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Implementation of BRIMO Superapps by the Millennial Generation for a Sustainable Economy

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Abstract

This study aims to analyse the factors influencing the adoption and use of the Superapps BRIMO application by millennials at BRI Makassar Regional Unit and its impact on green value creation for economic sustainability towards Golden Indonesia 2045. The main problem addressed in this research is the low adoption rate of mobile banking applications among millennials and how this application can contribute to green value creation. The research method used is a qualitative approach with data collection techniques through in-depth interviews and participant observation. The collected data will be analyzed using thematic analysis to identify the main factors influencing adoption and use. This research is expected to provide significant contributions to the development of strategies for increasing the adoption of environmentally friendly banking technology that supports economic sustainability.

Keywords

Banking Technology, Green Value, Millennials, Technology Adoption

1. Introduction

In the rapidly evolving digital era, where technology intertwines with various facets of life, including banking, the concept of green finance emerges as a significant consideration. Green finance aims to allocate financial resources towards projects and activities that contribute to environmental protection and sustainable development (Venkatesh et al., 2022). Within this context, the adoption of digital banking applications like Superapps BRI^{mo} not only revolutionizes traditional banking practices but also aligns with the principles of green finance. Modern banking now relies on technological innovations such as mobile banking apps and internet banking, which make financial services faster, easier, and more efficient. One significant innovation is mobile banking apps, allowing customers to conduct various transactions via mobile devices, saving time and effort, and providing broad access to banking services anytime, anywhere. A prominent example is BRI^{mo} from Bank Rakyat Indonesia (BRI), which offers comprehensive features and advanced security like PIN and biometric authentication. BRI^{mo} facilitates various transactions such as money transfers, bill payments, and investment management, making it a practical and efficient one-stop banking solution. With an intuitive user interface, BRI^{mo} also boosts the adoption of banking technology among customers, especially millennials. By promoting paperless transactions and reducing the need for physical branch visits, digital banking apps contribute to minimizing carbon footprints and promoting environmental sustainability (Anggraeni & Salsabila, 2023). As millennials, known for their environmental consciousness, increasingly embrace digital banking solutions, they inadvertently contribute to advancing the agenda of green finance (Lastina & Budhi, 2018).

Bank Rakyat Indonesia's (BRI) commitment to sustainability is exemplified through initiatives like Superapps BRI^{mo}, which not only enhance customer convenience but also support environmental conservation efforts. The integration of green finance principles into digital banking applications underscores BRI's dedication to aligning financial services with sustainable development goals (Elliyana et al., 2020). Moreover, the convenience and accessibility offered by Superapps BRI^{mo} empower users to make environmentally conscious financial decisions, such as opting for paperless statements and electronic payments (Shaikh & Karjaluoto, 2015).

Bank Rakyat Indonesia (BRI), one of Indonesia's largest and oldest banks, was founded in 1895 and has grown into a dominant financial institution with an extensive network across Indonesia. The BRI Regional Unit in Makassar serves the eastern part of Indonesia, making it an ideal location for this research. Makassar, as the capital of South Sulawesi Province, is a strategic economic and trade center with a large population and rapid economic growth, including a tech-savvy millennial customer base. "Makassar is a metropolitan city with rapid information technology development, making it an ideal environment to observe the adoption of digital banking technology." The presence of the BRI Regional Unit in Makassar allows researchers to access data and observe the use of Superapps BRI^{mo} firsthand. The diverse demographic and socio-economic characteristics of Makassar provide a comprehensive overview of the factors influencing Superapps BRI^{mo} usage among millennials.

Studies on the use of banking applications among millennials are crucial in the current context. Millennials, born between the early 1980s and early 2000s, are a demographic that grew up with digital technology and are highly connected to the internet and mobile technology. This generation is a large and influential market segment with significant purchasing power, making it essential to understand their needs and preferences in digital banking applications for effective marketing strategies and product development. Millennials quickly adopt new technologies and

have high expectations for ease and speed of service. Applications that offer superior experiences, innovative features, and responsive services can build strong loyalty among them. This study helps banks understand the factors affecting application adoption, satisfaction, and constraints faced by millennials, providing valuable insights for future product development.

