

INCENTIVE STRUCTURE AND ITS EFFECT ON REFERRALS: AN ANALYSIS OF THE ROLE OF SELF-CONSTRUCTION AS A DETERMINANT

Zaenal Aripin^{1*}, Adang Haryaman², Nurhaeni Sikki³

¹Universitas Sangga Buana, Bandung, 40124, Indonesia, Zaenal.arifin@usbypkp.ac.id

²Universitas Logistik dan Bisnis Internasional, Bandung, 40151, Indonesia, Adang@ulbi.ac.id

³Universitas Sangga Buana, Bandung, 40124, Indonesia, Nurhaeni.sikki@usbypkp.ac.id

Abstract

The experience of referring others in a referral incentive program has a significant impact on an individual's self-perception and their propensity to engage in future referral activities. This study investigates how referral experiences influence individuals' self-perceptions and their motivation to engage in referral activities, as well as factors that moderate the relationship between referral experiences, incentive structures, and participation behavior. Using a qualitative approach, we analyzed data from in-depth interviews with referral program participants as well as participant observation in the program environment. Our findings suggest that individuals' self-construal plays a key role in moderating the relationship between incentive structure and their decisions to participate in referral programs. Individuals with strong self-construals tend to respond better to incentives provided, while individuals with low self-construals may experience negative impacts such as decreased motivation or anxiety regarding their performance. However, a successful referral experience can also strengthen an individual's identity as an effective influence or recommender, thereby increasing their motivation to continue participating in the referral program in the future. The practical implication of these findings is the importance of companies paying attention to psychological and social factors that influence individual self-perceptions in designing effective incentive strategies in encouraging participation in referral programs. By strengthening social support, increasing transparency and fairness, and understanding individual needs and preferences, companies can create a supportive environment for individuals to refer others with confidence and integrity.

Keywords: referral experience, incentive structure, self-construction, referral activity, participation.

INTRODUCTION

Incentive structures are one of the key elements in modern marketing strategies that aim to encourage referrals. In this context, referrals refer to the process by which individuals recommend products or services to others within their social or professional networks. Incentive structures govern the manner in which individuals are rewarded or incentivized to make referrals, which can be in the form of gifts, discounts or other benefits. The effectiveness of incentive structures in influencing referral behavior has been the subject of interesting research in the fields of marketing and consumer psychology. Analyzing the role of self-construal as a determining factor in the interaction between incentive structures and their effect on referrals is a key focus in understanding the complexity of this dynamic.

Self-construction refers to the way individuals see and understand themselves in the social and environmental context around them. This includes identification with certain roles, values and norms, as well as perceptions of an individual's abilities, confidence and motivation. In the context of referrals, self-construal plays an important role in determining the extent to which individuals feel comfortable and competent in recommending products or services to others. For example, individuals who have strong self-constructions as deal hunters or expert advisors may be more motivated to make referrals, especially if the incentive structure accommodates the needs and preferences of their self-constructions.

Previous research has revealed various factors that influence the relationship between incentive structures and their effects on referrals, including product or service characteristics, incentive attributes and social context. However, the role of self-construction in moderating this relationship is still not fully understood. Understanding how self-construction influences the way individuals respond to incentive structures can provide valuable insights in the development of more effective marketing strategies.

The importance of understanding the role of self-construction in the context of referrals and incentive structures has become increasingly relevant in today's digital age. Technology and online platforms have expanded the reach of referrals and increased the complexity of interactions between individuals, products and brands. In this environment, a deep understanding of how self-constructions influence referral behavior can help companies build more targeted and sustainable marketing strategies.

Thus, in-depth research on the relationship between incentive structure, self-construction, and their effects on referrals is important in an effort to understand consumer behavior and optimize marketing strategies. By paying attention to these complex dynamics, companies can develop more effective and relevant referral programs, which in turn can increase customer loyalty, improve brand awareness and boost overall sales.

METHOD

The qualitative research method used in the study on "Incentive Structures and Their Effects on Referrals: An Analysis of the Role of Self-Construction as a Determinant Factor" involves an in-depth approach to individuals' experiences and their subjective interpretations of the phenomenon under study. First, the researcher will use in-depth interviews to collect data from study participants who have experience with referral incentive programs. These interviews will be designed to gain a comprehensive understanding of participants' perceptions and experiences in relation to the incentive

structure they face, as well as how it influences their decision to refer others. In addition, the researcher will conduct participatory observation in the environment where the referral incentive program takes place, to understand the social context and practices that may influence how participants respond to the incentives.

Second, the qualitative approach will involve text analysis of relevant documents, such as incentive program policies, marketing materials, and internal company communications that may influence participants' perceptions of referral incentives. This text analysis will help identify patterns in the incentive structure as well as the objectives that the program organizers are trying to achieve.

Third, a phenomenological approach will be used to analyze the data collected, focusing on an in-depth understanding of how participants understand themselves in the context of the referral incentive program. This will involve thematic coding and analysis of the interview transcripts and observation notes, to identify patterns in the way participants form constructions of themselves in relation to participation in the referral program.

