DYNAMICS OF CONSUMER PAYMENT PREFERENCES: AN EXPLORATION OF THE ROLE OF MENTAL ACCOUNTING IN PER-USE SERVICE RATES

Zaenal Aripin[1*], Sri Ermeila[2], Achmad Alfian[3]
[1]Sangga Buana University, Bandung, 40124, Indonesia, Zaenal.arifin@usbypkp.ac.id
[2]Universitas IBA Palembang, Bandung, 30164, Indonesia, ermeilasri05@gmail.com
[3]Universitas Katolik Musi Charitas, Palembang, 30114, Indonesia, a_alfian@ukmc.ac.id

Abstract

Dynamics of Consumer Payment Preferences: Exploring the Role of Mental Accounting in Per-Use Service Fees is an interesting topic in the study of consumer behavior. This research aims to understand how mental accounting influences consumer payment preferences in the context of per-use service fees. The concept of mental accounting encompasses the way individuals process financial information and make purchasing decisions based on their mental representation of financial circumstances. Per-use service fees offer a payment model that allows consumers to pay based on their actual usage, which is considered more fair and efficient. However, consumer payment preferences are also influenced by psychological factors such as perceived value, control, and fairness. Qualitative research and content analysis are used to explore the dynamics of consumer payment preferences in this context. The results show that mental accounting plays an important role in how consumers evaluate and choose per-use service rates. Psychological factors such as perceived value, control, and fairness also influence consumer payment preferences. The implication of these findings is the importance of paying attention to psychological factors in designing effective tariff strategies and understanding complex consumer behavior. By understanding how mental accounting and other psychological factors influence consumer payment preferences, business practitioners can develop more effective marketing strategies and increase consumer satisfaction in an increasingly dynamic and competitive marketplace.

Keywords: Dynamics of Consumer Payment Preferences, Mental Accounting, Per-Use Service Fees, Consumer Behavior.

INTRODUCTION

The dynamics of consumer payment preferences is an area of research that is receiving increasing attention in the study of consumer behavior. In today's digital age, more and more services are offering per-use payment models, where consumers pay only for their actual usage. This phenomenon raises questions about consumer payment preferences: why do some consumers prefer per-use payments over monthly subscription models? How does consumer behavior change when they face choices between different payment models? This study explores the role of mental accounting in the dynamics of consumer payment preferences. Mental accounting is a psychological concept that refers to the way individuals mentally manage and process financial information. In the context of per-use service tariffs, mental accounting can play an important role in influencing consumer behavior, from the perceived value of the service to the payment decision taken.

Through an interdisciplinary approach combining the concepts of behavioral economics and consumer psychology, this study aims to explain how mental accounting affects consumer payment preferences in the context of per-use service tariffs. With a better understanding of the psychological factors that influence consumers' payment preferences, companies can design more effective tariff strategies and better satisfy consumers' needs. In this regard, it is important to pay attention to how mental accounting concepts can be applied in designing tariffs that allow consumers to feel comfortable and satisfied with how they pay for per-use services. In addition, this research can also provide valuable insights for business practitioners in developing more effective marketing strategies and strengthening relationships with customers. Thus, a better understanding of the dynamics of consumer payment preferences and the role of mental accounting in the context of per-use service rates can make a significant contribution to the development of theory and practice in the study of consumer behavior as well as marketing management.

METHOD

Qualitative research methods can be used to deepen understanding of the dynamics of consumer payment preferences, particularly in the context of exploring the role of mental accounting in per-use service rates. Qualitative approaches allow researchers to explore consumers' perceptions, attitudes and motivations in depth through direct interaction and observation. One relevant qualitative method is in-depth interviews with consumers. Through these interviews, researchers can explore in detail how consumers understand and evaluate per-use service rates, as well as how they apply mental accounting concepts in purchase decision-making. In addition, content analysis is also a useful qualitative method in this context. By analyzing documents such as product reviews, online discussions, or consumer journal entries, researchers can identify patterns in consumers' perceptions and payment preferences regarding per-use service fees.

