

The Role of Product Innovation and Digital Trust in User Satisfaction of The Bahtera Mobile Application at KSPPS BMT Bahtera

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ABSTRACT

This study examines the influence of product innovation and digital trust on user satisfaction with the Bahtera Mobile application at KSPPS BMT Bahtera. The background of this research is rooted in the growing importance of digital transformation in Islamic microfinance institutions, particularly to address the decline in public trust caused by the lack of transparency and accountability in traditional manual systems. In response to these challenges, digital innovation has emerged as a strategic solution to improve service quality and rebuild trust among cooperative members. However, user satisfaction remains low due to perceptions of insufficient digital features and uncertainty about data security. Therefore, this study aims to analyze the role of product innovation and digital trust in shaping user satisfaction. A key contribution of this research lies in its focus on digital transformation within Islamic cooperatives an area that remains underexplored especially in examining the interplay between digital innovation, trust, and user satisfaction. Using a quantitative explanatory method, the study involved 98 purposively selected respondents from 5,510 active users of the Bahtera Mobile application. Data were analyzed using multiple linear regression. The findings reveal that product innovation ($\beta = 0.385$; $p = 0.002$) and digital trust ($\beta = 0.790$; $p = 0.000$) both have a positive and significant impact on user satisfaction. These results highlight the importance of continuously enhancing digital features and strengthening user trust to foster greater satisfaction and loyalty in the era of financial digitalization.

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1. Introduction

Digital transformation has become an integral part of modern financial services, extending beyond conventional banking into the realm of Islamic microfinance institutions such as savings and loan cooperatives (KSPPS). This shift aims to enhance transparency, efficiency, and service speed for members. Despite its promise, the adoption of digital systems in cooperatives remains challenged by infrastructure limitations, user resistance, and security concerns.

In Indonesia, public trust in cooperatives has declined, driven by several cases of mismanagement and failure to meet members' expectations. Many cooperatives continue to rely on

manual systems, which hinder real-time transaction monitoring and delay the detection of financial irregularities. These operational shortcomings reduce accountability and have contributed to declining member confidence (Syahputra & Yuliawati, 2022).

To address these issues, KSPPS BMT Bahtera introduced Bahtera Mobile, a digital application that connects directly to members' savings accounts. The app offers real-time access to balance checks, fund transfers, bill payments, and other financial transactions, marking a transition from manual to digital services. The aim is to improve operational efficiency while restoring trust through a more transparent and modern system.

Table 1 Bahtera Application Users Mobile

Month	People
October 2024	5.311
November 2024	5.413
December 2024	5.510

Source: KSPPS RAT 2024 Data

Internal data from October to December 2024 shows a steady increase in Bahtera Mobile users, from 5,311 to 5,510, reflecting members' positive reception. Likewise, cooperative membership grew from 26,808 in 2023 to 28,905 in 2024, suggesting that digital services are becoming more widely accepted.

Table 2 Membership of KSPPS Bahtera in 2024

Description	People
Members 2023	26.808
Member Login	2.137
Member Out	40
Members 2024	28.905

Source: KSPPS RAT 2024 Data

On the other hand, the membership data of KSPPS BMT Bahtera also experienced growth. From 26,808 members in 2023, the number increased to 28,905 members in 2024, after the addition of 2,137 new members and only 40 members leaving. This growth is an important indicator that digital innovations such as BahteraMobile are potentially accepted by the wider community. However, the success of such digital platforms does not rest solely on their features. Members' satisfaction is closely linked to their perception of innovation and the trustworthiness of the system. If users view the platform as insecure or unreliable, their engagement may decline, regardless of the technology's capabilities.

This research is motivated by research gap previous research conducted by (Riswan et al., 2022) , (Ni Made Ratna Febianti, I Wayan Suartina, 2023) and (Worek & Sepang, 2021) which stated that Product Innovation has a significant positive effect on User Satisfaction. Meanwhile, research conducted by (Aspiyah, 2023) stated that Product Innovation has a positive but insignificant effect on User Satisfaction.

Previous research conducted by (Wahyono & Ardiansyah, 2021), (Kirana, 2024) and (Rahmawati et al., 2023) stated that Digital Trust has a significant positive effect on User Satisfaction. Meanwhile, research conducted by (Fitri, 2023) stated that Digital Trust has a positive but insignificant effect on User Satisfaction.

