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## Digital Trade Finance Transformation and Sustainable Marketing Strategies: A Literature Review

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## Abstract

Digital transformation is reshaping the banking sector, particularly in trade finance, improving operational efficiency and providing better solutions for international transactions. Bank Rakyat Indonesia (BRI) developed the "Qlola by BRI" platform to streamline trade finance services, though challenges like low digital literacy, cybersecurity risks, and resistance to change persist. This study employs a literature review methodology to explore the integration of digital transformation and sustainable marketing strategies in BRI's trade finance operations. By synthesizing existing research, the study examines BRI's strategies in addressing these challenges and analyzes customer perceptions of digital platforms using the Technology Acceptance Model (TAM). The findings suggest that perceived ease of use and perceived usefulness are key factors in adopting digital solutions. Additionally, the research explores how integrating sustainable marketing strategies with digital efforts can enhance customer experience and foster long-term business growth. Insights from the review provide recommendations for financial institutions and policymakers to overcome barriers to digital adoption and implement effective sustainable marketing practices.

## Keywords

Digital Technology, Customer Perception, Digitalization, Marketing Strategies, Trade Finance.

## 1. Introduction

In recent years, the banking sector has undergone a profound transformation driven by rapid advancements in digital technologies. The integration of digital platforms, including blockchain technology and comprehensive trade finance solutions, has significantly reshaped the operational landscape of financial institutions (Dinata et al., 2024). One prominent example is Bank Rakyat Indonesia's (BRI) implementation of the Qlola platform, a digital solution designed to streamline trade finance processes, including export-import transactions, document management, and real-time financial tracking. While the digitalization of trade finance offers substantial benefits such as increased efficiency and transparency, the successful implementation of these technologies is not without challenges.

Despite the growing adoption of digital platforms in trade finance, financial institutions such as BRI face substantial barriers in fully realizing the potential of digital transformation. These challenges include low digital literacy among users, vulnerabilities in cybersecurity, and organizational resistance to change. Addressing these issues is critical for the successful integration of digital platforms and the enhancement of trade finance services. As Siswanti et al. (2024) note, overcoming these barriers is essential to unlock the full potential of digital platforms, enabling institutions to meet the increasing demand for secure, efficient, and user-friendly solutions in global commerce. Without addressing these challenges, financial institutions risk underutilizing the benefits of digital technologies, which could hinder their ability to stay competitive in a rapidly evolving market.

While previous studies have extensively identified these challenges, there remains a limited focus on the practical strategies financial institutions can employ to overcome these obstacles, particularly in the context of trade finance. This literature review seeks to fill this gap by examining existing research on the barriers to digital transformation and offering insights into how financial institutions can effectively navigate these challenges. Through the synthesis of case studies and industry reports, this article aims to provide actionable recommendations for financial institutions looking to implement digital platforms successfully in their trade finance operations.

In parallel, the growing consumer demand for environmentally sustainable practices has brought sustainable marketing strategies to the forefront of business priorities. Increasingly, consumers expect businesses to align their practices with environmental and social responsibility. In the financial sector, this shift is evident in the rise of green banking initiatives and sustainable marketing strategies, which are becoming essential for maintaining a competitive edge (Sulistiyarso et al., 2024). Sustainable marketing comprising green marketing, corporate social responsibility (CSR), and sustainable branding has become a critical component of customer engagement and long-term business success in today's market.

Research by Suparjo and Dana, (2024) highlights the importance of sustainable marketing strategies in fostering customer loyalty and enhancing a firm's competitive advantage. These strategies not only contribute to achieving sustainability goals but also strengthen customer relationships and improve brand image. Despite the recognition of the role of sustainability in marketing, there is still limited exploration of how sustainable marketing can be integrated within digital trade finance platforms. This literature review aims to explore how digital platforms in trade finance can incorporate sustainable marketing strategies, thereby enhancing customer experiences while simultaneously supporting long-term business growth in a digitally driven, environmentally conscious economy.

