

Widya Cipta: Jurnal Sekretari dan Manajemen

Volume 9 Number 1, March 2025

ISSN (Print) : 2550-0805 ISSN (Online): 2550-0791

Table of Contents

	Page
Cover	i
Table of Contents	ii
Editorial Team	iii
Preface	v
 A Comparative Analysis PT Mitra Adiperkasa, Tbk of the Pandemic's Impact on Similar Businesses in the Retail Sector	 1-17
<i>Kresnanda Ali, Asep Darmansyah</i>	
 Optimal Portfolio Analysis Using Markowitz and Single Index Model	 18-29
<i>Yasir Maulana, Windy Dwi Meilaniy, Ayus Ahmad Yusuf</i>	
 Measuring Benefits of Hajj Zam-Zam Savings Bank Panin Dubai Syariah Bandung Through Product Quality and Service	 30-38
<i>Sugiarto Halim, Yuda Dharma Putra</i>	
 Innovation and Digitalization: Driving Forces for Corporate Competitiveness and Longevity	 39-45
<i>Amri Amri, Burham Isnanto, Seno Hadi Saputro, Ferry Bakti</i>	
 Customer Loyalty Model of Export Product Shipment Certification	 46-53
<i>Muchdy Lubis, Hartoyo Hartoyo, Nimmi Zulbainarni</i>	
 Moderating Effect of Trust on Determinants of Customer Satisfaction Factors	 54-61
<i>Muhammadinah, Muhammad Fajri Palengka, Muhammad Rahman Bayumi, Chandra Zaky Maulana</i>	
 Exploration of Enterprise Risk: An Analysis of Financial Leverage, Intangible Assets, and Earnings Management Practices	 62-68
<i>Erna Sari, Hisar Sirait, Rizqy Aziz Basuki, Ratih Nur Setyaningsih, Rahmat Ramli</i>	
 Hyper-Personalization For Customer Innovativeness, Customer Involvement and Adoption Intention .	69-77
<i>Rendi Alfian, Lingga Yuliana, Didin Hikmah Perkasa, Muhammad Farrel Risyawal Putra</i>	
 Integration of Balanced Scorecard and Analytical Hierarchy Process as a Method of Performance Measurement and Target Strategy Selection	 78-85
<i>Wesly Mailander Siagian, Iqnatus Cahyo H Togatorop</i>	
 Factors Influencing Behavior and Financial Welfare of MSMEs	 86-95
<i>Maria Widysatuti, Y. Budi Hermanto, Amanda Astuti</i>	

Editor in Chief

Ani Wijayanti, Fakultas Ekonomi dan Bisnis Universitas Bina Sarana Informatika, Indonesia

Associate Editors

Prof. Dorien De Tombe, Sichuan University Chengdu, China

Prof Milagros Baldemor, Don Mariano Marcos Memorial State University, Philippines

Editor

Muhamad Imam Syairozi, IAIN Jember, Indonesia

Slamet Heri Winarno, Fakultas Ekonomi dan Bisnis Universitas Bina Sarana Informatika, Indonesia

Ega Leovani, [Scopus id: 57214693996] Universitas Katolik Musi Charitas, Indonesia

Syahrudin Kadir, Universitas Sipatokkong Mambo, Indonesia

Edy Yulianto Putra, Universitas Internasional Batam, Indonesia

Haryani Haryani, Fakultas Teknologi Informasi Universitas Bina Sarana Informatika, Indonesia

Edy Anas Ahmadi, [Scopus id: 57214805813] Sekolah Tinggi Ekonomi Islam Permata Bojonegoro, Indonesia

Mohamad Bastomi, Universitas Islam Malang, Indonesia

M Iqbal Arrosyad, Universitas Muhammadiyah Bangka Belitung, Indonesia

Kusnindar Priohutomo, Balai Teknologi Hidrodinamika, Indonesia

Aloysius Ranga Aditya Nalendra, [Scopus id: 57208279922] Universitas Bina Sarana Informatika, Indonesia

Ahmad Tohir, STKIP Al Islam Tunas Bangsa, Indonesia

Satriadi S.AP, M.Sc., STIE Pembangunan Tanjungpinang, Indonesia

Agus Junaidi, [Scopus id: 57388291100] Universitas Bina Sarana Informatika, Indonesia

Saipul Al Sukri, Fakultas Ekonomi dan Ilmu Sosial UIN Sultan Syarif Kasim Riau |Sinta ID 6725332, Indonesia

