MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

STUDY OF FACTORS INHIBITING DIGITAL PROMOTION IN THE COMMERCIALIZATION OF BPR SENTRAL ARTA JAYA KC KRAKSAAN PRODUCTS

Adi Yasin Maulana Azis[1]
Universitas Nurul Jadid, Paiton, Probolinggo, Indonesia
Payasinadi29@gmail.com

Fahrudin[2]
Universitas Nurul Jadid, Paiton, Probolinggo, Indonesia
fahrudinamin92@gmail.com

Abstracts

The development of digital technology has encouraged the banking sector to utilize digital promotions as a marketing strategy to increase product commercialization. However, BPR Sentral Arta Jaya, Kraksaan Branch, has not yet implemented digital promotions and still relies on conventional promotions, which have the potential to leave the BPR behind other banks. This study aims to analyze the factors that hinder the implementation of digital promotions at BPR Sentral Arta Jaya, Kraksaan Branch. The study used a qualitative approach with a case study design. Data were obtained through interviews, observations, and documentation, then analyzed using the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing. The results show that there are three main factors that hinder the implementation of digital promotions: regulations and policies from the head office that limit branch flexibility, limited human resource capabilities in the field of digital marketing, and minimal budget availability to support facilities, infrastructure, and competency development. This study concludes that the success of digital promotion implementation is not only determined by technology, but also by organizational support, human resource readiness, and adequate budget availability.

Keywords: Digital Promotion; Product Commercialization; BPR, Inhibiting Factors

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

INTRODUCTION

Development digital technology has push changes in marketing strategies in the industry banking, including People's Credit Banks (BPR), in effort increase commercialization products and expand range service to community (Anwar & Pamulang, 2022). Utilization digital promotion through social media, websites, and application banking assessed capable push effectiveness communication marketing, strengthening connection with customers, as well as create Power competition in the middle transformation industry increasingly financial competitive (Salsabila & Abrori, 2024). Digital promotion has role important in increase perceived satisfaction and value customers on use mobile banking services as well influential positive to satisfaction as well as loyalty BPR customers (Sembhodo et al., 2022). Besides that is, digital promotion via social media become means effective promotion for industry banking in build communication and introducing product to public in a way wider (Febrianty, Iskandar, & Ahmadi, 2024). Therefore that, digital promotion is one of the aspect strategic needs noticed by the institution banking, especially BPR, in face development behavior consumers in the digital age. For articles to be published in the Mirai Management Journal, detailed formatting guidelines follow the article formatting guidelines for the Mirai Management Journal. The article format in this template is the general format agreed upon for the Mirai Management Journal, which serves as the Journal's overall style.

Digital promotion is essentially a development of modern marketing strategies that utilize digital technology as the primary medium for company promotional activities. Unlike conventional promotions, which tend to utilize print media, television, or direct communication, digital promotion emphasizes the use of online platforms that enable real-time, interactive information dissemination, and have a broader reach (Hasaniyah & Wahyuni, 2025). According to Philip Kotler and Kevin Lane Keller in Tabita Rantelembang et al., 2023, digital marketing is a marketing activity carried out through digital media to create effective communication between companies and consumers. In practice, digital promotion encompasses various activities such as content marketing, social media marketing, online advertising, and mobile marketing, aimed at attracting consumer attention and increasing interest in the products or services offered (Rehman, Gulzar, & Aslam, 2022). With its flexible, measurable, and easily accessible characteristics, digital promotion has become a marketing approach widely used by companies, including the banking sector, to adapt to technological developments and changes in modern societal behavior.

Development digital promotion in Indonesia shows quite an improvement significant along with increasing internet and social media usage in activity community. Sector banking be one of industries that utilize digital media as means promotion for introduce products and build communication with customers (Riyaldy, Batubara, & Putri, 2023). Social media has become means important promotions for industry banking in Indonesia in support communication strategy digital marketing to society. Utilization of social media such as Instagram, Facebook, and mobile banking applications are rated capable help company in expand range marketing as well as increase interaction with consumer in a way more effective. Besides that, the development of digital marketing in the sector banking also shows existence change behavior consumers who are starting switch from service conventional going to service digital-based so that push institution finance for more adaptive in developing digital promotion strategies (Febrianty et al., 2024).

