*Proceedings of The 2nd International Conference of Economics, Management, Accounting and Technopreneur (**ICEMAT**), Jogjakarta, Indonesia, November 19-20, 2024*

ISBN 9798 88722 1274 *ISSN 2829 8438*

The Influence of Marketing Strategy and Service Quality Loyalty at PT. Bank Muamalat Indonesia Kopo Cash Office

Sri Nurtia Rahayu,Tahmat and A.Fidayan
Faculty of Economics, Universitas Sangga Buana YPKP Bandung, Indonesia
Email: srinurtiarahayu@gmail.com , tahmat.ypkp@usbypkp.ac.id,afidayan3@gmail.com

Abstract

Islamic Commercial Banks have contributed to encouraging the transformation of the Indonesian economy, competition is increasing between banks. Certainly triggers the need for superior marketing for each bank and costumer loyalty, such as at PT. Bank Muamalat Indonesia Kopo Cash Office, it is felt that costumer loyalty is still low due to the lack of costumers to recommend to others. The purpose of this study was to determine and analyze simultaneously and partially the effect of marketing strategies and service quality on customer loyalty at PT Bank Muamalat Indonesia Kopo Cash Office. This research is descriptive and verification research with a quantitative approach method. The population was 1502 customers with a sampling of 94 respondents. The research instrument used was a questionnaire and the data analysis research model used multiple linear regression analysis, correlation coefficient, coefficient of determination and hypothesis testing and the data was processed using the SPSS version 26 application. Based on the results obtained, it shows that the hypothesis test simultaneously marketing strategy and service quality have a significant effect on customer loyalty at PT Bank Muamalat Indonesia Kopo Cash Office.

Keywords
Marketing Strategy; Service Quality and Customer Loyalty

1. Introduction
Islamic financial institutions, including Islamic Commercial Banks (BUS) have contributed to encouraging trabsformation for the advancement of the Indonesian economy, currently having increasingly dynamic and increasing competition, which triggers the need for a marketing to be superior in each bank. There is competition between Islamic banks. According to Annur, (2023) a populix survey conducted in March 2023 of 1,014 Muslim respondents throughout Indonesia, including PT Bank Muamalat Indonesia, which got 9% of the 4th position of the Islamic bank, other Islamic banks. Of course this is a concern to be known more, so that the next can get the top position among Islamic banks in Indonesia.

PT Bank Muamalat Indonesia has 239 service offices (www.bankmuamalat.co.id, 2016) and one of them is in the city of Bandung which still stands today is the Kopo Cash Office (KK) which has an important role in supporting the transformation of economic development and Islamic finance in Indonesia. Customer loyalty is an important factor for according to Kotler & Keller in Abdul Manap et al., (2020: 166-169) customer loyalty is a loyal customer who always chooses, both services and products from the same provider to meet their needs. According to Herman, et al (2023:327) states that banks try to build customer loyalty by prioritizing their attention and satisfaction in every activity and program. So that this can make customers feel valued and comfortable and satisfied so as to encourage their loyalty to banking.

Researchers conducted a pre-survey to determine the level of customer loyalty at PT Bank Muamalat Indonesia Kopo Cash Office by distributing questionnaires to respondents as many as 20 customers who have conducted transaction activities at the bank more than 3 times and are considered to be able to influence customer loyalty at PT Bank Muamalat Indonesia Kopo Cash Office. The results show that the level of customer loyalty has decreased The results show that the level of customer loyalty has decreased, which is indicated by the respondent's answer to recommending our products or services to others, out of 20 respondents answering the choice “No” is more dominant than the answer “Yes”. of course this is a finding and needs to be sought further to understand the causes or what affects loyalty. Determination of Segmentation, Target and Positioning or more commonly known as STP is effective in generating loyal customers often known as STP is effective in producing loyal consumers so that they become “loyal” who always use these services (Abdul Manap et al., 2020: 83). According to Tjiptono quoted by Rahmawati et al., (2022: 1074) said that quality is defined as a dynamic condition related with service products, people, processes and environments that meet or exceed expectations. expectations. Customers tend to be loyal to banks that provide good quality service, if poor service can trigger customers to switch to another bank so that it can lead to account closure. can lead to account closure. Of course it is important to maintain quality of service with the aim of maintaining customer loyalty. To meet the company's expectations of maintaining