The second core research problem addressed in this article is: How can sustainable marketing strategies enhance customer experience and support long-term business growth within the digital trade finance ecosystem? By reviewing the

literature on both digital transformation and sustainable marketing, this article will explore how financial institutions can integrate sustainability into their digital platforms to meet growing consumer demand for eco-friendly services. In doing so, it will highlight opportunities for financial institutions to enhance customer engagement, build brand loyalty, and differentiate themselves in a competitive global market.

The purpose of this article is to offer a comprehensive review of the literature on the digital transformation of trade finance and the integration of sustainable marketing strategies. By examining these two key areas, we aim to provide valuable insights into how financial institutions can address the challenges of digital adoption while leveraging sustainability to improve customer experiences and business performance. This review seeks to contribute to both academic literature and industry practices by offering recommendations that will assist financial institutions in adapting to the evolving demands of the digital and sustainable financial ecosystem.

In conclusion, this literature review will explore the intersection of digital transformation and sustainable marketing in the trade finance sector. The article aims to provide both theoretical insights and practical recommendations for financial institutions, helping them navigate the challenges of digital adoption while integrating sustainable marketing practices. The research hopes to contribute to the broader discourse on digital banking and sustainability, offering a roadmap for financial institutions to thrive in an increasingly digital and environmentally aware financial landscape.

## **2. Literature Review**

### **2.1. Digital Transformation in Trade Finance**

Digital transformation in trade finance has gained significant attention in recent years due to its potential to revolutionize the industry. Digital technologies, such as blockchain, cloud computing, and artificial intelligence, have played a central role in enhancing the efficiency and transparency of trade finance processes. According to Noerhartati et al. (2023), the integration of blockchain technology into trade finance has reduced the reliance on paper-based documentation, expedited transaction times, and minimized the risks associated with fraud and errors. Blockchain's decentralized nature offers a transparent and secure environment for financial transactions, ensuring that all parties involved in a trade can access real-time data, which contributes to better decision-making and reduced operational costs.

Similarly, the rise of digital platforms like Bank Rakyat Indonesia's (BRI) Qlola platform exemplifies how digital solutions can streamline trade finance operations. Siswanti et al. (2024) argue that the successful implementation of such platforms is heavily dependent on overcoming challenges such as low digital literacy, cybersecurity threats, and organizational resistance to change. These barriers hinder the widespread adoption of digital solutions in regions where digital infrastructure and knowledge are lacking. Several scholars, including Lubis (2022), have emphasized that financial institutions must address these issues by investing in digital literacy programs, robust cybersecurity measures, and organizational change management to facilitate the successful digitalization of trade finance.

### **2.2. Sustainable Marketing Strategies in Financial Services**

As sustainability becomes an essential factor in consumer decision-making, financial institutions are increasingly incorporating sustainable marketing strategies into their operations. Sustainable marketing refers to the promotion of products and services that meet the needs of consumers while also contributing to environmental, social, and economic well-being. Popescu et al. (2023) define sustainable marketing as a comprehensive approach that includes ethical and green marketing, corporate

social responsibility (CSR), and sustainable branding. This type of marketing aligns business practices with environmental goals, ensuring that organizations contribute positively to society while also building brand loyalty and trust.

The integration of sustainability into marketing strategies has proven to enhance customer engagement, particularly among environmentally conscious consumers. Falah (2024) suggest that digital marketing, when aligned with sustainable practices, can significantly improve a company's competitive advantage. Green marketing has been shown to foster consumer trust, as it aligns with the growing demand for eco-friendly products and services. For financial institutions, offering sustainable financial products, such as loans for green projects or investments in eco-friendly businesses, not only attracts environmentally aware customers but also strengthens their position in a highly competitive market.

Moreover, sustainable marketing strategies have been linked to improved customer satisfaction and long-term business growth. According to Listiana and Edriyanti (2023), integrating sustainability into banking services creates a positive brand image, leading to increased customer loyalty. This is especially true when sustainability is embedded within digital platforms, offering customers convenient access to eco-friendly financial products and services. As the digital economy continues to grow, the integration of sustainability in digital trade finance platforms is not just a strategic move but a necessary one for remaining competitive and meeting the expectations of modern consumers.