Development digital promotion in particular in industry banking in East Java shows significant growth along with increasing use of the internet, social media, and services digital finance by the community (Anjani & Novianto, 2024). Digital transformation has push various sector business, including industry banking, for shift marketing strategy from method conventional going to promotion more digital based effective and efficient (Banking et al., 2023). East Java as one of the province with activity economy the largest in Indonesia has level adoption digital technology that continues to increased, shown among others by growth users service digital payments and social media are increasingly area. Condition This create opportunity big for institution banking, including People's Credit Banks (BPR), for utilize digital platforms such as Instagram, Facebook, WhatsApp Business, and websites as means introduce product, improve interaction with customers, as well as expand market reach (Widayani et al., 2023). However, in the midst of development said, still There is banking that has not implement digital promotion, namely BPR Sentral Arta Jaya KC Kraksaan.

We investigated the reasons or factors preventing it from implementing digital promotions at the Kraksaan Branch of Bank Perekonomian Rakyat. As its name suggests, this BPR is located in Kraksaan, Probolinggo Regency. The problem we identified was the lack of digital promotions within the bank. Meanwhile, the onslaught of technology is significant, requiring various businesses to adapt to stay ahead. Therefore, we wanted to understand in depth

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

the factors that have kept BPR Sentral Arta Jaya, Kraksaan Branch, from relying on conventional promotions such as distributing brochures.

Several previous studies have shown that several factors prevent banks from implementing digital promotions and the effectiveness of digital promotions in the banking sector. Research conducted by (Parawangsa, Santi, Parani, & Lamusa, 2024), (Khalid Al Hadring Smit et al., 2025) and (Restrepo-Morales, Ararat-Herrera, López-Cadavid, & Camacho-Vargas, 2024) shows that there are several factors inhibiting digital promotions, including budget constraints, inadequate human resource skills, less adaptive organizational culture, and lack of regulatory support from the banking sector. Regarding the effectiveness of digital promotions in the banking sector, research conducted by (Sari & Fasa, 2023) shows that digital promotions through social media and creative content have proven effective in attracting new customers of Bank Syariah Indonesia. This is supported by research (Salsabila & Abrori, 2024) which shows that the results of the study indicate that social media, educational content, and personal interactions through digital platforms are effective in increasing public awareness and customer engagement at BPRS Bangkalan.

Based on previous research, most research on digital promotion in the banking sector focuses more on the effectiveness of digital promotion implementation and the inhibiting factors in commercial and Islamic banks. These studies indicate that digital promotion can increase public awareness, customer engagement, and attract new customers. However, various obstacles remain in its implementation, such as budget constraints, human resource quality, and an organizational culture that is less adaptive to technological developments. However, research specifically examining the factors causing the non-implementation of digital promotion in Bank Perekonomian Rakyat (BPR) is still very limited. Therefore, the novelty of this research lies in its focus on examining the factors that cause the non-implementation of digital promotion in BPR. Furthermore, to date, no research has been found discussing the implementation or inhibiting factors of digital promotion at BPR Sentral Arta Jaya Kraksaan Branch Office. Therefore, this research is novel in terms of both the object, focus of the study, and research location. Therefore, this research is expected to provide an empirical contribution and serve as a reference for the development of digital promotion strategies in the future at BPR.

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

LITERATURE REVIEW

Digital Promotion

According to Philip Kotler and Kevin Lane Keller (2016) in (Rizal, Fikhri Johar, Cindy, & Sari, 2022), promotion is part from the promotion mix which includes various activity communication designed marketing for give information to consumer about something product, remind existence product mentioned, as well as persuade consumers to take decision purchase or use services offered. With existence effective promotion, company can increase awareness brand, expand market reach, and create deeper relationship Good with consumers. Meanwhile own digital promotion is activity promotions that take advantage of various digital media and technologies, such as the internet, social media, websites, applications mobile, and other digital platforms for introduce, offer, as well build connection with consumer in a way more effective and extensive (Dwijayanti, Komalasari, Harto, Pramesti, & Wildan, 2023). Implementation lots of digital promotions utilise three main media, namely websites, social media, and applications. In addition that, social media such as Instagram, Facebook, TikTok, and similar platforms has become means effective promotion Because capable reach consumer in a way broad, fast, and efficient (Dani & Sukendro, 2023). Therefore That important for implement digital promotion considering transformation technology the more develop rapid and encouraging various business for adapt with switch use digital promotion.