This study aims to analyze the role of product innovation and digital trust on user satisfaction of the Bahtera Mobile application at KSPPS BMT Bahtera. Theoretically, this study contributes to the development of technology adoption studies in Islamic financial institutions. Practically, this study is expected to be a valuable input in the cooperative's efforts to provide adaptive, safe, and appropriate services to its members' needs in the digital era.

2. Literature Review

Product Innovation

(Riswan et al., 2022) explains that product innovation is an activity carried out by a company to improve its old products to be able to provide more value than the new products it obtains so that consumer needs and tastes can be met. There are 3 indicators of product innovation according to Handayani, which are: 1) Design Changes, 2) Technical Innovation/Discovery, 3) Product Development. Previous research conducted by (Riswan et al., 2022), (Ni Made Ratna Febianti, I Wayan Suartina, 2023) and (Worek & Sepang, 2021) which states that Product Innovation has a significant positive effect on User Satisfaction.

H1: Product Innovation has a significant positive effect on User Satisfaction

Digital Trust

(Marcial, Dave E., Palama, Jan Cynth L., Bucog, Fredlie P., Seraspe, Britney James L., &, & Launer, 2024), defines digital trust as a general belief that technology, people, and processes act or align in a way that will meet people's digital expectations, such as trust, security, or control, to support the creation of safe digital environment. Recognizing and understanding the factors that influence digital trust is critical in today's interconnected and technology-driven society. As organizations increasingly rely on digital technology, recognizing key elements is critical to a safe digital environment. According to (Kirana, 2024), the indicators used for a person to trust a product or company's products and services are; 1) reliability, 2) honesty, and 3) caring. Previous research conducted by (Wahyono & Ardiansyah, 2021), (Kirana, 2024) and (Rahmawati et al., 2023) which stated that Digital Trust has a significant positive effect on User Satisfaction.

H2: Digital Trust has a significant positive effect on User Satisfaction

User Satisfaction

User satisfaction is not an absolute concept, but rather relative or depends on what the user expects. Operationalization of user satisfaction measurement can use a number of factors, such as expectations, level of importance, performance, and ideal factors (Tjiptono, 2017). According to (Irawan, 2015), indicators of customer satisfaction are as follows: 1) Feelings of satisfaction (in the sense of being satisfied with the product and its services), 2) Always buying the product, 3) Will recommend to others, 4) Fulfillment of customer expectations after purchasing the product.

3. Method, Data, and Analysis

This study uses a quantitative approach with an explanatory research type. This type of research can be categorized as correlational research that tests the differences in characteristics of two or more variables due to the relationship between these variables in a particular group (Sugiyono, 2024). The population of this study was members of KSPPS BMT Bahtera who had used the Bahtera Mobile application in December 2024, totaling 5510 people. The sampling technique used purposive sampling, with the following criteria: 1) is an active member of KSPPS BMT Bahtera; 2) minimum age 21 years; 3) minimum high school/vocational school education. The number of samples is determined based on the formula Slovin:

$$\text{Slovin's Formula } n = \frac{N}{1+Ne^2}$$

Information :

n : Sample Size

N : Population Size

e : Margin of error (error) which is still acceptable is 10% or 0.1, so from the population above it can be calculated:

$$n = \frac{5510}{1 + 5510 (0,1)^2}$$

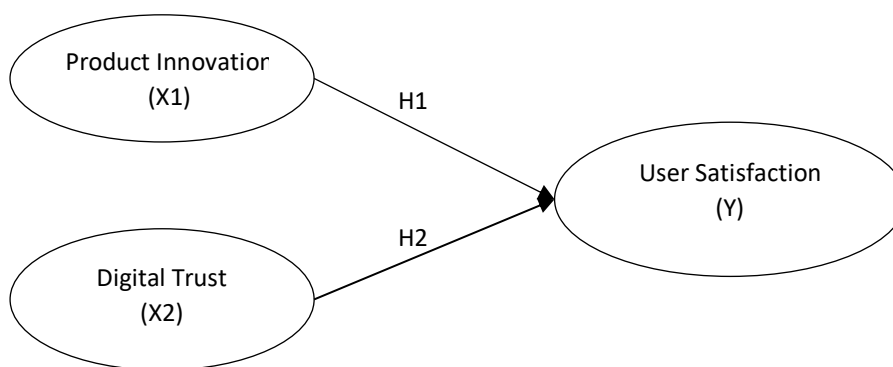
$$n = \frac{5510}{56,1}$$

$$n = 98,2 = 98$$

Based on the calculations above, the sample of respondents in this study was 98 active Bahtera users Mobile. Data was collected through a questionnaire google form which is distributed directly to members through platform digital internal cooperative. The questionnaire was designed in the form of a scale Liked 5 points. The data analysis techniques used are: 1) Descriptive Statistical Test, 2) Classical Assumption Test consisting of normality test, multicollinearity test, and heteroscedasticity, 3) Multiple Linear Regression Analysis, 4) Model Feasibility Test, 5) Hypothesis Test using SPSS 26.

