



# Marketing human resource adaptation through creative promotion and interface design on fintech customer decisions

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## Abstract

**Purpose** – This study aims to analyze the influence of online promotional creativity on fintech customer decisions and examine the role of application interface convenience as a reinforcing factor.

**Design/methodology/approach** – The research employs a qualitative literature review with content analysis, drawing on relevant scholarly sources.

**Findings** – Promotional creativity plays a crucial role in attracting attention, building emotional connections, conveying credibility, and shaping perceptions of value among prospective customers. Creative promotions effectively guide potential customers to the threshold of application usage. At this critical juncture, the convenience of the application interface assumes a central role. An intuitive, responsive, and aesthetically pleasing interface validates the promises conveyed through promotion, alleviates user anxiety, and cultivates the trust necessary for final decision-making. These two elements operate synergistically; creativity without convenience results in low conversion rates, while convenience without creativity leads to applications with minimal user adoption. The adaptability of marketing human resources is reflected in their capacity to bridge these two essential dimensions.

**Research limitations** – This study is limited to theoretical literature analysis and does not involve primary empirical data collection; therefore, causal relationships among variables cannot be statistically verified, and the findings have not been tested on a specific population sample.

**Implications** – The practical implications of this study underscore the necessity for close collaboration between marketing teams and product developers, as well as the need to extend marketing success metrics to include post-download stages.

**Originality** – The novelty of this study lies in its integrative synthesis of online promotional creativity and application interface ease as two complementary constructs that jointly shape fintech customer decisions—an interrelationship that has rarely been examined together within the Indonesian digital financial services context.

**Keywords:** Human Resource Adaptability, Online Promotional Creativity, Interface Convenience, Customer Decisions, Fintech, Digital Marketing, User Experience.

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## INTRODUCTION

The development of digital technology has completely transformed the landscape of the financial services industry. The emergence of technology-based startups or financial technology (fintech) has shifted the dominance of conventional financial institutions in serving society.

Financial services that were once synonymous with magnificent office buildings and long queues can now be accessed at one's fingertips. This change is not merely a technological transformation but also a fundamental shift in the interaction between service providers and their users. Trends in consumer behavior become a major factor in industry development (Gani *et al.*, 2021). Every organization is inhabited by individuals possessing diverse characteristics and behavioral patterns (Darmawan, 2013). Society, as potential customers, is now confronted with various choices of fintech platforms offering transaction convenience and speed. Amidst this rapid digitalization, marketing Human Resources (HR) in the fintech sector is demanded to possess high adaptive capabilities (Patil, 2024). They must be capable of understanding rapidly changing market dynamics and formulating appropriate approaches to attract increasingly critical and technology-literate customers.

The adaptive capability of marketing HR becomes a primary determinant of fintech company success (Darmawan *et al.*, 2020; Dunggio *et al.*, 2023). Quality products are born from integrated organizations based on technical, managerial, and conceptual competencies (Darmawan, 2024). Marketing in the digital era can no longer rely solely on conventional methods such as print advertising or word-of-mouth promotion. Recommendations from others are often more trusted than advertisements (Yusuf *et al.*, 2025). Marketing approaches must shift to broader, more measurable digital realms. Marketing HR is required to master various digital tools and platforms, understand social media algorithms, and be capable of reading consumer behavior data in real-time. This adaptability encompasses the willingness to continuously learn, change strategies quickly based on market feedback, and innovate to create relevant marketing messages (Daenuri & Munawaroh, 2025). Without adequate adaptive capability, marketing efforts will easily sink among thousands of other digital content and fail to attract potential customers' attention. Engaging content on social media drives consumer interaction and engagement (Infante & Mardikaningsih, 2022).

One manifestation of marketing HR adaptation is through creativity in designing online promotions. Promotion is no longer merely about conveying product information but must be capable of building emotional connections with customers. Creativity becomes key to creating engaging, interactive, and memorable content. Informative short videos, aesthetically pleasing infographics, or social media campaigns involving user participation are several examples of creative promotion forms. Through this creativity, marketing HR can differentiate themselves from competitors, build brand awareness, and ultimately influence customer preferences in choosing fintech services (Jayanthi, 2025). Marketing activities play a role in ensuring that the value offered to customers provides tangible benefits (Alamin *et al.*, 2021). A creative promotion can communicate product benefit value more effectively and build potential customers' trust in the services offered. Consumers tend to return to services providing convenience (Rahayu & Darmawan, 2025).

However, these creative marketing efforts will lose their appeal if not balanced with an easy application interface. When a potential customer is attracted by a promotion and downloads the application, their first experience using the application will be highly decisive. Complicated, confusing, or difficult-to-navigate interfaces can trigger frustration and cause customers to abandon their intention to use the service. Interface ease encompasses aspects of transaction flow clarity, access speed, perceived security, and visually comfortable displays. In the digital ecosystem, the application is the company's face. Marketing HR needs to understand that promises conveyed through promotions must be fulfilled through seamless application usage experiences. HR adaptability here means being capable of communicating user needs regarding this ease to development teams, or even being involved in designing campaigns that educate users about these ease features (Jayanthi, 2025).

