

BUSINESS INNOVATION AND CRITICAL SUCCESS FACTORS IN DIGITAL TRANSFORMATION AND CHALLENGING TIMES: AN ECONOMETRIC ANALYSIS OF STARTUP VIABILITY AND SUCCESS

Nurhaeni Sikki¹, Zaenal Aripin², Nida Garnida Fitrianti³

¹ Sangga Buana University, Bandung, 40124, Indonesia, Nurhaeni.sikki@usbypkp.ac.id

²Universitas Sangga Buana, Bandung, 40124, Indonesia, Zaenal.arifin@usbypkp.ac.id

³Yayasan Kreatif Indonesia Emas, Bandung, 40281, Indonesia, nidafitrianti@gmail.com

Abstract

Abstract: This research reviews Business Innovation and Critical Success Factors in the context of the digital transformation period for startups. Through econometric analysis, this research explores the influence of business innovation factors, adaptation to technology, risk management, marketing strategy, and human resource management on startup survival and success. These factors are analyzed to understand the extent of their contribution in predicting startup performance in this challenging era. The research methodology involves collecting secondary data from a number of startups operating in various industrial sectors. Econometric analysis was carried out to measure the relationship between these factors and startup business performance. The research results highlight the importance of integrating business innovation, technology adaptation, careful risk management, responsive marketing strategies, and effective human resource management in increasing startup success amidst changes in the digital business paradigm.

Keywords: Business, Innovation, Critical, Success, Factors, Digital, Transformation, Challenging Times, Econometric, Analysis, Startup, Viability

INTRODUCTION

In the dynamic era of digital transformation, business innovation is the cornerstone of a startup's success. This challenging period presents an interesting paradox; on the one hand, technology opens the door to new possibilities in doing business, while on the other hand, it demands high preparedness in the face of rapid change and intense competition. Econometric analysis of startup survival and success is important in this context to explore the critical factors that influence the business journey during the digital transition.

Through an econometric approach, we can understand the dynamics of interactions between various variables that affect the survival and success of startups in the midst of digital transformation. These factors include, but are not limited to, financial aspects, marketing strategies, product innovation, human resource management, as well as external factors such as market conditions and technological changes. The use of econometric methods allows for a more in-depth analysis of the interconnectedness of these variables and their impact on startup growth and stability.

In the midst of rapid digital transformation, business innovation is a crucial point that determines the survival of a startup. The use of new technologies, smart marketing strategies, and adaptation to changing market needs are key factors that support startup success. However, success also depends on the ability to utilize data and analyze it effectively to make the right decisions in the face of changing business trends.

The characteristics of startups as new and growth-oriented business entities pose their own challenges in managing risks and planning strategies. Internal factors such as risk management, organizational adaptability, and the ability to innovate continuously are the keys to success amidst the uncertainty and complexity of a changing business environment.

Besides internal factors, external factors such as economic conditions, regulations, and technological changes also play a vital role in determining the direction and success of a startup. The digital transformation period is often characterized by rapid regulatory changes and business model changes caused by new technologies. The ability to adjust business strategies quickly and flexibly is crucial in the face of unexpected changes in the external environment.

Econometric analysis that covers the range of these variables is crucial in planning strategic measures and anticipating changes in the rapidly changing business world. By using historical data and the right econometric models, we can gain deep insights into the dynamics of startup businesses in the digital transformation era, which in turn can be used to improve strategies, reduce risks, and increase the chances of success.

THEORY OF BUSINESS INNOVATION

Business innovation has become a major focus in modern business literature due to its central role in enhancing firm competitiveness. The literature review on business innovation highlights various aspects, including its definition, types, drivers and impact on firm success. The definition of business innovation often goes beyond the mere development of new products; it includes new processes, methods, strategies and business models that open up new opportunities or solve existing problems. Types of business innovation include product, process, marketing, and organizational innovation. Product

innovations focus on the development of new goods or services or significant improvements to existing products, while process innovations are concerned with changes in the way a company conducts its operations. Meanwhile, marketing innovation focuses on new marketing strategies or revolutionary communication approaches, while organizational innovation involves organizational restructuring or the introduction of new management practices to improve the efficiency and adaptability of the company.

