

The Influence Of Service Quality, Comfort, Security On Bank Customer Satisfaction

Empirical Study On BCA Mobile Banking Users

Budi Setiawan, Edy Safni Rosa, Rachel Amanda Sukikita Soge, Donny Hendry Fahsani, M. Noorman Mulyadi

Department of Management, Faculty of Business
Institut Bisnis dan Informatika Kesatuan
Bogor, Indonesia
Corresponding Email: edysafni.orsa@ibik.ac.id



Abstract—Developments in Indonesia, including in banking, have a broad impact in the current era of globalization. Entering this digital era can encourage people to use banking technology, one of which is mobile banking. Banks can offer technology-based banking services such as mobile banking applications to keep up with technological developments such as mobile banking applications at BCA bank. The purpose of this study is to determine whether service quality, convenience, and security have an influence on customer satisfaction for mobile banking users at BCA bank partially or simultaneously. This study uses a questionnaire with the population being BCA bank customers who use mobile banking. The method used is multiple linear regression analysis. Based on the results of data processing and research analysis that has been carried out using spss 26, the results show that partially service quality has a positive and significant effect on customer satisfaction, convenience has a positive and significant effect on customer satisfaction, and security has a positive effect on customer satisfaction. and the results simultaneously service quality, convenience, and security together have a positive effect on customer satisfaction.

Keywords—Service Quality, Convenience, Security, Customer Satisfaction

I. INTRODUCTION

Developments in Indonesia have had a significant impact wide in era moment This is because with exists product Current banking makes society attractive and one that can encourage banks to try to produce superior products with various conveniences in the facilities of the bank's services (Tumbel, 2017). Entering this digital era can encourage people to use banking technology, which is one of them product digital . Mobile This banking is a useful facility for customers in carrying out broad customer needs (Lestari, 2022). Banks can offer services banking technology based like application mobile banking For follow development this technology including in BCA. Because Wrong One private bank Which Already known The community also has a wide network and has a mobile banking service, namely BCA Mobile.

BCA Mobile is one of the banking services from BCA products which will be used directly by customers which can be reviewed by the availability of the BCA mobile menu which uses the internet network. BCA this mobile is A application Which can downloaded from website officially from BCA. Apart from that, BCA m-Banking is also equipped with complete features like check balance, transfer, pay bill as well as Pull non cash but Before using the BCA m-Banking service, customers must register their personal data with the bank or can register online themselves. In the last year, digital transactions (BCA Mobile and internet banking) have developed, including the largest number of transactions. The growth has reached 50% from year to year. With this development, the number of BCA mobile users throughout Indonesia is 18 million users. This means that the opportunity in

Indonesia itself is still quite large use of BCA mobile services. His response to the product digital is still not bad positive. transaction BCA in mobile and internet banking reached 88 percent of total transactions at the end of 2021. Meanwhile, if you look at the source, the value and composition of BCA mobile and internet banking transactions reached 56.1% (Ekonomi.republika.co.id/). Temporary At the moment BCA mobile occupy position First as service mobile banking.

The growth of mobile banking is currently growing rapidly as it enters the modern era, but not all customers can use access to this digital service due to several factors, except for banks which only have millennial customers. Therefore, the bank must provide Service Which Good must in accordance hope customers because Like stated by Kotler & Keller (2016) Apart from providing quality service, banks must provide security and comfort to customers, because the more sophisticated technology develops, the more crimes are committed in the banking world. An example of a fraud mode is proof of fake mobile banking transfers to buy goods and so on. Characteristics of fake transfer proof in the mobile banking application This like fonts Which No clear, system location writing Which No neat, and The writing color is different. If a customer is affected by fraud, the customer can report it to the official Halo BCA contact (bca.co.id/).