Therefore, the relationship between online promotion creativity, application interface ease, and customer decisions becomes an integrated whole that is important to examine. Consistent marketing efforts can strengthen relationships with consumers (Nahar *et al.*, 2025). Adaptive marketing HR acts as a bridge connecting these three elements. Professional commitment grows through knowledge management, producing organizational and product excellence (Eddine *et al.*, 2023). They design creative promotions to attract attention, while simultaneously ensuring that messages in these promotions align with application ease realities (Metris *et al.*, 2024). In other words, customer decisions to use fintech services do not emerge suddenly. They result from a series of processes beginning with exposure to creative promotions, followed by easy application exploration experiences, culminating in confidence to transact. Personal factors become important considerations in choosing products or services (Putri & Darmawan, 2025). Deep understanding of these dynamics is essential for fintech companies to design more effective marketing and product development strategies to win customer hearts in an increasingly competitive digital era.

Fintech companies currently face paradoxical situations. On one hand, they possess resources and technology to reach millions of potential users through various digital channels. Nonetheless, effective research becomes an important means of understanding available market potential (Darmawan, 2025). On the other hand, marketing efforts undertaken often fail to generate significant customer conversion. Responsible marketing implementation contributes to a better future (Arifin & Darmawan, 2021). Many companies invest large funds in digital advertising and promotional content, yet new customer service adoption rates do not meet expectations. Initial indications show misalignment between what is communicated in promotions and what customers experience when interacting with applications (Meirina *et al.*, 2022). Promotions may promise convenience and speed, yet when customers download applications, they are instead confronted with complicated registration processes, confusing transaction flows, or features difficult to find. This gap between expectations built by marketing and user experience realities becomes a primary obstacle in customer decision-making processes. Marketing HR appears not yet to have a fully integrated understanding of user experience into their creative strategies. They work in silos, separate from product development teams, so marketing messages and application functionality run on separate tracks without adequate synchronization.

Furthermore, the fundamental problem lies in the unclear mapping of how two key variables within company control, namely online promotion creativity and application interface ease, simultaneously influence customer decisions. Many separate studies discuss the influence of promotion or ease of use on purchase intention (Darware & Deore, 2024). However, in market reality, customers are not exposed to only one factor. They see advertisements, then try applications. The process is sequential and interconnected. A highly creative promotion may successfully attract attention, but if the application is difficult to use, customers will leave. Conversely, a very easy-to-use application will never be known by customers if promotions are not creative and fail to reach target markets. Failure to view these two factors as an integrated system causes fintech companies difficulty in allocating their resources efficiently. Should they focus on enhancing marketing team creativity, or on refining application interfaces, or rather on strengthening collaboration between both? This lack of clarity stems from minimal theoretical and empirical understanding of the interaction between promotion creativity and interface ease in shaping customer decisions in the unique fintech sector. The research gap addressed by this study is therefore explicit: existing literature has examined promotional creativity and interface ease separately, yet no synthesis has comprehensively explored how these two variables interact and mutually reinforce each other in determining fintech customer decisions,

particularly in the Indonesian context. This gap motivates the present study to provide an integrative conceptual framework bridging these two domains.

The growth of the fintech industry in Indonesia shows an exponential curve, accompanied by increasing public digital literacy (Ismawati *et al.*, 2025). This creates a highly potential yet simultaneously challenging market. The number of fintech players continues to increase, offering relatively similar products, making competition for new customers extremely intense. In market conditions saturated with offerings, the ability to attract and retain customer attention becomes the primary differentiator. Companies can no longer rely solely on capital or technology. Competitive advantage actually lies in the quality of interaction with customers, starting from the first marketing touchpoint to repeated service usage. Quality service is an important element that every business must possess (Oluwatoyin & Mardikaningsih, 2024). Superior products are born from worker dedication as an organizational foundation (Hariani *et al.*, 2021). Fulfillment of consumer interests can be achieved by presenting products with good quality standards (Ali *et al.*, 2024). Understanding how marketing HR can orchestrate promotion creativity and application ease to influence customer decisions is a strategic necessity for surviving and excelling amidst increasingly fierce competition. Availability of alternatives can strengthen competitive positioning in the market (Margareta & Darmawan, 2025). This examination will provide roadmaps for companies to build more coherent and impactful marketing strategies.

