma, 2021; Sawir et al., 2023). However, this transformation is not free from challenges, especially in terms of perceived ease of use and security. According to Nambisan (2017), the success of digital banking depends on how well banks can balance ease of use, features offered, and system security.

Customer experience is one of the key factors that influence customer satisfaction in the digital era. Oyagi & Darma (2021) mentioned that digital service quality dimensions, such as tangible, reliability, responsiveness, assurance, and empathy, are very important in creating a positive experience for customers. Studies by Sjahrudin et al. (2024) and Ferine et al (2023) also confirmed the importance of focusing on customer experience in digital banking. By providing a good experience, banks can increase customer loyalty and strengthen long-term relationships.

Although many studies have been conducted on the adoption of digital banking and technology, there are still few studies that specifically address the implementation of operational excellence in Islamic banks. Existing research focuses more on the technology and customer adoption aspects but less on exploring how operational excellence can be applied to improve service quality in the Islamic banking sector. This research aims to fill this gap by providing a deeper insight into operational excellence strategies in the context of Islamic banks. This research is also expected to provide practical recommendations for other Islamic banks to improve the quality of digital services through the application of operational excellence. Thus, the results of this study are expected to be an important reference for academics and practitioners in understanding the role of operational excellence in digital banking.

The digitalisation of banking services offers various opportunities for Bank Syariah Indonesia (BSI) to improve the quality of its services. However, this transformation process also brings a number of challenges, especially in maintaining service quality and customer satisfaction. Therefore, this study seeks to answer two main questions: How can the implementation of operational excellence improve the quality of digital banking services at BSI? What factors influence the success of digital transformation at BSI? The answers to these questions are expected to provide better insights into the strategies that BSI can adopt to achieve operational excellence.

II. RESEARCH METHODS

2.1 Type of Research

This research uses a qualitative approach to explore in depth the role of operational excellence in improving the quality of digital banking services at Bank Syariah Indonesia (BSI). The qualitative method was chosen because it allows researchers to explore complex social phenomena, including customer perceptions of digital services provided by BSI. According to Yin (2016), a qualitative approach is very effective in understanding customer behaviour and experiences in a digital banking environment because the main focus is to gain a deep understanding of the phenomena that occur in the field.

2.2 Data Collection Methods

Data was collected through three main methods: observation, interviews, and documentation. Firstly, observations were made to understand the implementation of digital banking services at BSI, particularly in terms of the features offered and the level of customer satisfaction. These observations helped the researcher to identify various aspects that affect service quality. Secondly, semi-structured interviews were conducted with various respondents, including BSI customers and bank management. The interviews were conducted face-to-face and through Google Forms to reach more respondents. A purposive sampling technique was used to select respondents relevant to the research, namely customers who have used BSI's digital services for more than one year. Finally, documentation in the form of annual report analysis, service quality data, and awards obtained by BSI were reviewed to strengthen the results obtained from observations and interviews.

2.3 Population and Sample

The population of this research is Bank Syariah Indonesia (BSI) customers who have used digital banking services. The research sample involved 121 respondents selected based on certain inclusion criteria. Respondents consisted of students aged between 19 and 23 years who had experience using BSI digital banking services for 1 to 3 years. The purposive sampling technique was used to ensure that the selected sample had characteristics relevant to the focus of the study. This appropriate sample selection is expected to produce representative data regarding the quality of digital banking services at BSI.

2.4 Validity and Reliability

To ensure data validity, this research applied method triangulation, using a combination of data from observations, interviews, and documentation. This triangulation was done to verify the findings from various data sources so as to increase the validity of the research results. In addition, credibility testing was conducted through additional interviews with internal BSI parties to validate the results obtained from the customer survey. Member-checking was also applied, where several respondents were given the opportunity to review their interpretation of the data to ensure that it was accurate.

2.5 Data Analysis Technique

Data obtained from various data collection methods were analysed using an interactive qualitative analysis model developed by Miles et al (2014). The stages of this analysis include four main steps. Firstly, the data collected was compiled and organised to facilitate further analysis (data collection). Second, data condensation was conducted by filtering out relevant information (data condensation). Third, the data was presented in the form of tables and diagrams to make it easier to understand (data display). Finally, the researcher draws conclusions and verifies to ensure that the data interpretation is accurate and consistent (conclusion drawing/verification).