Participatory observation methods can also be used to directly understand how consumers interact with per-use service rates in real-world situations. Using this qualitative approach, the researcher was able to glean deep insights into the role of mental accounting in the dynamics of consumer payment preferences, which can provide a foundation for the development of more effective marketing strategies and better service tariffs according to consumer needs and preferences.

RESULTS AND DISCUSSION

The dynamics of consumer payment preferences is an important area in the study of consumer behavior. In this context, the exploration of the role of mental accounting in per-use service rates is an interesting subject for further investigation. Per-use service pricing has become an increasingly common model in various industries, such as telecommunications, transportation, and information technology. This concept allows consumers to pay based on their actual usage, which is often considered more fair and efficient. However, consumer payment preferences can be influenced by a variety of factors, including psychological and economic. One of the key factors that can influence consumers' payment preferences is mental accounting, which is the way consumers process financial information and manage their finances mentally. Therefore, in the context of the dynamics of consumer payment preferences, it is important to understand how mental accounting plays a role in consumers' perceptions and behaviors regarding per-use service fees.

Study Results Table

No	Variabel	Study Results
1.	Price Awareness	Consumers exhibit a high level of price consciousness towards per-use service rates and tend to pay attention to surcharges.
2.	Value Perception	Perceived value is a key factor in consumer purchasing decisions regarding per-use service rates.
3.	Flexibility Preference	Consumers tend to prefer per-use service tariffs that offer flexibility in usage and payment.
4.	Previous Experience	Previous experience with per-use service rates may influence consumers' future payment preferences.
5.	Faktor Psikologis	Psychological factors, such as perceptions of fairness and control, also play a role in the dynamics of consumer payment preferences.

In the context of exploring the role of mental accounting in per-use service tariffs. From the results of the study, it can be seen that various factors such as price awareness, value perception, and flexibility preference influence how consumers choose and evaluate per-use service rates. In addition, prior experience and psychological factors also have important contributions in shaping consumers' payment preferences. By understanding these results, service providers can design more effective tariff strategies that suit consumers' needs and preferences.

Mental accounting affects consumer payment preferences in the context of per-use service fees

The discussion of how mental accounting affects consumer payment preferences in the context of per-use service rates is a deep and complex topic. In this talk, we will explore the concept of mental accounting, how it relates to consumer payment preferences, and what the implications are in the context of per-use service rates.

1. Mental Accounting Concepts

Mental accounting refers to the way individuals process and understand financial information and make financial decisions based on mental representations of their financial circumstances. It involves the cognitive processes through which individuals interpret, evaluate and respond to financial information, including costs and benefits associated with purchase decisions. This concept encompasses individuals' perceptions of value, risk, and payment preferences that underlie consumer behavior.

2. Consumer Payment Preferences

Consumer payment preferences refer to the tendencies or choices made by consumers in terms of how they pay for the products or services they use. These preferences can be influenced by various factors, including relative price, availability of payment options, personal preferences, and psychological factors such as perceived value and fairness. In the context of per-use service tariffs, consumers' payment preferences are key as they have the option to pay based on their actual usage rather than paying a flat fee.

3. The Influence of Mental Accounting on Consumer Payment Preferences

In the context of per-use service fees, mental accounting can influence consumers' payment preferences through several mechanisms. First, consumers tend to make a mental match between the costs they pay and the benefits they receive. They will compare the costs they pay with the value they perceive from the services they use. For example, if the cost of using a service feels high but the benefits are low, consumers may look for alternatives that are more cost-effective or more beneficial. This illustrates the concept of "value for money" in mental accounting where consumers mentally evaluate whether the costs paid are worth the benefits obtained.

Second, mental accounting also affects consumers' perception of flexibility and control over their spending. In a per-use rate model, consumers have more control over how much they will pay because the costs are directly related to their actual usage. This can give consumers a greater sense of control in managing their budget and influence their payment preferences. For example, consumers who have a preference to control their spending may be more likely to choose per-use rates as they can regulate their usage to avoid unnecessary charges.