Moreover, developments in digital consumer behavior also constitute strong reasons why this topic needs immediate examination. Today's customers, especially millennials and Gen Z, possess different characteristics. They are highly connected consumers with short attention spans and great emphasis on experience (Maftuchach & Safitri, 2023). Experience and knowledge can shape perceptions of choices (Cahyani & Darmawan, 2025). They quickly abandon difficult-to-use applications and are easily influenced by recommendations or reviews on social media. In their daily lives, boundaries between seeking information, entertainment, and financial transactions become blurred. Creative promotional content on social media can directly generate instant interest in trying fintech services. However, this interest will be immediately broken by poor application experiences. Their decisions are impulsive yet critical. Therefore, fintech companies must be capable of creating seamless ecosystems, where promotional appeal and functional ease harmoniously combine. Failure to understand these dynamics will result in companies losing this enormous and influential market segment. This research becomes relevant for providing a more systematic understanding of how these two aspects work to shape customer decisions in the fast-paced digital era.

This study aims to deeply analyze the influence of online promotion creativity on customer decisions to use fintech services, and to examine the role of application interface ease as a factor strengthening this relationship. Through a comprehensive literature review, this study is expected to provide theoretical contributions to the development of digital marketing and consumer behavior scholarship in the financial sector, particularly in understanding the interaction between marketing strategies and user experience design. Practically, the findings of this study can serve as foundations for practitioners, especially marketing, HR, and fintech product developers, to design more integrated strategies. Insights into how promotion creativity and interface ease work synergistically will assist companies in allocating resources more effectively, building stronger internal collaboration, and ultimately enhancing their ability to attract and retain customers in the dynamic digital era.

## **METHOD**

This study employs a qualitative literature study approach as the primary method for addressing the proposed research questions. This method was selected because it enables the

author to conduct a comprehensive theoretical exploration of concepts central to the investigation, namely marketing HR adaptability, online promotion creativity, application interface ease, and fintech customer decisions. As explained by Creswell (2009), qualitative research essentially constitutes an inquiry process exploring and understanding meanings ascribed to social or human problems. Literature study serves as a means to understand the meanings and relationships among these concepts through the exploration of documented knowledge. This process does not involve primary data collection in the field but rather relies on relevant literature richness to construct arguments and synthesize knowledge. Flick (2009) adds that quality in qualitative research depends heavily on the researcher's ability to reconstruct investigated cases using diverse data sources. Data sources in this study comprise various scientific publications addressing related variables from both theoretical and empirical perspectives.

The implementation of this literature study follows systematic steps as recommended in library research methodology. The process commences with topic identification and sharp research problem formulation, followed by literature searching from academic databases including Google Scholar, Scopus, and DOAJ, using keywords such as “promotional creativity,” “interface ease of use,” “fintech customer decisions,” “digital marketing,” “user experience,” and “marketing human resources.” Literature selection criteria applied were: (1) publications within the year range 2014–2025, (2) written in English or Indonesian, and (3) directly relevant to the research themes of digital marketing strategy, user experience design, and consumer behavior in financial technology. The initial search yielded approximately 120 articles and documents; following screening for relevance, duplication, and credibility, 48 sources were ultimately selected for in-depth analysis. After literature collection, critical evaluation of each source's relevance and credibility is conducted, and then proceeds to the analysis and synthesis stages. In analyzing library data, the author employs a qualitative content analysis approach as elaborated by Krippendorff (2004), wherein texts from various sources are treated as data containing meanings that must be systematically revealed. The author reads, records, and interprets key arguments from each literature source to identify patterns, themes, and relationships among concepts. The synthesis process is conducted by combining findings from various sources to construct a more comprehensive new understanding regarding the influence of online promotion creativity and application interface ease on fintech customer decisions. Through this approach, the study not merely summarizes expert opinions but also attempts to construct a conceptual framework capable of explaining the phenomenon central to the investigation.

## **RESULTS AND DISCUSSION**

### **Online Promotion Creativity in Shaping Fintech Customer Decisions**

Creativity in online promotion is not merely an effort to create beautiful or entertaining advertisements. It constitutes the marketing HR's ability to design messages and visuals capable of cutting through information noise in digital spaces. Every day, potential customers are flooded with hundreds, even thousands, of pieces of content from various platforms. Change management demands dynamics controlled through managerial competence (Mardikaningsih & Darmawan, 2022). In such situations, ordinary and monotonous promotions will easily be overlooked. Creativity becomes a tool to capture attention in the first seconds. Unique short videos, use of memes relevant to current situations, or interactive campaigns inviting user participation can create strong first impressions. This successfully captured attention constitutes a crucial initial step in customer journeys toward decisions to use fintech services. Responsive services can enhance user interest (Fahriza & Darmawan, 2025). Without attention, messages about product benefits and advantages cannot possibly be conveyed.

A foundational theory elucidating measurement indicators of online promotion originates from the Integrated Marketing Communication (IMC) concept in digital marketing advanced by Philip Kotler and Kevin Lane Keller. In this perspective, online promotion constitutes marketing communication activities conducted through digital media and the internet to convey information, persuade, and remind consumers about products or services. Online promotion utilizes various digital platforms such as social media, websites, email, and search engines to reach consumers more broadly and interactively.