Commercialization Product

Commercialization product is a series purposeful activities develop something product, innovation, or results development in order to be able to accepted by the market and provide mark economy for organization. This process No only limited to activities sales, but also includes various effort like introduce product to community, developing marketing strategies, managing distribution, implementation activity promotions, as well as build trust and interest consumer to the products offered. With Thus, commercialization play a role as bridge that connects product with market needs so that capable create benefit economy and support sustainability business (Kusumawati, Wijayanti, & Setiawati, 2022). According to various literature, commercialization product aim for change product or innovation become source mark economy through activity effective marketing (Widiastuti, Zulfarani, & Arrasyid, nd). In addition that, commercialization also aims expand market reach, increase Power competition products, as well as push acceptance and use products by consumers. With Thus, the products offered can give benefits and support development organization or

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

company (Jabbar, Febriyanto, Eralita, Aldila, & Pramesti, 2026). Therefore That commercialization product important For ensure performance and development something business walk effective.

Factors Inhibitor Digital Promotion

Factor inhibitor digital promotion is various obstacles that can be reduce effectiveness activity marketing through digital media (Wiweko & Anggara, 2025). Obstacles the can originate from internal and external factors external. Internal factors include limitations source Power human beings who have skills in the field of digital marketing, the lack of budget promotions, as well as lack of creativity in management digital content (Parawangsa et al., 2024). Temporary that, factor external covers low digital literacy of society, limitations internet access and infrastructure, high competition in digital media, as well as change social media platform algorithms that can influence range promotion (Alvianno Difta Sunggara et al., 2024). Various obstacle the can cause digital promotion no walk optimally so that reduce ability organization in reach and pull consumer in a way effective.

RESEARCH METHOD

This research uses a qualitative approach with a case study design. A qualitative approach was chosen because it allows researchers to understand and examine a phenomenon in depth within a natural context. According to Sugiyono (2013) in (Mutiara S et al., 2021), qualitative research is a method used to examine the natural conditions of an object, with the researcher as the primary instrument. Data collection is conducted through triangulation techniques, and data analysis is inductive to gain a comprehensive understanding of the phenomenon being studied. A case study design was used because this research focuses on an in-depth examination of the phenomenon of suboptimal implementation of digital promotions in product commercialization at BPR Sentral Arta Jaya KC Kraksaan. Through this approach, researchers can understand the various processes, dynamics, and factors that influence the implementation of digital promotions within a comprehensive organizational context.

This research was conducted at BPR Sentral Arta Jaya, Kraksaan Branch Office, located in Probolinggo Regency, East Java. The selection of the research location was based on its relevance to the research focus, namely the study of inhibiting factors in digital promotion in the commercialization of banking products. BPR Sentral Arta Jaya, Kraksaan Branch Office was chosen because its promotional activities are still dominated by conventional methods, making it an appropriate context to examine the obstacles and opportunities for implementing digital promotions in supporting product commercialization. Research informants were determined using a purposive sampling technique, namely selecting informants based on certain considerations that are in accordance with the research objectives. The main informants consisted of the Branch Manager and marketing staff of BPR Sentral Arta Jaya, Kraksaan Branch Office because they have knowledge and experience related to policies and implementation of banking product promotions. In addition, several customers were also involved as supporting informants to gain perspectives on access to product information, the effectiveness of promotions carried out, and responses to the implementation of digital promotions. Data collection was carried out through in-depth interviews, observation, and documentation throughout the research period.

The primary instrument in this study was the researcher, who played a role in planning, collecting, analyzing, and interpreting data. To support the data collection process, this study utilized semi-structured interview guidelines, observation sheets, and documentation. The interview guidelines were used to gather in-depth information from informants regarding the implementation of banking product promotions and marketing. Observations were conducted to observe promotional activities carried out by the BPR, while documentation was used to obtain supporting data in the form of company profiles, promotional media, activity reports, and other relevant documents. In addition, the researcher utilized field notes, a voice recorder, and a camera as tools in the data collection process. The research data sources consisted of primary and secondary data. Primary data were obtained through interviews and observations with informants including branch managers, marketing staff, and customers of BPR Sentral Arta Jaya KC Kraksaan. Meanwhile, secondary data were obtained from various company documents, such as organizational profiles, organizational structures, promotional media, marketing activity reports, and scientific literature relevant to the research topic. The use of these two data sources aims to obtain comprehensive information and strengthen the validity of the research findings.