III. RESULTS AND DISCUSSION

3.1 Effectiveness of Operational Excellence Implementation in Improving Digital Banking Services

Based on the research results, the implementation of operational excellence carried out by Bank Syariah Indonesia (BSI) is proven to focus on improving the quality of digital banking services that have a direct impact on improving customer experience. This approach aims to not only improve operational efficiency but also strengthen long-term relationships with customers. From the data collected through a questionnaire of 121 respondents, the majority of whom were aged between 19-23 years old with a background as university students, it appears that customers generally feel a high level of satisfaction with the various digital services offered by BSI.

In particular, respondents gave favourable ratings to the tangible dimension, which includes digital transaction features, as well as the empathy dimension, which includes the development of Islamic features relevant to the needs of Islamic customers. The satisfaction level for the tangible dimension reached 58.2%, while the empathy dimension obtained a satisfaction level of 63.6%. This shows that BSI has succeeded in providing sharia-compliant features, such as the payment of zakat, infaq, and waqf through digital applications, which directly contributes to increased customer satisfaction. These features not only add value to the service, but also strengthen BSI's image as a bank committed to sharia values. To know the digital banking conducted by BSI can be seen in the following description.

Table 1. Implementation of Operational Excellence in Digital Banking Services of Bank Syariah Indonesia

No	Digital Banking	BSI Operational Excellence
1	Digital Transaction Features	Provides easy, fast, and inexpensive way to open an account for new and existing customers
2	Reliability of Digital Services	Complete pay and buy transactions, and enjoy attractive promos every month
3	Convenience of Digital Transaction	Account opening submission feature through mobile application
4	Safety of Application Use	Secure Digital for various transaction options: savings, deposits, and investments
5	Development of Digital Features that Customers Need	Islamic service features that suit customer needs

BSI's success in achieving customer satisfaction across these two dimensions also reflects its ability to understand and respond to the specific needs of its younger and more tech-savvy customer segments. Customers in this age group tend to be more familiar with the use of digital technology, so features that are easily

accessible and in line with Islamic principles are important factors in building loyalty. BSI's implementation of operational excellence has enabled the bank to provide more personalised and customised services, which in turn increases customer trust and satisfaction.

In addition, these results show that BSI's investment in digital technology and development of Shariah-based services has yielded positive results. For example, the quick and easy digital account opening process is one of the features appreciated by new and existing customers, which not only saves time, but also provides more convenience. Measures such as these show that BSI is not only focused on digitising services, but also on optimising the user experience, which is crucial in maintaining a competitive edge in an increasingly digitalised market.

In other words, BSI's operational excellence serves not only as a tool to improve operational efficiency, but also as a strategy to improve the overall customer experience. This is in line with the needs of customers who increasingly prioritise ease of access, speed of transactions, and services that are in accordance with sharia principles. This success in the tangible and empathy dimensions is evidence that BSI's strategic approach is able to deliver services that are not only functional but also meaningful to customers.

Furthermore, BSI's efforts in implementing operational excellence that focuses on improving the quality of digital banking services can serve as a model for other Islamic banks in Indonesia. By continuously developing features that meet customer needs, BSI can maintain its edge and attract more customers from younger segments. This customer experience-focused implementation is also expected to strengthen BSI's position in the increasingly competitive digital banking market.

3.2 Analysis Based on SERVQUAL Dimensions: Successes and Challenges

This research evaluates the quality of digital banking services provided by Bank Syariah Indonesia (BSI) using the SERVQUAL model which includes five main dimensions: tangible, reliability, responsiveness, assurance, and empathy. This analysis aims to gain a deeper understanding of how customers perceive the quality of service provided by BSI as well as areas that still require improvement. Based on the survey results of 121 respondents, it can be seen that customers gave a positive assessment of the reliability dimension of digital services, with a satisfaction level of 63.6%. This reliability includes the ease of access to perform various digital transactions, including routine bill payments, inter-bank transfers, as well as Islamic services such as zakat, infaq, and waqf. BSI's initiative to provide these services in an efficient and timely manner has a positive impact on customers' perception of the bank's reliability.

The high level of satisfaction in the reliability dimension reflects that BSI has succeeded in providing reliable services to its customers. This is particularly important in the world of digital banking where system reliability plays a crucial role in building customer loyalty. Customers, especially millennials and generation Z who are more digitally savvy, value accessibility and speed of service. They want the convenience of transacting without having to deal with technical glitches or delays that could potentially hamper their financial activities. Therefore, BSI's success in the reliability dimension shows that the strategies implemented so far have yielded positive results.