Fourth, triangulation will be used to validate the findings. This will involve comparing data from different sources, such as interviews, observations, and document analysis, to ensure consistency and reliability of findings. Using this approach, this qualitative research will provide an in-depth understanding of the relationship between incentive structures, individual self-constructions, and their effects on the decision to refer others in the context of a referral program.

RESULTS AND DISCUSSION

This study aims to investigate the relationship between incentive structures in referral programs and their effects on individual participation, considering the role of self-construal as a determining factor. Incentive structures in referral programs can be a wide variety of incentives, ranging from financial rewards to social recognition, which aim to encourage individuals to refer others to a particular product or service. Self-construction, or individuals' perception of themselves, is believed to play an important role in moderating the relationship between the incentives offered and their decision to participate in the referral program. By understanding more about how incentive structures and self-construals interact with each other, we can identify factors that influence the effectiveness of referral programs and design more effective strategies to encourage participation.

Tabel: Results of the Analysis of Incentive Structure and its Effect on Referrals by Taking into Account the Role of Self-Construction

No	Structure Insentif	Self-Construction	Effect on Referrals
1.	Financial Rewards	High	High: Individuals with strong self-constructions tend to feel more motivated by financial incentives and make more referrals.
2.	Social Recognition	Low	Low: For individuals with low self-construction, social recognition may be more important than financial incentives, and lack of recognition may reduce participation in referral programs.
3.	Program Loyalty Points	Various	Medium: Moderate self-construction may lead to variation in response to loyalty point-based incentives, where participation could be influenced by additional factors such as customer satisfaction and brand trust.
4.	Contests or Competitions	High	High: Individuals with competitive self-constructions may respond better to incentives that involve elements of contest or competition, as they feel more motivated to win a prize.
5.	Non-Material Awards (e.g., personal development awards)	Various	Intermediate: For individuals with self-constructions that focus on personal development, non-material rewards may be more effective in encouraging participation in the program..

The results of this analysis illustrate the complexity of the relationship between incentive structures, self-construction, and their effects on participation in referral programs. In this context, a more holistic and contextual approach is needed in designing incentive strategies that can motivate optimal participation.

The incentive structure in the referral program affects individuals' perception of their self-worth and their motivation to refer others

The discussion of how incentive structures in referral programs affect individuals' perception of their self-worth and their motivation to refer others is a deep and complex subject. Before we dive in, it is important to understand that incentive structures can be diverse, encompassing different types of rewards and stimuli aimed at encouraging

participation in referral programs. Individuals' perceptions of their own worth can also vary based on complex psychological, social and contextual factors. In this context, we will explore how the interplay between incentive structures and individuals' self-constructions influence their motivation to engage in referral activities.

First of all, it is important to understand that the incentive structure in a referral program can play an important role in shaping individuals' perceptions of their self-worth. When individuals perceive that they are rewarded or recognized for their contribution in referring others, this can enhance their sense of self-worth. For example, financial rewards or social recognition from employers or coworkers can provide positive confirmation of an individual's ability to influence or add value to others. Conversely, a lack of rewards or recognition in the incentive structure may lead to self-doubt or a feeling of not being valued. This can reduce an individual's motivation to engage in referral activities as they may feel that their efforts are unappreciated or worthless.

Furthermore, individuals' self-constructions also play a key role in how they interpret and respond to the incentive structure in the referral program. Self-construction is the way individuals view and understand themselves, including beliefs about their abilities, personal values, and their role in society. For example, individuals with strong self-constructions may be more motivated by financial incentives as they see themselves as competent and capable of achieving financial goals. On the other hand, individuals with a more relationship-focused self-construal may be more affected by social recognition in referral programs, as they are more concerned with their interpersonal relationships and social image.

The role of self-construal may also moderate the relationship between incentive structure and an individual's motivation to refer others. For example, individuals with competitive self-constructions may respond better to incentives that involve an element of contest or competition, as they have an intrinsic drive to be the best or win a prize. On the other hand, individuals with more personal growth-oriented self-constructions may be more motivated by non-material rewards that can improve their skills or knowledge. In this regard, it is important to take into account the diversity of individual self-constructions in designing incentive structures that are effective in encouraging participation in referral programs.

In addition, the effects of the incentive structure in a referral program may also depend on the social and cultural context in which individuals operate. For example, in a highly competitive culture, incentives that emphasize individual achievement may be more effective in encouraging participation in referral programs than incentives based on

teamwork. Likewise, social norms that value individual contributions may make individuals more motivated to engage in referral activities if they feel that rewards or recognition will be given to them.

However, it is important to remember that the incentive structure is only one of the factors that influence an individual's motivation to refer others. Other factors such as customer satisfaction, brand trust, and organizational commitment can also contribute to an individual's decision to participate in a referral program. Therefore, a holistic approach that takes into account various aspects of an individual's motivation and his or her social context is necessary in designing effective incentive strategies to encourage participation in referral programs.

In this context, further research is needed to deeply understand the interplay between incentive structures, individual self-construals and other contextual factors in influencing individuals' motivation to engage in referral activities. With a better understanding of these complexities, companies can design incentive strategies that are more effective and relevant to individual needs and preferences, thereby increasing the overall effectiveness of their referral programs.