ISBN 9798 88722 1274 *ISSN 2829 8438*

customer loyalty at PT Bank Muamalat Indonesia, especially at Kopo Cash Office, also hopes to have implemented a good and appropriate marketing strategy and provided the best service to customers. The results of the background and pre-survey as the beginning of the research foundation stated above, to fulfill these expectations, the authors feel the need to conduct more specific research with the title taken, namely "The Effect of Marketing Strategy and Service Quality on Customer Loyalty at PT. Bank Muamalat Indonesia, Kopo Cash Office".

Objectives

This research aims to know, describe and analyze:
1. Conditions of Marketing Strategy, Service Quality and Customer Loyalty at PT Bank Muamalat Indonesia Kopo Cash Office.
2. The influence of Marketing Strategy on Customer Loyalty at PT Bank Muamalat Indonesia Kopo Cash Office.
3. The effect of Service Quality on Customer Loyalty at PT Bank Muamalat Indonesia Kopo Cash Office.
4. The influence of Marketing Strategy and Service Quality on Customer Loyalty at PT Bank Muamalat Indonesia Kopo Cash Office.

2. Literature Review (12 font)

Management

Management in general is a process that organizes activities over attitude so as to produce good results or changes. The definition of management according to George. R Terry in Aditama (2020: 1) provides the following explanation, Management is a special process consisting of planning, organizing, directing and controlling to be carried out to determine and achieve goals by using human resources and other resources

Marketing Management

According to Tjiptono, F (2019: 15) states that: Marketing management as the process of planning and implementing concept, pricing, promotion and distribution of ideas, goods and services to create exchanges that meet individual and organizational goals. Marketing management as an art and science of selecting target markets and getting, keeping, and growing customers by creating, delivering and communicating superior customer value According to Kotler quoted by Zainurossalamia, (2020: 4-5)

Marketing Strategy

According to Kotler and Armstrong in Fawzi et al., (2022: 10) marketing strategy is that companies strive to create relationships with customers, profit and create value. In achieving company goals, marketing strategies must be classified in several stages, according to Darmanto et al., (2022: 68) the variables in marketing strategy concentrate on market segmentation, target market or target, and positioning. According to Sudarso, (2022: 10) The following is an explanation of the indicators of each variables, as follows:

1. Segmentation, According to Kotler and Armstrong quoted by Sudarso, (2022: 10);
   a. Geographical Segmentation, including location, region, condition, and weather.
   b. Demographic Segmentation, includes age, income, gender, religion, etc.
   c. Psychographic Segmentation, covering customers' psychological factors such as lifestyle, personality.
2. Targeting According to Tjiptono quoted by Sudarso, (2022: 10) To achieve the selected target, three main criteria must be completed;
   a. Selective specialization
   b. Market specialization
   c. Product specialization
3. Positioning, indicators according to Tjiptono quoted by Sudarso, (2022: 10) consists of:
   a. Positioning based on price and quality
   b. Positioning based on aspects of use or application product specialization.
   c. Positioning based on product users

Service Quality

According to Tjiptono in Meithiana Indrasari (2019: 61) service quality is a dynamic condition that is closely related to products, services, human resources, as well as processes and the environment that can at least meet or exceed expectations. Consumers assess service quality based on 5 (five) dimensions, or main factors, according to Tjiptono quoted by Indrasari (2019: 65-66) including:

1. Reliability
2. Responsiveness
3. Assurance

ISBN 9798 88722 1274 *ISSN 2829 8438*

4. Empathy
5. Tangible

Customer Loyalty

According to Kotler and Keller in Abdul Manap et al., (2020: 166) defines that: Customer loyalty is a situation where customers consistently using the overall budget available to buy products or services from the same supplier. services from the same supplier. According to Kotler and Keller quoted by Abdul Manap et al., (2020: 167-170) there are three indicators of customer loyalty, including:

1. Repurchase
2. Brand preference
3. Recommend products to others

Based on the description above, the customer loyalty indicators used in this study are based on the opinion of Kotler and Keller quoted by Abdul Manap et al., (2020: 167-170), namely, making repeat orders or repurchases, getting used to using certain brands, liking brands, not switching, even though there are choices, thinking that the brand of choice is the best and finally recommending products or brands to others.