According to Kotler and Keller (2016), the effectiveness of online promotion can be measured through several key indicators. One indicator is informational content, which is the extent to which promotional messages provide clear and relevant information about products or services to consumers. The next indicator is persuasive communication, which shows the ability of promotional messages to influence consumers' attitudes and interest in trying or buying products. In addition, there is the indicator of visibility or reach, which describes the level of visibility or reach of promotions on digital platforms so that they can be seen by many internet users. Another indicator is interaction or engagement, which reflects the level of user involvement through activities such as comments, likes, or sharing promotional content. The final indicator is frequency of exposure, which is how often consumers are exposed to promotional messages through digital media. Through these indicators, researchers can assess the extent to which online promotional activities are able to convey marketing messages effectively, increase consumer awareness, and encourage interest and purchasing decisions for a product or service.

**Table 1.** Indicators of Online Promotion

No	Indicator	Description
1	Informational Content	The extent to which online promotion provides clear and relevant information about products or services.
2	Persuasive Communication	The ability of promotional messages to influence consumer attitudes and encourage purchase intentions.
3	Visibility or Reach	The level of exposure and accessibility of promotional content across digital platforms.
4	Interaction or Engagement	The degree of user involvement, such as likes, comments, shares, or other interactions with promotional content.
5	Frequency of Exposure	How often are consumers exposed to promotional messages through online media?

After successfully capturing attention, promotion creativity functions to build deeper interest. Potential customers not merely see but begin to feel curious and want to know more. Creativity here is manifested in the manner of message delivery that does not come across as patronizing or overly aggressive in selling. Adaptive marketing HR is capable of packaging complex information about fintech products, such as loan mechanisms or interest calculations, into simple, visual, and easily digestible presentations. Engaging infographics or storytelling through content series can make potential customers feel educated without pressure (Djharuddin *et al.*, 2024). This positively built curiosity drives them to voluntarily seek further information, whether by visiting websites, reading reviews, or the subsequent step of downloading applications. The more positive reviews, the higher consumer trust (Riski & Darmawan, 2025).

Promotional creativity also plays an important role in building emotional connections with potential customers. Individual conditions are determined by psychological and emotional aspects (Irfan & Darmawan, 2021). Financial decisions are often colored by both rational and

emotional considerations. Someone may need a loan for rational reasons, but trust and security are emotional factors determining choices. Creative promotions are capable of touching these emotional aspects. For instance, campaigns featuring real user stories helped by fintech services to develop their small businesses. Or warm, humanistic visual designs, distinguishing them from generally rigid-looking financial application displays. When potential customers feel shared values or feel inspired by a story, they will more easily identify with the brand. This emotional connection becomes a strong adhesive, differentiating one fintech brand from another in consumers' eyes (Puspa & Nasution, 2023). The combination of quality and brand reputation determines business sustainability (Safira *et al.*, 2025).

Promotional creativity influences customer decisions through forming credibility perceptions. In digital worlds rife with false information and fraud, potential customers are highly vigilant toward unclear financial services. How a company promotes itself can signal its credibility. Professionally designed, informative, and consistent promotions reflect that the company is managed seriously and professionally. Conversely, careless promotions, full of excessive claims, or using sloppy designs can arouse suspicion. Creative marketing HR understands that building trust begins with the promotion display itself. They ensure every marketing material, no matter how small, reflects high-quality standards. Positive perceptions of this credibility will greatly influence potential customers' willingness to consider the services offered.

Customer decision-making processes are also strongly influenced by social proof. In the digital era, potential customers tend to seek out what others are saying before deciding (Nurlette *et al.*, 2024). Promotional creativity can effectively utilize this phenomenon. Instead of merely displaying logos or one-sided claims, marketing HR can design campaigns featuring user testimonials in creative formats. Authentic testimonial videos, attractively designed positive review quotes, or invitations to view application ratings on app stores are several examples. When potential customers see that many others have used and are satisfied with the service, the doubt and perceived risk diminish. Individual risk perception can differ even in identical situations (Hidayat & Darmawan, 2025). The perception that this service has been widely accepted by society becomes a strong impetus to make similar decisions.

Beyond building trust, promoting creativity also functions to communicate unique value propositions more clearly (Hidayat *et al.*, 2024). The fintech market is filled with products that appear superficially similar. Creativity becomes the differentiator explaining why one fintech's service deserves choosing over others. Is the interest lower? Is the process faster? Are limits higher? Are security features more sophisticated? These messages need to be conveyed in memorable ways. A clever slogan, feature comparisons in interactive table formats, or short animations explaining product advantages can make this information stick in potential customers' minds. With a clear understanding of the added value offered, potential customers can conduct more targeted and confident evaluations for choosing.