The data analysis in this study used the interactive analysis model proposed by Miles and Huberman, which includes data reduction, data presentation, and drawing and verifying conclusions. Data reduction was carried out by selecting, focusing, and simplifying data obtained through interviews, observations, and documentation in accordance with the research focus. Furthermore, the data was presented in narrative form to facilitate researchers in identifying patterns, relationships, and trends that emerged from the research

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

findings. The final stage was carried out by continuously drawing and verifying conclusions based on the analysis results and their relationship to relevant theories to obtain valid and accountable findings. Data validity was tested using triangulation techniques, including source triangulation, technical triangulation, and time triangulation. Source triangulation was carried out by comparing information obtained from various informants, namely branch managers, marketing staff, and customers. Technical triangulation was carried out by comparing data from interviews, observations, and documentation, while time triangulation was carried out by collecting data at different times to ensure the consistency of the information obtained. The application of triangulation aims to increase the credibility and trustworthiness of the research results.

RESULTS AND RESEARCH

Based on results Based on interviews and data analysis conducted by researchers, several factors have prevented BPR Sentral Arta Jaya, Kraksaan Branch, from implementing digital promotions. These factors include policy barriers from the central government and limited resources . ability source Power humans, and the lack of availability budget.

1. Policy from the Center

Interview results indicate that one of the inhibiting factors in the adoption of digital promotions at BPR Sentral Arta Jaya, Kraksaan Branch, is the centralized decision-making structure at the head office. Every digital promotion activity implemented by a branch must first obtain approval in accordance with established company policies and regulations. Consequently, the digital promotion implementation process becomes less flexible because it must go through coordination and approval mechanisms from the head office. Thus, centralized decision-making is one of the factors inhibiting the adoption of digital promotions at BPR Sentral Arta Jaya, Kraksaan Branch and Kraksaan Branch.

2. Limited Human Resource Capabilities

Furthermore, limited human resources (HR) knowledge and experience in digital promotion is one of the factors contributing to the lack of implementation of digital promotion at BPR Sentral Arta Jaya, Kraksaan Branch. Some employees lack a sufficient understanding of the use of digital technology for marketing activities, including content creation and social media management. Furthermore, the lack of experience in implementing digital promotions results in limited technical and communication skills required for digital-based marketing. This situation indicates that HR readiness to adopt digital promotion

MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT
Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

is not optimal, necessitating competency improvement through relevant learning and training.

3. Lack of Budget Availability

The final factor is budget constraints, which also hamper the adoption of digital promotions at BPR Sentral Arta Jaya, Kraksaan Branch. Implementing digital promotions requires financial support for supporting devices and facilities, such as cameras, content production equipment, and other technological needs. Budget constraints prevent the company from optimally meeting the needs for digital promotion support. This situation has resulted in the company being unprepared to implement digital promotions, resulting in marketing activities still relying primarily on conventional methods. Based on interviews, budget was a key factor in the company's decision not to fully implement digital promotions.

Regulation from the Center

Findings study show that one of inhibiting factors implementation digital promotion at BPR Sentral Arta Jaya KC Kraksaan is existence regulations and policies set by the office center. Based on results interview, every activity digital promotions that will implemented by the office branch must moreover formerly get agreement from office center in accordance with applicable procedures and conditions. Conditions the result in room movement branch in designing and implementing digital promotion strategies to become limited Because authority taking decision No fully be at the level branch. As a result, the response to change market needs and developments behavior customers No can done in a way fast and flexible. Limitations authority This also has an impact on the low opportunity for branch For develop innovation more digital promotions creative and appropriate with characteristics of local markets. In the digital era marked by changes trend ongoing marketing fast, flexible in management promotion become factor important for increase effectiveness communication marketing. However, dependence to the approval process from office center cause implementation digital promotion at BPR Sentral Arta Jaya KC Kraksaan Not yet can walk optimally. Findings This show that governance aspects organization and mechanisms taking decision own significant influence to success implementation of digital promotion strategies in institutions banking.

