



3rd International Conference on Finance Business and Banking

Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Mataram

Mataram, 27th - 28th November 2023

Available Online at <http://proceeding.uinmataram.ac.id>

Digital Transformation and The impact on Digital Marketing in Industry Finance, Economics , and Tourist

Arini Adeliya Ramadini ¹ , Sugeng Hadi Utomo ² , Imam Mukhlis ³ and Great Nugroho ⁴
State University of Malang, Indonesia

Corresponding email: arini.adeliya.2204316@students.um.ac.id¹ sugeng.hadi.fe@um.ac.id²,
imam.mukhlis.fe@um.ac.id³ 2004318@students.um.ac.id⁴

ABSTRACT

Purpose — *Article This aim For give understanding more about importance adapt with fast with development digital technology in guard Power competitive and desire in industry finance, economics, and tourist.*

Method — *This study use review References. Method observation literature covers investigation , analysis , and synthesis information from source relevant literature with topic research, like article journals, books, reports research, documents official , and other sources available give understanding deep about deep digital transformation digital economy*

Result — *This study shows impact from exists deep digital transformation sector finance,economics, and tourist. Based on findings the researcher give possible innovation used in utilise digital technology in industry finance, economics, and tourist*

Novelty — *This study not yet once done previously because novelty method and technique analysis of the data used, so possible results study this give description how digital transformation can change growth economy through three sector namel, finance, economics, and tourist.*

Keywords : *Digital Marketing, Digital Transformation, Industry Finance*

INTRODUCTION

Technological developments play a very important role in daily activities, with this very rapid development causing individuals to become dependent on digital technology. Digital transformation is a process of adopting digital technology. This is a process of adopting digital technology to change existing processes so as to create new things or ways (Panggabean, 2018) . Digital transformation is change something company or organization involving _ source Power people , process , strategy , structure , through adoption technology For increase performance (Royyana, 2018) . The aim of digital transformation is to change old ways to be more effective and efficient, especially in running a business. There are several strategies and factors that must be considered when carrying out digital transformation, one of which is security. Good and effective security involves thorough analysis, implementation, monitoring and updating (Putri et al., 2021). There are several company strategies that must be carried out, namely by realigning and starting a change process regarding the internal structure and capital of the business. Apart from paying attention to strategy, companies also need to pay attention to digitalization mechanisms and build mutual understanding within the organization (Putri et al., 2021). Gidital transformation is also considered as one solution in an effort to improve a declining economy. In an effort to improve the economy through digital transformation, there are several aspects involved, such as technology, business processes and organizational culture, and require leadership support and comprehensive cultural change. Based on , reviews literature , impact digital transformation can grouped become four topic main impacts , among others on customer And connection customer ; impact on creation mark and business model ; impact internally at the company And structure organization ; And impact to processes and efficiency (Arpe, 2019). Therefore, digital transformation has a significant impact on daily life.

Digital transformation is very influential in the financial, economic and tourism industries. In industry finance, digital transformation makes it possible company for increase efficiency operational, expanding access to service finance, and increase experience customer through innovation technology like digital payments, advanced data analysis, and security more transactions Good. Apart from that, digital transformation also opens the door to more inclusive financial services, enabling wider access for the public. This is because the financial sector is one of the most flexible sectors experiencing development along with advances in Information and Communication Technology (ICT) (Aysa, 2021).

One example is service to customers in the banking industry, where banking services prioritize the use of technology, information and communication. In sector economy, digital transformation plays a role important in increase business process effectiveness, collaboration team, and automation work, as well help company for adapt with change behavior consumer And increasing competition _ strict. Apart from that, digital transformation is also closely related to the company's digital capabilities, namely the company's ability to apply digital technology to increase competitiveness in three ways, namely enriching customer experience, *transforming* operational processes *and* reinventing business capital. (*business model*) (Royyana, 2018). There are 4 factors driving digital transformation in general, namely, regulatory changes, changes in the competitive landscape, shifts/changes to digital forms of industry, and changes in consumer behavior and expectations(Hadiono & Noor Santi, 2020).