Research Model

Figure 1. Research Model



4. Result and Discussion

Respondent Characteristics Based on Gender

Table 3 Respondent gender data

Gender	Number	Percentage
Male	20	20,4%
Female	78	79,6%
Total	98	100%

Source: Output SPSS processed by researchers, 2025

Based on the table above, it shows that the majority of respondents in this study were women, namely 78 people or 79.6% of the total 98 respondents. Meanwhile, male respondents only numbered 20 people or 20.4%. This composition shows that the use of the Bahtera Mobile application is more dominant among female members. This may indicate that female members are more active in utilizing digital cooperative services or are more responsive to the use of financial technology that facilitates savings and loan transactions and payments.

Respondent Characteristics Based on Age

Table 4 Respondent age data

Age	Number	Percentage
21-30 Years Old	31	31,6%
31-40 Years Old	36	36,7%
41-50 Years Old	25	25,5%
>50 Years Old	6	6,1%
Total	98	100%

Source: Output SPSS processed by researchers, 2025

Based on the table above, it can be seen that the majority of respondents are in the age range of 31-40 years, which is 36 people or 36.7% of the total respondents. Followed by the age group of 21-30 years as many as 31 people (31.6%), then the age group of 41-50 years as many as 25 people (25.5%), and the rest are over 50 years old as many as 6 people (6.1%). This distribution shows that Ark application users Mobile dominated by the productive age group, namely 21–40 years, who are generally more adaptive to digital technology. This is in line with the characteristics of users of digital banking or fintech which tends to come from young to middle-aged adults who have high mobility and a need for efficient and flexible financial services (Hidayat, 2022).

Respondent Characteristics Based on Last Education

Table 5 Respondent education data

Education	Number	Percentage
High School	70	71,4%
Diploma 3	5	5,1%
Bachelor	23	23,5%
Total	98	100%

Source: Output SPSS processed by researchers, 2025

Based on the table above, it can be seen that most respondents have a final education of high school/vocational high school, which is 70 people or 71.4% of the total respondents. Furthermore, 23 people (23.5%) are S1 graduates, and only 5 people (5.1%) have a Diploma (D3). This finding shows that the Bahtera Mobile application has reached users with a secondary education background, which indicates that this cooperative digital innovation is quite easy to use by various groups, including those who do not have higher education. This can be an indicator that the interface design, ease of access, and application features are quite inclusive, so that they can be widely used by cooperative members from various levels of education.

Respondent Characteristics Based on Occupation

Table 6 Respondent job data

Job	Number	Percentage
Housewife	13	13,3%
Employee Private	44	44,9%
Entrepreneur	9	9,2%
Civil Servants	14	14,3%
Others	18	18,4%
Total	98	100%

Source: Output SPSS processed by researchers, 2025

Based on the table above, it can be seen that the majority of respondents work as private employees, which is 44 people or 44.9% of the total 98 respondents. Furthermore, 18 people (18.4%) come from other job categories, such as freelancers or non-permanent workers, then 14 people (14.3%) are civil servants (PNS), 13 people (13.3%) are housewives, and 9 people (9.2%) are entrepreneurs. This distribution shows that users of the Bahtera Mobile application mostly come from private sector workers who generally have high mobility and the need for practical and fast financial transactions. The existence of respondents from various work backgrounds also reflects that this application has been used across professions, showing the reach and ease of adaptation of technology by various groups of cooperative members.