There are several crimes in banking technology, namely Malware, which is an abbreviation for "Malicious Software", which is software created by crime. This software is designed to damage or steal data from unauthorized computer devices the owner. This malware has very diverse purposes, starting from accessing information the sensitive, steal customer data or can cause system damage. (bca.co.id) Banks must continue to strive to strengthen service security banking the digital, however vigilance The main thing must be in the hands of the customers. Customers are obliged to protect the security of their account information. Customer satisfaction can decrease if it is caused by poor service quality received by customers. Other problems include doubts about customer security when registering for *mobile banking services* because in Indonesia the majority have limited access to inadequate services and almost 50-60 million customers have limited access. (Meliana, 2020). on year 2022 service application BCA mobile experienced disruption so that 20.8 million users could not use mobile application services banking. (bca.co.id) so that Decline quality customers This can result in poor service quality which can cause customers to close their accounts or move all fund Which There is in account required by customers. According to (Kotler & Keller 2016) service quality can be interpreted by a characteristic products or services that have expertise that can satisfy a customer's needs.

Based on Limitation problem As has been explained, there are several formulations problem Which will be discussed, namely: is Quality Service can have a positive effect and significant to Customer Satisfaction ? is Comfort in using Mobile Can banking have a positive and significant effect on customer satisfaction? is Security in use Mobile Banking can it have a positive and significant effect on Customer Satisfaction? Do service quality, comfort and security have a positive and significant effect on customer satisfaction?

Based on Formulation Problems , there are several Objective study that will be discussed are: For understand the impact of quality service can influential on customer satisfaction. For understand the influence of comfort in use Mobile Banking can influence customer satisfaction. To find out what effect security in using Mobile Banking can have on customer satisfaction. To find out what influence service quality, comfort and security can have on customer satisfaction.

II. RESEARCH METHODS

A. *Types, Objects and Subjects of Research*)

Based on the problem formulation discussed in the previous chapter, this research uses a type of quantitative descriptive research because the research that will be used is data that is processed numerically and measured to ensure how interconnected the independent variables and dependent variables are, because according to Sugiyono (2017) "quantitative research is a way for researchers to process data in the form of numbers as a complement to research". According to V. Wiratna Sujarweni (2014:39) "Quantitative research is type study which makes it happen invention Which obtained from a measurement or in the form of a statistical procedure". which is the object of this research is the influence of service quality, comfort, security on customer satisfaction of mobile banking users in Bank BCA. And The subjects that will be used are Mobile Banking User Customers at BCA Bank.

B. *Sampling Technique*

A sample is a selected portion of a population (Arikunto 2013). A purposive sampling approach was used in the population studied, including the sample used in this research. based on data end has been obtained that customers active a number 48,000

customers and the sample size will be determined using the Slovin Formula. The following Slovin formula was studied to calculate the sample size:

$$n : \frac{N}{1 + N e^2}$$

Information :

n : Amount N sample :Amount Population

e : Mark critical Which in want is 10%

N = 48,000

e = 10%(0.1)

$$N = \frac{48,000}{1 + 48,000 (0.1)^2} = 99.79$$

Based on the calculation results above, the sample size was 99.79 and rounded up to 100 respondents to make research easier.

III. RESULTS AND DISCUSSION

A. Data Analysis Result

TABLE I. VALIDITY TEST RESULT

Variable	r _{Count}	r _{table}	Interpretation
Service Quality (X1)			
X1.1	0.820	0.197	VALID
X1.2	0.790	0.197	VALID
X1.3	0.771	0.197	VALID
X1.4	0.777	0.197	VALID
X1.5	0.747	0.197	VALID
Convenience (X2)			
X2.1	0.712	0.197	VALID
X2.2	0.875	0.197	VALID
X2.3	0.864	0.197	VALID
X2.4	0.875	0.197	VALID
X2.5	0.813	0.197	VALID
Security (X3)			
X3.1	0.822	0.197	VALID
X3.2	0.867	0.197	VALID
X3.3	0.837	0.197	VALID
X3.4	0.865	0.197	VALID
X3.5	0.773	0.197	VALID
Customer Satisfaction (Y)			
Y.1	0.734	0.197	VALID
Y.2	0.833	0.197	VALID
Y.3	0.850	0.197	VALID
Y.4	0.874	0.197	VALID
Y.5	0.835	0.197	VALID

From this statement, it is stated that each question item is valid, which can be shown by each correlation coefficient (r) rCount being greater than the rTable (rCount>rTable).