This research aims to understand the usage patterns, preferences, and constraints of millennials using BRImo from Bank BRI. Millennials, born between 1981-1996, are known to be highly connected to technology and have specific needs in digital services. The study identifies factors influencing the adoption and use of BRImo, including ease of use, offered features, and perceived security. Additionally, it explores millennials' preferences in digital banking app features and the challenges they face. The findings are expected to provide insights for Bank BRI to optimize its services according to this dynamic market's needs. This research fills a gap in the literature on digital banking application use by millennials in Indonesia and offers significant practical implications for Bank BRI in marketing and service strategies (Chuang & Hu, 2015).

The study uses a qualitative approach to provide a comprehensive understanding of millennials' use of Superapps Brimo in Makassar. It hypothesizes that ease of use and attractive features significantly influence the adoption of Superapps Brimo by millennials, based on the Technology Acceptance Model (TAM), which states that perceived ease of use and usefulness are key determinants in adopting new technology (Davis, 1989). The main research questions include the primary factors driving millennials to use Superapps Brimo, their perceptions of its ease of use, and the most appealing features.

Previous research highlights the importance of technology adoption in the banking sector. Venkatesh et al. (2016) state that technology adoption in this sector is influenced by factors such as convenience, speed of service, and accessibility. Shaikh & Karjaluoto (2015) found that the adoption of digital banking services heavily depends on users' perceptions of security, reliability, and ease of use. In the context of millennials, research shows this generation has a high propensity to adopt new technology, including digital banking apps. Millennials are known as active technology users who prefer quick, easy-to-use solutions accessible anytime and anywhere (Smith, 2015). Laukkanen (2019) asserts that millennials are more responsive to digital innovations in banking than previous generations.

Studies such as those by Arum & Nuraeni (2023) reveal that public interest in investment is not always accompanied by increased investment literacy, prompting the introduction of the BRImo e-SBN feature to offer easy, safe, and stable investments. Juliawan (2023) examined the influence of attitude perception, subjective norm perception, ease of use, usefulness, and compatibility perception on students' interest in financial technology, finding that perceived ease of use significantly impacts attitudes towards using the BRIMO app among students. Aisyah (2023) shows that perceived usefulness, ease of use, and trust significantly influence the intention to use the BRImo app.

This research uses a qualitative approach through in-depth interviews with millennial users to explore their experiences, perceptions, suggestions, and criticisms of Superapps Brimo. Secondary data analysis will also be conducted to review relevant reports and previous studies. With this approach, the research aims to provide a clear picture of the factors driving millennials' use of Superapps Brimo and how Bank BRI can optimize the app to meet the needs of this generation. The research will contribute to academic literature and provide practical insights for developing marketing strategies and enhancing digital banking services in the future.

2. Literature Review

2.1. Theory of Technology Adoption

The Technology Acceptance Model (TAM) was first introduced by Davis (1989). TAM was designed to explain user behaviour towards computer-based technology. According to Davis (1989), this model has two main components: perceived usefulness and perceived ease of use. Perceived usefulness is defined as the user's belief that a particular technology will enhance their performance, while perceived ease of use is the extent to which users believe the technology is easy to use (Davis, 1989). Research indicates that both of these factors significantly influence users' attitudes and intentions to adopt technology. In the banking context, perceived ease of use influences perceived usefulness in the adoption of mobile banking (Kurniawan, 2013). TAM is also used to develop more accepted information systems, such as online tax filing in Taiwan (Cheng-Tsung et al., 2010), and the acceptance of information systems in various organizations (Wijayanti, 2011). Factors such as personalization, computer self-efficacy, and trust also influence perceived usefulness and perceived ease of use (Wijayanti, 2011). TAM can be used to evaluate the acceptance of new systems, for example, in the implementation of Self-Service Technology (SST) in banking.