Digital transformation makes it possible company for automate business processes, improve efficiency operational, and give experience more customers Good through utilization digital technology such as advanced data analysis and innovation digital payments. Temporary in industry tourism, digital transformation makes it possible company for increase experience traveler through application travel, online booking, and personalization service data- based, as well help company For adapt with trend evolving journey And increase efficiency operational. Digital transformation can be the main key in strengthening competitiveness, increasing efficiency, and creating better experiences in these three industries. Therefore, this article will discuss the influence and impact of digital transformation in digital marketing for the financial, economic and tourism sectors.

METHOD

In this research, the method used is a qualitative method with a literature review. The literature review method includes investigation, analysis and synthesis of information from literature sources relevant to the research topic, such as journal articles, books, research reports, official documents and other sources that can provide an in-depth understanding of digital transformation and its impact in the financial and economic sectors. , and tourism.

RESULT AND DISCUSSION

Result

Digital transformation in the financial industry

Digital transformation of the financial industry is an effort to manage finances by relying on the latest ecosystem and technology. This includes changes through the use of technology applied in financial aspects, such as fintech, digital banks, blockchain and other artificial intelligence. In the financial industry, banking is an example of a financial sector that is affected by digital transformation. This is because digital transformation is able to change existing policies in banking.

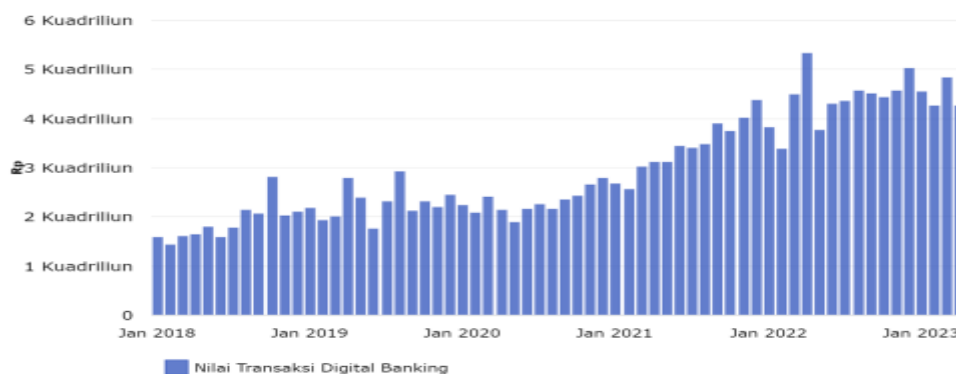
Application of technology in banking services

The existence of digital transformation is very influential in the banking industry. Digital disruption has created various innovations in the world of banking, starting from the services provided by banks, to the way customers carry out transactions. One of the innovations that arises from digital transformation is Digital Banking or what is commonly known as *M-banking*. Digital Banking is an innovation that makes it easier to carry out transactions in banking. This is because the aim of digital banking is to utilize technology to improve transaction services to make them easier and more comfortable. In general, digital changes have changed banking services to be more efficient and competitive in terms of competitive advantage (Riza, 2019). Financial services using digital banking are considered to provide many benefits for customers,

this is because customers only need to use the internet for transactions. Digital technology will always provide changes in the world of banking. The application of technology in banking has succeeded in creating digital applications that have several advanced features and are considered profitable for customers, for example opening savings and investment accounts, cardless withdrawals, opening points, shopping, and several other types of transactions (Husni Shabri, 2022 (Husni Shabri, 2022)).

With digital transformation, banks are able to digitize to achieve customer satisfaction. Customer satisfaction is one of the important things and must be considered in the world of banking which is a service sector. The development of digital banking or *m-banking* has experienced very rapid growth in Indonesia. Therefore, the banking world has tried hard to adapt to digital technology in order to create features that are superior to competitors. Digitalization in the banking sector has brought changes in the way banks operate and interact with customers. With technology, the banking sector has presented or created online banking services via internet banking or *m-banking*. According to Kholis (2018), Internet banking makes it easy for customers to access and manage their accounts via the internet, while M-banking provides access to banking services via smartphones (Firman & Nurjihadi, 2023). With technology, it makes it easier for banks to improve the service features in digital banking. Features that customers often use nowadays, such as inter-bank fund transfers, bill payments, credit purchases, balance checks, and other features, make it easy for customers to carry out transactions anytime and anywhere. This has indirectly caused the development of the digital economy in Indonesia to experience a significant surge in recent years.