In the journey toward decisions, potential customers often experience fluctuating interest (Ojonugwa *et al.*, 2022). They may be interested today, yet forget tomorrow due to various distractions. Promotional creativity plays a role in maintaining potential customer engagement during this consideration period. Marketing HR can design follow-up content series delivered through email or notifications, of course, with permission. This content should not be spam but must remain valuable and creative. For instance, financial management tips, limited-time promo information, or relevant success stories of other users. By continuously and creatively appearing around potential customers, the brand remains the primary choice in their minds when the time comes to make final decisions. This process keeps the flame of interest alive until it transforms into concrete action.

Promotional creativity also helps reduce psychological barriers perceived by potential customers. Using digital financial services often raises concerns about data security or loss risks. Creative promotions can subtly address these barriers (Jayanthi, 2025). For example, by creating short educational content explaining application security features such as data encryption or two-step verification in light language and visual formats. Or by displaying official company certifications and guarantees in easily understood formats. By communicating security measures transparently and engagingly, potential customers' anxieties can be alleviated. This built sense of security constitutes an important foundation for decisions to entrust financial matters to a digital platform.

Furthermore, promotional creativity plays a role in creating coherent brand experiences across various digital touchpoints. Potential customers may interact with the brand through Instagram, websites, email, and finally applications (Fusu, 2024). Consistency of messages, tone of voice, and visual aesthetics across all these platforms is important for building strong brand images. Creative marketing HR ensures that experiences at each touchpoint feel like parts of one unified story. If social media promotions feel modern and dynamic, websites and applications must reflect the same. This coherence conveys professionalism and reliability in potential customers' eyes. They feel they are dealing with one solid entity, not a collection of uncoordinated units. This seamless brand experience strengthens their confidence to make decisions.

Customer decisions are often influenced by situational factors and sudden needs. Adaptive promotion creativity can capture these moments. Marketing HR can design campaigns relevant to specific events, such as approaching holidays, school vacation seasons, or new academic years. During these moments, the public's need for financial services such as loans or payments increases. Creative promotions appearing precisely on time with appropriate messages, for example, "Get additional funds for Eid preparations," will feel highly relevant and personal. This situational relevance significantly increases the likelihood of potential customers responding and taking action because promotional messages directly connect with practical needs they are facing at that moment (Fusu, 2024).

In digital ecosystems, social interactions among users also influence individual decisions (An, 2024). Promotional creativity can be designed to encourage these interactions. For instance, by creating attractively packaged referral programs where users are invited to share unique codes with friends. Or by creating challenges or competitions on social media, encouraging users to create content about their experiences using the application. These user-driven activities create extremely powerful organic promotion circles. When potential customers see friends or people they know using and recommending services, the persuasive value is far higher than ordinary advertisements. Marketing HR creativity in designing mechanisms triggering this social participation indirectly builds influence networks, accelerating adoption processes.

More than just persuasion tools, sustainable promotion creativity builds long-term assets in the form of brand equity. Every successful creative campaign adds layers of positive brand perception in consumer minds. Over time, the fintech name is not merely known but also associated with certain values such as innovation, care, or convenience. These strong brand associations become automatic considerations when potential customers need financial services. They will tend to choose brands already known and possessing positive images without needing lengthy re-evaluation. Sustainability becomes a strategic challenge that organizations must manage (Mardikaningsih & Darmawan, 2021). In the long term, investment in promotional creativity is not only about increasing current conversions but also building foundations of loyalty and preference that will attract future customers with more efficient acquisition costs.

Online promotion creativity initiated by adaptive marketing HR functions as a catalyst throughout customer decision-making processes. It operates not in a single linear stage but

simultaneously across various stages. From attracting attention, building interest and emotional connections, communicating credibility and unique value, maintaining engagement, alleviating anxiety, to creating brand coherence and leveraging social dynamics. All these functions intertwine to form a persuasive ecosystem around potential customers. Adaptive marketing HR understands that creativity is not about single spectacular explosions but about the ability to consistently and intelligently design meaningful small interactions. These interactions cumulatively build trust, confidence, and ultimately drive potential customers across the finish line toward decisions to use fintech services.

### **Application Interface Ease as a Reinforcing Factor in Customer Decisions**

When a potential customer has been attracted through creative promotions, the logical next step is to download and open the application. At this point, the application interface ease assumes a central role. Easily understood interfaces function as confirmation of promises conveyed in promotions. If promotions promise convenience and speed, then applications must prove this from the first page opened. Clean layouts, clear icons, and intuitive navigation flows make potential customers feel welcomed and valued. They need not waste time and mental energy learning how to use the application. Because mental conditions can influence individual attitudes and actions (Khayru *et al.*, 2025). This smooth initial experience provides positive signals that the company genuinely cares about user convenience. This early interaction satisfaction becomes a solid foundation for continuing processes toward transaction decisions.

A foundational theory elucidating measurement indicators of application ease of use originates from the Technology Acceptance Model (TAM) framework developed by Fred D. Davis. In this model, Davis introduced the concept of Perceived Ease of Use, namely the degree to which a person believes that using a particular system or application would be free of effort. The easier an application is to use, the greater the likelihood users will accept and utilize the technology in their activities.