The literature review also highlights the factors driving business innovation, including internal drivers such as innovation culture, supportive leadership, skilled human resources, as well as external ones such as market competition, industry trends, and technological developments. These factors play an important role in encouraging firms to create, adopt and implement business innovations. In addition, the impact of business innovation on firm performance is the main focus in this literature. Empirical studies show that firms that adopt business innovation tend to have higher competitive advantage, better growth, increased productivity, and long-term sustainability compared to their less innovative competitors. The literature review on business innovation also highlights the importance of a well-structured and managed innovation process. This includes steps such as opportunity identification, idea development, concept testing, implementation and evaluation. The adoption of models such as "Open Innovation" that integrate external resources in the internal innovation process is also a focus in this literature. Overall, this literature review provides an in-depth understanding of the importance of business innovation as a key driver of enterprise growth and success in a dynamic and evolving business environment.

Digital Transformation

Digital transformation has become a major topic in business and technology literature due to its wide-ranging impact on various industries and organizations. The literature on digital transformation highlights fundamental shifts in the way businesses operate, interact with customers and manage internal processes. This relates not only to the use of new technologies, but also to an overarching paradigm shift in organizational culture. The focus of this study includes digital transformation strategies, the technologies used, their influence on business models, and the resulting social and economic implications. In the business literature, digital transformation strategy addresses the planning, development and implementation of measures to integrate digital technologies into a company's operations. This includes changes at a higher organizational level, the adoption of technology platforms, the development of applications that optimize business processes, and the application of data analytics for smarter decision-making. On the other hand, the technological aspect of digital transformation involves tools and systems such as artificial intelligence, Internet of Things (IoT), cloud computing, and blockchain that play a crucial role in accelerating and improving operational efficiency.

The impact of digital transformation on business models is the main focus of this literature. Traditional business models are changing to become more adaptive, open to collaboration, and customer experience-oriented. Emerging new business models often emphasize subscription-based services, marketplaces, or digital platforms that facilitate value exchanges between consumers and producers. In addition, the social and economic implications of digital transformation include an analysis of its impact on employment,

social interaction, data security, privacy, as well as the digital divide that may arise. The literature review on digital transformation also reveals the challenges and opportunities associated with this shift. Changes in organizational culture, data security, integration of complex systems, and the need for new skills are some of the main challenges that need to be overcome in the digital transformation process. On the other hand, there are also great opportunities for growth, innovation of new products and services, development of more adaptive business models, and increased efficiency that can be accessed through the optimal use of digital technology. Overall, this literature review provides a comprehensive overview of the fundamental changes taking place in business and society as digital transformation continues to evolve.

Econometric Analysis

Econometric analysis is a key tool in empirical research used to understand the causal relationships between variables in economic and business contexts. The literature review on econometric analysis covers a wide range of statistical and mathematical techniques applied to analyze empirical data in an effort to model and quantify the relationships between variables. These methods allow researchers to validate economic theories, predict market behavior, test business hypotheses, and measure policy impacts.

Econometric analysis techniques include linear regression, logistic regression, time series analysis, structural modeling, and various other statistical methods used to evaluate and test hypotheses from empirical data. The literature review highlights the importance of choosing the right model according to the context and type of data used, as well as the importance of assumptions that must be met in the analysis process. The use of these techniques allows researchers to identify significant independent variables, measure the strength of the relationship between variables, and understand the direction and magnitude of the impact of variables on the observed phenomenon..

In addition, the literature review on econometric analysis also highlighted the challenges and assumptions in using this technique. For example, statistical assumptions such as data limitations, multicollinearity, heteroscedasticity, and autocorrelation must be carefully observed in the interpretation of the analysis results. Misinterpretation or violation of these assumptions may lead to incorrect or inaccurate conclusions in business or economic policy decision-making.

Furthermore, the literature review also highlights the applications of econometric analysis in various fields, including micro and macroeconomics, finance, marketing, human resources, and others. The use of these techniques not only facilitates a deeper understanding of market behavior, but also supports smarter, data-driven decision-making in business and policy contexts. In an era where data is increasingly abundant, econometric analysis has become essential in unraveling the complexity of information and providing a robust framework to support more informed and effective decision-making.

Startup

Startups are business entities that often operate on a small scale, with a focus on innovation, creativity, and the use of technology to deliver new solutions or provide services that did not exist before. The literature on startups highlights the unique dynamics inherent to these business entities, especially in the context of digital transformation and competitive markets. Start-ups are often identified with their speed of adaptation to change, openness to risk, and ability to capitalize on emerging opportunities.