Figure 1. Digital Banking Transactions in Indonesia Grow 158% Last 5 Years



Source: Bank Indonesia (2023)

Based on Bank Indonesia data (2023), during April 2023 the value of digital banking transactions reached IDR 4,264.8 trillion or almost 4.3 quadrillion. This value is interpreted to include all digital banking transactions according to the Financial Services Authority (OJK) classification, namely internet banking, SMS/mobile banking, and telephone banking.

Privacy and Security in digital financial transactions (*Fintech*).

Digital finance or what is commonly known as *Fintech* is a financial innovation that uses modern technology and utilizes developments in information technology to create new changes in the financial services sector. *Fintech* companies are responsible for providing the truth and accuracy of the data, information and documents submitted. There are several important factors that must be considered when carrying out digital or *Fintech financial transactions*. The first is privacy, privacy is one of the factors that influences someone's use of *fintech*. Privacy may include data that addresses privacy protection regulations. Apart from privacy, security is also an important factor in using *fintech*, because transaction activities never escape risk, so security is very important in carrying out digital transactions. Guaranteed privacy and security will create trust

for someone, so that this trust can increase someone's interest in using Fintech (Efrianto & Tresnawaty, 2021).

In order to maintain the security of *Fintech activities*, on November 30 2017, Bank Indonesia issued a regulation for members of the board of governors regarding a limited test room (*Regulatory Sandbox*) for financial technology, where *the Regulatory Sandbox* is defined as a safe limited test room for testing financial technology providers and their products and services. , technology, and/business model. The security and reliability of existing systems in Fintech activity services will be tested in the *Regulatory Sanbox*. During the trial implementation in the *Regulatory Sandbox*, financial technology providers will be accompanied by BI as the determiner of the trial results, and the trial will be carried out for six months. After going through the trial period, BI will determine the trial results based on an assessment of the entire series of activities. If successful, you can continue with the perizinina process. However, if it is not successful, it is prohibited to market the product (Kholis, 2018).

Allan Westin said that privacy is the right of individuals, groups or institutions to determine whether or not information about them will be communicated to other parties. As we know, one form of legal protection for fintech consumers is protecting the security of their personal data. In protecting the privacy of fintech consumer data, it has been regulated by the Indonesian Ministry of Communication and Information through Minister of Communication and Information No. 20. In 2016, by the OJK through POJK No. 77 of 2016, PJOK No. 13 of 2018 and its implementing regulations. Fintech providers must truly protect consumers' personal data. If consumer personal data is leaked, the organizer will be subject to sanctions as regulated in the Indonesian Minister of Communication and Information and PJOK regulations (Benuf et al., 2019).

Digital transformation in the economy

Digital transformation in the economy focuses on processes and strategies in using digital technology to drastically change the way businesses operate in serving customers. By keeping pace with digital developments, companies are able to utilize digital transformation as a strategy to reach customers. Apart from that, initiatives in digitalization can also increase the productivity of business activities. For example, with the productivity of paper forms that customers fill out, they can be converted into digital forms that can be filled out online.

Changes In Business Models With Adoption Of Technology

In this digital era, technology has become an inseparable part of life. Technology has brought drastic changes to everyday life, especially in the business industry. Increasingly sophisticated technology has made it easier for people to access the information they want. Apart from that, technology also makes it easier for them to carry out transactions or business. In terms of economics and business, technology provides significant changes in the way companies operate and communicate with consumers. Therefore, technology plays an important role in economic and business transformation. Digital technology has made a major contribution to economic and business transformation (Mahendra Ardiansyah, 2023). In economic and business transformation, technology can increase efficiency and productivity. With technology, companies are able to manage and process data efficiently. Apart from that, rapid technological developments are able to create new innovations in the business world.