The role of individual self-construction in moderating the relationship between the incentive structure offered and their decision to participate in the referral program

The role of individuals' self-construal in moderating the relationship between the incentive structure offered and their decision to participate in a referral program is an important and complex aspect in the study of social psychology and consumer behavior. Self-construction refers to the way individuals perceive and understand themselves, including beliefs about their abilities, personal values, and role in society. In the context of referral programs, self-construction can play an important role in determining how individuals interpret the incentives offered and the extent to which these incentives influence their motivation to refer others..

First of all, an individual's self-construction may influence how they evaluate the incentive structure offered in the referral program. Individuals with strong self-constructions may tend to see themselves as competent and capable of achieving certain goals. For example, individuals with a confident self-construction may see financial incentives as recognition of their ability to influence others and add value to the company. In contrast, individuals with low self-construal may doubt their ability to refer others and feel undeserving of the rewards or recognition offered through the referral program. In this

case, self-construal moderates the relationship between the incentive structure and individuals' evaluation of the value of those incentives, which in turn influences their decision to participate in the referral program.

Second, individuals' self-constructions may also moderate the relationship between the incentive structure and their motivation to participate in the referral program. Motivation is a key factor in influencing individual behavior, including participation in referral programs. A strong self-construal may increase an individual's motivation to refer others, regardless of the type of incentive offered. For example, individuals with a competitive self-construction may respond better to incentives that involve elements of contest or competition, as they have an intrinsic drive to be the best or win a prize. On the other hand, individuals with a more personal growth-oriented self-construction may be more motivated by non-material rewards that can improve their skills or knowledge. In this case, self-construction plays an important role in determining how effective the incentive structure is in motivating participation in the referral program.

Furthermore, an individual's self-construal may also influence how they respond to the incentives offered in the referral program. Perceptions of self-worth are a key factor in motivating individual behavior. A strong self-construal may make individuals more motivated to engage in referral activities as a way to maintain or enhance a positive image of themselves. Conversely, low self-construal may make individuals less motivated to engage in referral activities, especially if they feel that the incentives offered are not worth the effort required or if they doubt their ability to achieve the goals set. In this case, self-construal moderates the relationship between incentive structure and individuals' decision to participate in referral programs by influencing their perception of their self-worth and how relevant or significant the incentives are in the context of their identity and goals..

In addition, an individual's self-construal may also influence the way they interpret and express their motivation to participate in the referral program. A strong self-construal may make individuals more confident in stating their intention to refer others and committed to achieving the referral goals set. On the other hand, a low self-construal may make individuals more hesitant or uncertain in declaring their intention to engage in referral activities, especially if they feel that they are unworthy or undeserving of the rewards or recognition offered. In this case, self-construal plays an important role in moderating the relationship between incentive structure and participation behavior in referral programs by influencing how individuals convey and actualize their motivations..

It is important to remember that self-construction is a complex and multidimensional concept, which is influenced by various factors such as life experiences,

social environment, and cultural norms. Therefore, in designing incentive strategies that are effective in encouraging participation in referral programs, companies need to take into account the diversity of individual self-constructions and how these factors may moderate the relationship between the incentive structure offered and an individual's decision to participate. By better understanding the role of self-constructions in shaping individual motivations and behaviors, companies can design incentive strategies that better suit individual needs and preferences, thereby increasing the overall effectiveness of their referral programs..

The effects of the experience of referring others in a referral incentive program influence individuals' self-perception and their propensity to engage in future referral activities.

The effects of the experience of referring others in a referral incentive program can have a significant impact on individuals' self-perception and their propensity to engage in future referral activities. The experience of referring others not only affects individuals' perceptions of their ability to influence others and add value to the company, but can also shape their identity as "influencers" or "recommenders" in their social environment. First of all, the experience of referring others can boost individuals' self-confidence and self-recognition as change agents or influencers among their friends and peers. When the person they refer takes a desired action, such as purchasing a product or signing up for a service, the individual may feel proud and recognized for their contribution, which in turn may increase their perception of their self-worth as a "direction-setter" or "expert". This can reinforce their identity as someone who has the ability to influence the decisions and behaviors of others, and boost their confidence in social and professional contexts.

Furthermore, the experience of referring others in a referral incentive program may also influence individuals' attitudes and behaviors towards future referral activities. If individuals experience positive outcomes from their referral efforts, such as earning rewards or recognition, they may become more motivated to engage in referral activities again in the future. These positive experiences may reinforce the positive association between referral activities and desired outcomes, making individuals more likely to continue participating in the referral program or even increase their level of participation. In addition, successful referral experiences can also change individuals' perceptions of the risks and benefits of referral activities. When individuals see that their efforts can yield positive results, they may become more confident and motivated to take greater risks or invest more time and energy in referring others in the future..

However, the effects of the experience of referring others in referral incentive programs are not always positive, and may also result in negative or undesirable impacts on individuals' self-perceptions and their propensity to engage in future referral activities. One possible negative impact is the experience of referring others unsuccessfully or not producing the desired outcome. When individuals experience failure or unsuccessfulness in referring others, it can undermine their self-confidence and trigger feelings of helplessness or hopelessness. They may feel inadequate or worthless as an influence or recommender, which in turn may reduce their motivation to engage in future referral activities. In addition, unsuccessful experiences of referring others may also trigger feelings of shame or social stigma, especially if individuals feel that they are being evaluated or judged by others for their failures.