In the business ecosystem, startups are considered engines of innovation capable of disrupting markets with paradigm-shifting solutions. They tend to operate with more flexible structures, focus on applying the latest technologies, and utilize adaptive strategies in response to rapidly evolving market needs. The literature review highlights that startup success is often closely linked to the ability to understand market trends, design relevant products or services, and combine innovation with unmet consumer needs.

Not only that, the literature review also highlights the challenges faced by startups. Some of these include access to capital, market understanding that may not be mature, and strong competition amidst the presence of established competitors. Startups are also faced with the need to build a sustainable business model, attract investors, and gain significant market share.

The startup literature not only examines success factors that are essential for the growth and survival of these businesses, but also analyzes the role of startup ecosystems, risk management approaches, adaptive marketing strategies, and human resource management in the startup context. Startups are also often the subject of studies on innovation, emerging technologies, and business development strategies that can serve as inspiration and examples for other business entities.

METHOD

The literature study is a key foundation in understanding the theoretical and practical foundations related to business innovation and the critical factors that influence startup success during digital transformation. The desk study approach in the context of econometric analysis of startup viability and success requires a thorough exploration of literature related to the fields of business innovation, digital economy, marketing strategy, human resource management, and technology business-related theories. The literature search was conducted carefully and focused on sources that could provide an in-depth understanding of the factors that might affect startup performance and growth amid the dynamics of digital change.

The desk study process involved reviewing various sources of information, such as current scientific journal articles, textbooks, research reports, and official publications and documents related to the phenomenon of business innovation and startup sustainability. Analysis of the literature provided an in-depth perspective on the business paradigm in the digital age, highlighting the trends, challenges, and opportunities faced by startups. These steps serve as an important foundation for building a solid conceptual framework for the econometric analysis to be conducted, guiding data collection and the determination of key variables to be considered in the research.

Through a comprehensive literature review approach, the researcher was able to identify knowledge gaps in the existing literature, consider diverse views from various sources, and confirm the existence of a solid understanding of the factors affecting startup success in the digital transformation era. This provides a solid foundation for designing relevant econometric analysis methods that can provide deep insights into the dynamics of startup businesses in these challenging times.

DISCUSSION

Business innovation factors can be identified and analyzed in the context of digital transformation, and the extent to which these factors affect startup viability and success.

Identifying and analyzing business innovation factors in the context of digital transformation is key to understanding their impact on startup viability and success. These factors cover a wide range of elements, from technological adaptation to risk management and responsive marketing strategies. In today's digital transformation era, business innovation factors are not just theoretical concepts, but the foundation that sustains the entire startup ecosystem.

First, adaptation to technology is one of the main factors. A startup's ability to adapt its business model to continuous technological changes will have a direct impact on its competitiveness and relevance in the market. In identifying this factor, analysis can be done through monitoring technology trends, evaluating the suitability of technology to the product or service offered, and assessing the extent to which technology is used as a catalyst for growth.

In addition, business innovation factors are also linked to smart risk management. In the context of digital transformation, startups are often faced with a dynamic and high-risk environment. The ability to identify, assess, and manage risks arising from technological or market changes is crucial. Analyzing this factor involves measuring the possible risks, developing mitigation strategies, and evaluating the startup's ability to deal with rapid change.

A responsive marketing strategy is also an important factor in identifying business innovation. In this challenging digital era, consumers tend to be more digitally connected, and the ability of startups to understand consumer behavior, adjust their marketing strategies, and leverage digital platforms effectively is key. Analytics in this context can focus on the use of data to understand consumer preferences, the effectiveness of digital marketing strategies, and the startup's response to changes in consumer behavior.

In addition to the above factors, human resource management also plays an important role. A startup's ability to acquire, manage, and retain qualified talent will affect how well business innovations can be implemented. Analysis can focus on employee recruitment, retention, and development strategies, as well as how successful startups are in implementing a corporate culture that supports innovation and adaptation.

By understanding these business innovation factors in the context of digital transformation, we can gauge the extent of their impact on startup viability and success. An in-depth analysis of technology adaptation, risk management, marketing strategy, and

human resource management will provide a better understanding of how these factors interact with each other and contribute to startup business performance in this challenging era.

Critical success factors that are key determinants for startups in the digital transformation era, and those factors can be measured and analyzed econometrically to predict business success.