By utilizing technology, businesses are able to produce new products or services that are more innovative and interesting. Indirectly, the emergence of new innovations in the business world can also open up new business opportunities that were previously impossible and possible. For example, technology has adopted a new business model, namely e-commerce. E-commerce has brought changes in the way of doing business. E-commerce emerged as a result of new innovations arising from technological transformation by utilizing the internet. This new model has changed the way people access online transaction services easily and efficiently. With changes in business models caused by developments in technology, it is possible for companies to improve their business performance. Starting from the production process, delivery and inventory management. In addition, with technology, companies are able to easily collect and analyze data quickly to understand customer behavior and market trends. So it will be easier for companies to develop better business strategies. Adoption of technology in an effort to develop new innovations is the main key in improving efficiency and experience for customers. Therefore, E-commerce as a new business model must provide clear information services in doing business.

Starting from product/service availability, transparency and accountability in the payment process (Sutera, n.d.).

The influence of e-commerce in economic growth

E-commerce is clear evidence of changes in business due to increasingly rapid technological developments. Indirectly, E-commerce has a close relationship with economic growth. Through the use of the internet in production activities, a country's economic productivity can be increased. This then has implications for encouraging the emergence of new innovations in the economy. So, e-commerce can be an opportunity to gain profits and be able to increase a country's economic growth. The positive influence seen with the development of e-commerce can be seen from three indicators, namely the development of the number of e-commerce business sites, the number of internet users, and the development of the value of e-commerce transactions. In its implementation, the use of technology makes it easier for users, from units within the company to distributors and final consumers. This convenience makes production faster and more efficient. For example, in the context of public transportation, a lot of e-commerce has developed, such as Go-Jek, Uber, and Grab. These three companies have provided a clear picture of how internet use can encourage companies to become faster and more productive so that consumers enjoy it more than conventional general transformation actors (Putra et al., 2023) . With the online transaction system in e-commerce, it is possible to minimize production costs and *barriers to entry* which will benefit the majority of Indonesian people who operate in the micro, small and medium groups (MSMEs)(Yelvita, 2022). Several test results confirm that the development of e-commerce has an influence on economic growth. E-commerce has several positive impacts on economic growth, especially on MSMEs, including:

- Increase income. E-commerce will continue to grow along with technological developments. With technology, it is hoped that every individual will be able to utilize this technology to create business opportunities that have the potential to increase income
- Wide marketing reach. E-commerce is universal, which means it can be accessed anywhere and at any time. Therefore, the reach of the e-commerce market is greater than that of traditional markets.
- Cost savings. E-commerce is generally online, which means it does not have a visible physical location. So someone will be more economical in making transactions through the e-commerce platform itself.
- Ease of transactions. Because e-commerce is flexible and relevant, someone will easily carry out transactions online.

Apart from the positive impact, e-commerce also has a negative impact on economic growth, especially for MSMEs such as:

- Intense competition. E-commerce has a wider market reach compared to traditional markets. This can make e-commerce a basis for doing business, so that many people will be interested in opening business opportunities through e-commerce
- Theft of ideas and goods. Ease of accessing e-commerce is an opportunity for someone to imitate other people's ideas or abilities.
- Fraud and cheating. Theft of ideas and goods can also be used in crimes of fraud and fraud. As technology develops, crime will also become more developed and varied. One of them is fraud and cheating which is easily carried out through digital technology.

From the explanation that has been outlined, it can be seen that e-commerce has a significant impact on economic growth. Therefore, the government and MSME players must be able to adapt to technological growth in order to maximize the use of e-commerce in an effort to increase economic growth.