3. Methods

The type of research used is quantitative research. The questionnaire (survey) serves as technique used in this study to collect data to compile research and is descriptive and verification research. Respondents in this study were addressed to bank customers. The population in this study was 1502 customers with a sampling of 94 respondents using the slovin formula. The research instrument used was a questionnaire and the data analysis research model used;

1. Multiple linear regression analysis
2. Correlation coefficient
3. Coefficient of determination
4. Hypothesis testing

For this study, using a Likert scale questionnaire, which assesses the respondent's level of agreement with each statement on a scale of 1-5 Sugiyono (2020: 94). The data was processed using the SPSS version 26 application.

Table 1. Descriptive Statistic

Variable	n	Minimum	Maximum	Mean	Std. Deviation
Marketing strategy	94	1	5	3.78	396
Service quality	94	1	5	3.83	378
Customer loyalty	94	1	5	3.74	372

Source: Processed data (2024)

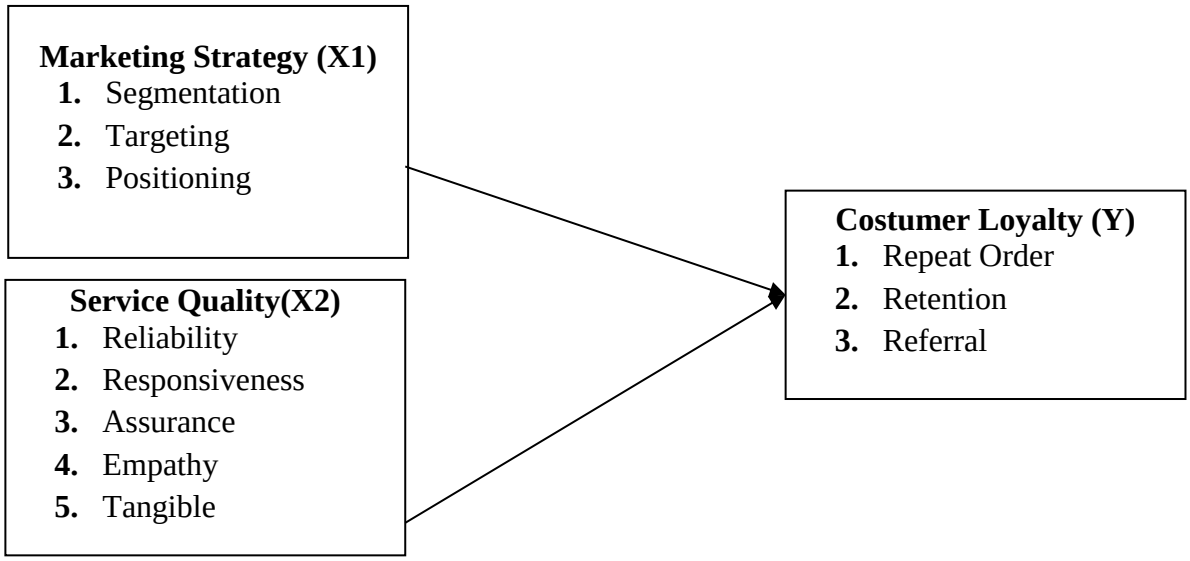


Figure 1. Theoretical Framework 2024

ISBN 9798 88722 1274 *ISSN 2829 8438*

4. Result

Based on the results of distributing questionnaires that have been conducted by researchers at PT Bank Muamalat Indonesia Kopo Cash Office with a total of 94 customers, the researchers obtained an overview of the identity of respondents with several categories of respondents which will be described based on age, gender, and occupation. The results obtained show the dominance of the younger generation of 17-25 years with a frequency of 39 people or 41.5% in using transactions or using applications at banks, certainly showing a high interest in technological innovation and digital banking services. Next, the majority of bank customers are women as many as 60.6% or 57 people, which indicates that women have a very important role in financial and family management. On job characteristics show that respondents dominated by private employees with a total of 28 or 39.4% of people compared to other jobs.