### **2.3. The Intersection of Digital Transformation and Sustainable Marketing**

The intersection of digital transformation and sustainable marketing strategies represents an emerging area of research that holds significant promise for the future of trade finance. While digital platforms have the potential to improve the operational efficiency and transparency of trade finance, sustainable marketing practices can enhance customer experience by offering products and services that align with environmental values. The integration of these two domains enables financial institutions to leverage technology for operational gains while also positioning themselves as environmentally responsible brands.

Several studies have suggested that digital transformation can drive eco-innovation in trade finance, which includes the development of eco-products, eco-processes, and eco-management strategies (Mutianto, 2024). By combining these innovations with sustainable marketing efforts, financial institutions can offer a comprehensive suite of services that not only meet the operational demands of trade finance but also address the growing consumer demand for sustainable solutions. The potential for combining digital trade finance with sustainable marketing is particularly relevant in the context of the United Nations' Sustainable Development Goals (SDGs), which emphasize the need for businesses to integrate environmental, social, and governance (ESG) factors into their strategies.

## **3. Methods**

This study adopts a qualitative research methodology using a systematic literature review approach to explore the digital transformation and sustainable marketing strategies in trade finance, focusing on Bank Rakyat Indonesia (BRI). A literature review is particularly valuable as it allows for a comprehensive analysis of existing research, enabling the identification of key findings, trends, and gaps in the literature (Snyder, 2019). Through this process, the study seeks to understand how digital transformation technologies, such as blockchain, artificial intelligence (AI), and machine learning, have been integrated into BRI's trade finance services, and the role of sustainable marketing strategies in promoting eco-friendly banking solutions.

The research specifically examines BRI's adoption of the "Qlola by BRI" platform, a digital solution for managing international trade transactions, including document management, real-time transaction tracking, and the integration of export-import processes. To analyze the key factors influencing the adoption of this platform, the study employs the Technology Acceptance Model (TAM), a widely recognized framework that evaluates the perceived ease of use and perceived usefulness of new technologies (Davis, 1989). These two factors are crucial in determining whether users will embrace new technologies, and applying TAM allows for an exploration of how BRI's customers perceive the platform and whether these perceptions influence their willingness to adopt digital trade finance solutions.

The data for the literature review was collected by systematically searching academic databases such as Google Scholar, Scopus, and SINTA, as well as platforms like ResearchGate and Emerald. Keywords such as "digital transformation in trade finance," "green banking," "sustainable marketing," and "Technology Acceptance Model (TAM)" were used to locate relevant studies. Additionally, sources related to Indonesia's financial regulations, particularly those from the Financial Services Authority (*Otoritas Jasa Keuangan/OJK*), were included to provide context on the regulatory environment surrounding digital banking in Indonesia. The selection of literature was guided by specific criteria: studies that directly examined the digital transformation of trade finance, the role of sustainable marketing, and the application of TAM in customer adoption of digital technologies were prioritized. Only recent publications (within the last 5-10 years) were included to ensure the research reflects the latest developments in the field. In total, 24 articles, reports, and regulatory documents were synthesized to draw meaningful conclusions.

The data collected was analyzed through thematic synthesis, identifying key themes such as the influence of digital tools on transaction efficiency and security in trade finance, the role of sustainable marketing in attracting environmentally conscious customers, and the impact of TAM on customer perceptions of digital banking. Thematic analysis helped uncover patterns and gaps in the existing literature, offering a comprehensive view of the current understanding of digital transformation and sustainable marketing strategies in trade finance. Although the study primarily relies on secondary data from the literature, it highlights the need for future empirical research, particularly studies involving primary data collection through customer surveys or interviews with bank employees. Such research would provide further insights into the practical challenges associated with the adoption of digital trade finance solutions and green banking initiatives.