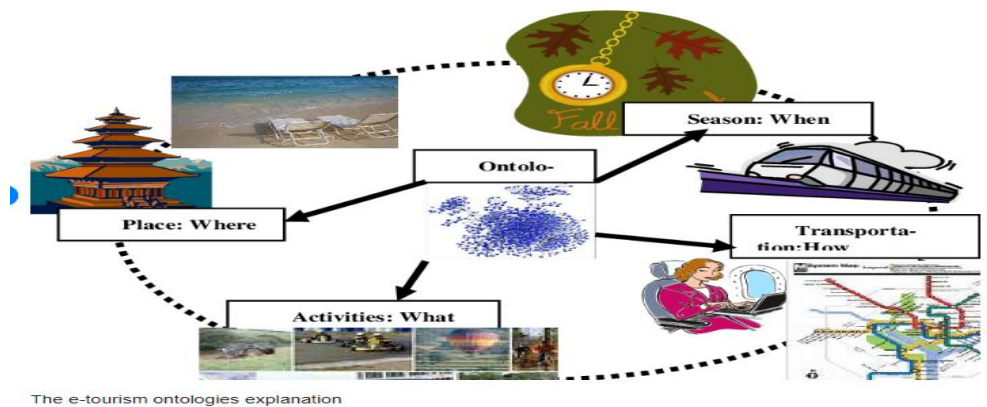
Digital transformation in tourism

Digital transformation in the tourism sector has a very significant impact in changing the way the tourism industry operates. With digital transformation in the tourism sector, it enables business actors to take advantage of digital economic opportunities, build partners, and create more innovative and attractive tourism services.

Utilization of digital marketing in tourism promotion in the digital era

Digital marketing is an effort to market a brand or product through digital technology or the internet. As we know, Indonesia has several tourist attractions such as natural tourism, shopping tourism, cultural tourism and religious tourism. Digital marketing has a very important role in efforts to improve tourist attractions in Indonesia. So it can be interpreted that digital tourism marketing is a business or effort to promote and market an area/tourist attraction using digital media (Warmayana, 2018). In an effort to utilize digital marketing as a form of digital transformation in promoting tourism, several companies have implemented *E-tourism* as their promotional media. *E-tourism* is a modern promotional method and provides information about tourism that tourists are looking for, such as tourist attractions, hotels, travel agents and other events. *E-tourism* is a new innovation that emerged as a result of digital transformation. Activities in digital marketing include websites, social media, online advertising, email direct marketing, discussion forums, and mobile applications.

Figure 2. *E-tourism Siclus*



Source : Documentation Researcher (2023)

Digital marketing is a necessity in efforts to improve the economy in the tourism sector. The use of digital marketing in the industrial era in the world of tourism will bring about changes in the tourism industry.

DISCUSSION

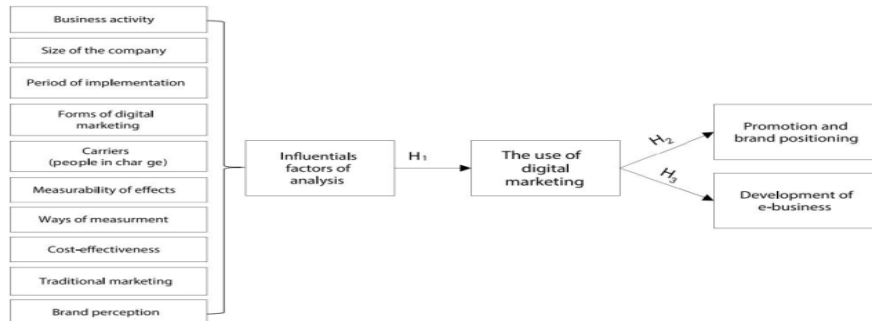
Digital transformation in digital marketing

In recent years, digital transformation has brought many changes to daily life. Technological developments have changed the way we carry out activities in various sectors of life. In the business world, digital transformation is closely related to digital marketing. Digital marketing is widely used to promote products or services to reach consumers via digital channels (Melović et al., 2020). With increasingly sophisticated technology, promotional activities can be carried out more easily and efficiently. Changes in business models that occur as a result of digital transformation also influence consumer behavior patterns. So companies must be able to adapt new business models that suit consumers.