Heri Kurnia, Universitas Cokroaminoto Yogyakarta, Indonesia

Nurvi Oktiani, Fakultas Ekonomi dan Bisnis Universitas Bina Sarana Informatika, Indonesia

Published by

LPPM Univeritas Bina Sarana Informatika

Jl. Kramat Raya No. 98, Jakarta Pusat

Telp : 021-21231170 ext 704-705



e-mail: jurnal.widyacipta@bsi.ac.id

<http://ejournal.bsi.ac.id/ejurnal/index.php/widyacipta>

ISSN (Print) : 2550-0805 ISSN (Online): 2550-0791

Index by:



Reviewers

Marisi Butarbutar, [Scopus id: 57210895918] STIE Sultan Agung, Indonesia
Harry Budiantoro, Universitas Yarsi, Indonesia
Billy Nugraha, PT. Pindo Deli Pulp and Paper Mills (Sinar Mas Group), Indonesia
Andrian Haro, Universitas Negeri Jakarta
Reni Hariyani, Universitas Budi Luhur, Indonesia
Ali Imron, Universitas Sultan Ageng Tirtayasa, Indonesia
Fransiska Soejono, [Scopus id: 57215006115] Universitas Katolik Musi Charitas, Indonesia
Rufus Goang Swaradesy, Institut Seni Budaya Indonesia Bandung, Indonesia
Ihsan Nasihin, Universitas Buana Perjuangan Karawang, Indonesia
Anak Agung Gde Satia Utama, [Scopus id: 57190400910] Universitas Airlangga, Indonesia
Tedy Ardiansyah, Universitas Indraprasta PGRI Jakarta
Kristian Suhartadi Widi Nugraha, [Scopus id: 56958425200] Universitas Jember
Nina Farliana, [Scopus id: 57211883969] Universitas Negeri Semarang, Indonesia
Abdul Samad, [Scopus id: 57215817506] Universitas Fajar, Indonesia
Muh Fahrurrozi, [Scopus id: 57214457054] Universitas Hamzanwadi, Indonesia
Muhamad Ekhsan, [Scopus id: 57211890216] Pelita Bangsa University, Indonesia
Roymon Panjaitan, (Scopus ID: 57219902136, Universitas Sains dan Teknologi Komputer), Indonesia
Gerry Ganika, Universitas Sultan Ageng Tirtayasa, Indonesia
Stefanus Rumangkit, [Scopus id: 57216499566] Institut Informatika dan Bisnis Darmajaya, Indonesia
Masduki Asbari, [Scopus id: 57215660165] STMIK Insan Pembangunan Universitas Pelita Harapan, Indonesia
Acai Sudirman, [Scopus id: 57210888599] Sekolah Tinggi Ilmu Ekonomi Sultan Agung, Indonesia
Taat Kuspriyono, Universitas Bina Sarana Informatika, Indonesia
Muhammad Riza Hafizi, Institut Agama Islam Negeri Palangka Raya, Indonesia
Angga Syahputra, IAIN Lhokseumawe, Indonesia
Puji Muniarty, Sekolah Tinggi Ilmu Ekonomi (STIE) Bima, Indonesia
Latifah L, Universitas Bina Sarana Informatika, Indonesia
Didin Hadi Saputra, Universitas Nahdlatul Wathan Mataram
Ida Ayu Kartika Maharani, UHN IGB Sugriwa Denpasar, Indonesia
Ahmad Syarif, UIN SAMARINDA, Indonesia
Sylvia Sari Rosalina, Kwik Kian Gie School of Business, Indonesia
Aria Mulyapradana, Politeknik Pusmanu Pekalongan, Indonesia
Seno Hadi Saputro, ISB Atma Luhur, Indonesia
Kartika Yuliantari, Administrasi Bisnis, Fakultas Ekonomi dan Bisnis, Universitas Bina Sarana Informatika, Indonesia

PREFACE

Bismillahirrohmanirrohim

Widya Cipta: Journal of Secretary and Management Volume 9 No 1 March 2025 published 10 Articles from several Universities or Affiliates in Indonesia. Published articles have gone through a selection with a review process by reviewers who have competence in their respective fields.

Finally, the Editor would like to thank the writers and researchers who have participated in the publication of this edition of the Widya Cipta Journal.

Wassalam,

Editor