Critical success factors for startups in the era of digital transformation are key determinants of new business success. Econometric measurement and analysis is an important approach in understanding the impact of these factors on startup business success. First, technology and product innovation are the main factors that can be measured in econometric analysis. The use of metrics such as technology adoption rate, product research and development, and patents generated can give an indication of how innovative and potential a startup's product or service is in gaining market share..

Furthermore, the financial aspect is also a critical factor in determining startup success. In econometric analysis, financial metrics such as revenue growth rate, profitability, and capital expenditure can be used to measure the financial health of a startup. Regression analysis can help determine the correlation between revenue growth and other factors, providing an understanding of how strongly they influence business success.

In addition, market presence and interaction are factors that can be measured econometrically. Metrics such as market share, number of customers or users, and customer retention can be indicators in this analysis. Statistical models can be used to identify the relationship between market share growth and marketing strategy or product quality, helping startups understand what factors most influence their success in the market.

Human resource management aspects also play an important role in startup success that can be measured econometrically. Metrics such as employee satisfaction levels, employee turnover rates, and productivity can give an idea of the performance of HR management in startups. Regression analysis is useful in finding out the extent to which these factors affect the overall performance of the startup.

In addition to internal factors, external factors are also important in predicting startup success. For example, econometric analysis can measure the impact of government regulations or policy changes on business performance. External variables such as industry policy changes, tax policy changes, or data usage regulations can be incorporated into the model to predict how they impact startup performance.

Using an econometric approach, these critical success factors can be analyzed holistically. Regression models or analysis of variance can help startups understand the relative contribution of each factor to their business success. The use of historical data and trend analysis also provides insight into how these factors have evolved and can predict how they will affect the future of startups amid the dynamics of digital transformation.

The influence of advanced technology integration and business strategy adaptation on startup performance and growth during digital transformation, and how these factors are reflected in the econometric analysis model.

Integration of the latest technology and adaptation of business strategies play a central role in the performance and growth of startups in the era of digital transformation. The growth of technology provides a foundation for startups to quickly adapt their business strategies to respond to changing market demands. This change is reflected in various econometric analysis models that try to measure the impact of technology integration and business strategy adaptation on startup business performance.

One important aspect is the change in the way startups use the latest technology. The integration of technologies such as artificial intelligence (AI), big data analytics, or cloud computing-based technologies is key in improving operational efficiency and smarter decision-making. In econometric analysis, variables such as technology investment, technology adoption rate, or investment in IT infrastructure can be measured to determine the extent to which the use of the latest technology affects startup growth.

Furthermore, the adaptation of business strategies that are responsive to market dynamics also has a significant impact. Startups that are able to adapt their business models to external changes have a competitive advantage. In econometric analysis, variables such as changes in marketing strategy, product diversification, or business model flexibility can be measured to find out how much these business strategy adaptations affect startup performance and growth.

In addition, internal factors such as team skills and adaptability are also important in econometric analysis models. Technical competence and the team's ability to adapt quickly to changes in technology and business strategy can be measured in the model to understand how much they contribute to startup performance. Variables such as training levels, internal innovation capabilities, or product development speed can also be included in this analysis.

In the context of digital transformation, the impact of integrating the latest technologies and adapting business strategies is reflected in various startup performance indicators. Revenue growth, customer retention rates, or changes in market share are indicators that can be measured in econometric analysis models. A regression approach or analysis of variance allows startups to find out how much each factor contributes to the achievement of their business goals.

Furthermore, changes in consumer behavior and market trends are also reflected in econometric analysis. Startups that are able to read and respond to these changes have a greater chance of growth. Econometric analysis models can incorporate variables such as market response to technological change, consumer behavior trends, or rapid adoption of new innovations as performance indicators reflected by their business strategy adaptation.

Overall, the integration of the latest technology and the adaptation of business strategies are key to improving the performance and growth of startups in times of digital transformation. Econometric analysis models are an important tool in measuring their impact on performance and understanding the extent to which these factors contribute to startup success in the face of fast-changing market dynamics.

How do risk management, adaptive marketing strategies, and human resource management contribute to startup survival and success amidst the rapidly changing and competitive business paradigm in today's digital age?