#### **4. Results**

The findings of this literature review underscore the significant progress made by Bank Rakyat Indonesia (BRI) in integrating digital transformation within its trade finance operations, particularly through the implementation of the Qlola by BRI platform. As discussed in the Introduction, this platform represents a strategic move to optimize traditional trade finance processes, such as Letters of Credit (LC) and supply chain financing, which have historically been plagued by inefficiencies such as slow processing, high costs, and a susceptibility to errors. Through this digital platform, BRI has successfully enhanced its operational efficiency, improved transaction speed, and provided more secure services to its customers.

One of the key technological components driving this transformation is blockchain technology, which plays a central role in improving the transparency and security of transactions. Blockchain's decentralized nature ensures that all parties involved in a trade can access real-time data, thus minimizing errors and reducing the risk of fraud. According to Xu et al. (2023), blockchain not only facilitates faster transaction times but also enhances the integrity and immutability of financial documents, which are often critical in trade finance. This ability to offer secure,

transparent, and faster transactions is of great importance for cross-border trade, where delays and fraud can have serious financial implications. By integrating blockchain into its digital platform, BRI has created a more trustworthy environment for its customers, increasing confidence in its trade finance services.

Furthermore, the use of artificial intelligence (AI) within the Qlola platform has allowed for the automation of several traditionally manual processes, particularly in document verification. In the context of trade finance, the verification of documents such as invoices, bills of lading, and certificates of origin has typically been a cumbersome, time-consuming task, often prone to human error. With the adoption of AI, BRI has significantly reduced operational risks by automating the examination and validation of these documents. According to Siswanti et al. (2024), AI-driven systems improve both efficiency and accuracy, allowing for faster processing times and reducing the likelihood of compliance issues and fraud. This technological integration not only streamlines operations but also builds customer trust by ensuring that trade finance transactions are handled with greater accuracy and minimal human intervention.

While these advancements in digital transformation have led to substantial operational improvements, the findings also reveal several key challenges that hinder the full integration of sustainable marketing strategies with these digital tools. Despite the promising technological progress, regulatory complexities remain a significant obstacle to the global scalability of digital trade finance solutions. As Ahmed (2019) emphasizes, the absence of standardized international regulations for digital trade finance solutions makes it challenging for institutions like BRI to expand their services beyond national borders. These regulatory hurdles often create a fragmented landscape, where digital solutions are not universally applicable, and sustainability efforts may be difficult to implement consistently. For BRI, this presents a critical challenge in aligning its digital solutions with global sustainability objectives while ensuring they comply with the diverse regulations of different countries.

Moreover, the results point to data infrastructure limitations that pose significant barriers to the effective execution of sustainable marketing strategies. As Krishnan et al. (2025) highlight, sustainable marketing requires not only digital tools to optimize trade finance processes but also robust data management systems capable of processing vast amounts of real-time data. This real-time data is essential for personalizing and delivering eco-friendly financial products tailored to the unique needs of environmentally conscious consumers. However, many financial institutions, including BRI, face difficulties in integrating disparate data sources and ensuring the quality of data used in their platforms. The effective management of data infrastructure is paramount, as poor data quality or fragmentation can undermine the efforts to personalize financial services and market sustainable products effectively.

In addition to technological challenges, the findings reveal that organizational readiness remains a significant factor in the successful integration of digital transformation with sustainable marketing. The research suggests that financial institutions like BRI must not only adopt digital platforms but also align their organizational culture and strategy with sustainability goals. As Diez-Martin et al. (2019) note, the gap between societal expectations of sustainability and the institutional capability to address these needs often leads to missed opportunities in customer engagement. To close this gap, BRI and similar institutions must place sustainability at the core of their strategic vision. This requires customer-centric approaches that ensure sustainability is embedded into all aspects of their business operations, from product design to marketing and service delivery.