Validity Test Results

Table 7 the validity of each variable

Variable	Item	R Calculate	R Table	Description
Product Innovation (X1)	X1 Question 1	0.651	0,1966	Valid
	X1 Question 2	0.700	0,1966	Valid
	X1 Question 3	0.759	0,1966	Valid
	X1 Question 4	0.656	0,1966	Valid
	X1 Question 5	0.626	0,1966	Valid
	X1 Question 6	0.726	0,1966	Valid
Digital Trust (X2)	X2 Question 1	0.651	0,1966	Valid
	X2 Question 2	0.605	0,1966	Valid
	X2 Question 3	0.708	0,1966	Valid
	X2 Question 4	0.791	0,1966	Valid
	X2 Question 5	0.774	0,1966	Valid
	X2 Question 6	0.711	0,1966	Valid
User Satisfaction (Y)	Y Question 1	0.653	0,1966	Valid
	Y Question 2	0.722	0,1966	Valid
	Y Question 3	0.718	0,1966	Valid
	Y Question 4	0.624	0,1966	Valid
	Y Question 5	0.792	0,1966	Valid
	Y Question 6	0.774	0,1966	Valid
	Y Question 7	0.755	0,1966	Valid
	Y Question 8	0.746	0,1966	Valid

Source: Output SPSS processed by researchers, 2025

Based on the table above, it shows that the validity test of the research instrument with each statement obtained a calculated r value > r table with a significance value < 0.05. So, all statements in the questionnaire are declared valid.

Reliability Test Result

Table 8 Reliability test to each variable

Variable	Cronbach Alpha	Standart Alpha	Description
Product Innovation (X1)	0,867	0,60	Reliable
Digital Trust (X2)	0,776	0,60	Reliable
User Satisfaction (Y)	0,800	0,60	Reliable

Source: Output SPSS processed by researchers, 2025

Based on the table above, it shows that the obtained values cronbach alpha > 0.60 then the respondents' answers for each variable can be used in research and can be said to be reliable.

Classical Assumption Test

Normality Test Result

Table 9 Normality Test Result

	Unstandardized Residual	Standart	Description
Asymp. Sig. (2-tailed)	0.200 ^{c,d}	0,05	Normal

Source: Output SPSS processed by researchers, 2025

Based on the results in the table above, it shows that the significance value is $0.200 > 0.05$, which means it has a normal distribution.

Multikolinierity Test Result

Table 10 Multikolinierity test result

Variable	Tolerance	VIF
Product Innovation	0,353	2,836
Digital Trust	0,353	2,836

Source: Output SPSS processed by researchers, 2025

Based on the table above, it shows that the limit tolerance on each variable is more than 0.10 or > 0.10 and the VIF limit is < 10.00 , then it can be concluded that there is no multicollinearity among the independent variables.

Heteroskedastisity Test Result

Table 11 Glejser test result

Variable	Significance	Standart
(Constant)	0,000	0,05
Product Innovation	0,257	0,05
Digital Trust	0,444	0,05

Source: Output SPSS processed by researchers, 2025

From the table above, the results of the Glejser test show that the sig. the value of each variable is greater than 0.05 ($p > 0.05$). So overall it can be concluded that there is no heteroscedasticity problem.

Model Feasibility Test Results

Table 12 Model Feasibility Test Results

Model	F	Significance	Description
Regression	133,214	0.005 ^b	Suitable

Source: Output SPSS processed by researchers, 2025

Based on the table above, the F test results produce an F value of 133.214 with a significance value of 0.005. This significance value is smaller than 0.05, therefore it shows that the regression model in this study is suitable for use in hypothesis testing.

Multiple Linear Regression Analysis Results

Table 13 Multiple Linear Regression Analysis Results

Variable	B	Std. Error	Description
(Constant)	3,976	1,746	Positive
Product Innovation	0,385	0,119	Positive
Digital Trust	0,790	0,115	Positive

Source: Output SPSS processed by researchers, 2025

$$Y = \alpha + \beta X_1 + \beta X_2 + \epsilon \quad (1)$$

$$Y = 3,976 + 0,385X_1 + 0,790X_2 + e$$

α = 3.976 is the constant value of the regression equation which has a positive value, meaning that if Product Innovation and Digital Trust are equal to zero (0), User Satisfaction will increase by 3.976.

β_1 = 0.385 shows a positive influence which means that if Product Innovation increases by 1% then User Satisfaction will increase by 0.385.

β_2 = 0.790 shows a positive influence which means that if Digital Trust increases by 1% then User Satisfaction will increase by 0.790.