Research result This in line with findings (Abubakar & Handayani, 2022) state that digital transformation in the sector banking, including in activity digital promotion, must implemented with still notice principle prudential banking and comply various applicable regulations. Although regulations the aim for guard

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

security, stability, and compliance operational banking, in in practice too many rules strict can limit flexibility organization in develop innovative and responsive digital marketing strategies to market dynamics. Therefore that, is necessary balance between implementation regulation and provision room innovation so that implementation digital promotion can walk more effective without ignore aspect compliance and management risk.

Limitations Ability Source Power Man

Findings study show that limitations ability source Power human resources (HR) in master and utilize digital technology is one of the factor main cause Not yet its implementation digital promotion at BPR Sentral Arta Jaya KC Kraksaan. Although development technology information has open various opportunity for increase effectiveness activity promotion, limitations competence employee in digital marketing field makes utilization of digital media as means promotion Not yet can implemented in a way maximum. Condition This show that success implementation digital promotion no only depending on availability technology, but also on the readiness and capabilities of the human resources who manage it.

Findings the in line with research (Ramadhani et al., 2025) which states that low capacity and knowledge source Power man related digital marketing is one of the obstacle main in the process of adopting a digital marketing strategy. In context of BPR Sentral Arta Jaya KC Kraksaan, limitations This seen from Still lack of understanding employee about social media management, creation content digital promotions, as well as utilization various digital platforms for reach candidate customers in a way more extensive. As a result, the activities promotion Still done through method conventional compared to with digital media that is currently This the more Lots used by the community. Besides that, limitations the capabilities of these human resources caused by not yet existence training and also not yet Once There is practice direct for do digital promotions that cause knowledge about technology become No growing. This is in line with findings (Pengabdian et al., 2022), the low level digital knowledge and skills are often caused by a lack of chance For follow relevant training as well as limited experience in use technology information For activity marketing. Therefore that, the increase human resource capacity through training and mentoring programs become important steps for BPR Sentral Arta Jaya KC Kraksaan to be able develop and implement digital promotion strategies more effective in the future.

The lack of Availability Budget

Findings study show that limitations budget be one of inhibiting factors implementation digital promotion at BPR Sentral Arta Jaya KC Kraksaan. In

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

addition constraints on aspects source Power human, limitations financing participate influence readiness company in develop promotional strategies digital based. Based on results interview, every program that will implemented must through the planning and allocation process budget in accordance with priority company. Therefore that, the plan implementation digital promotion is necessary customized with availability of funds owned, so that implementation No can done in a way direct without consider aspect costs. Limitations budget the impact on not yet fulfillment various need supporters digital promotion, both in the form of device technology and means production content. In fact, success digital promotion requires support adequate facilities, such as device documentation, devices soft processor content, access digital technology, and supporting media others. Besides that, limited funds also affect effort improvement capacity source Power man Because company Not yet can optimally organize training or development competence in the field digital marketing. Conditions This cause readiness organization in adopt digital promotion still relatively limited, good from side technology and ability the manager.

Research result This in line with findings (Parawangsa et al., 2024) which state that factor financing is one of the element important in support success digital transformation in the sector banking. Availability adequate budget required for support procurement technology, development digital infrastructure, as well as improvement competence source Power man so that the digitalization process can ongoing in a way effective, efficient, and sustainable. Therefore that, strengthening support budget be one of step strategic needs considered by BPR Sentral Arta Jaya KC Kraksaan if want to develop digital promotion more optimal in the future.

CONCLUSION

This study aims to analyze the factors that hinder the implementation of digital promotions in product commercialization at BPR Sentral Arta Jaya, Kraksaan Branch. The results indicate that there are three main factors that have prevented the implementation of digital promotions at BPR Sentral Arta Jaya, Kraksaan Branch. First, the existence of regulations and policies from the head office that require prior approval for every promotional activity, thus limiting the flexibility of branches in developing digital promotion strategies independently. Second, the limited capabilities of human resources (HR) in the field of digital marketing, which is characterized by the lack of employee knowledge and

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

experience in social media management, digital content creation, and the use of digital technology for marketing activities. Third, budget limitations have resulted in the unmet needs for facilities, infrastructure, and competency development programs required to support the implementation of digital promotions.