However, the study also revealed significant challenges in the assurance dimension, where customer satisfaction levels only reached 50.2%. Although BSI has made various efforts to improve the security of its digital systems, the data leak case that occurred in 2023 still seems to have a negative impact on customer perceptions. This incident raises concerns regarding the protection of personal data, especially in an era where cyber-attacks and data theft are increasingly common. Although BSI has strengthened security protocols by implementing new measures, such as double authentication and data encryption, customers still perceive gaps that need to be addressed to ensure the security of their information.

Customers emphasised the importance of further enhancing security measures to restore their trust in BSI's digital services. This is especially crucial given the highly sensitive nature of banking transactions, where data breaches can have a major impact on customers' financial security. Moreover, this mistrust may cause customers to hesitate to fully utilise digital services, which will ultimately affect the adoption and growth of BSI's digital banking. To meet these challenges, BSIs need to take a more proactive approach in enhancing security and transparency. Educating customers on the security measures implemented by the BSI, as well as guidance on how to protect their personal information, can help rebuild lost trust. In addition, engaging a trusted third party to conduct periodic security audits would strengthen customers' confidence that BSI is truly committed to protecting their data.

On the other hand, in the responsiveness dimension, BSI still needs to improve its response time in handling customer complaints or problems. Respondents indicated that although live chat and call centre features are available, response times still need to be improved, especially during high transaction periods. The use of artificial intelligence technology, such as more sophisticated chatbots, can help BSI improve response speed and reduce customer waiting time.

By making continuous improvements in the assurance and responsiveness dimensions, and maintaining good performance in the reliability dimension, BSI can strengthen its position in the digital banking industry. These measures will not only increase the satisfaction of existing customers but also attract new customers who are increasingly critical of the security and reliability of banking services in today's digital era.

3.3 Enhanced Customer Experience and Collaboration with Fintech for Competitive Advantage

The implementation of operational excellence at Bank Syariah Indonesia (BSI) has proven effective in improving customer experience, with a focus on ease of transactions and accessibility of digital services. Based on interviews conducted, the majority of customers are satisfied with the various digital features offered by BSI. The ease of making transactions anytime and anywhere, such as balance inquiry, inter-account transfers, and payments through QRIS, is a significant plus for customers. These features allow customers to perform various transactions without having to visit a branch office, thus saving time and increasing efficiency.

In addition, one innovation that is highly appreciated is the digital account opening feature through the BSI mobile application. Customers, especially those who are new to BSI, benefit greatly from this convenience, which allows them to open an account without having to go through a complicated or time-consuming process. By removing physical and administrative barriers, BSI has been able to attract more new customers, especially from millennials and generation Z who prioritise convenience and speed.

The interviews also show that BSI's digital transformation has not only benefited customers, but also the bank itself. The implementation of digital banking services has significantly increased BSI's fee-based income, as well as reduced operational costs due to the reduced need for face-to-face services at branch offices. This is in line with Setiawan et al. (2024) view, which emphasises that digitalisation in the banking sector can improve operational efficiency while expanding financial inclusion in society. By adopting digital technology, BSI can increase profit margins while providing better services to customers.

To further optimise the ongoing digital transformation, BSI is advised to expand collaboration with fintech companies. This collaboration is crucial to enhance service innovation and provide more feature options to customers. For example, integration with digital wallet services, cross-border remittance features, and app-based lending can be attractive solutions for younger and more digitally savvy customers. Collaboration with fintech can accelerate the process of innovation and development of new services that are more responsive to customer needs.

This recommendation is in line with the findings of Garg & Dhar (2017), which state that synergies between banks and fintechs can accelerate digital transformation in the banking sector. By partnering with fintechs, BSIs can introduce new, more sophisticated services, such as the use of artificial intelligence for more responsive chatbots, data analytics for service personalisation, and blockchain to improve transaction security. This will not only increase customer satisfaction, but also strengthen BSI's competitiveness amidst the growing competition in the digital banking industry.

Overall, BSI's efforts in improving customer experience through the implementation of operational excellence and collaboration with fintech are expected to strengthen its position as a leader in the digital Islamic banking sector. By continuing to innovate and expand its network of strategic partnerships, BSI can maintain its relevance and attract a younger customer segment that is highly tech-savvy, as well as expand its market share in this increasingly digitalised industry.

3.4 Security Challenges, Service Responsiveness, and Impact of Operational Excellence Implementation on Awards

Although Bank Syariah Indonesia (BSI) has successfully improved the reliability of its digital services, significant challenges are still evident in the responsiveness dimension. Based on the research findings, the level of customer satisfaction related to the responsiveness aspect only reached 59.1%. Many customers complained that response times on live chat and call centre features need to be improved, especially during high transaction periods or when technical glitches occur. This is an obstacle that must be addressed immediately, considering that the speed and effectiveness of response is very important in maintaining customer satisfaction, as stated by Murliasari et al (2023). In a digital age where customers expect fast and efficient service, delays in handling complaints can negatively impact customer perceptions of service quality (Ferine et al., 2024; Sjahrudin et al., 2024).