TABLE II. RELIABILITY TEST RESULT

Variable	<i>N of items</i>	<i>Cronbach's Alpha Coefficient</i>	Information
Service Quality (X1)	5	0.838	Reliable
Convenience (X2)	5	0.883	Reliable
Security (X3)	5	0.889	Reliable
Customer Satisfaction (Y)	5	0.883	Reliable

Based on the Reliability test results table, it shows that the service quality variable (X1) has a *Cronbach alpha value* of $0.838 > 0.6$ so that the service quality variable is declared Reliable. Just like the comfort variable (X2) has a *Cronbach alpha value* of $0.883 > 0.6$ so comfort is declared Reliable. The security variable (X3) has a *Cronbach alpha value* of $0.889 > 0.6$ so security is declared a variable. And the customer satisfaction variable (Y) has a *Cronbach alpha value* of $0.883 > 0.6$ so that customer satisfaction is declared reliable.

TABLE III. NORMALITY TEST RESULT

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residuals
N		100
Normal Parameters ^{a, b}	Mean	.0000000
	Std. Deviation	1.79928516
Most Extreme Differences	Absolute	.080
	Positive	.080
	Negative	-.046
Statistical Tests		.080
Asymp. Sig. (2-tailed)		.118 ^c
a. Test distribution is Normal. b. Calculated from data. c. Lilliefors Significance Correction.		

Based on table 4.8 , it shows that a significant value of $0.118 > 0.05$ can be obtained, which means that the data distribution is normal and can be tested at the next stage

TABLE IV. MULTICOLLINEARITY TEST RESULT

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4,976	2,576		1,932	,056		
	Service Quality (X1)	,424	,094	,407	4,496	,000	,832	1,202
	Convenience (X2)	,266	,088	,267	3,028	,003	,880	1,136
	Security (X3)	,086	,091	,084	2,936	,002	,855	1,170

a. Dependent Variable: TOTAL_Y

From the results of the multicollinearity test, all independent variables have a tolerance value of more than 0.1 (10%) and there is no correlation between independent variables whose value is greater than 95%. Based on the calculation results, it shows that all independent variables have a VIF of less than 10 (<10), so it can be concluded that they do not show symptoms of multicollinearity in the regression model used.

TABLE V. HETEROSCEDASTICITY TEST RESULT

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
		1	(Constant)	1,569	1,418		1,107	,271
	Total_X1	,018	,059	,037	,308	,759	,729	1,373
	Total_X2	,000	,053	,000	,003	,998	,822	1,216
	Total_X3	-.024	,062	-.048	-.382	,703	,670	1,492

a. Dependent Variable: RES2

All independent variables in the results above have a sig value > 0.05, which means the model does not show symptoms of heteroscedasticity.

TABLE VI. MULTIPLE LINEAR REGRESSION ANALYSIS RESULT

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4,976	2,576		1,932	,056
	Service Quality (X1)	,424	,094	,407	4,496	,000
	Convenience (X2)	,266	,088	,267	3,028	,003
	Security (X3_)	,086	,091	,084	2,936	,002

Based on the results of the linear regression analysis in table 4.12, there is a multiple linear regression equation as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e = 4.976 + 0.424X_1 + 0.266X_2 + 0.086X_3 + e$$

The explanation of the regression equation is as follows:

- 1) The value a of 4,976 is a constant number where the variables of service quality (X1), comfort (X2) and security (X3) have not had an influence on the current state of customer satisfaction.
- 2) The value of b₁
- 3) The b₂
- 4) The b₃ Where if the value of b₃

TABLE VII. DETERMINANT COEFFICIENT TEST RESULT

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,587 ^a	,345	,324	1,819	2,007
a. Predictors: (Constant), TOTAL_X3, TOTAL_X2, TOTAL_X1					
b. Dependent Variable: TOTAL_Y					