Research findings indicate that barriers to implementing digital promotion stem not only from technological aspects but also from organizational factors, human resource quality, and financial support. Therefore, successful implementation of digital promotion in rural banks (BPRs) requires synergy between supportive organizational policies, increased human resource capacity, and adequate budgeting to ensure effective and sustainable digital marketing transformation.

Based on results research, BPR Sentral Arta Jaya KC Kraksaan recommended for increase readiness organization in adopt digital promotion through strengthening competence source Power humans, especially in the fields of digital marketing, social media management, and creation content digital promotion. In addition that, the company need allocate budget in a way gradually For support provision facilities and infrastructure digital promotion as well implementation relevant training with need transformation digital marketing. On the other hand, the office center expected can give more space flexible to office branch in develop activity digital promotion without ignore principle caution and compliance to applicable regulations. Flexibility the can push emergence innovation more promotions adaptive to market needs and characteristics customers in the area. For researchers Next, it is recommended for review implementation strategies digital promotion at BPR or institution finance similar with coverage more locations wide so that obtained greater understanding comprehensive about factor supporters and success strategies digital transformation in the sector banking.

REFERENCES

Abubakar, L., & Handayani, T. (2022). Strengthening Regulation: Efforts to Accelerate Digital Transformation of Banking in the Digital Economy Era. Legal Issues, 51(3), 259–270. https://doi.org/10.14710/mmh.51.3.2022.259-270

Al, K., Smith, H., Kurniawan, A., Yuswanita, L., Harminsyah Baharuddin, K., Negeri, P., & Laut, T. (2025). Mirai Management Journal Meta-Analysis of Driving and Inhibiting Factors of Technology Adoption by MSMEs in Tanah Laut. Mirai Management Journal, 10(2), 22–30.

MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT
Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

Anjani, IY, & Novianto, AS (2024). The Influence of Digital Marketing, Trust, and Corporate Image on Customer Loyalty at Bank Syariah Indonesia in Malang, East Java (Case Study of Bank Syariah Indonesia, Pakis Branch - Malang). 7(1), 258–269.

Anwar, F., & Pamulang, U. (nd). Opening Opportunities Amidst Challenges : Analysis of the Readiness of Rural Credit Banks (BPR) in Competing with Digital Banks in the Fintech Era. 48–59.

Dani, ZM, & Sukendro, GG (2023). Digital Communication Strategy of Social Media as a Promotional Medium and New Branding (Case Study of Om Moes' Social Media). 493–502.

Dwijayanti, A., Komalasari, R., Harto, B., Pramesti, P., & Wildan, M. (2023). The Effectiveness of Using Social Media as a Promotion and Marketing Tool for Anggi Screen Printing MSMEs in the Digital Era. 6(2), 68–75.

Febrianty, J., Iskandar, D., & Ahmadi, D. (2024). Banking Product Promotion Strategy on Social Media. 87–94.

Hasaniyah, A., & Wahyuni, U. (2025). Digital Symphony : Synchronization of Interactive and Reputational Promotion Strategies. 23(2), 204–220.

Jabbar, A., Febriyanto, H., Eralita, N., Aldila, L., & Pramesti, AC (2026). OPTIMIZATION OF SCALE UP COMMERCIALIZATION OF STUDENT ENTREPRENEURSHIP PRODUCTS THROUGH THE IMPLEMENTATION OF THE 7P'S OF MARKETING MIX. 10(01), 223–238.

Kusumawati, MB, Wijayanti, S., & Setiawati, U. (2022). Scientific Journal of Industrial Studies: Commercialization Study of Technological Product Innovation Using Business Model Canvas : Innovation Case of Mobile Laboratory. 16(2).

Mutiara S. Siburian Riane Johnly Pio Sofia A. P Sambul. (2021). npioh,+Jurnal+MUTIARA+370-377. Productivity, 2(5), 370–377.