To address this issue, BSIs can consider customer service automation strategies by utilising artificial intelligence (AI) technology. The use of AI-based chatbots can help speed up responses to customer queries and complaints, especially during peak hours. By automating a large part of the customer interaction process, BSI can not only improve efficiency, but also ensure that customers get real-time assistance without having to wait too long. This innovation will not only improve customer experience, but also strengthen BSI's position as a technology-orientated bank.

3.5 Strategic Recommendations for Continued Operational Excellence

In order for BSI to continue to excel in an increasingly dynamic digital era, it is necessary to implement a sustainable and adaptive operational excellence strategy. Based on the research results, there are several strategic recommendations that can help BSI maintain its excellence and strengthen its position in the digital Islamic banking industry (Castro-Albarrán, 2017). One very important step is to strengthen the cybersecurity system. Data leakage incidents that occurred in 2023 show that digital security is still a critical challenge that must be addressed immediately. To protect customer data and rebuild their trust, BSI needs to adopt more advanced security technologies, such as advanced data encryption, multifactor authentication and real-time security monitoring. By strengthening cyber protection, BSIs can reduce the risk of cyberattacks and ensure that customer data is well protected.

In addition to security, accelerating customer service response time is also a top priority. The research findings show that the responsiveness dimension still requires improvement, especially in terms of the speed of handling customer complaints through live chat and call centres. For this reason, BSI can utilise artificial intelligence (AI) technology to automate customer service, enabling customers to get help more quickly and efficiently. The use of smart chatbots and data-driven AI systems can help BSIs improve operational efficiency while increasing customer satisfaction.

The next recommendation is to innovate with service features that are more relevant and appealing to younger customer segments, especially the more digitally-savvy millennial and Gen Z generations. BSI can introduce new features such as app-based sharia investment services, integration with digital wallets, and microfinance services that can be accessed through digital platforms. By customising its services according to the needs and preferences of younger customers, BSI can increase its appeal and expand its market share among the more digital-savvy generation (Andhini & Andanawarih, 2023). To maintain its lead in the market, BSI may also consider expanding its collaboration with fintech companies. This collaboration could open up new opportunities in creating more innovative and flexible banking products. For example, BSIs can utilise fintech technology to offer peer-to-peer lending, cross-border remittances, and more efficient payment services. Synergies between banks and fintechs can accelerate innovation and improve the accessibility of banking services for customers across Indonesia.

By implementing these strategies, BSI will not only increase customer satisfaction and loyalty, but also expand its market share in the Islamic digital banking industry. Through a focus on operational excellence, stronger security, faster responsiveness, and relevant service innovations, BSI will be able to maintain its position as a leader in the Islamic banking sector, while increasing its competitiveness in an increasingly competitive market.

IV. CONCLUSIONS

Based on the results of this study, it can be concluded that the implementation of operational excellence at Indonesian Islamic Banks (*Bank Syariah Indonesia*, BSI) plays an important role in improving the quality of digital banking services. BSI's efforts in integrating digital strategies and focusing on customer experience have proven successful in increasing customer satisfaction, especially in the aspects of reliability and Islamic features (empathy). However, this study also reveals the challenges that BSI still faces, especially in the assurance dimension related to data security guarantees, as well as responsiveness in handling customer complaints. The digital transformation carried out by BSI has provided many benefits, both for banks and customers, such as increased operational efficiency and reduced service costs. However, to maintain its advantage in an increasingly competitive industry, BSI needs to continue to innovate and adapt to the needs of customers, especially the millennial generation and Gen Z, who are more digitally literate. Some recommended strategic steps include strengthening cybersecurity systems, optimising customer service through artificial intelligence (AI) technology, and developing more relevant digital features to meet the needs of modern customers. In addition, collaboration with fintech companies is also an important step in expanding service coverage and creating innovative solutions that can attract more customers. This research is expected to be a reference for other Islamic banks that are implementing operational excellence as a strategy to improve the quality of digital services. However, this study has limitations in that the sample is limited to certain age groups, so further research with a broader scope can provide a more comprehensive perspective. By focusing on improving digital service quality and operational sustainability, BSI has great potential to strengthen its position as a leader in the digital Islamic banking industry while making a significant contribution to financial inclusion in Indonesia.

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