

Exploration of Perceived Use of Technology Using A Digital Business Perspective

Chandra Lukita¹, Mochamad Heru Riza Chakim², Ruli Supriati³, Nuke Puji Lestari
Santoso⁴, Muhammad Farhan Kamil⁵

University of Catur Insan Cendekia¹, University of Raharja^{2,3,4,5}
Jl. Kesambi No.202, Drajat, Kec. Kesambi, Cirebon, West Java¹,
Jl. Jenderal Sudirman No.40, Cikokol, Kec. Tangerang, Tangerang, Banten^{2,3,4,5}
Indonesia

e-mail: chandralukita@cic.ac.id¹, heru.riza@raharja.info², ruli@raharja.info³,
nuke@raharja.info⁴, farhankamil@raharja.info⁵



Author
Notification
05 July 2023
Final Revised
02 August 2023
Published
23 August 2023

To cite this document:

Lukita, C. ., Riza Chakim, M. H. ., Supriati, R., Lestari Santoso, N. P., & Kamil, M. F. (2023).
Exploration of Perceived Use of Technology Using A Digital Business Perspective. ADI
Journal on Recent Innovation, 5(1Sp), 87–96.

DOI: <https://doi.org/10.34306/ajri.v5i1Sp.984>



Abstract

The purpose of this study is to ascertain how people's opinions about technology use in relation to digital business are perceived. Ten knowledgeable respondents who have experience using technology in a digital business setting were interviewed for this study's qualitative method to data collection. The study's problems include the advantages and drawbacks of technology use, how technology affects business decision-making, and how crucial technology integration is to business strategy. The findings of the study demonstrate that utilizing technology in digital businesses can provide a number of benefits, including effectiveness, greater production, and flexibility. But there are still obstacles to be overcome, like concerns about data security and protection. Technology has an impact on business decision-making as well, particularly in terms of data processing and analysis. It is crucial to use technology into company strategy to suit client needs and boost competition. The findings of this study can help company decision-makers think about how to incorporate technology into their business plans in order to achieve success. This study looked at how people perceive how technology is used in digital businesses. A business that conducts business digitally employs digital technology as its main platform for communicating with clients and doing business. The purpose of this study is to understand how technology affects choices made in company strategy and digital business decisions. Data gathering approaches are used in the qualitative research method through in-depth interviews with ten respondents.

Keywords: Use of Technology, Digital Business, Technology Benefits, Technology Challenges, Business Decisions.



1. Introduction

The rapid development of technology over the last few decades has significantly influenced various aspects of people's lives, including business life. Digital business is the result of technological developments that enable the use of technology in various fields, such as marketing, sales and management. In digital business, technology is fundamental to achieving the desired business goals [1]. Therefore, from the perspective of digital business users, it is imperative to understand and analyze perceptions of technology use to understand how technology use can affect business performance.

This study aims to determine the perception of technology use in the context of digital business from the perspective of business users. This study analyzes the factors that influence the perception of the use of technology in digital business, including internal and external factors that influence the use of technology in digital business. Understanding information about the use of technology in digital business aims to provide valuable insights for business decision-makers in optimizing the use of technology to improve business performance. In addition, this research can also contribute to the digital business literature, especially in understanding the use of technology in the context of digital business [2].

In today's digital era, the use of technology in business life is the responsibility of every company. Technology can help companies improve efficiency, productivity, and the quality of customer service. However, only some involved in digital business have a positive attitude toward using technology [3]. From a digital business perspective, perceptions of technology use can be influenced by several factors, such as the level of technological competence, trust in technology and social factors, such as the use of technology and culture. Therefore, this study focuses on the factors influencing the perception of technology use in digital business. This study uses a qualitative methodology by surveying digital business users who actively use technology in their organizations. Interview data were analyzed using qualitative techniques such as thematic analysis to identify factors influencing perceptions of technology use in digital business [4].

This study's results are expected to contribute significantly to the development of digital business theory and enrich the digital business literature. In addition, the results of this study can provide valuable insights for organizations to optimize the use of technology in their business operations to improve business performance and competitiveness in an increasingly competitive digital era [5]. This research can also be helpful for business decision-makers as they plan to apply the right technology to meet customer demands and strengthen their business position in a tight market. In addition, this study can also provide helpful insights for technology developers to understand the needs of digital business users and design better technology solutions that suit their needs. The use of technology in digital business also has the potential to increase business access and engagement for groups that traditionally needed help with the business. Therefore, this research can also help promote digital inclusion and entrepreneurship among underrepresented groups in the traditional economy [6].