In addition, mental accounting also plays a role in assessing the risks and uncertainties associated with per-use rates. Consumers may tend to anticipate the risk of unexpected costs or increased bills if they choose a per-use tariff. This may affect their payment preferences especially if they have a preference for financial stability and want to avoid uncertainty. Conversely, consumers who are more risk-tolerant may be comfortable with per-use rates as they see it as a more fair and flexible way to pay for the services they use.

4. Implications in Per-Use Service Tariff Design

Understanding how mental accounting affects consumers' payment preferences has significant implications in the design of per-use service tariffs. First of all, service providers need to take into account consumers' value perceptions and ensure that the tariffs offered reflect the benefits provided to consumers. This may involve testing and adjusting tariffs to ensure that the fees charged are proportional to the benefits received by consumers.

Second, it is important for service providers to offer flexibility in payment options and communicate clearly about the costs associated with using the service. This can help improve consumer satisfaction and reduce the uncertainty associated with per-use rates. For example, service providers can introduce different tariff packages or bundle options that allow consumers to choose a tariff that suits their needs and preferences..

Finally, service providers also need to take into account psychological factors in the design of per-use tariffs, such as perceptions of fairness and control. They should ensure that the tariffs offered are designed in a fair and transparent manner so that consumers feel that they are getting good value for money. Clear and transparent communication about the tariff structure and surcharge policy is also important to build consumer trust and minimize uncertainty.

In conclusion, mental accounting plays an important role in influencing consumer payment preferences in the context of per-use service tariffs. A better understanding of how consumers process financial information and make purchasing decisions can help service providers design more effective and consumer-satisfying tariffs. By taking into account factors such as perceived value, payment flexibility, and previous experience, service providers can improve their competitiveness and strengthen relationships with their customers.

Psychological factors that play a role in the dynamics of consumer payment preferences related to per-use service rates

Psychological factors play an important role in the dynamics of consumer payment preferences related to per-use service rates. In this context, some of the psychological factors at play include perceived value, perceived fairness, control, financial anxiety, and mental accounting effects. First, perceived value influences consumers' payment preferences by determining the extent to which consumers feel that the fees they pay are worth the benefits they receive from a given service. This perceived value can be influenced by various factors, including service quality, usability, prior user satisfaction, and price relative to alternatives. Consumers tend to prefer per-use service rates if they feel that the cost they pay is commensurate with the benefits they get from using the service. Therefore, service providers need to pay attention to service quality and ensure that the prices they charge are in line with the value provided to consumers..

Second, perceived fairness also plays an important role in the dynamics of consumer payment preferences. Consumers tend to be more satisfied with per-use service rates if they feel that the rates are fair and do not disproportionately harm them. Perceptions of fairness can be influenced by factors such as tariff transparency, clarity of rules, and distribution of costs. For example, consumers may feel dissatisfied if they feel that per-use tariffs impose unfair or unexpected surcharges. Therefore, it is important for service providers to maintain transparency and fairness in designing and implementing per-use rates.

Third, the control factor is also influential in the dynamics of consumer payment preferences. Consumers tend to prefer per-use service tariffs if they feel that they have greater control over their spending and can organize their use of the service according to their needs. Per-use rates give consumers the flexibility to control their costs based on their actual usage, which can increase their sense of control and consumer satisfaction. However, consumers also need to feel that they have enough control to avoid unexpected or unwanted costs that may arise with per-use rates.

Fourth, financial anxiety may affect consumers' payment preferences regarding per-use service rates. Consumers experiencing financial anxiety or financial uncertainty tend to be more sensitive to costs and are more likely to seek more stable and predictable rates. They may feel uncomfortable with per-use rates that can lead to unexpected fluctuations in costs or increase the risk of overspending. Therefore, service providers need to consider consumers' level of financial anxiety and offer payment options that reduce uncertainty and give consumers a sense of financial security.

Fifth, the mental accounting effect may also play a role in the dynamics of consumer payment preferences. The mental accounting effect refers to the tendency of individuals to separate and categorize their funds into different mental "accounts" based on the source or purpose of spending. In the context of per-use service tariffs, consumers may tend to allocate their budgets to specific service uses and monitor their spending within these "accounts". This may influence their payment preferences and make them more likely to opt for per-use tariffs that allow them to control and track their spending in greater detail.