T test result (Parcial)

Table 14 t test result (parcial)

Variable	T	Sig.	Description
Product Innovation	3,241	0,002	Significant
Digital Trust	6,891	0,000	Significant

Source: Output SPSS processed by researchers, 2025

Hypothesis test of Product Innovation education variable (X1) on User Satisfaction (Y) through the calculation results that have been obtained that the level of significance <0.05 ($0.002 < 0.05$). This shows that the Product Innovation variable has a significant effect on Bahtera Application User Satisfaction Mobile. So H0 is rejected and H1 is accepted.

Hypothesis test of Digital Trust variable (X2) on User Satisfaction (Y) through the calculation results that have been obtained that the level of significance <0.05 ($0.001 < 0.05$). This shows that the Digital Trust variable has a significant effect on Bahtera Application User Satisfaction Mobile. So H0 is rejected and H1 is accepted.

Results of the Determination Coefficient (R²) Test

Table 15 Results of the Determination Coefficient (R²) Test

R	R Square	Adjusted R Square	Percentage Reminder	Description
0.859a	0,737	0,732	73,2%	26,8% Quite Strong

Source: Output SPSS processed by researchers, 2025

Based on the table above, the values obtained are adjusted r square of 0.732, which shows that User Satisfaction is influenced by Product Innovation and Digital Trust by 73.2%, while the remaining 26.8% is influenced by other variables not examined in this study.

Discussion

The Influence of Product Innovation on User Satisfaction

Based on the t-test results, the significance value of $0.002 < \alpha 0.05$ indicates a positive and significant influence of product innovation on user satisfaction with the Bahtera Mobile application. This means that improved product innovation, such as feature availability, user interface design, and functional improvements, contributes to a better user experience, thereby increasing satisfaction.

These findings align with the theory of Expectancy Disconfirmation by (Oliver, 1980), which states that satisfaction arises when performance meets or exceeds expectations. In this case, the transition from manual to mobile-based services has fulfilled user expectations for efficiency, flexibility, and convenience in managing cooperative transactions. This supports prior research by (Riswan et al., 2022), (Ni Made Ratna Febianti, I Wayan Suartina, 2023), and (Worek & Sepang, 2021), which found that product innovation significantly influences user satisfaction.

The Influence of Digital Trust on User Satisfaction

The t-test results also show a significance value of $0.000 < \alpha 0.05$, indicating a positive and significant effect of digital trust on user satisfaction. When users believe in the reliability, security, and integrity of a digital service, they are more likely to continue using it and feel satisfied with the overall experience.

This supports the theory by (Gefen, D., Karahanna, E., & Straub, 2023), which emphasizes trust as a critical factor in digital adoption. Trust reduces perceived risks, especially in financial transactions. For Bahtera Mobile users, features such as transparent reporting and secure access have helped foster confidence in the cooperative's digital system. These results are consistent with previous studies by (Wahyono & Ardiansyah, 2021), (Kirana, 2024), and (Rahmawati et al., 2023), affirming that digital trust significantly contributes to user satisfaction.

5. Conclusion and Suggestion

Conclusion

This study aims to examine the effect of product innovation and digital trust on user satisfaction of the Bahtera Mobile application at KSPPS BMT Bahtera. Based on the results of the study, it was found that the two independent variables—product innovation (X1) and digital trust (X2)—have a positive and significant effect on user satisfaction (Y). This finding strengthens the theory that improving digital service innovation and increasing trust in cooperative digital systems are two main factors in building user satisfaction with cooperative-based financial applications. The higher the level of perceived innovation and trust, the higher the satisfaction level of Bahtera Mobile users.

However, this study has several limitations: (1) a relatively small sample size of 98 respondents, limiting the generalizability of the findings; (2) a purely quantitative approach, which does not capture users' emotional experiences or obstacles in digital adoption; and (3) the use of only two independent variables, excluding other potential influencing factors such as service quality or ease of use.

Suggestion

Based on the findings and limitations of the research, the author makes several suggestions as follows:

1. For the cooperative (KSPPS BMT Bahtera), it is recommended to continue to develop the Bahtera Mobile application features in an innovative and responsive manner to the needs of members, as well as strengthen the security system to increase users' digital trust.
2. For further researchers, it is recommended to add other variables such as service quality, ease of use, or technical support that may also affect user satisfaction.
3. For the development of academic literature, this research opens up opportunities for the development of further studies in the field of digital transformation of cooperatives, especially regarding the adoption of financial technology in the microeconomic and community sectors.
4. For regulators and policy makers, this study can be used as a reference in formulating policies to encourage the digitalization of member-based cooperatives, to increase transparency, accountability, and technology-based services.

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