According to Davis (1989), ease of use constitutes an important factor influencing user technology acceptance. Applications that are easy to learn, easy to operate, and do not require complicated effort will enhance user comfort in accessing available features. In the context of digital applications, ease of use also relates to simple interface design, clear navigation, and users' ability to complete tasks quickly and efficiently.

Within the Technology Acceptance Model framework, measurement indicators of application ease of use can be observed through several aspects. The first indicator is ease of learning, namely the degree of user ease in learning how to use the application during initial usage stages. The second indicator is ease of understanding, which indicates how easily users understand functions and features available within the application. The third indicator is ease of operation, namely ease in operating the application to complete specific tasks. The fourth indicator is flexibility of use, which describes the application's ability to be used easily across various user situations or needs. The final indicator is overall ease of use, which reflects general user perceptions that the application is easy to use overall. Using these indicators, researchers can assess the extent to which an application is considered easy to use by users. High levels of ease of use typically will increase technology acceptance, user satisfaction, and long-term application usage intensity.

**Table 2.** Indicators of Perceived Ease of Use in Applications

No	Indicator	Description
1	Ease of Learning	The degree to which users find it easy to learn how to use the application for the first time.

No	Indicator	Description
2	Ease of Understanding	The extent to which users easily understand the features and functions of the application.
3	Ease of Operation	The level of convenience experienced by users when operating the application to complete tasks.
4	Flexibility of Use	The ability of the application to be used easily in various situations and user needs.
5	Overall Ease of Use	The overall perception that the application is simple and effortless to use.

Interface ease directly reduces the cognitive load that users must bear. Fintech applications fundamentally handle sensitive and complex matters, such as money transfers, loan applications, or investments. If users must think hard to find specific features or understand technical terms, anxiety will increase. Well-designed interfaces simplify this complexity. Information is presented gradually, technical terms are replaced with easily understood everyday language, and important features are placed in easily accessible locations. With low cognitive load, users can focus their attention on core considerations, namely whether this service aligns with their needs (Rondonuwu & Hardiyanti, 2025). They feel smarter and more capable when using the application, feelings that positively influence their overall service evaluation.

Interface ease also contributes to building trust. In the digital realm, trust is built not only by company reputation but also by the application's appearance and behavior. Professional, neat, and well-functioning interfaces create perceptions that the application was developed by competent and meticulous teams. Conversely, applications that frequently error, have unresponsive buttons, or appear amateurishly designed can arouse suspicion. Users might think, if the application itself is not well managed, what about the security of their money? Easy and stable interfaces communicate technical competence and attention to detail. This visible competence is directly translated by users as signs that the company can be trusted to manage their financial assets safely (Damrongsak, 2024).

Access speed constitutes an important dimension of interface ease influencing customer decisions. Digital users are accustomed to speed. They want registration processes completed within minutes, balances checked in one second, and fund transfers done with one touch. Slow interfaces, with loading processes spinning too long, will test patience. In an era where everything is instant, application slowness can cause frustration leading to transaction cancellations. Marketing HR and developers need to understand that speed is part of ease (Myagkova, 2024). Every additional second users spend waiting is an opportunity for them to change their minds. Responsive interfaces value users' time and make decision-making processes proceed without unnecessary technical obstacles.

Interface ease is also manifested in transaction flow clarity. A customer intending to apply for a loan, for example, needs to understand what requirements must be fulfilled, how much can be applied for, what the installments are, and when funds will be disbursed. Good interfaces will guide users through this flow step by step with clear instructions. No important information is hidden or presented in hard-to-read small print. Each step is accompanied by brief explanations of what needs to be done next. When users feel they have full control and understand every process stage, fear of errors or fraud diminishes. They feel confident that what they are agreeing to is truly what they want. This flow clarity provides a sense of security and predictability crucial in financial decisions.

Interface ease is not only about function but also about pleasant aesthetic experiences. Attractive visual design, comfortable color choices for the eyes, smooth animations when

navigating pages, all contribute to overall user experience. Pleasant experiences make users linger exploring available features. They might browse promotions, read educational articles available in the application, or simply enjoy viewing their financial graphs. The longer they interact with the application and the more positive feelings that emerge, the stronger the emotional bond built with the brand (Rondonuwu & Hardiyanti, 2025). Ultimately, when the time comes to make real financial decisions, they will be more inclined to choose applications that already provide positive daily experiences rather than applications that are functional but feel rigid and boring.

In decision-making processes, customers often need to compare various options. Interface ease facilitates this comparison process. Good applications provide clear product comparison features. For instance, users can view installment simulations for various loan tenors side by side. Or they can compare returns from various investment products in easily understood graph displays. By providing intuitive comparison tools, applications empower customers to make more informed decisions. When customers feel they have thoroughly considered all options and chosen the best, decision satisfaction will be higher. Ease of comparison reduces uncertainty and strengthens confidence that the choice made is the right one (Devidas, 2025).