As BRI's digital transformation efforts continue to evolve, sustainability must not be seen as a secondary concern but as an integral part of the institution's long-term

strategic framework. The findings suggest that integrating sustainability practices within digital trade finance solutions is not only a strategic imperative but also an opportunity for financial institutions to strengthen their market position. The importance of aligning digitalization efforts with sustainability cannot be overstated, as environmentally conscious consumers increasingly seek to engage with brands that demonstrate a genuine commitment to sustainable practices. The integration of green technologies and eco-friendly financial products can serve as key differentiators in an increasingly competitive and environmentally aware market.

## **5. Discussion**

IAs highlighted in the Results section, the integration of digital technologies such as blockchain and artificial intelligence (AI) within the Qlola by BRI platform has significantly enhanced the efficiency, security, and transparency of BRI's trade finance operations. These advancements have streamlined the traditionally slow and error-prone processes involved in trade finance, improving both transaction speed and reducing operational risks. While these technological innovations provide significant benefits, the Results section also reveals several challenges that continue to shape BRI's ability to fully integrate sustainable marketing strategies with its digital transformation.

One of the most pressing challenges is regulatory complexity, which has emerged as a significant barrier to the global scalability of digital trade finance solutions. As noted in the findings, the fragmented nature of international regulations on digital finance platforms complicates the global adoption of solutions like Qlola. The lack of standardized regulatory frameworks hinders institutions like BRI from fully realizing the potential of their digital offerings in international markets. As Ahmed (2019) observes, regulatory cooperation is critical for enabling the seamless implementation of digital solutions that align with global sustainability goals. For BRI, this means navigating a complex landscape of varying regulations across different regions, which can impede the integration of digital platforms and their alignment with sustainability objectives. Without comprehensive international regulatory standards, BRI may find it difficult to extend its digital trade finance services globally while adhering to the environmental and social responsibility standards that are increasingly demanded by consumers and stakeholders alike.

In addition to regulatory challenges, the findings from the Results section reveal that data infrastructure limitations are a significant barrier to the integration of sustainable marketing strategies within digital trade finance. The necessity for robust data management systems capable of processing large volumes of real-time data has become more pronounced as financial institutions seek to offer personalized eco-friendly financial products. The real-time data processing needed to tailor products like green loans and eco-friendly investment options requires institutions like BRI to enhance their data capabilities. However, as pointed out by Krishnan et al. (2025), many financial institutions still struggle with integrating disparate data sources and ensuring the quality of this data. For BRI, this challenge means that despite its digital transformation, its ability to effectively offer and market green financial products remains limited by the lack of infrastructure capable of supporting these efforts. Strengthening its data infrastructure is therefore imperative for BRI to meet the growing consumer demand for personalized, sustainable services.

The organizational readiness identified in the Results section as a key challenge also has significant implications for the integration of sustainable marketing strategies within BRI's digital trade finance platform. The gap between societal expectations for sustainability and BRI's ability to meet these expectations underscores the need for a fundamental shift in how sustainability is embedded within the bank's strategy. As Diez-Martin et al. (2019) suggest, organizations must align their operations and culture with sustainability goals to effectively meet the

increasing demand for eco-friendly services. For BRI, this means that sustainability must be integrated deeply into the bank's business model and not just treated as a peripheral concern. Embedding sustainability into all aspects of its operations such as product development, marketing, and service delivery is essential for ensuring that BRI not only meets regulatory and consumer demands but also secures a long-term competitive advantage in the rapidly evolving financial services market.

In terms of customer engagement, the Results section highlights the importance of clear communication regarding sustainability efforts. Transparent communication about the bank's eco-friendly initiatives such as environmental certifications, impact reports, and sustainability-focused marketing campaigns can build stronger relationships with customers who value corporate social responsibility. As Singha et al. (2023) point out, the more financial institutions communicate their commitment to sustainability, the more they can cultivate trust and loyalty among their environmentally conscious customers. For BRI, this means making sustainability not just a marketing tool but a core business value that is clearly communicated through all its digital platforms and customer touchpoints.