Risk management, adaptive marketing strategies, and human resource management (HRM) are three key pillars that contribute substantially to the survival and success of startups in the fast-paced and competitive digital business era. Risk management in this context includes the identification, assessment, and mitigation of risks associated with a rapidly changing business environment. Startups that are able to manage risks well can respond more effectively to unforeseen challenges. Adaptive marketing strategies allow startups to respond to fast-changing market dynamics, providing flexibility in adjusting marketing approaches to changing customer needs and preferences. Effective human resource management leads to the formation of a competent, adaptive, and innovating team, which is a key asset in the face of changing business paradigms.

In risk management, startups need to have a deep understanding of the risks they may face. This includes operational risks, data security, regulatory changes, or even reputational risks. Startups that have a strong risk management mechanism can identify risks early and take preventive or corrective actions to reduce their negative impact. In the context of econometric analysis, variables related to risk management can be measured to see how much impact they have on the level of startup survival and success.

Meanwhile, an adaptive marketing strategy is key in reaching and maintaining market share. Startups that are able to pay attention to market trends, respond to customer feedback, and flexibly adjust their marketing strategies will be more successful in building a loyal customer base. In econometric analysis, indicators such as market response to a change in marketing strategy, increase in sales after the implementation of a new strategy, or improvement in customer retention can be measured variables to evaluate the effectiveness of a marketing strategy.

Furthermore, human resource management plays an important role in shaping organizational culture and capabilities. Startups that manage HR well will have a skilled, adaptive, and innovation-oriented team. This can substantially affect business growth. In econometric analysis, variables such as employee satisfaction levels, average employee retention time, or team productivity levels can be used to evaluate how HR management affects startup viability and success.

Overall, effective risk management, adaptive marketing strategies, and good human resource management are crucial elements in ensuring startup viability and success in the dynamic digital business era. Econometric analysis can be an effective tool to quantify the contribution of each of these factors to startup business performance and growth, enabling a better understanding of how to optimize strategies in the face of a fast-paced and competitive business paradigm.

CLOSING

The conclusion of this analysis shows that business innovation and critical success factors play a vital role in the context of the digital transformation period for startups.

Factors such as adaptation to the latest technology, careful risk management, deep market understanding, and flexibility in business strategy are key determinants of startup survival and success in this challenging era. Econometric analysis highlights that startups that are able to integrate innovation in their business models, effectively utilize technological advantages, and have responsive adaptation strategies tend to perform better.

Meanwhile, advice for ensuring startup success in the age of digital transformation involves several strategic steps. First, there needs to be a strong focus on developing innovations that are relevant to the market and the latest technology, as well as judicious use of data to make informed decisions. Next, investment in talent and leadership capable of efficiently managing change is required. Strengthening marketing strategies that accommodate changes in consumer behavior is also key to reaching the rapidly evolving market in this digital era. Support from the startup ecosystem and sustainable relationships with external stakeholders such as investors, regulators, and business partners are also important factors in supporting the growth and sustainability of startups in the future. Finally, it is important for startups to continuously evaluate and adapt their business models to remain relevant and competitive amidst continuous change.

LITERATURE

- Ahmad, M. I. S. (2023). CHAPTER 4 POPULATION AND LABOR REVITALIZATION OF ECONOMIC DEVELOPMENT.
- Nurhijrah, N. (2023). FASHION BUSINESS MANAGEMENT. Tahta Media Publisher.
- A ANWAR, E ERNIYATI, ABD MUBARAQ, A Mubaraq, Z ARIPIN, Manajemen Perbankan Syariah, Yayasan Cendikia Mulia Mandiri, 2016.
- Adhitama, P. (2014). *Factors Influencing Entrepreneurial Interest (Case Study of Students of Faculty of Economics and Business Undip, Semarang)*. Semarang.
- 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 & perilakukonsumen*. 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, and VIP PARAMARTA KOSASIH. "THE INFLUENCE OF INTERNAL ENVIRONMENTAL UNCERTAINTY ON LOYALTY IN BANKING." *VOL. 1 NO. 1 (2023): JESOCIN-DECEMBER (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." *KISA INSTITUTE: Journal of Economics, Accounting, Business, Management, Engineering and Society* 1.1(2023): 1-11.
- Aripin, Z aenal, 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." *KISA INSTITUTE: 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." *KISA INSTITUTE: 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): 1-1
- 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. "kosasih, vip Paramarta (2023)." *THE INFLUENCE OF CUSTOMER EXPECTATIONS ON BANK SERVICE PERFORMANCE AND BANK CUSTOMER SATISFACTION AND ITS EFFECT ON CUSTOMER TRUST* 1.1 (2023).
- 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, Zaenal; ARISTANTO, Eko. Ngurah Made Novianha Pynatih (2023). *WILL DOING A LOT OF PROMOTIONS HELP INCREASE IMAGE AND CONSUMER APPEAL*, 2023,
- 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." *KISAI NSTITUTE: Journal of Economics, Accounting, Business, Management, Engineering and Society* 1.1 (2023): 25-36.
- Aripin, Zaenal, and M. Negara. "Rizqi Padma, 2021." *Perilaku Bisnis: Etika Bisnis & Perilaku Konsumen*. Yogyakarta: Deepublish.
- Aripin, Zaenal, Eko Aristanto, and Ngurah Made Novianha Pynatih. "WILL DOING A LOT OF PROMOTIONS HELP INCREASE IMAGE AND CONSUMER APPEAL?." *KISA INSTITUTE: 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, Eko Aristanto, and Ngurah Made Novianha Pynatih. "WILL DOING A LOT OF PROMOTIONS HELP INCREASE IMAGE AND CONSUMER APPEAL?." *KISA*