Parawangsa, I., Santi, IN, Parani, SB, & Lamusa, F. (2024). Exploration of Inhibiting Factors of Digital Marketing Adoption in MSMEs in Palu City Indra Parawangsa 1 , Ira Nuriya Santi 2 , Syamsul Bahri Parani 3 , Faruq Lamusa 4. Jurnal Media Wahana Ekonomika, 21(2), 207–222. Retrieved from https://jurnal.univpgri-palembang.ac.id/index.php/Ekonomika/article/download/15036/8421/38506

Pengabdian, J., Informatika, M., Fahdia, MR, Kurniawati, I., Amsury, F., & Saputra, I. (2022). Digital Marketing Training to Increase Sales for Tajur Halang Makmur MSMEs. 2(1), 34–39.

Vol. 6 No. 2, 2026, 3849–3863 e-ISSN 2798-0170

https://doi.org/10.25008/abdiformatika.v2i1.147

Banking, S., Facing, D., Digitalization, T., Era, D., Tambunan, RT, & Nasution, MIP (2023). Sci-Tech Journal. 2, 148–156.

Ramadhani, NA, Ilham, M., Hidayat, R., Manajemen, S., & Makassar, UN (2025). Empowering MSMEs through Digital Marketing Training to Increase Competitiveness in the Digital Economy Era. 1(2), 42–49.

Rantelembang, T., Tumbuan, WJFA, Soepeno, D., Rantelembang, T., Tumbuan, WJFA, & Soepeno, D. (nd). Utilization of Digital Marketing in Increasing Consumer Purchases at Bryan's Chicken Bitung Restaurant The Influence of Job Satisfaction and Locus of Control Toward Employee Job Performance at Manado Swiss Bell Maleosan Hotel Jurnal EMBA Vol. 11 No. 1 January 2023, Pages 767-776. 11(1), 767–776.

Rehman, S., Gulzar, R., & Aslam, W. (2022). Developing the Integrated Marketing Communication (IMC) through Social Media (SM): The Modern Marketing Communication Approach. https://doi.org/10.1177/21582440221099936

Restrepo-Morales, J. A., Ararat-Herrera, J. A., López-Cadavid, D. A., & Camacho-Vargas, A. (2024). Breaking the digitalization barrier for SMEs: a fuzzy logic approach to overcoming challenges in business transformation. Journal of Innovation and Entrepreneurship, 13(1). https://doi.org/10.1186/s13731-024-00429-w

Review, S. L. (2024). Research Horizon. 0696.

Riyaldy, N., Batubara, T. F., & Putri, L. I. (2023). IJMA (Indonesian Journal of Management and Accounting) Volume 4 No. 2 | Juli 2023 https://ejournal.almaata.ac.id/index.php/IJMA/index. 4(2), 171–177.

Rizal, M., Fikhri Johar, M., Cindy, A., & Sari, M. (2022). the Effect of Relationship Marketing and Promotion on Consumer Loyalty Through Consumer Satisfaction Study on Shopee Users in Sumenep District. Indonesian Journal of Marketing Science, 21(1), 93–110.

Salsabila, D., & Abrori, R. (2024). Analysis of Digital Marketing Strategy in Increasing the Number of Customers at BPRS Bangkalan. Journal of Economic, Business and Accounting (COSTING), 7(4), 1227–1235. https://doi.org/10.31539/costing.v7i5.11269

Sari, DN, & Fasa, MI (2023). Instagram Content Analysis as a Digital Marketing Strategy for Indonesian Sharia Banks. Journal of Management and Business (JMB), 4(1), 1–10. https://doi.org/10.57084/jmb.v4i1.936

Sembhodo, AT (2022). Personal Selling And Digital Marketing As Crucial Factors In Maximizing Customer Satisfaction Through Perceived Value In The Usage Of M-Banking Application. 20(4), 809–819.

MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT

Vol. 6 No. 2, 2026, 3849–3863 **e-ISSN 2798-0170**

Widayani, A., Rachmawati, I., Cori, C., Paramita, P., Digital, P., Komunitas, A., … Timur, J. (2023). in East Java. 8(November), 870–879.

Widiastuti, A., Zulfarani, HP, & Arrasyid, E. (nd). Modernizing Local Culinary Through a Sociopreneurship Approach : Implementation in Klepon Gendhis. 3(3), 171–186.

Wiweko, A., & Anggara, AW (2025). A Review of Digital Marketing Practices among SMEs in Indonesia : Trends, Challenges, and Opportunities. 4(5), 315–323. https://doi.org/10.56472/25835238/IRJEMS-V4I5P140