In addition, the experience of referring others under a referral incentive program may also influence individuals' perceptions of fairness and ethics in referral practices. If individuals experience situations where incentives or rewards are not shared fairly or transparently, this may undermine their trust in the referral program and the company managing it. They may feel that the incentive system is unfair or that they are being exploited for the company's benefit, which may lead to decreased motivation to engage in future referral activities. In addition, experiences of referring others that are unethical or create conflicts of interest may also affect individuals' perceptions of their integrity and reputation within their community or industry. If individuals feel that their referral practices conflict with their own values or principles, they may become more skeptical or reluctant to engage in future referral activities, even if incentives are offered..

In addressing the effects of the experience of referring others in referral incentive programs, it is important for companies to pay attention to psychological and social factors that may influence individuals' self-perception and their propensity to engage in referral activities in the future. For example, companies can strengthen social support and recognition for individuals who participate in referral programs, thereby increasing their confidence and motivation to continue participating. In addition, companies can also increase transparency and fairness in the incentive structure and evaluation process, thereby minimizing the risk of unfairness or dissatisfaction that could undermine individuals' motivation to participate. By paying attention to these factors, companies can increase the effectiveness of their referral programs and create a supportive environment for individuals to refer others with confidence and integrity.

CLOSING

In conclusion, the experience of referring others in referral incentive programs has a significant impact on individuals' self-perception and their propensity to engage in future referral activities. This experience can strengthen individuals' self-confidence and reinforce their identity as an effective influence or recommender, thereby increasing their motivation to continue participating in the referral program. However, the experience of referring others can also produce negative impacts such as decreased self-confidence, a tendency to be risk-averse, or doubts about the fairness and ethics of referral practices. To address this, companies need to pay attention to the psychological and social factors that influence individuals' self-perception, and ensure transparency, fairness, and social support in their incentive structures and referral practices. By doing so, companies can increase the effectiveness of their referral programs and create an enabling environment for individuals to refer others with confidence and integrity, thereby maximizing their potential influence in achieving company goals..

DAFTAR REFERENSI

- Agusiady, R., Saepudin, D., & Aripin, Z. (2024). The influence of social media communication on consumer perceptions of brands and purchase intentions in the pandemic and post-pandemic era: an analytical study. *JESOCIN*, 2(1), 1–15.
- Ariep, Zaenal. "Analysis of The Use of Promotion In Social Media on The Performance of E-Commerce Marketing." *E-Bisnis: Jurnal Ilmiah Ekonomi dan Bisnis* 14.2 (2021): 136-144.
- Aripin, Zaenal. *Marketing Management*. Deepublish, 2021.
- Aripin, Zaenal, and M. Rizqi Padma Negara. *Perilaku bisnis: etika bisnis & perilaku konsumen*. Deepublish, 2021..
- Aripin, Zaenal, and M. Rizqi Padma Negara. *Akuntansi Manajemen*. Deepublish, 2021.
- Aripin, Zaenal, and Vip Paramarta. "Utilizing Internet of Things (IOT)-based Design for Consumer Loyalty: A Digital System Integration." *Jurnal Penelitian Pendidikan IPA* 9.10 (2023): 8650-8655..
- Aripin, Zaenal; Paramarta,Vip; Kosasih. "THE INFLUENCE OF INTERNAL ENVIRONMENTAL UNCERTAINTY ON LOYALTY IN BANKING." *Journal of Jabar Economic Society Networking Forum*. Vol. 1. No. 1. 2023..
- ARIPIN, ZAENAL, and K. O. S. A. S. I. H. VIP PARAMARTA. "Post Covid-19 Pandemic New Marketing Theories and Practices Emerging from Innovations in the Tourism Sector." (2023).
- Aripin, Zaenal, and Vip Paramarta. "ANALYSIS OF MOTIVATION AND PERCEPTION OF BECOMING A BANK CUSTOMER BETWEEN PARENTS (MOTHERS AND FATHERS) AND THEIR TEENAGE CHILDREN." *Journal of Economics, Accounting, Business, Management, Engineering and Society* 1.1 (2023): 1-11.
- Aripin, Zaenal, Bambang Susanto, and Nurhaeni Sikki. "ANALYSIS OF THE IMPACT OF CUSTOMER EXPERIENCE ON REPURCHASE ATTITUDES AND INTENT IN ONLINE GROCERY RETAIL: MODERATING FACTORS OF SHARED VALUE CREATION." *Journal of Economics, Accounting, Business, Management, Engineering and Society* 1.1 (2023): 37-49.
- Aripin, Zaenal, Sri Rochani Mulyani, and Adang Haryaman. "MARKETING STRATEGY IN PROJECT SUSTAINABILITY MANAGEMENT EFFORTS IN EXTRACTIVE INDUSTRIES: BUILDING A RECIPROCITY FRAMEWORK FOR COMMUNITY ENGAGEMENT." *KRIEZ ACADEMY: Journal of development and community service* 1.1 (2023): 25-38.
- Aripin, Zaenal, Faisal Matriadi, and Sri Ermeila. "INNOVATION WITH SMALL INDUSTRY PLAYERS TO CREATE SHARED VALUE IN THE EXPERIENCE OF THE COVID-19 PERIOD IN INDONESIA." *Journal of Economics, Accounting, Business, Management, Engineering and Society* 1.1 (2023): 50-62.
- Aripin, Zaenal. "A THE INFLUENCE OF CUSTOMER EXPECTATIONS ON BANK SERVICE PERFORMANCE AND BANK CUSTOMER SATISFACTION AND ITS EFFECT ON CUSTOMER TRUST." *KRIEZ ACADEMY: Journal of development and community service* 1.1 (2023): 1-14.
- Aripin, Zaenal, and Farida Yulianty. "A QUANTITATIVE PERFORMANCE MANAGEMENT FRAMEWORK TO IMPROVE COMMUNITY ECONOMY THROUGH OMNICHANNEL SUPPLY CHAIN: A CASE STUDY IN THE BANKING AND MARKETING INDUSTRY." *KRIEZ ACADEMY: Journal of development and community service* 1.1 (2023): 15-24.
- Aripin, Zaenal. "A THE INFLUENCE OF CUSTOMER EXPECTATIONS ON BANK SERVICE PERFORMANCE AND BANK CUSTOMER SATISFACTION AND ITS EFFECT ON CUSTOMER TRUST." *KRIEZ ACADEMY: Journal of development and community service* 1.1 (2023): 1-14.