2.2. Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB) was developed by Ajzen in 1988 as an extension of the Theory of Reasoned Action (TRA). TPB adds perceived behavioural control, which reflects the extent to which individuals feel able to control their behaviour (Ajzen, 1991). TPB focuses on three main factors that influence behavioural intentions: attitude towards behaviour, subjective norms, and perceived behavioural control. In the context of technology adoption, TPB helps understand how attitudes, social norms, and perceived behavioural control influence users' intentions to adopt new technology. Monica & Tama (2017) show that perceived behavioural control plays a crucial role in users' intentions to use information systems. Other research combines TPB and TAM to understand technology acceptance factors, such as Cheng-Tsung et al. (2010) study on online tax filing in Taiwan.

2.3. Self-Service Technology (SST)

Self-Service Technology (SST) allows customers to access services independently without staff involvement. SST aims to improve service efficiency and provide transactional convenience. In the banking industry, SST offers fast and efficient services and provides a sense of security in transactions (Bitner, 2012). SST also enables customers to learn and develop independently. Through SST adoption, companies can enhance operational efficiency and add value to customers. Research shows that customers are more likely to use technology that is beneficial and easy to use (Davis, 1989; Bitner, 2012). Technology adoption theories like TAM and TPB provide frameworks for understanding technology acceptance and developing effective strategies to increase technology adoption.

2.4. Literature on Banking App Usage by Millennials

Millennials, born between 1981 and 1996, have been the focus of attention in technology usage, especially in banking apps. According to Aisyah (2023), millennials tend to prefer banking apps over traditional methods because of their ease in managing finances efficiently. This is supported by Abdillah & Hartono (2015), who state that millennials are more open to technology and innovation in banking services. One significant factor influencing millennials' interest in using banking apps is their online behaviour. Millennials are accustomed to using the internet anytime and anywhere, making banking apps accessible online suitable for their dynamic lifestyles (Asyiah, 2023). Millennials are more likely to use banking

services that allow easy and quick online access. Perceptions of Islamic banking also matter. According to Aisyah (2023), millennials with positive perceptions of Sharia principles and profit-loss sharing are more interested in using Islamic banking apps. Security and convenience also influence millennials' banking app usage. They tend to trust technology more and consider banking apps safer than traditional methods, as well as appreciate the ease of transactions and access to information (Muniaty Asyiah, 2023). However, challenges such as a lack of understanding of banking app features still exist. Abdillah & Hartono (2015) reveal that many millennials do not fully understand features such as online investment and international transactions. Service quality and innovation are also crucial factors. Millennials are more interested in apps that offer quality and innovative services (Muniaty Asyiah, 2023). Millennials are a significant group in banking app usage. They are more open to technology but still face challenges in adoption. Therefore, banks need to continue developing innovative and quality apps and improve millennials' understanding of the features offered.

3. Methods

The research approach utilized in this study is qualitative, chosen to deeply understand the adoption of Superapps BRIMO by the millennial generation in the context of sustainable economics. This approach allows for in-depth exploration of social phenomena and gaining insights into the factors influencing the adoption of financial technology by millennials (Bungin, 2008; Arikunto, 2010). Millennials, as the primary users of Superapps BRIMO, possess unique experiences and perceptions of this technology. The qualitative approach enables a better understanding of the values and preferences underlying their behaviour (Creswell, 2007).

The selected research design is a case study, which permits a detailed examination of the adoption of Superapps BRIMO by millennials in the BRI Makassar Regional Unit. This case study provides detailed explanations of specific situations, aiding in understanding the context, processes, and impacts of the studied phenomenon (Stake, 2005). By employing a case study, researchers can explore the complex interactions among factors influencing adoption, such as needs, preferences, and social environments. The combination of qualitative approach and case study is expected to provide a comprehensive understanding of the dynamics of financial technology adoption among millennials.