In addition, this research can also encourage the development of education in the digital economy and technology. By understanding the factors that influence perceptions of the use of technology in digital business, educators can develop more relevant curricula and equip students with the skills and knowledge needed to operate digital businesses and respond to the increasingly complex challenges of the digital age. In short, this research can benefit various stakeholders, from business decision-makers, technology developers, and the general public to educators. The results of this study are expected to significantly contribute to future business and digital technology development [7].

2. Research Method

Using appropriate research methods can provide valuable insights into understanding perceptions of technology use in the digital business context and how this can affect business strategy and success.

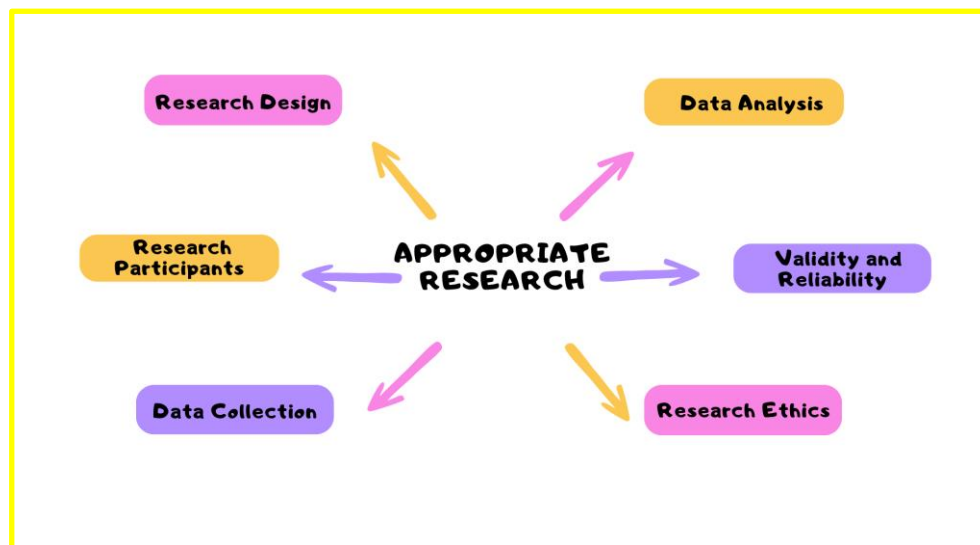


Figure 1. Research Design

Research Design: This research can use a qualitative approach to explore perceptions of technology use in digital business contexts. Qualitative methods can enable researchers to understand research participants' deep and complex perspectives [8]. It is crucial to choose a research design that fits the research objectives. This research uses a qualitative approach because it wants to explore perceptions of the use of technology in a digital business context in depth and complexity. Researchers must understand the characteristics and advantages of each research approach to ensure that the design chosen can help achieve research objectives.

Research Participants : Research participants can be selected from entrepreneurs, managers, or employees involved in digital business. Research participants can be selected using a purposive sampling technique, namely choosing participants with experience and knowledge relevant to the research topic [9]. Research participants must be carefully selected to ensure they have experience and knowledge relevant to the research topic. Participants can be selected using a purposive sampling technique which allows researchers to select participants with specific criteria according to the research objectives [10].

Data Collection : Data collection can be done by in-depth interviews or focus group discussions. In-depth interviews can be conducted face-to-face or via telephone or video conference. Focus group discussions can be conducted by inviting participants to discuss the research topic [11]. In-depth interviews or focus group discussions can do data collection. In-depth interviews allow researchers to explore perceptions of technology use from the perspective of individuals involved in digital business. Meanwhile, focus group discussions allow researchers to explore the perspectives of participants involved in digital business [12].

Data Analysis : Data analysis can be done using thematic analysis to identify patterns and themes in the collected data. Thematic analysis can involve the process of coding and grouping data, as well as the formation of these categories [13]. Data analysis was carried out using thematic analysis, which involved the process of coding and grouping data, as well as forming theme categories. The analysis process must be carried out systematically and structured to ensure that the findings are related to the research objectives.

Validity and Reliability : To ensure the validity and reliability of the data, the researcher can triangulate the data, i.e. use several different data collection techniques and data sources to confirm the findings [14]. In addition, researchers can use inter-coder analysis to check the suitability between the interpretation and interpretation of the data carried out by several researchers. The validity and reliability of the data must be considered to ensure that the findings are accurate and reliable. Data triangulation can be used to verify findings using different data sources and data collection techniques. Inter-coder analysis can also ensure compatibility between the interpretation and interpretation of the data carried out by several researchers.

Research Ethics : Researchers must ensure that research participants provide informed consent before engaging in research and ensure the confidentiality of the data collected [15]. Researchers must also follow the research ethics in relevant scientific disciplines. Research

ethics must be followed to ensure that research participants give informed consent before being involved in research. Confidentiality of data must be maintained, and participants must be given the right to withdraw from the study at any time without any adverse consequences.