Interface ease also plays a role in alleviating security concerns. Security features such as two-step verification or biometric authentication (fingerprint or facial recognition) are standards in the fintech industry. Easy interfaces ensure these security features do not become obstacles but instead feel natural. Verification processes are designed as simply as possible, with clear instructions and quick responses. When users feel security is maintained without sacrificing ease, their trust increases. They know their transactions are secure, but they do not need to go through lengthy processes every time they want to access the application. This balance between security and ease is key. Interfaces successfully achieving this balance will make customers feel both protected and valued (Rondonuwu & Hardiyanti, 2025).

Interface ease influences customer decisions through the reduction of perceived risk. Risks in digital financial transactions can include loss of money, data leakage, or transfer errors. Well-designed interfaces minimize these risks. For instance, with confirmation screens before transactions are processed, users are given opportunities to double-check transaction details. Or with instant notifications whenever there is account activity, users can immediately detect any irregularities. These features, presented clearly and accessibly, tangibly reduce user concerns. When perceived risk is low, psychological barriers to decision-making become small. Customers will be more daring to try new services or conduct larger value transactions (Aloumi *et al.*, 2024).

Interface ease also plays a role in building usage habits. Easy-to-use applications will be opened more frequently by users. Perhaps initially just to check balances, then start browsing promotions, and finally try other features such as investments or loans. The more frequently users interact with the application, the more familiar they become with the brand. This habit creates a positive lock-in effect. When they someday need specific financial services, the already installed and familiar application will become the first choice, outperforming other applications they may never have tried (Shende *et al.*, 2025). Thus, interface ease not only influences first decisions but also paves the way for subsequent decisions.

Interface ease possesses an increasingly important personalization dimension. Different users have different needs and preferences. Adaptive interfaces are capable of adjusting to users. For instance, by remembering frequently used features and placing them on home pages. Or by providing product recommendations aligned with user profiles and transaction histories. This personalization makes users feel understood and served individually. They do not feel like one of millions of anonymous users but as unique individuals. This feeling of being valued strengthens emotional bonds with the brand and increases the likelihood they will continue using the service and recommend it to others (Setyawan & Soesanto, 2025). Where revisit

decisions are influenced by combinations of rational and emotional factors (Auliyah & Darmawan, 2025).

When obstacles or questions arise, interface ease is also reflected in help service accessibility. Good applications provide easily found help features, whether comprehensive FAQs, responsive chatbots, or clear customer service contact numbers. The help-seeking process should not become a new homework assignment. Help icons are placed in easily visible locations, and customer service contact processes are designed as simply as possible. When users know help is easily accessible if problems occur, their confidence in using the application increases. They are not afraid of being trapped in difficult situations without exit routes. This easy help availability constitutes a safety net, making transaction decisions feel safer (Nur *et al.*, 2024).

Interface ease also plays a role in reinforcing the effects of creative promotions that initially attracted attention. Promotions may succeed in making potential customers download applications. However, if applications are difficult to use, all promotional investment will be wasted. Conversely, easy-to-use applications will confirm positive promotion messages. Seamless experiences make potential customers say to themselves, "It's true as advertised, the application really is easy." This positive confirmation strengthens their brand perceptions and accelerates processes toward decisions. In other words, interface ease functions as a marketing message reinforcer. It is tangible proof of brand promises. Without this proof, marketing promises are merely empty talk that will never convert into real action.

Furthermore, in highly competitive digital ecosystems, interface ease can become a determining differentiating factor. When two fintech companies offer products with relatively similar features and interest rates, customer decisions will be strongly influenced by application usage experiences. Which is faster, more aesthetically pleasing, and easier to use? These factors become final determinants. Marketing HR needs to recognize that competitive advantage lies not only in core products but also in the interface quality wrapping those products. They must advocate the importance of investment in user experience design to management, because ultimately, superior interfaces will become magnets attracting and retaining customers amidst the sea of available choices. Business strategy encompasses coordinated decisions and actions systematically leveraging organizational core competencies to create sustainable competitive advantage (Ali & Darmawan, 2023).

Interface ease also influences how customers talk about applications to others. Positive experiences using applications will encourage word-of-mouth recommendations. People tend to share their good experiences, especially if those experiences feel special. "This application is really great, not confusing to use," is a highly effective form of promotion. Recommendations from friends or family carry far higher trust weight than advertisements. Thus, investment in interface ease not only directly impacts decisions of customers experiencing it but also indirectly impacts them through their social networks. It creates positive viral effects, expanding influence reach without high additional costs (Aloumi *et al.*, 2024).