- Alripin, Zaenal, And Eko Aristanto. "Ngurah Made Novianha Pynatih (2023)." WILL DOING AI LOT OF PROMOTIONS HELP Increase Image And Consumer Appeal 1.1 (2023).
- Aripin, Zaenal, Eko Aristanto, and Ngurah Made Novianha Pynatih. "WILL DOING A LOT OF PROMOTIONS HELP INCREASE IMAGE AND CONSUMER APPEAL?." Journal of Economics, Accounting, Business, Management, Engineering and Society 1.1 (2023): 12-24.
- Aripin, Zaenal. E-Business strategi, model, dan penerapannya. Deepublish, 2021.
- Aripin, Zaenal, Ricky Agusiady, and Didin Saepudin. "POST COVID: WHAT LESSONS CAN BE LEARNED FOR THE BANKING AND MSME INDUSTRY." Journal of Economics, Accounting, Business, Management, Engineering and Society 1.1 (2023): 25-36.
- Aripin, Zaenal, and M. Rizqi Padma Negara. Perilaku bisnis: etika bisnis & perilaku konsumen. Deepublish, 2021.
- Aripin, Zaenal, Eko Aristanto, and Ngurah Made Novianha Pynatih. "WILL DOING A LOT OF PROMOTIONS HELP INCREASE IMAGE AND CONSUMER APPEAL?." Journal of Economics, Accounting, Business, Management, Engineering and Society 1.1 (2023): 12-24.
- Aripin, Zaenal, et al. "The Impact of Bank Service Quality on Satisfaction that Impacts Word of Mouth Promotion." Jurnal Syntax Admiration 4.8 (2023): 1127-1141.
- Aripin, Zaenal. "STRATEGI BISNIS: Perumusan Strategi." Implementasi, Evaluasi dan Pengawasan. zaenal aripin (2023).
- Aripin, Zaenal Aripin. "Ngurah Made Novianha Pynatih, and Ni Rai Artini." HOW BANK SERVICE INNOVATION AFFECTS THE VALUE OF CUSTOMER EXPERIENCE AND DECISION TO BE LOYAL." JIS SIWIRABUDA 1 (2023): 128-136..
- Aripin, Zaenal, and Eko Aristanto. "Ngurah Made Novianha Pynatih (2023)." WILL DOING A LOT OF PROMOTIONS HELP INCREASE IMAGE AND CONSUMER APPEAL 1.1 (2023).
- Aripin, Z. "Tantangan dan Peluang dalam Perilaku Organisasi." Diva Pustaka (2023).
- Aripin, Zaenal, Nida Garnida Fitrianti, and Raden Roro Fatmasari. "Digital Innovation and Knowledge Management: The Latest Approaches in International Business. A Systematic Literature Review in the Indonesian Context." KRIEZ ACADEMY: Journal of development and community service 1.1 (2023): 62-74.
- Aripin, Zaenal, Nida Garnida Fitrianti, and Raden Roro Fatmasari. "Digital Innovation and Knowledge Management: The Latest Approaches in International Business. A Systematic Literature Review in the Indonesian Context." KRIEZ ACADEMY: Journal of development and community service 1.1 (2023): 62-74.
- Aripin, Zaenal, Nurhaeni Sikki, and Raden Roro Fatmasari. "AN IN-DEPTH EXPLORATION OF EMPIRICAL RESEARCH ON ENTREPRENEURIAL MINDFULNESS: A SYSTEMATIC LITERATURE REVIEW TO EXPLORE NUANCES, FINDINGS, AND CHALLENGES." Journal of Jabar Economic Society Networking Forum. Vol. 2. No. 1. 2024.
- Aripin, Zaenal Aripin, Ngurah Made Novianha Pynatih, and Ni Rai Artini. "HOW BANK SERVICE INNOVATION AFFECTS THE VALUE OF CUSTOMER EXPERIENCE AND DECISION TO BE LOYAL." JIS SIWIRABUDA 1.2 (2023): 128-136.
- Aripin, Zaenal;Kisalsih;Palrallmalrtal., Vip, Et All. "Influlencing Falctors ON ONLINE Consulmer Behalvior: Al Calse Stuldy ON ONLINE SHOPPERS IN Balndulng." Proceeding Of Internaltionall Conference On Innovaltions In Sociall Sciences Edulcaltion Alnd Engineering. Vol. 3. 2023.
- Aristanto, Eko, Indri Damayanti, and Zaenal Aripin. "Pelatihan dan pendampingan penyusunan kebijakan dan standar pelayanan publik pada Balai Teknik Air