Finally, leveraging green technologies to enhance sustainable marketing initiatives is a strategy that has emerged as crucial for improving BRI's market positioning. As Ankita & Khanna (2024) discuss, investments in renewable energy solutions, eco-friendly financial products, and sustainable infrastructure can significantly reduce the bank's environmental footprint while meeting consumer expectations for green services. By aligning its digital transformation efforts with these sustainable technologies, BRI not only addresses the growing consumer demand for eco-friendly services but also strengthens its position as a leader in the green finance sector. This is consistent with Ahmad Al Serhan & Zhang (2025), who emphasize that transparent communication about sustainability efforts through digital tools can significantly enhance customer engagement, foster long-term loyalty and improve the institution's brand image.

## 6. Conclusion

Building on the insights from the Results and Discussion sections, this literature review has explored the intersection of digital transformation and sustainable marketing strategies within the trade finance sector, focusing on the case of Bank Rakyat Indonesia (BRI). The findings demonstrate that BRI's digital transformation, exemplified by the implementation of the Qlola by BRI platform, is aligned with global trends in digital finance and sustainability. The integration of blockchain and artificial intelligence (AI) has not only streamlined trade finance operations by enhancing speed, transparency, and security, but it has also addressed historical inefficiencies such as high operational risks and errors in document handling. These technological advancements have been instrumental in building customer trust and fostering long-term sustainability, in line with the global shift towards digitally enabled and eco-conscious business models.

However, as discussed, while the integration of these advanced technologies brings substantial benefits, it also presents several challenges that need to be addressed for long-term success. The growing importance of sustainable marketing strategies has become evident, as green marketing, corporate social responsibility (CSR), and sustainable branding are increasingly seen as vital components of digital transformation in the financial sector. Institutions like BRI are well-positioned to respond to the rising demand for eco-friendly financial products and services, a trend supported by the work of Popescu et al. (2023) and Amoako et al. (2023), who highlight the effectiveness of digital marketing in promoting sustainable products and building brand loyalty.

Despite the promising potential of integrating sustainability into digital platforms, several technological and organizational challenges remain. The findings

emphasize the ongoing regulatory complexities, particularly the fragmentation of cross-border regulations, which hinder the global adoption of digital trade finance solutions. As Ahmed (2019) notes, the absence of standardized global regulations impedes the ability of financial institutions to scale their digital solutions effectively while aligning with sustainability standards. Similarly, data infrastructure limitations present a barrier to the successful integration of sustainable marketing practices. Institutions like BRI must further invest in advanced data management systems that can process large volumes of real-time data for the personalized delivery of eco-friendly products, as Krishnan et al. (2025) suggest. The organizational readiness to align sustainability with digital transformation also plays a significant role, with businesses needing to embed sustainability not just in their operations, but at the very heart of their strategic frameworks, as Gigauri et al. (2023) argue.

To address these challenges, practical recommendations include investing in green technologies, such as AI, blockchain, and data management systems, to enhance supply chain transparency and ensure the authenticity of sustainability efforts. Moreover, businesses must focus on transparent communication of their sustainability initiatives to avoid the risks of greenwashing, a crucial element in building consumer trust. Aligning sustainability goals with business strategies across all operational levels, as discussed by Rudawska (2018), will help ensure long-term success in a rapidly evolving financial landscape. These efforts will not only position financial institutions as leaders in green finance but also contribute to broader global sustainability efforts.

While this study provides valuable insights, it is important to acknowledge the limitations of relying solely on secondary data. Future research could benefit from primary data collection, such as surveys or interviews with trade finance professionals, to gain deeper insights into the practical challenges faced by financial institutions in implementing these transformations. Additionally, examining the long-term impact of digital trade finance on customer loyalty, brand perception, and sustainable business performance would provide further insights into the evolving role of sustainability in digital financial services.

In summary, digital trade finance and sustainable marketing strategies are intricately linked, with the potential to drive significant business transformation in the financial sector. By addressing the challenges of data management, regulatory fragmentation, consumer engagement, and strategic alignment, financial institutions like BRI can successfully integrate sustainable practices into their digital platforms. This integration will not only improve their market position but also contribute to global sustainability efforts, ensuring long-term resilience in a competitive and eco-conscious market.

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