Application interface ease functions as a customer decision reinforcer in a very fundamental sense. It transforms initial interest sparked by promotions into solid confidence. It alleviates anxiety, builds trust, simplifies complexity, and creates pleasant experiences. All this culminates in one point: making decisions to use fintech services feel like logical, safe, and right choices. Adaptive marketing HR understands that their work does not stop when promotions are sent. They must see the bigger picture, where promotions and applications are two sides of the same coin. Both must be designed integratively to create seamless customer journeys from beginning to end. In that journey, interface ease is the final gatekeeper ensuring that all previous marketing efforts yield tangible results.

This study enriches the understanding of consumer decision-making models in the digital era by affirming the importance of interaction between marketing communication and product

design. Traditional models separating persuasion stages and usage stages need updating. In digital ecosystems, these two stages merge into continuous experiences. Customer decisions result from accumulated interactions with brands across various touchpoints, where messages and functions must go hand in hand. Practically, the implications for fintech companies are very direct. First, companies need to encourage close collaboration between marketing teams and product development teams, eliminating existing silos. Second, investment in marketing HR training should not be limited to advertising skills but must also include a basic understanding of user experience design principles. Third, marketing success metrics need expansion. It is insufficient to only measure click-through rates or download numbers, but one must also measure ease of use and conversion rates after applications are used. With this integrated approach, companies can build more effective strategies to win customer hearts.

**Table 3.** Proposition Table: Synthesized Conceptual Propositions

No	Proposition	Theoretical Basis
P1	Online promotional creativity positively influences fintech customer decisions by building attention, emotional connection, credibility, and perceived value.	IMC theory (Kotler & Keller, 2016); Ojonugwa et al. (2022); An (2024)
P2	Application interface ease reinforces the effect of promotional creativity on customer decisions by validating promotional promises and reducing perceived risk.	TAM (Davis, 1989); Rondonuwu & Hardiyanti (2025); Damrongsak (2024)
P3	The synergy between promotional creativity and interface ease is a necessary condition for achieving high customer conversion rates; each variable alone is insufficient.	Jayanthi (2025); Maftuchach & Safitri (2023); Darware & Deore (2024)
P4	Marketing HR adaptability—bridging promotion design and product user experience—is the organizational mechanism linking promotional creativity and interface ease to customer decisions.	Dunggio et al. (2023); Djaharuddin et al. (2024); Metris et al. (2024)

The four propositions above summarize the synthesized findings from this literature study and can serve as testable hypotheses for future empirical research using quantitative or mixed-methods approaches.

## CONCLUSION

This study has deeply examined how marketing HR adaptability in the digital era is reflected through online promotion creativity and how application interface ease reinforces its influence on fintech customer decisions. From the analysis conducted, it becomes clearly evident that promoting creativity is not merely a tool for attracting attention but rather a process for building emotional connections, communicating credibility, and shaping value perceptions in potential customers' minds. Creative promotions are capable of cutting through digital noise and bringing potential customers to the application doorstep. However, final decisions to enter and transact are largely determined by what they find inside that application. Interface ease plays the role of a door that must open seamlessly. Intuitive, fast, and aesthetic interfaces confirm promotion promises, alleviate anxiety, and build trust. It transforms initial attraction into solid confidence. These two elements cannot be separated. Creativity without ease will generate high traffic yet low conversion. Ease without creativity will produce great applications empty of visitors. Marketing HR adaptability lies in their ability to bridge these two worlds, designing promotions aligned with user experience realities, and advocating the importance of interface design as an inseparable part of marketing strategy.

Based on the overall discussion, several suggestions can be offered for relevant parties. For fintech companies, it is recommended to build continuous feedback mechanisms between users, marketing teams, and development teams. User complaint data about difficulty with certain features should become valuable input for marketing teams to design creative educational content. Conversely, marketing team insights about potential customer needs and language should guide development teams in designing more intuitive interfaces. For individual marketing HR, it is recommended to continuously sharpen sensitivity toward design and user experience. The ability to view an application from customer perspectives, personally feel existing friction points, and translate them into empathetic promotion language will become an invaluable competency. For future researchers, this study opens opportunities for further exploration. Empirical research with survey or experimental methods can be conducted to quantitatively test relationships among variables qualitatively discussed in this literature study. Research can also be expanded by incorporating other variables, such as the influence of user reviews in app stores or the role of customer support in moderating customer decisions. Thus, the understanding of marketing HR adaptability dynamics in the digital era will continue to develop and provide broader benefits. This study acknowledges several important limitations. First, from a methodological standpoint, the qualitative literature review approach employed in this study does not permit the empirical verification of causal relationships among the variables examined. Although the propositions generated are grounded in theoretical and empirical sources, the directional influences posited between promotional creativity, interface ease, and customer decisions cannot be statistically confirmed without primary data collection. Second, from a contextual standpoint, the synthesis in this study draws on literature from diverse settings and has not been tested on a specific population sample within a defined geographic, demographic, or platform-specific context. The conclusions, therefore, remain at a conceptual level and may require adaptation before being applied to particular fintech market segments, user groups, or regulatory environments. These limitations also represent opportunities for future empirical research to validate and extend the proposed conceptual model.

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