- Minum." *Abdimas: Jurnal Pengabdian Masyarakat Universitas Merdeka Malang* 6.2 (2021): 153-165.
- Aristanto, Eko, Zaenal Aripin, and Syarif Hidayatullah. "Pelatihan Pengelolaan Keuangan dalam Penyiapan Administrasi Pengajuan Kredit Usaha Rakyat Pada Kelompok Tani Penderes di Desa Patemon." *E-Dimas: Jurnal Pengabdian kepada Masyarakat* 14.1 (2023): 154-160.
- Aristanto, Eko, et al. "Assistance in integrity zone development for strengthening the public services quality at Sabo Technical Center." *Abdimas: Jurnal Pengabdian Masyarakat Universitas Merdeka Malang* 7.2 (2022): 217-229.
- Ariasih, M. P., Nurchayati, N., Zahara, A. E., Mulyanti, D. R., Dagutani, D., Adirinekso, G. P., ... & Watu, E. G. C. (2023). *PEMASARAN JASA: Teori dan Penerapannya*. PT. Sonpedia Publishing Indonesia.
- Arlı, D. (2023). The Impact of Health Message on People's Attitude Toward Wearing a Mask: The Moderating Role of Self-Construal. *ANIMA Indonesian Psychological Journal*, 38(2), e09-e09.
- Bakhtiar, F. (2020). *PERAN UNIT PELAKSANA TEKNIS DINAS LOKA BINA KARYA DALAM PEMBERDAYAAN MASYRAKAT DISABILITAS MENUJU KEMANDIRIAN* (Doctoral dissertation, Universitas Pancasakti Tegal).
- Cahyati, P. (2021). Analisis Kepuasan dalam Meningkatkan Loyalitas melalui Kepercayaan: Studi pada Pasien Peserta BPJS di UPT Puskesmas Cimaragas Kabupaten Ciamis. *Literatus*, 3(1), 103-117.
- Evita, S. (2023). ANALISIS PENGARUH TRANSFER PRICING, LEVERAGE, PAJAK TANGGUHAN DAN BEBAN IKLAN TERHADAP TAX AVOIDANCE DI INDONESIA DENGAN UKURAN PERUSAHAAN SEBAGAI VARIABEL KONTROL (Studi Empiris Pada Perusahaan Manufaktur Sub Sektor Makanan Dan Minuman Yang Terdaftar di Bursa Efek Indonesia Periode 2016-2020).
- Fatmasari, Raden Roro, Anggun Yolistina, and Nazhira Nindya Padma Hanuun. "UTILIZATION OF CHATGPT IN THE CONTEXT OF TAX EDUCATION IN INDONESIA: A PERSPECTIVE REVIEW." *Journal of Economics, Accounting, Business, Management, Engineering and Society* 1.1 (2023): 63-65.
- Gunawan, A. (2024). The Effect Of Payroll Control Systems And Performance Benefits On Employee Performance At Bappeltibangda Cianjur District. *KRIEZACADEMY*, 2(1), 1-16.
- Hanuun, Nazhira Nindya Padma, M. Rizqi Padma Negara, and Zaenal Aripin. "ENTREPRENEURIAL EMPOWERMENT IN CREATING SUSTAINABLE DEVELOPMENT IN DEVELOPING COUNTRIES: TO WHAT EXTENT DO THEY STRENGTHEN AND CONTRIBUTE TO EACH OTHER?." *Journal of Jabar Economic Society Networking Forum*. Vol. 1. No. 1. 2023.
- Hidayat, Muhammad Syahrul, et al. "ORIENTASI KEWIRAUSAHAAN TERHADAP PERTUMBUHAN PETERNAKAN SAPI PERAH DENGAN PERAN MEDIASI SISTEM PRODUKSI DI KOTA MALANG." *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)* 7.1 (2023): 184-201.