Digital marketing is an innovation in the method of promoting goods or services. By carrying out promotions through technology, it will influence consumer behavior which will later become a driving force for companies to interact with customers. With promotions through digital technology, it will be easier for companies to advertise products to customers widely without being limited by the market (Panggabean, 2018). In general, digital marketing is no different from direct marketing, it's just that digital marketing is carried out using technology and information. However, the impact of digital marketing is very clear to consumers, such as discounts, free shipping, and so on. So digital marketing is considered more effective in increasing sales because there are many enthusiasts (Hanim et al., 2022).

Apart from that, digital transformation means marketing activities carried out digitally can be widely reached. Business people can market their products and services throughout the world without any market restrictions. This is a distinct advantage in digital marketing that cannot be found in direct or offline marketing (Wahyudi et al., 2022).

Figure : 3 Digital Marketing



Source : Magdalena & Santoso (2021)

Digital marketing has a significant influence on promotion and positioning of business development. Several studies suggest that, in the contemporary era, not only presenting quality products or services, but also being able to reach all regions is a new requirement in the digital era. This means that using digital technology has become an obligation in this era. So there are no longer any restrictions on using technology as a medium for marketing products or services (Magdalena & Santoso, 2021). One of the goals of digital marketing is to utilize P technology to develop production and increase profits. Therefore, it is hoped that rapid technological advances can be put to good use by business people in increasing their business productivity.

The impact of implementing digital transformation on economic growth

The future economic growth model will depend on various technological innovations. The managing director of the International Monetary Fund (IMF) said that the economic potential in Indonesia is very large because there are around 1700 businesses that are starting up in the country. With digital transformation, it is hoped that it will be able to become a tool in improving the digital economy. Therefore, the government must really ensure that the digital economy can support economic growth. The financial, economic and tourism sectors are the main factors in efforts to increase economic growth, so the application of digital as a promotional tool in these three sectors is very influential. Digital marketing encourages the emergence of a more efficient and faster digital economy.

The digital economy encourages people to be productive by utilizing technology in carrying out transactions. Digital transformation has a positive impact on economic growth, such as, (a) A wide market share, allowing businesses to develop quickly, so that it will easily increase consumer purchasing power and increase income. With the digital transformation that has given rise to the emergence of e-commerce, the market network is wider and unlimited. In 2019, e-commerce revenues in Indonesia increased and reached 6 billion USD and the growth reached 18% per year and could contribute to GDP of up to 35 billion USD. (b) production increases. Ease of transactions with technology can increase production in a company. This will increase income and affect economic growth. (c) younger transactions. Easy transactions can result in increased purchasing power so that income also increases. However, apart from providing convenience in encouraging economic growth, digital transformation also has challenges that must be considered in encouraging economic growth, including, (a) causing increased unemployment, with digital transformation several large companies have digitalized to prioritize profit-oriented ways . cut production costs to be more efficient. For example, before digital transformation occurred, companies would employ employees as workers for productivity, but now many companies are using smart robots using technology to complete work. This is what makes the use of technology superior to the use of human resources, so that many human resources are left

behind by technological advances and this causes many people to have no work and unemployment to increase. (b) increasing fraud crimes, increasingly sophisticated technology will give rise to increasingly varied crimes, one of which is digital fraud.

Digital fraud often occurs due to increasingly sophisticated technological advances. Digital fraud often occurs due to misuse and misappropriation of other people's personal data, so that it is easy for someone to commit fraud. The modes of digital fraud are very diverse, such as theft of personal data, product sales, and discount prices from unofficial e-commerce. Therefore, the government must be able to face the challenge of increasing crime due to digital transformation. (c) plagiarism or imitation of copyright. The act of imitating someone else's work is a crime that arises as a result of easy-to-access digital transformation. Imitating other people will cause increasingly tight competition, so many people give up starting a business due to intense competition. This will cause a decrease in income which will also affect economic growth (Aysa, 2021).