Descriptive Analysis

The results of the research on the condition of the strategy at PT. Bank Muamalat Indonesia Office Kopo Cash Office can be said to be good. This is evidenced by the total score obtained from each variable, then categorized through calculation of the score range, the calculation results obtained on each variable is included in the good category. Marketing strategy obtained average score of 3.78, is in the "Good" category, because it is in the percentage interval 3.40 - 4.20.

The results of research on service quality conditions at PT Bank Muamalat Indonesia Kopo Cash Office can be said to be good. This is evidenced by the total score obtained from each variable, then categorized through the calculation of the score range, the calculation results obtained on each variable are included in the good category. The quality of service obtained an average score of 3.83 is in the "Good" category, because it is in the percentage interval 3.40 -4.20.

The results of research on customer loyalty conditions at PT Bank Muamalat Indonesia Kopo Cash Office can be said to be good. This is evidenced by the total score obtained from each variable, then categorized through the calculation of the score range. categorized through the calculation of the range of scores, then the results obtained calculation on each variable is included in the good category. Loyalty customers obtained an average score of 3.74 in the category "Good", because it is in the percentage interval 3.40 - 4.20

Verificative Analysis

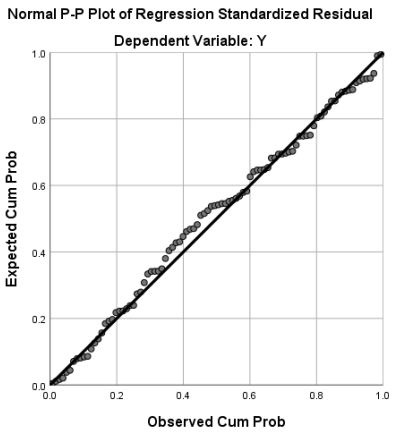
After conducting validity and reliability tests then the next test is multiple linear regression analysis which is a statistical analysis used to predict how the independent variable affects the dependent variable. In this study, the analysis technique used multiple linear regression analysis because the number of independent variables in this study was more than one.

Classical Assumption Test

1. **Data Normality Test**

© Adpebi Science Series

ISBN 9798 88722 1274 *ISSN 2829 8438*



Source: Results of Analysis Using SPSS Program.

Based on the picture above, it can be seen that the P.P plot normality test graph for X1 and X2 against Y, it can be seen that the data points are spread around the diagonal line and follow the direction of the diagonal line, so it can be concluded that the data used is normally distributed, therefore the regression model in this study has met the assumption of normality.

Multicollinearity Test

The multicollinearity test is used to find the correlation between independent variables in a regression model. To do the test This can be seen from the Variance Inflation Factor (VIF) value. Regression model can be said to be feasible if the tolerance value is above 0.10 or 10%, while the VIF value must be less than 10. VIF value must be less than 10. This test uses SPSS version 26 with the following results as follows:

Coefficients[a]								
Model		*Unstandardized Coefficients*		*Standardized Coefficients*	*t*	*Sig.*	*Collinearity Statistics*	
		B	*Std. Error*	*Beta*			*Tolerance*	*VIF*
1	(*Constant*)	1.135	1.136		.999	.321		
	X1	.048	.043	.126	1.112	.269	.503	1.987
	X2	.252	.052	.547	4.826	.000	.503	1.987
a. Dependent Variable: Loyalitas Nasabah								

Source: Results of Data Processing Using SPSS

Regarding the results of the multicollinearity test in this study,

it can be seen that the tolerance value between independent variables is 0.503 while the VIF value is 1,987, because the tolerance value is above 0.10 (0.503) this indicates that there is no serious problem with multicollinearity in this study. Indicates that there is no serious problem with multicollinearity in the regression model. regression model. While the VIF value obtained is less than 10 (1,987) this does not shows significant multicollinearity, so this study is considered stable and feasible.