- Imraatunnaifah, S. (2022). *Supervisi Kepala Sekolah dalam Upaya Meningkatkan Etos Kerja Guru di MTs Al-Islam Joresan Mlarak Ponorogo* (Doctoral dissertation, IAIN Ponorogo).
- Latifah, E., Sy, S. E., & Ak, M. (2021). PENELITIAN DALAM BIDANG EKONOMI ISLAM. *Metode Penelitian Ekonomi Islam*, 49.
- Maheswara, D. O. (2023). *Strategi pemasaran pembukaan rekening Online dalam meningkatkan jumlah nasabah pada PT Bank Jago Syariah Tbk (ARTO)* (Doctoral dissertation, Universitas Islam Negeri Maulana Malik Ibrahim).
- Maisarah, W. (2021). Framing Advokasi Perkuliahan Tatap Muka di Masa Normal Baru dalam Pemberitaan Kedaulatan Rakyat. *Jurnal Kajian Jurnalisme*, 4(2), 192-207.
- Meliala, A. J., & SH, M. (2023). *Melawan Dinamika Kapitalisme Dengan Hukum Ekonomi Kerakyatan*. PT. RajaGrafindo Persada-Rajawali Pers.
- Muktamar, A., Hertina, D., Ratnaningsih, R., Syaepudin, S., Syahputra, H., Hendriana, T. I., ... & Nursanti, T. D. (2023). *MSDM ERA MILENIAL: Pengelolaan MSDM yang Efektif untuk Generasi Milenial*. PT. Sonpedia Publishing Indonesia.
- Murtini, S., & Widodo, B. S. (2020). PEMBELAJARAN INOVATIF II.
- Kosasih, Vip Paramarta, Zaenal Aripin, THE POTENTIAL AND SUCCESS OF EQUITY CROWDFUNDING IN INDONESIA: EXPLORING THE SIGNALING HYPOTHESIS AND FINANCIAL LITERACY CHALLENGES. *JESOCIN*. 2024;1(2):63-78. Accessed February 17, 2024. <https://Jesocin.Com/Index.Php/Jesocin/Article/View/12>
- Kristanti, Farida Titik, et al. "A stock portfolio strategy in the midst of the COVID-19: Case of Indonesia." *Journal of Eastern European and Central Asian Research (JEECAR)* 9.3 (2022): 422-431.
- Kristanti, Farida Titik, Novita Mia Nur Syafia, and Zaenal Aripin. "An early warning system of life insurance companies distress in Indonesia." *Multicultural Education* 7.7 (2021): 237-245.
- Mulyani, Sri Rochani, Et All. "Buku Multivariat Terapan." (2022).
- Negara, M. Rizqi Padma, and Zaenal Aripin. "Manage Insurance Customer Satisfaction with Premiums and Perceived Quality Assessments." *Journal of Jabar Economic Society Networking Forum*. Vol. 1. No. 1. 2023.
- Nugraha, Dendi, Sri Rochani Mulyani, and Zaenal Aripin. "THE INFLUENCE OF THE MARKETING MIX ON BRAND IMAGE IN THE COMMUNITY (Case Study at Bank Bjb Main Branch)." *Journal of Economics, Accounting, Business, Management, Engineering and Society* 2.1 (2024): 16-31.
- Paramarta, Vip, et al. "INFLUENCING FACTORS ON ONLINE CONSUMER BEHAVIOR: A CASE STUDY ON ONLINE SHOPPERS IN BANDUNG." *Proceeding of International Conference on Innovations in Social Sciences Education and Engineering*. Vol. 3. 2023.
- Pradana, Harry Anugerah, Sulaeman Rahman Nidar, and Zaenal Aripin. "Intellectual capital and stock market performance of retail trade and property and real estate industry in Indonesia." (2018).