This research aims to comprehend the adoption of Superapps BRIMO by millennials in the BRI Makassar Regional Unit through direct observation techniques, in-depth interviews, and secondary data analysis from Bank BRI. The qualitative approach was chosen because it can explore qualitative aspects of application adoption, such as perceptions, motivations, and user experiences that are difficult to quantify (Creswell, 2013). Research stages include direct observation of millennial customers using the application in various locations, in-depth interviews with purposively selected customers, and collection of secondary data from Bank BRI to provide additional context.

The data collection process is conducted carefully and systematically to ensure its validity and reliability. Interviews will be transcribed in full and analysed using a thematic analysis approach involving data coding, identification of main themes, and exploration of relationships among themes. Secondary data will be analysed descriptively to identify trends and usage patterns of the application, and analysis results from various data sources will be integrated to develop a comprehensive understanding of Superapps BRIMO adoption by millennials.

The research subjects are customers of the BRI Makassar Regional Unit who belong to the millennial generation, individuals born between 1981 and 1996. This generation was chosen because they are the primary users of digital technology and have high digital literacy. The research subjects vary in terms of age, education,

occupation, and technology usage, all of which are relevant to understanding the adoption and usage of Superapps BRIMO in the context of sustainable economics. Millennials are considered a significant demographic group in the adoption of digital technology, providing insights into digital banking application usage trends among younger generations.

Data collection techniques in this research include direct observation, in-depth interviews, and collection of secondary data. Direct observation allows researchers to observe the interaction between users and technology in real-life contexts and understand user experiences in using the application (Arikunto, 2010). In-depth interviews are conducted to gain deeper insights into customers' experiences and perceptions regarding the use of Superapps BRIMO, enabling exploration of various aspects of individual experiences (Bungin, 2008). Secondary data from Bank BRI will provide support and confirmation of findings from primary data, aiding in understanding usage patterns of the application and customers' responses to this service (Sugiyono, 2016; Haryono, 2023).

Data validity in this research is ensured through data triangulation, involving the use of various data collection methods and sources to verify research findings. Data reliability is enhanced through systematic data collection processes and meticulous data analysis. The use of validated and tested research instruments, along with careful observation procedures, ensures that the obtained data are consistent and relevant to the research objectives (Subandi, 2011).

Qualitative data analysis in this research employs a thematic analysis approach, involving data coding, theme identification, and interpretation of results (Braun & Clarke, 2006). This process begins with data familiarization, followed by systematic coding, identification of main themes, and in-depth interpretation to develop an understanding of the studied phenomenon. This approach aids in organizing and understanding various aspects related to Superapps BRIMO adoption by millennials, including usage motivations, user experiences, and their impact on financial habits.

Ethical aspects of this research are carefully considered, including ethical approval from the research committee, respect for participant rights, and confidentiality of collected data (Sim & Waterfield, 2019; Bryman, 2016). Data will be treated confidentially and used only for research purposes, following established data privacy principles. By prioritizing ethical aspects at every stage of the research, it is hoped that this study can make a meaningful and trustworthy contribution to understanding financial technology adoption by millennials for sustainable economics in the BRI Makassar Regional Unit.

4. Results and Discussion

4.1. Case Study on Superapps BRIMO Usage

The use of Superapps, such as BRIMO, in modern banking has been a primary focus in financial technology literature and user behaviour. This case study explores research documenting BRIMO usage, as well as its impact on user experience, technology adoption, and changes in banking service behaviour. Various studies reveal the complex dynamics of Superapps usage, including acceptance factors, usefulness, and user trust. The BRIMO Mobile Banking application is a recent innovation from Bank Rakyat Indonesia (BRI) that allows customers to access banking services through mobile devices. According to Andini & Utamajaya (2023), mobile banking was created to facilitate various banking transactions through the internet and smartphones, especially through downloadable apps. With BRIMO, customers can check balances, transfer funds, pay routine bills, and perform other transactions without visiting branch offices. The main advantage of BRIMO is accessibility and flexibility, allowing customers to transact anytime and anywhere as long as they are connected to the internet.