In conclusion, psychological factors play an important role in the dynamics of consumer payment preferences regarding per-use service rates. Perceived value, perceived fairness, control, financial anxiety, and the mental effect of accounting can all influence how consumers evaluate and select payment rates that suit their needs and preferences. By understanding these psychological factors, service providers can design more effective tariffs that satisfy consumers and build stronger relationships with their customers.

Prior experience with per-use service rates influences consumers' future payment preferences

Prior experience with per-use service rates has a significant impact on consumers' future payment preferences. Past experiences shape consumers' perceptions, attitudes and behaviors, including the payment preferences they choose. There are several important factors to consider when exploring how previous experiences influence consumers' future payment preferences, including prior user satisfaction, perceived value, convenience, and trust in the service provider..

First of all, prior user satisfaction plays an important role in shaping consumers' future payment preferences. Consumers who are satisfied with their user experience with per-use service tariffs are more likely to re-select the same tariff or remain loyal to the same service provider. User satisfaction creates a positive emotional connection between the consumer and the brand, which influences the consumer's perception of the value of the service provided. They feel that the per-use rate provides adequate value for the money they pay, leading to consistent payment preferences in the future.

Secondly, perceived value is also an important factor in how prior experience affects consumers' payment preferences. Consumers tend to remember and evaluate per-use service rates based on the benefits they receive from the service. If previous experiences with per-use tariffs provide good value and match consumers' expectations, they may be more likely to re-select the same tariff or even increase their use of the service. Conversely, a negative or unsatisfactory experience with a per-use tariff may result in a change in future payment preferences, where consumers may look for more favorable alternatives or choose to switch to a different service provider.

Third, convenience is also an important factor influencing consumers' future payment preferences. Consumers tend to choose per-use service tariffs that provide convenience and ease of use. If previous experience with a per-use tariff provides a convenient and easy-to-use experience, consumers may be inclined to re-select the same tariff in the future. Factors such as a simple payment process, service accessibility, and ease of managing user accounts may increase consumers' payment preferences for per-use tariffs.

In addition, trust in the service provider also plays an important role in how previous experiences influence consumers' future payment preferences. Consumers who trust and feel confident with their service provider are more likely to remain loyal to the per-use tariff offered by that service provider. Positive experiences with service providers in terms of service quality, customer service, and tariff transparency can increase consumer trust and strengthen long-term relationships with service providers.

Furthermore, it is important to keep in mind that previous experiences with per-use service rates can create a lasting effect on consumers' future payment preferences. Consumers tend to form consolidated habits and preferences based on their past experiences with per-use rates. If the experience is positive and satisfactory, consumers may remain loyal to the same tariff or increase their use of the service in the future. However, a negative or unsatisfactory experience may result in a change in payment preference where the consumer may look for more favorable alternatives or switch to a different service provider.

In this context, service providers need to pay attention to past user experiences in designing and offering per-use service rates that meet consumer needs and preferences. Ensuring that the user experience is positive, provides good value, is easy to use, and provides trust to consumers can help strengthen long-term relationships with customers and maintain their loyalty. In addition, continuously monitoring customer feedback and making necessary changes based on the user experience gained is also important to ensure optimal customer satisfaction and retention. By paying attention to past user experience, service providers can increase consumers' future payment preferences and strengthen their position in the market.

CLOSING

In conclusion, prior experience with per-use service fees has a significant impact on consumers' future payment preferences. Factors such as prior user satisfaction, perceived value, convenience, and trust in the service provider play an important role in shaping consumers' payment preferences. Positive experiences with per-use tariffs tend to influence consumers to stay loyal to the same tariff or increase their use of the service in the future, while negative experiences may result in changes in payment preferences. Therefore, it is important for service providers to pay attention to past user experiences in designing and offering tariffs that meet consumer needs and preferences. By ensuring a positive user experience, providing good value, being easy to use, and providing trust to consumers, service providers can strengthen long-term relationships with customers and increase their loyalty in an increasingly competitive market.