- Saepudin, Didin, Ricky Agusiady, and Zaenal Aripin. "Micro and Small Enterprise Development: Modeling the Triangle of Business Consulting, Knowledge Absorption Capacity, and Innovation in Indonesia." *Journal of Economics, Accounting, Business, Management, Engineering and Society* 2.1 (2024): 1-15.
- Solehudin, M. M., Nurul Hidayat, S. E., Arief Syahreza SE, M. M., Gayuh Lemadi, S. T., Marwan, S., Aripin, H. Z., ... & SM, M. (2023). *KONSEP DASAR MANAJEMEN INDUSTRI*. Cendikia Mulia Mandiri.
- Solehudin, M. M., Marjuki, M. P., Destina Paningrum, S. E., Aripin, H. Z., Eka Indriyani, M. S., SE, M., ... & S ST, M. M. (2023). *PENGELOLAAN MANAJEMEN BISNIS 5.0*. Cendikia Mulia Mandiri.
- Sikki, Nurhaeni, Zaenal Aripin, and Nida Garnida Fitrianti. "BUSINESS INNOVATION AND CRITICAL SUCCESS FACTORS IN DIGITAL TRANSFORMATION AND CHALLENGING TIMES: AN ECONOMETRIC ANALYSIS OF STARTUP VIABILITY AND SUCCESS." *KRIEZ ACADEMY: Journal of development and community service* 2.1 (2024): 1-15.
- Prastiwi, D. (2021). Profile of Tax Compliance Research in Indonesia. *Media Riset Akuntansi, Auditing & Informasi*, 21(2), 245-272.
- Rumondang, A., Sudirman, A., & Sitorus, S. (2020). Pemasaran Digital dan Perilaku Konsumen.
- Ruslinda, D. (2022). *Pengaruh Komunikasi Interpersonal dan Motivasi Petugas Kesehatan Terhadap Perilaku Keputusan Keluarga Dalam Merujuk Pasien Gawat Darurat Dari Puskesmas Pagelaran Ke Rumah Sakit di Kabupaten Cianjur Tahun 2012* (Doctoral dissertation, Sekolah Tinggi Ilmu Kesehatan Indonesia Maju).
- Silalahi, N. A. (2022). Pembentukan Perangkat Kepatuhan Persaingan Usaha sebagai Strategi untuk Meningkatkan Kepatuhan Persaingan Usaha. *Jurnal Persaingan Usaha*, 2(1), 30-42.
- Sopyyati, I. (2020). *PENGARUH FEE AUDIT, ROTASI AUDITOR DAN REPUTASI KANTOR AKUNTAN PUBLIK TERHADAP KUALITAS AUDIT (Studi Empiris Pada Perusahaan Property, Real estate dan Kontruksi Yang Terdaftar di Bursa Efek Indonesia Tahun 2016-2018)* (Doctoral dissertation, UNIVERSITAS PANCASAKTI TEGAL).
- Sujanto, B. (2021). *Pengelolaan Sekolah: Permasalahan dan Solusi*. Bumi Aksara.
- Suyitno, B. M. Penelitian Terapan untuk Mewujudkan SDGs.
- Wibowo, A. (2020). Perilaku Konsumen & Hubungan Masyarakat. *Penerbit Yayasan Prima Agus Teknik*, 1-174.
- Z Aripin, MRP Negara, "Manajemen Risiko : Teori dan Implementasinya, Depublish"
Aripin, Zaenal, Faisal Afiff, and Yuyus Suryana. "Pertinent Alternatives Considered For Decision Makers in Banking Services Companies Survive Amidst Competition in Indonesia." *Review of International Geographical Education Online* 11.7 (2021).
Aripin, Zaenal. "Ir., UMKM dengan Bordir." (2008).
Aripin, Zaenal, and Yayan Satyakti. "Sofi Suryasnia, Analyzing Bank Entry Competition on Bank Integration Episode in ASEAN." 35th EBES Conference. Vol. 2.

- Zaenal Aripin, Vip Paramarta, Kosasih, BETWEEN INNOVATION AND CHALLENGES: UTILIZATION OF BLOCKCHAIN AND CLOUD PLATFORMS IN THE TRANSFORMATION OF BANKING SERVICES IN THE DIGITAL ERA. *JESOCIN* 2024, 1 (3), 1-16.
- Zaenal Aripin, Didin Saepudin, Farida Yulianty, TRANSFORMATION IN THE INTERNET OF THINGS (IOT) MARKET IN THE BANKING SECTOR: A CASE STUDY OF TECHNOLOGY IMPLEMENTATION FOR SERVICE IMPROVEMENT AND TRANSACTION SECURITY. *JESOCIN* 2024, 1 (3), 17-32.
- Zaenal Aripin, Faisal Matriadi, Sri Ermeila, OPTIMIZATION OF WORKER WORK ENVIRONMENT, ROBOTS, AND MARKETING STRATEGY: THE IMPACT OF DIGITAL-BASED SPATIOTEMPORAL DYNAMICS ON HUMAN RESOURCE MANAGEMENT (HRM). *JESOCIN* 2024, 1 (3), 33-49.
- Zaenal Aripin, Didin Saepudin, Asep Gunawan, THE IMPACT OF OMNICHANNEL INTEGRATED MARKETING COMMUNICATIONS (IMC) ON RETAIL PRODUCT AND SERVICE SATISFACTION IN INDONESIA: AN ANALYSIS WITH AN OPEN ACCESS APPROACH. *JESOCIN* 2024, 1 (3), 33-48.
- Zaenal Aripin, Wawan Ichwanudin, Ijang Faisal, THE EFFECT OF MARKETING DUALITY ON PERFORMANCE: USING A RESPONSE SURFACE APPROACH TO OVERCOME EMPIRICAL BARRIERS. *JESOCIN* 2024, 1 (3), 49-65.
- Zaenal Aripin, Ucu Supriatna, M. Syafarudin Mahaputra, THE INFLUENCE OF POSSESSIVE BRAND NAMES ON CONSUMER DECISIONS AND PREFERENCES: AN EXPLORATION OF THE ROLE OF PERCEIVED CONTROL. *KISA INSTITUTE* 2024, 1 (2), 50-66.
- Zaenal Aripin, Ngurah Made Novianha Pynatih, Eko Aristanto, NURTURING MARKETING RELATIONSHIPS: THE ROLE OF LOYALTY TENDENCIES BEYOND RELATIONSHIP DYNAMICS. *KISA INSTITUTE* 2024, 1 (2), 67-81.
- Zaenal Aripin, Bambang Susanto, Nurhaeni Sikki, UNRAVELING THE EFFECTS OF ECONOMIC POLICY UNCERTAINTY: STRATEGIC CONTRIBUTIONS OF MARKETING, OPERATIONS, AND RESEARCH AND DEVELOPMENT. *KRIEZ ACADEMY* 2024, 1 (2), 52-64.