CONCLUSION

Digital transformation has a big influence on economic growth. Where economic growth includes three sectors, namely, finance, economics and tourism. In the financial sector, digital transformation has given rise to new innovations that are easily accessible to the entire community, for example in the banking sector there are new innovations such as *mobile banking* or *M-banking*. With m-banking, someone can easily carry out all kinds of financial transactions in banking via smartphone without having to come directly to the bank. In the economic sector, digital transformation has also given rise to various new innovations that make it easier for people to carry out economic activities, for example *e-commerce*. E-commerce makes it easier for someone to carry out economic activities such as transactions. With this innovation, someone can carry out all transactions such as buying and selling online without having to meet. e-commerce provides many advantages in everyday life, so that e-commerce users will always increase rapidly. Meanwhile, in the tourism sector, digital transformation makes it easier to carry out activities related to tourist attractions, such as *e-tourism*. E-tourism makes it easy for someone when they want to go on a tourist or other visit. Business actors in the tourism sector can also easily market their businesses with e-tourism.

Digital transformation has a real impact on daily life, both positive and negative. Therefore, the government must pay serious attention to technological developments that will have an impact on economic growth. The government must be able to adapt to technological developments in order to create opportunities that can increase economic growth

REFERENCES

1. Aysa, imma R. (2021). Tantangan Transformasi Digital Bagi Kemajuan Perekonomian Indonesia Challenges of Digital Transformation for Indonesia's Economic Progress. *Jurnal At-Tamwil Kajian Ekonomi Syariah*, 3(2), 140–153.
2. Benuf, K., Mahmudah, S., & Priyono, E. A. (2019). Perlindungan Hukum Terhadap Keamanan Data Konsumen Financial Technology Di Indonesia. *Refleksi Hukum: Jurnal Ilmu Hukum*, 3(2), 145–160. <https://doi.org/10.24246/jrh.2019.v3.i2.p145-160>
3. Efrianto, G., & Tresnawaty, N. (2021). Pengaruh Privasi, Keamanan, Kepercayaan Dan Pengalaman Terhadap Penggunaan Fintech Di Kalangan Mahasiswa. *Jurnal Ilmiah Akuntansi Dan Ekonomi*, 6(1), 53–72. <http://repo.usni.ac.id/id/eprint/148>
4. Firman, F., & Nurjihadi, M. (2023). Minat Penggunaan M-Banking Bank Konvensional di Kabupaten Sumbawa: Implementasi Technology Acceptance Model. *BIOS : Jurnal Teknologi Informasi Dan Rekayasa Komputer*, 4(1), 25–33. <https://doi.org/10.37148/bios.v4i1.62>
5. Hadiono, K., & Noor Santi, R. C. (2020). Menyongsong Transformasi Digital. *Proceeding Sendiu*, July, 978–979. https://www.researchgate.net/publication/343135526_MENYONGSONG_TRANSFORMASI_DIGITAL
6. Hanim, L., Sopyono, E., & Maryanto, M. (2022). Pengembangan UMKM Digital di Masa Pandemi Covid-19. *Prosiding Seminar Nasional Penelitian Dan Pengabdian Kepada Masyarakat*, 2(1), 30–39. <https://doi.org/10.24967/psn.v2i1.1452>
7. Hasanah, S. M., & Kurniawan, R. (2019). Konsep Islamic Corporate governance Fakultas Ekonomi Dan Bisnis Islam UIN Mataram. *Iqtishaduna Jurnal Ekonomi Dan Bisnis Islam*, 10(1).