Research by Arum & Nuraeni (2023) highlights the effectiveness of online advertising of BRIMO e-SBN on millennial interest, showing that online promotions increase young people's interest in using BRI's e-SBN investment services. Saputra & Nurjihadi (2023) found that perceived ease of use positively impacts students' attitudes in adopting the BRIMO app, emphasizing the importance of user perceptions of app usefulness. Aisyah (2023) examined the level of user acceptance of BRIMO at the BRI Daya Makassar branch, finding that perceived usefulness and trust significantly influence the intention to use the BRIMO app. These findings indicate that factors such as usefulness and trust play a key role in driving Superapps adoption like BRIMO.

Case studies of Superapps BRIMO usage also reveal its impact on user behaviour changes and transaction experiences. With more efficient and integrated services, Superapps like BRIMO have changed how users interact with banking services, enhancing efficiency and accessibility. Understanding factors that influence user acceptance, usefulness, and trust helps banks and financial service providers design effective strategies to expand their reach and enhance user experience.

4.2. Green Financial

Green finance, also known as sustainable finance, has emerged as a pivotal strategy in the allocation of financial resources and investment activities that prioritize environmental protection, climate change mitigation, and responsible management across various sectors (Urban & Wójcik, 2019). Originating from the United Nations Conference on Environment and Development (UNCED) in 1992, the concept gained traction globally, fostering awareness for sustainable development and environmental stewardship. In Indonesia, legislative efforts such as the Environmental Impact Assessment (AMDAL) mandated by Law No. 32 of 2009 signify a significant step towards integrating environmental considerations into business operations (Handayani, 2023).

One tangible manifestation of green finance principles is the adoption of paperless operations. By reducing paper consumption and promoting digitalization, companies mitigate their environmental footprint and contribute to sustainability efforts (Shaumya & Arulrajah, 2016). The shift towards paperless practices not only reduces resource consumption but also enhances operational efficiency and cost-effectiveness. Moreover, the integration of mobile banking further exemplifies this commitment to sustainability. Mobile banking solutions not only enhance convenience for customers but also reduce the need for physical branch infrastructure, thereby minimizing energy consumption and carbon emissions associated with traditional banking operations (Russo et al., 2021).

The adoption of green finance is influenced by a combination of internal management commitments and external regulatory frameworks. Green management practices, characterized by environmentally conscious decision-making and resource utilization, are instrumental in fostering a culture of sustainability within organizations. Regulatory interventions, such as incentives for eco-friendly initiatives and penalties for non-compliance with environmental standards, incentivize companies to prioritize green finance strategies. Consequently, the convergence of internal management initiatives and external regulatory pressures reinforces the adoption of green finance principles, driving positive outcomes for both businesses and the environment.

In terms of firm value, the implementation of green finance strategies yields tangible benefits. By embracing paperless initiatives and mobile banking solutions, companies enhance operational efficiency, reduce costs, and bolster their environmental credentials (Muslichah, 2023). This, in turn, translates into improved financial performance and shareholder value. Metrics such as the Price Earnings Ratio (PER), Tobin's Q, and Price to Book Value (PBV) reflect the market's perception of companies' commitment to green finance and their potential for long-

term sustainability (Muslichah, 2023). Consequently, green finance not only contributes to environmental conservation but also enhances corporate resilience and competitiveness in the global marketplace.

5. Conclusion

This research highlights the importance of using Superapps like BRIMO in enhancing modern banking services and the role of green finance in promoting sustainability across the business sector. The BRIMO case study shows that factors such as usefulness, trust, and perceived ease of use play a crucial role in driving the adoption of digital banking technology. The flexible and efficient use of BRIMO has transformed user behavior in transactions, demonstrating how technology can improve the accessibility and convenience of banking services. Furthermore, the implementation of green finance through initiatives such as paper reduction and the integration of mobile banking has been shown to support environmental sustainability efforts. Companies that adopt green finance strategies not only reduce their environmental footprint but also improve operational efficiency and shareholder value. Internal and external factors, including management commitment and regulatory pressures, play a significant role in promoting the adoption of green finance. Overall, this research demonstrates that the adoption of digital banking technology and green finance principles can provide dual benefits, both for environmental sustainability and company performance.

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