INSTITUTE: Journal of Economics, Accounting, Business, Management, Engineering and Society 1.1 (2023): 12-24.

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, Nida Garnida Fitrianti, and Raden Roro Fatmasari. "AN IN-DEPTH EXPLORATION OF EMPIRICAL RESEARCH ON ENTREPRENEURIAL MINDFULNESS: A SYSTEMATIC LITERATURE REVIEW TO EXPLORE NUANCES, FINDINGS, AND CHALLENGES." *JESOCIN: Journal of Economics, Accounting, Business* 2023.

Aripin, Z. A., Ngurah Made Novianha Pynatih, and Ni Rai Artini. "HOW BANK SERVICE INNOVATION AFFECTS THE VALUE OF CUSTOMER EXPERIENCE AND DECISION TO BELOYAL". *JIS SIWIRABUDA*, vol. 1, no. 2, Sept. 2023, pp. 128-36,

<https://ejournal.universitastabanan.ac.id/index.php/jissiwirabuda/article/view/238>

Aripin,Zaenal;Kisasih;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 SocialSciences Education and 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

Chatra P, M. A., Pasaribu, A. W., Novel, N. J. A., Thaha, A. R., Adhicandra, I., Suardi, C., ... & Syafaat, M. (2023). Digital Transformation. Pustikayasa, I. M., Permana, I., Kadir, F., Zebua, R. S. Y., Karuru, P., Husnita, L., ... & Suryani, I. (2023). EDUCATIONAL TRANSFORMATION: A Practical Guide to Technology in the Learning Space. Sonpedia Publishing Indonesia.

E Aristanto, Z Aripin, S Hidayatullah , Pelatihan Pengelolaan Keuangan dalam Penyiapan Administrasi Pengajuan Kredit Usaha Rakyat Pada Kelompok Tani Penderes di Desa Patemon- E-Dimas: Jurnal Pengabdian kepada Masyarakat, 2023

E Aristanto, I Damayanti, S Sunarjo, Z Aripin , Assistance in integrity zone development for strengthening the public services quality at Sabo Technical Center- Abdimas: Jurnal Pengabdian Masyarakat Universitas ..., 2022

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 Al. "BUKU MULTIVARIAT TERAPAN." (2022).