8. Husni Shabri. (2022). Transformasi Digital Industri Perbankan Syariah Indonesia. *El-Kahfi / Journal of Islamic Economics*, 3(02), 1–7. <https://doi.org/10.58958/elkahfi.v3i02.88>
9. Kholis, N. (2018). *Perbankan dalam era baru digital*. 12(1), 80–88.
10. Magdalena, H., & Santoso, H. (2021). Sosialisasi Pemasaran Digital Bagi Pelaku Industri Rumahan di Kabupaten Bangka Tengah. *Jurnal Abdidas*, 2(5), 1054–1063. <https://doi.org/10.31004/abdidas.v2i5.429>
11. Mahendra Ardiansyah, W. (2023). Peran Teknologi dalam Transformasi Ekonomi dan Bisnis di Era Digital. *Jurnal Manajemen Ekonomi Dan Bisnis*, 1(1), 1–12. <https://journal.sabajayapublisher.com/index.php/jmeh>
12. Melović, B., Jocović, M., Dabić, M., Vulić, T. B., & Dudic, B. (2020). The impact of digital transformation and digital marketing on the brand promotion, positioning and electronic business in Montenegro. *Technology in Society*, 63(October). <https://doi.org/10.1016/j.techsoc.2020.101425>
13. Panggabean, A. N. (2018). Memahami dan mengelola transformasi digital. *E-Business Strategi and Implementation*, 2018–2020.
14. Putra, S. Z., Harianto, S. T., & Matondang, Y. C. (2023). Analisis Pengaruh E-Commerce: Studi Literatur Terhadap Pertumbuhan Ekonomi UMKM. *Jurnal Ilmiah Sistem Informasi Dan Ilmu Komputer*, 3(2). <https://doi.org/10.55606/juisik.v3i2.494>
15. Putri, N. I., Herdiana, Y., Munawar, Z., & Komalasari, R. (2021). Teknologi Pendidikan dan Transformasi Digital di Masa Pandemi COVID-19. *Jurnal ICT: Information Communication & Technology*, 20(1), 53–57.
16. Riza, A. F. (2019). Customer acceptance of digital banking in Islamic bank: Study on millennial generation. *Conference on Islamic Management, Accounting, and Economics (CIMAE) Proceeding*, 2, 66–74.
17. Royyana, A. (2018). STRATEGI TRANSFORMASI DIGITAL PADA PT. KIMIA FARMA (PERSERO) TBK. *Journal of information system public health* 3(3). *Jurnal Sistem Informasi Kesehatan Masyarakat Journal of Information Systems for Public Health*, 3(3), 15–32.
18. Sutera, A. (n.d.). 1 / Page. 1–4.
19. Wahyudi, W., Mukrodi, M., Sugiarti, E., Marayasa, I. N., & Mawardi, S. (2022). MENGENAL PEMASARAN DIGITAL DAN MARKET PLACE: Solusi Meningkatkan Penjualan di Masa Pandemi Covid-19. *Jurnal PKM Manajemen Bisnis*, 2(1), 44–53. <https://doi.org/10.37481/pkmb.v2i1.237>
20. Warmayana, I. G. A. K. (2018). Pemanfaatan Digital Marketing dalam Promosi Pariwisata pada Era Industri 4.0. *Pariwisata Budaya: Jurnal Ilmiah Agama Dan Budaya*, 3(2), 81. <https://doi.org/10.25078/pba.v3i2.649>
21. Yelvita, F. S. (2022). No Title הכי קשה לראות מה את לבאמת לנגד העיניים. *הארץ*, 3(8.5.2017), 2003–2005.
22. Sriworapong, S., Pyae, A., Thirasawasd, A., & Keereewan, W. (2022, August).
23. *Investigating students' engagement, enjoyment, and sociability in virtual reality-based systems: A comparative usability study of spatial. io, Gather. town, and Zoom. In International Conference on Well-Being in the Information Society (pp. 140-157)*. Cham: Springer International Publishing.
24. Riyadi, S. (2022). Penerapan Teknologi Metaverse Pada Bank Syari'ah. *ISLAMIC BUSINESS And FINANCE*, 3(1).
25. Aysa, Imma Rokhmatul. "Tantangan Transformasi Digital Bagi Kemajuan Perekonomian Indonesia." *Jurnal At-Tamwil: Kajian Ekonomi Syariah* 3, no. 2 (2021): 140-153.
26. Indonesia. *Jurnal At-Tamwil: Kajian Ekonomi Syariah*, 3(2), pp.140-153.
27. Muslim, Muslihun. 2015. *Fiqh Ekonomi*, Mataram: LKIM