Source: data processed using SPSS 26

Table 4.12 provides the coefficient of determination with an Adjusted R Square value of 0.324 or equal to 32.4%. The graph shows that the customer satisfaction variable, which is quite limited, namely 32.4%, can be explained simultaneously (together) by the variables service quality, comfort and security. Meanwhile, variables that were not studied or variables outside the regression equation have the remaining percentage (100% - 32.4 = 67.6%). Those that were not studied were the variables of usefulness, convenience and features (Putri Amalia, 2022) with an adjusted square value of 0.795 or equal to 79.5% obtained from the results of the coefficient of determination of the variables of usefulness, convenience and features on customer satisfaction. The usefulness regression coefficient value is 0.034, for convenience it is 0.040 and for features it is 0.028.

TABLE VIII. T-TEST RESULT

Model		t-Stat	Sig.
1	(Constant)	1,932	0.056
	Service Quality	4,496	0,000
	Comfort	3,028	0.003
	Security	2,936	0.002

Source: data processed using SPSS 26

H1: Service quality has a positive and significant impact, this can be seen from the calculated t value of 4,496 > 1,660 t table and the significance value is also smaller than 0.05, namely 0.000. Thus it can be concluded that the quality of the services provided has a good influence on customer satisfaction.

H2: m-banking convenience has a positive and significant impact, this can be proven by the calculated t value of 3.028 > 1.660 t table and the significance value is also smaller than 0.05, namely 0.003. Thus it can be said that the convenience of m-banking is positively and significantly influenced by customer satisfaction

H3: m-banking security has a positive and significant impact, it can be proven that the calculated t value is 2,936 > 1,660 t table but the significant value is smaller than 0.05, namely 0.002. Thus it can be said that m-banking security has a negative and significant effect on satisfaction customers.

TABLE IX. F TEST RESULT

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	164,495	3	54,832	16,424	,000 ^b
	Residual	320,505	96	3,339		
	Total	485,000	99			

a. Dependent Variable: Total_Y
 b. Predictors: (Constant), Total_X3, Total_X2, Total_X1

Based on the results of calculations using SPSS ver.26.0, it is known that the calculated f value is 16.424. The calculated f value is greater than the table f value which is 2.70. Apart from that, the significance value for the influence of X1,

B. Discussion

The results of this research show that service quality has a good and significant influence on customer satisfaction who use BCA bank mobile banking. The regression coefficient value for the service quality variable is 0.424. The unidirectional relationship between customer satisfaction and service quality is shown by a positive coefficient value. If these services are provided at a higher level, customer satisfaction will increase. The results of the t test show that customer satisfaction with service quality (X1) has a positive and significant relationship, indicating that the quality of service provided by the bank to customers can increase customer satisfaction in using mobile banking in carrying out daily activities.

The results of this research are in line with previous research conducted by Irma Hidayati (2022) with the title "The influence of security, comfort, service quality and application features on the satisfaction of sharia bank customers using mobile banking". The research found that with a value of 3.420 and customer satisfaction (Y) is positively influenced by the service quality variable (X1) which is indicated by a significant value of $0.000 < 0.05$

Apart from that, this research also supports the results of previous research conducted by Widya Amrita (2020) entitled the influence of service quality and comfort on customer satisfaction, which shows that the service quality variable (X1) has a significant and positive influence on customers. customer satisfaction as shown by a sig value of $0.000 < 0.05$ and a calculated t value of $5.086 > 1.985$ t table. This research illustrates how BCA bank customer satisfaction with *mobile banking* is positively influenced by user comfort. The value of 0.266 is the regression coefficient value. This positive coefficient value has a one-way relationship between comfort in using *mobile banking* and customer satisfaction. If this comfort increases, customer satisfaction will increase. The t test in the research explains that partially this has a positive and significant correlation between comfort (X1) and customer satisfaction (Y), indicating that comfort in using mobile banking services can increase customer satisfaction, where customer s feel satisfied with the comfort provided by bank.

The results of this research are in line with Irma Hidayati's research in 2022 which examined how security, comfort, service quality and application features influence customer satisfaction with Islamic banks during mobile banking. This research found that the comfort variable has an influence on customer satisfaction (Y) of Islamic banks. The calculated t value is 3.825 and the sig is $0.000 < 0.05$, indicating a positive correlation with customer satisfaction.