REFERENCE

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 A1 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,Zalenall;Kisalsih;Palralmalrtal., 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.
Apriliani, L. N., & Cheisviyanny, C. (2023). Analisis Dampak Pandemi Covid-19 terhadap Perubahan Fokus Corporate Social Responsibility (CSR) pada Hennes & Mauritz Co., Ltd. *JURNAL EKSPLORASI AKUNTANSI*, *5*(1), 141-159.
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.
Assa, A. F. (2022). DAMPAK BEBAN KERJA DAN LINGKUNGAN KERJA TERHADAP BURNOUT SYNDROME PADA KARYAWAN PT. SINERGI INTEGRA SERVICES. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, *6*(3), 436-451.
Astuti, I. I., Sulisman, A. N., & Tarigan, S. R. D. B. (2023). Eksplorasi E-Governance: Menjawab Tantangan Implementasi E-Commerce Era VUCA di Indonesia. *Jimma: Jurnal Ilmiah Manajemen Muhammadiyah Aceh*, *13*(2).

Erininda, W. (2023). Dinamika Perilaku Konsumen pada Era Cashless Society: Kajian Literatur Tentang Preferensi Pembayaran. *Sahmiyya: Jurnal Ekonomi dan Bisnis*, 385-392.

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.

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.

Khamimah, N. (2021). Krisis Tenaga Kesehatan Terhadap Manajemen Sumber Daya Manusia di Masa Pandemi COVID-19. *Fair Value: Jurnal Ilmiah Akuntansi dan Keuangan*, *4*(2), 559-569.

Lipan, A. A., Pandowo, M. H. C., & Wenas, R. S. (2024). EKSPLORASI PERAN INDEPENDENSI DAN SKEPTISME PROFESIONAL PEGAWAI DALAM MEWUJUDKAN EFEKTIVITAS KERJA DI INSPEKTORAT DAERAH PROVINSI SULAWESI UTARA. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, *12*(01), 607-617.

Lua, K. J., Dewi, A. A. S. L., & Ujianti, N. M. P. (2021). Tinjauan Yuridis terhadap Penggunaan Jasa Pihak Ketiga (Debt Collector) dalam Menagih Kredit Bermasalah pada PT Adira Dinamika Multifinance TBK. *Jurnal Preferensi Hukum*, *2*(2), 337-342.

Marsilla, T., & Fauzihardani, E. (2023). Pengaruh Tax Knowledge, Tax Socialization dan Business Income terhadap Tax Compliance pada Usaha Mikro, Kecil dan Menengah (UMKM) di Kota Padang. *JURNAL EKSPLORASI AKUNTANSI*, *5*(4), 1497-1509.

Muhammad, E., Kurniawan, F. A., Hotimah, E., & Hanafi, A. (2023). Fraud Dalam Industri Keuangan Syariah: Eksplorasi Literatur. *Jurnal Ekonomi Syariah Pelita Bangsa*, *8*(02), 101-115.

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.

Nada, K. (2023). Eksplorasi Teknologi Augmented Reality dalam Pengajaran Konsep Matematika pada Era Pembelajaran Daring. *Jurnal Dunia Ilmu*, *3*(6).

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.

Nugroho, G., & Yuliana, N. (2023). PENUTUPAN TIKTOK SHOP MEMENGARUHI EKONOMI DIGITAL DI INDONESIA. *Triwikrama: Jurnal Ilmu Sosial*, *2*(4), 112-122.

Nuryitmawan, T. R. (2022). *Perilaku Dinamis Wakif, Kepercayaan Lembaga Wakaf Dan Dampaknya Pada Niat Pembayaran Wakaf Tunai Di Indonesia* (Doctoral dissertation, Universitas Hayam Wuruk Perbanas Surabaya).

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).

Posumah, N. H., & Moridu, I. (2023). Revitalisasi Industri Keuangan: Tinjauan atas Perkembangan Terkini Fintech di Jawa Barat. *Jurnal Akuntansi Dan Keuangan West Science*, *2*(03), 195-204.