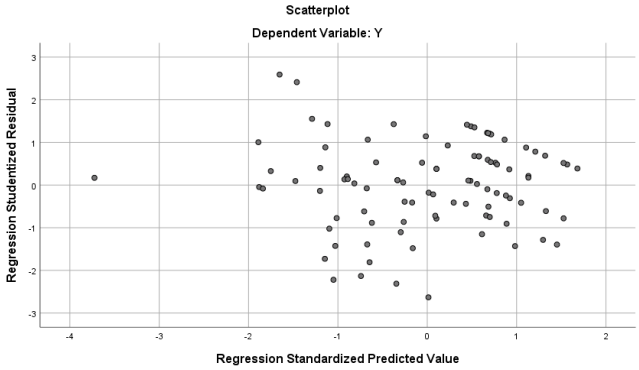
Heteroscedasticity Test

In this heteroscedasticity test, the test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. A good regression model is a model that does not occur

© Adpebi Science Series

ISBN 9798 88722 1274 *ISSN 2829 8438*

heteroscedasticity. To show a good regression model, it can be seen through the scatterplot graph, if the points spread up and down or around 0 and it can be said that these results show a good regression model.



Source: Results of Analysis Using SPSS Program.

In the picture, it can be seen that there is no particular pattern so that the points are well distributed above and below the number on the Y axis, so it can be concluded that there is no heteroscedasticity between the marketing strategy and service quality variables.

Multiple Linear Regression Analysis

Use of multiple linear regression analysis to
determine changes in impact based on the impact of the previous period.

Coefficients[a]						
		Unstandardized Coefficients		*Standardized Coefficients*		
Model		B	*Std. Error*	*Beta*	t	Sig.
1	(*Constant*)	1.135	1.136		.999	.321
	X1	.048	.043	.126	1.112	.269
	X2	.252	.052	.547	4.826	.000
a. *Dependent Variable*: Loyalitas Nasabah						

Source: Results of Analysis Using SPSS Program.

$Y = a + \beta 1X1 + \beta 2X2 + \epsilon$

$Y = 1{,}135 + 0{,}048\ X1 + 0{,}252\ X2 + \epsilon$

The constant value (intercept) of the unstandardized coefficients of 1.135 indicates that when all independent variables (marketing strategy and service quality) are zero, the predicted value for the dependent variable (loyalty) is 1.135.

X1 coefficient = if the value of X1 increases by one unit, the value of Y will increase by 0.048 units, assuming the value of X2 is constant.

© Adpebi Science Series

ISBN 9798 88722 1274 *ISSN 2829 8438*

X2 coefficient = if the X2 value increases by one unit, then the Y value will increase by 0.252 units, assuming the value of X1 is constant.

Correlation Coefficient Analysis

The statistical method used is Pearson Correlation Product Moment, because the variables studied are interval data.

Correlations

		X1	X2	Y
Management Strategy	*Pearson Correlation*	1	.705**	.511**
	Sig. (2-tailed)		.000	.000
	N	94	94	94
Service Quality	*Pearson Correlation*	.705**	1	.636**
	Sig. (2-tailed)	.000		.000
	N	94	94	94
Costumer Loyalty	*Pearson Correlation*	.511**	.636**	1
	Sig. (2-tailed)	.000	.000	
	N	94	94	94

***. Correlation is significant at the 0.01 level (2-tailed).*

Source: Results of Analysis Using SPSS Program.

The relationship between marketing strategy (X1) and customer loyalty (Y) has a significance value of 0.000 <0.05. significance value of 0.000 <0.05, so it is correlated and the relationship between marketing strategy and loyalty has a value of 0.511 which is a relationship that has a high level of correlation. This is a relationship that has a level of correlation relationship that is “Moderate” because it is in the coefficient interval 0.40 - 0.599. The relationship between service quality (X2) and customer loyalty (Y) has a significance value of 0.000 <0.05 so that the correlation and relationship between service quality variables and customer loyalty has a value of 0.636, this has a “Strong” level of relationship because based on the criteria in accordance with the correlation coefficient interpretation guidelines are at 0.60 - 0.799

Coefficient of Determination Analysis

Model Summary

Model	*R*	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
1	.642[a]	.412	.399	1.84450

a. Predictors: (Constant), Service Quality, Management Strategy

Source: Results of Analysis Using SPSS Program.