The results of this research support previous research conducted by Nila Erina in 2021 regarding the influence of ease of access, comfort and security on customer satisfaction at Bank Muamalat. The calculated t value is $2.580 > 1.984$ t. The table and sig $0.011 < 0.05$ show that the comfort variable (X2) has a favorable influence on customer satisfaction (Y).

The results of this research illustrate that BCA bank customer satisfaction with mobile banking is positively influenced by the level of security provided by the bank. The value of 0.086 is the regression coefficient value, where the regression coefficient value is positive, which has a one-way relationship between the security of using mobile banking and customer satisfaction. if security increases then customer satisfaction also increases.

Research shows that there is a substantial and negative relationship between security (X3) and customer satisfaction which is explained by data processing in the T test. The results of this research are in line with previous research conducted by Irma Hidayati (2022) with the title "The influence of security, comfort, service quality and application features on the satisfaction of Islamic bank customers using mobile banking" which found that the security variable (X3) had a positive influence on satisfaction. customer (Y) as indicated by the calculated t value of 3.385 and sig 0.001<0.05.

The results of this research contradict the title of the influence of mobile banking services on customer satisfaction in sharia banking conducted by Nurdin (2020) which states that the security variable (X3) has no positive/significant effect on customer satisfaction (Y), which is shown in the t value $-0.427 < 1.683$ t Table and sig 0.640 > 0.05.

The influence of service quality, comfort and security on customer satisfaction, this is shown in the results of the questionnaire, 100 respondents agreed. In the determination test (r^2) it was found that the ability of the variables Service Quality (X1), Comfort (X2) and Security (X3) simultaneously (together) had a fairly limited ability to explain the variation in customer satisfaction (Y).

The results of this research are in line with previous research, namely by Irma (2022) entitled "The influence of security, comfort, service quality and application features on the satisfaction of sharia bank customers using mobile banking". for the variables Service Quality (X1), Comfort (X2), and Security (X3), the calculation results were obtained with a significance level of $0.000 < 0.05$, so the calculated f is 11.472, indicating that there is a significant influence on customer satisfaction.

IV. CONCLUSION AND SUGGESTION

A. Conclusion

The research results on the service quality variable are based on research findings, the service quality variable has a calculated t value of $4.496 > 1.660$ t table with a significance level of $0.000 < 0.05$. So it can be concluded that service quality has a positive and significant effect on customer satisfaction.

The research results of the m-banking convenience variable are based on research findings, the convenience variable has a calculated t value of $3.028 > 1.660$ t Table with a significance level of $0.003 < 0.05$. So it can be concluded that comfort in using mobile banking has a positive and significant effect on customer satisfaction.

The research results of the m-banking security variable are based on research findings, the security variable has a calculated t value of $2.936 > 1.660$ t table with a significance level of $0.002 < 0.05$. So it can be concluded that security in using mobile banking has a positive and significant effect on customer satisfaction

The results of the simultaneous test research (f test) showed that Fcount was $16.424 > 2.70$ Ftable and the significant value was $0.000 < 0.05$. It could be concluded that service quality, comfort and security had a simultaneous effect on customer satisfaction of BCA mobile banking users.

The results of the research on the Coefficient of Determination test showed a result of 0.324. So it is concluded that customer satisfaction in using mobile banking can be explained by the variables of service quality, comfort and security at 32.4%. Meanwhile, the remaining 67.6% of customer satisfaction is influenced by other variables.

B. Suggestion

It is recommended that BCA Bank continue to maintain the quality of services that have been running well so far. It is recommended that BCA Bank maintain convenience so that customers continue to use digital services such as mobile banking. It is recommended that BCA Bank continue to maintain mobile banking security for customers. It is hoped that active BCA bank customers who use mobile banking will provide criticism or suggestions for the progress of BCA bank's development, especially in the digital sector. It is hoped that future researchers can develop this research and find variables that can influence customer satisfaction and obtain solutions that can help the Bank.

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