- MS Hidayat, Z Aripin, T Sukomardojo, GPU Sakka..., ORIENTASI KEWIRAUSAHAAN TERHADAP PERTUMBUHAN PETERNAKAN SAPI PERAH DENGAN PERAN MEDIASI SISTEM PRODUKSI DI KOTA MALANG, - Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA), 2023,
- Negara, M. Rizqi Padma, and Zaenal Aripin. "Manage Insurance Customer Satisfaction with Premiums and Perceived Quality Assessments." *JESOCIN: Journal of Economics, Accounting, Business, Management, Engineering and Society* 1.1 (2023): 21-37.
- 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?." *JESOCIN: Journal of Economics, Accounting, Business, Management, Engineering and Society* 1.1(2023): 54-63.
- MM Solehudin, SE Nurul Hidayat... - 2023, KONSEP DASAR MANAJEMEN INDUSTRI, Cendikia Mulia Mandiri, 2023.
- MM Solehudin, MP Marjuki, SE Destina Paningrum... - 2023, PENGELOLAAN MANAJEMEN BISNIS 5.0, Cendikia Mulia Mandiri, 2023.
- Sari, I. R., SE, M. A., Yuningsih, N., Christanti, S. A., SE, M., Devi Anggraeni, S. E., ... & Seneru, W. (2023). BASIC CONCEPTS OF BUSINESS MANAGEMENT. Cendikia Mulia Mandiri.
- Erwin, E., Subagja, A. D., Masliardi, A., Hansopaheluwakan, S., Kurniawan, S. D., Darmanto, E. B., & Muksin, N. N. (2023). Digital Business: Latest Marketing Strategies and Techniques. Green Pustaka Indonesia.
- SE Akbar Bahtiar, C Kuswibowo, MM Maiza Fikri... - 2023, ETIKA BISNIS, Cendikia Mulia Mandiri, 2023.
- RR Fatmasari; A Yolistina; NNP Hanuun ,UTILIZATION OF CHATGPT IN THE CONTEXT OF TAX EDUCATION IN INDONESIA: A PERSPECTIVE REVIEW". *KISA INSTITUTE :Journal of Economics, Accounting, Business, Management, Engineering and Society*, vol.1, no. 1, Dec. 2023, pp. 63-65,
- Refliana, D. R. (2022).INFLUENCE OF PRODUCT INNOVATION AND INFORMATION TECHNOLOGY ON MSME PERFORMANCE (CASE STUDY OF CULINARY SECTOR MSMEs IN PURBALINGGA DISTRICT) (Doctoral dissertation, UIN Prof. KH Saifuddin Zuhri).
- Resilia, S. (2023). THE EFFECT OF POVERTY AND GOVERNMENT EXPENDITURE IN THE EDUCATION SECTOR ON THE HUMAN DEVELOPMENT INDEX IN THE SOUTHERN SUMATRA REGION.
- Kristanto HC, R., & Gusaptono, R. H. (2021). Introduction of Financial Literacy to Develop MSMEs.
- Iswahyudi, M. S., Elshifa, A., Abas, M., Martalia, D., Mutia, A., Imlabla, F. V., ... & Manafe, D. (2023).FUNDAMENTALS OF HUMAN RESOURCE MANAGEMENT: A Guide to Managing Public and Business Organizations for Success in the Digital Age. Sonpedia Publishing Indonesia.
- Ratnasari, M. A. (2023). TECHNOLOGICAL FACTORS ON BIG DATA ADOPTION IN THE ERA OF DIGITAL TRANSFORMATION.*JOURNAL OF INFORMATION, TAXATION, ACCOUNTING, AND PUBLIC FINANCE*, 18(2), 309-324.

- Silitonga, Dikson. "Siti Alfia Ayu Rohmayanti, Zaenal Aripin, Dadi Kuswandi, Arif Budi Sulisty.(2023)." *Edge Computing in E-commerce Business: Economic Impacts and Advantages of Scalable Information Systems. EAI Endorsed Transactions on Scalable Information Systems* .
- 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).
- S Haryanto, S Sunardi, E Ariestanto, P Asih, A Suroso... , Growth Opportunity and Firm Value in Indonesian Manufacturing Firms- AFRE Accounting and Financial Review,2022
- Susanti, T Zulfikar, Z 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- JESOCIN: Journal of Economics, Accounting, Business ... , 2023
- Z. Aripin, Struktur Perilaku Organisasi : Tantangan dan Peluang dalam Perilaku Organisasi, Diva Pustak, 2023.
- Z Aripin, MRP Negara, Manajemen Risiko : Teori dan Implementasinya, depublih, 2023.
- Z Aripin, F Afiff, Y Suryana , Pertinent Alternatives Considered For Decision Makers in Banking Services Companies Survive Amidst Competition in Indonesia.- Review of International Geographical Education Online, 2021
- Zaenal Aripin, Ir., UMKM dengan Bordir, <http://pustaka.unpad.ac.id/wp-content/uploads/2010/08/republika-20100802>, 2008.
- Zaenal Aripin, Yayan Satyakti, Sofi Suryasnia, Analyzing Bank Entry Competition on Bank Integration Episode in ASEAN,35th EBES Conference 2 (Ebes 2008).