© Adpebi Science Series

ISBN 9798 88722 1274 *ISSN 2829 8438*

Based on the results of data analysis in table 4.36 above, it can be shown that the coefficient of determination (R Square) is 0.412 or equal to 41%. This value means that the marketing strategy variable (X1) and service quality (X2) simultaneously (together) affect the customer loyalty variable (Y) by 41.2% while the rest (100% - 41% = 59%) is influenced by other variables outside the regression equation. Regression equation or variables not examined

Simultaneous Testing (F Test)

ANOVA[a]						
Model		*Sum of Squares*	*df*	*Mean Square*	*F*	*Sig.*
1	*Regression*	216.898	2	108.449	31.876	.000[b]
	Residual	309.600	91	3.402		
	Total	526.498	93			
a. *Dependent Variable*: Loyality						
b. *Predictors: (Constant)*, X1 X2						

Source: Results of Analysis Using SPSS Program.

According to the results of data processing, the Fcount> Ftable value (31.876 > 3.097) then H0 is rejected, meaning that marketing strategies and service quality have a significant effect simultaneously on customer loyalty at PT. Bank Muamalat Indonesia Kopo Cash Office.

Determining T Count

Coefficients[a]						
		Unstandardized Coefficients		*Standardized Coefficients*		
Model		B	Std. *Error*	Beta	t	Sig.
1	(*Constant*)	1.135	.568		1.998	.049
	X1	.048	.021	.169	**2.224**	.029
	X2	.252	.026	.731	9.651	.000
a. *Dependent Variable*: LOYALITAS NASABAH						

Source: Results of Analysis Using SPSS Program.

The t-table result is 1.662. Due to the results of tcount> ttable (2.224> 1.662) and a significance of 0.029 <0.05, H0 is rejected and Ha is accepted, so it can be concluded that there is a significant and positive influence on

© Adpebi Science Series

ISBN 9798 88722 1274 ISSN 2829 8438

marketing strategies on customer loyalty of PT. customers of PT Bank Muamalat Indonesia Kopo Cash Office. the result of t-count> t-table (9.651>1.662) and significance
0.000 <0.05 then H0 is rejected and Ha is accepted, so it can be concluded that there is a significant and positive effect on service quality on customer loyalty of PT. customers of PT Bank Muamalat Indonesia Kopo Cash Office.

Validition

The Effect of Marketing Strategy on Customer Loyalty at PT. Bank Muamalat Indonesia Kopo Cash Office.

In the t-test results (partial) on the marketing strategy variable, the tcount> ttable value is obtained (2.224> 1.662) and the significance value is 0.029 <0.05, so H0 is rejected and Ha is accepted, so it can be concluded that there is a significant and positive effect on marketing strategies on customer loyalty of PT Bank Muamalat Indonesia Cash Office Kopo. The results of this study reinforce previous research by (Maulida & Sari, 2022) states that marketing strategies have a positive and significant effect on customer loyalty at Bank Panin Dubai Syariah regional office. significant on customer loyalty at Bank Panin Dubai sharia regional office Malang.

The effect of Service Quality on Customer Loyalty at PT. Bank Muamalat Indonesia Kopo Cash Office.

Obtained the t-table result of 1.662. the results of tcount> ttable (9.651> 1.662) and significance 0.000 <0.05 then H0 is rejected and Ha is accepted, so it can be concluded that there is a significant and positive effect on service quality on customer loyalty. There is a significant and positive influence on service quality on customer loyalty of PT. customers of PT Bank Muamalat Indonesia Kopo Cash Office. The results of this study in line with previous research by (Putra et al., 2021) that service quality has a positive and significant effect on customer loyalty.

The Effect of Service Quality Marketing Strategy on Customer Loyalty at PT Bank Muamalat Indonesia Kopo Cash Office.

Based on the results of research conducted on marketing strategies and service quality on customer loyalty based on the analysis of the coefficient of determination, it is shown that the number (R Square) is 0.412 or equal to 41%. This value means that the marketing strategy variable (X1) and service quality (X2) simultaneously (together) affect the customer loyalty variable (Y) by 41.2%.