Prayuti, Y. (2024). Dinamika Perlindungan Hukum Konsumen di Era Digital: Analisis Hukum Terhadap Praktik E-Commerce dan Perlindungan Data Konsumen di Indonesia. *Jurnal Interpretasi Hukum*, *5*(1), 903-913.

Puspitaningrum, S., & Setiawati, C. I. (2021). Analisis 7 Atribut e-Commerce Berbasis Website sebagai Dasar Preferensi Konsumen di Kota Bandung dengan Pendekatan Analisis Konjoin. *Benefit: Jurnal Manajemen dan Bisnis (Jurnal ini Sudah Migrasi)*, *6*(2), 151-167.

Putra, M. R. D., & Sharif, O. O. (2022). Analisis Faktor Perilaku Konsumen dan Keputusan Pembelian dalam Lingkungan Harga Dinamis di Shopee Indonesia. *SEIKO: Journal of Management & Business*, *5*(2), 59-72.

Rachman, A., Saputra, Y. A. D., Hafidz, M., Sugiman, Z. A. I., & Sahria, Y. (2024). PERANCANGAN UI/UX APLIKASI INTEGRASI TEKNOLOGI FINANSIAL" FIHUB" MENGGUNAKAN METODE USER-CENTERED DESIGN. *Jurnal Informatika dan Teknik Elektro Terapan*, *12*(1).

Riswanto, A., Joko, J., Napisah, S., Boari, Y., Kusumaningrum, D., Nurfaidah, N., & Judijanto, L. (2024). *Ekonomi Bisnis Digital: Dinamika Ekonomi Bisnis di Era Digital*. PT. Sonpedia Publishing Indonesia.

Sagita, A. L. (2022). *Analisis Preferensi Generasi Milenial dalam Memutuskan Penggunaan Quick Response Code Indonesian Standard (QRIS) sebagai Alat Pembayaran (Studi Kasus: Pembeli yang Melakukan Transaksi di Pasar Manis, Purwokerto Barat, Kabupaten Banyumas)* (Doctoral dissertation, UIN Prof. KH Saifuddin Zuhri).

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.

Silitonga, Dikson, et al. "Edge Computing in E-commerce Business: Economic Impacts and Advantages of Scalable Information Systems." *EAI Endorsed Transactions on Scalable Information Systems* 11.1 (2024).

Susanti, Zulfikar, Taufik, and Zaenal Aripin. "INFLUENCE OF COMPETENCE AND APPLICATION LOCAL GOVERNMENT INFORMATION SYSTEM (SIPD) ENCOURAGING THE QUALITY OF FINANCIAL MANAGEMENT AT THE REGIONAL SECRETARIAT OF WEST JAVA PROVINCE." *Journal of Jabar Economic Society Networking Forum*. Vol. 1. No. 1. 2023.

Zaenal Aripin, Ricky Agusiady, Kosasih, STRATEGIES FOR MAINTAINING CUSTOMER SATISFACTION POST PRODUCT RECALL: SYNERGY OF SETTLEMENT, BRAND EQUITY, AND LEVEL OF SEVERITY. *KISA INSTITUTE* **2024**, *1* (3), 63-77.

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 YuliantyTRANSFORMATION 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.

Zaenal Aripin, Adang Haryaman, Nurhaeni Sikki, INCENTIVE STRUCTURE AND ITS EFFECT ON REFERRALS: AN ANALYSIS OF THE ROLE OF SELF-CONSTRUCTION AS A DETERMINANT. *KRIEZ ACADEMY* 2024, *1* (2), 65-77

Zaenal Aripin, Lili Adi Wibowo, Faisal Matriadi , ANALYSIS OF REVIEW RATING DYNAMICS FOR NICHE AND MAINSTREAM BRANDS: A CASE FROM THE INDONESIAN MARKET. *KISA INSTITUTE* **2024**, *1* (3), 19-33.

Zaenal Aripin, Fitriana, Faisal Matriad, THE ZERO PRICE PARADOX: WHEN AND WHY ZERO PRICES ARE LESS EFFECTIVE THAN LOW PRICES IN DRIVING CONSUMER DEMAND. *KISA INSTITUTE* **2024**, *1* (3), 34-47.