5. Conclusions

1. Partially, the ttable result is 1.662. Due to the results of tcount < ttable (2.224> 1.662) and significance 0.029 < 0.05, H0 is rejected and Ha is accepted, so it can be concluded that there is a significant and positive effect on marketing strategies on customer loyalty of PT. Bank Muamalat Indonesia Kopo Cash Office.
2. Partially, the ttable result is 1.662. Due to the results of tcount> ttable (9.651> 1.662) and significance 0.000 <0.05, H0 is rejected and Ha is accepted, so it can be concluded that there is a significant and positive effect on service quality on customer loyalty of PT Bank Muamalat Indonesia Kopo Cash Office.
3. Simultaneously there is an influence on PT. Bank Muamalat Indonesia Kopo Cash Office This can be proven by the value of the Fcount> Ftable value (31.876> 3.097) then H0 is rejected, meaning that marketing strategy and service quality have a significant effect simultaneously on customer loyalty.
4. The coefficient of determination is 0.412 or equal to 41%. This value means that the marketing strategy variable (X1) and service quality (X2) simultaneously (together) affect the customer loyalty variable (Y) by 41.2% while the remaining (100% - 41% = 59%) the remaining 59% is influenced by other variables outside of this regression equation or variables not examined.

References

Aditama, R. A. (2020). Pengantar Manajemen Teori dan Aplikasi.

Annur, C. M. (2023). BSI, Bank Syariah yang Paling Banyak Digunakan Masyarakat Indonesia. https://databoks.katadata.co.id/. https://databoks.katadata.co.id/datapublish/2023/05/03/bsi-bank-syariahyang-paling-banyak-digunakan-masyarakat-indonesi

© Adpebi Science Series

ISBN 9798 88722 1274 ISSN 2829 8438

Darmanto, N., Syaputra, D., Ridwan, M., Negeri, P., Kreatif, M., Negeri, P., Kreatif, M., Pariwisata, J., Negeri, P., & Kreatif, M. (2022). SRENGSENG SAWAH. 10(1).

Dr Abdul Manap et al., 2023. (2020). Manajemen Pemasaran Jasa. In Jurnal Ilmu Pendidikan (Vol. 7, Nomor 2)

Haque Fawzi, M. G. (2022). STRATEGI PEMASARAN KONSEP, TEORI DAN IMPLEMENTASI.https://books.google.co.id/books?id=73hjEAAAQBAJ&lpg=PR1&ots=YRyPWQECaB&dq=pengertian strategi pemasaran menurut para ahli&lr&hl=id&pg=PR1#v=onepage&q=pengertian strategi pemasaran menurut para ahli&f=false

Herman, Ramli, I. A. (2023). SEIKO : Journal of Management & Business Pengaruh Marketing Mix Dan Self Service Technology. SEIKO : Journal of Management & Business, 6(2), 326–333

Rahmawati, C., Fitriani, D., Haira, F., & Panorama, M. (2022). Pengaruh Kualitas Layanan Dan Kinerja Karyawan Terhadap Kepuasan, Kepercayaan, Dan Loyalitas Nasabah (Studi Kasus Bank Muamalat Kantor Cabang Palembang). SIBATIK JOURNAL: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, dan Pendidikan, 1(7), 1073–1088. https://doi.org/10.54443/sibatik.v1i7.123

Sudarso, S. (2022). Analisis Implementasi Segmenting, Targeting Dan Positioning Terhadap Keputusan Pembelian Pada Kedai Abg Sidoarjo. Jurnal Riset Entrepreneurship, 5(1), 7. https://doi.org/10.30587/jre.v5i1.3342

Sugiyono, P. D. (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D (M. Dr. Ir. Sutopo. S.Pd (ed.)). ALFABET , CV.

www.bankmuamalat.co.id. (2016). PROFIL BANK MUAMALAT INDONESIA. bankmuamalat.co.id. https://www.bankmuamalat.co.id/index.php/profilbank-muamalat

Zainurossalamia, D. S. (2020). MANAJEMEN PEMASARAN TEORI & STRATEGI.

Biography

Sri Nurtia Rahayu, is a student in the economics department of the Faculty of Economics, Sangga Buana University, Indonesia. Research interest in entrepreneurship, marketing, and other related topics.

Tahmat, is a lecturer in the economics department of the Faculty of Economics, and Business, Universitas Sangga Buana Indonesia. Research interests in entrepreneurship, marketing, human resources, finance, and other related topics.

© Adpebi Science Series