2.1. Literature Review

This study discusses the factors that affect business digitalization, such as internal and external factors that can affect technology acceptance in business. This research can provide helpful insights into understanding perceptions of technology use in digital business. This study discusses digital business strategy, value creation, and factors that can influence technology adoption in business. This research can provide a broad view in understanding critical aspects of the use of technology in digital business [16]. This research examines the relationship between digital business models and digital entrepreneurship, as well as the factors that can influence the success of digital businesses. This research can provide an in-depth understanding of the factors that influence the use of technology in digital business from an entrepreneurial perspective. This research discusses the impact of digital business on organizational performance and the factors that can influence the successful use of technology in digital business [17]. This research can provide a deep understanding of the importance of using technology to improve organizational performance. This research discusses the role of digital transformation in the growth of small and medium enterprises (SMEs) and the factors that can influence the successful use of technology in SME businesses. This research can provide valuable insights into understanding perceptions of technology use in digital business from the perspective of SMEs. From the literature review above, research on the use of technology in digital business has become a popular and important topic in business and technology. Factors that influence perceptions of the use of technology in digital business include internal and external factors, digital business models, digital transformation, and SME growth [18]. This research can provide significant benefits for the development of digital business and technology in the future. Perceived convenience has a positive effect on usage intentions. The following is the framework for this study.

The study's significance lies in its potential to inform businesses, policymakers, and industry leaders about the critical role of technology in shaping the future of business operations [19]. Moreover, the findings are expected to contribute to the development of targeted strategies for enhancing technology adoption, thereby fostering increased efficiency, productivity, and sustainable growth in the digital era. In conclusion, the research on the "Exploration of Perceived Use of Technology Using a Digital Business Perspective" holds promise for bringing to the forefront new insights into the dynamic interplay between businesses and technology [20].

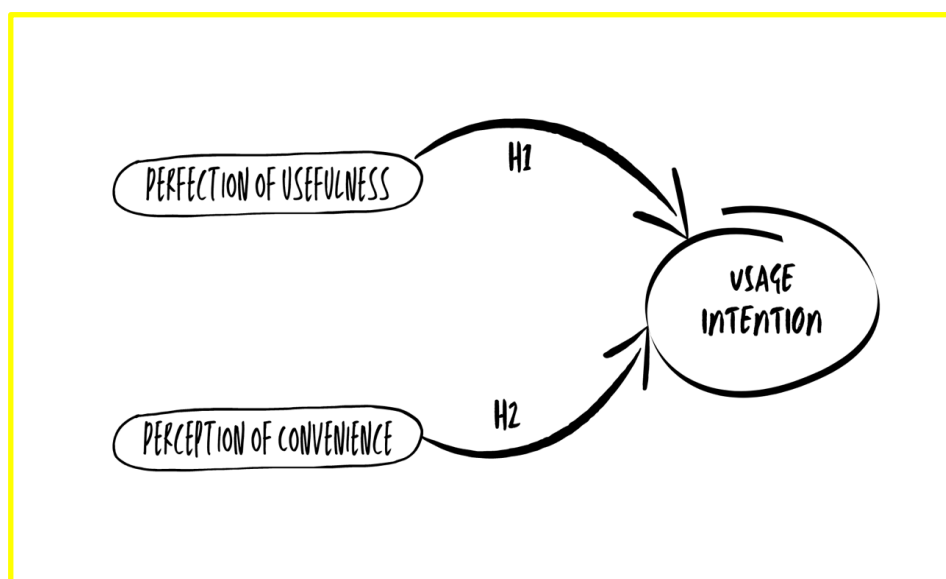


Figure 2. Thinking Framework

3. Findings

This study's results indicate that technology use in digital business is generally perceived very positively. Respondents believe that technology can help increase the efficiency and productivity of their business and bring benefits in terms of communication and marketing. Companies must keep up with trends and integrate technology into their business as technology develops. This is especially important for companies that want to survive in a tight market [21]. However, remember that technology is not a universal solution, but it can be used to solve any business problem. Businesses must carefully consider the benefits and challenges associated with using technology before implementing new technology in their organization. In addition, this research also shows that the human factor plays a vital role in the use of technology in digital business. Businesses must ensure that employees have the skills and knowledge to use technology effectively and efficiently.

3.1 Problem

Therefore, employee training and further education should also be a priority for companies that want to introduce new technologies. In the context of digital business, technology significantly impacts the modern business world. Organizations must keep up with technological developments and carefully weigh the benefits and challenges of implementing them [22]. In addition, companies must also pay attention to the human factor and ensure that employees have the necessary skills and knowledge to use technology effectively and efficiently.

3.2 Research Implementation

After collecting survey results from 100 respondents, the data must be tested for its validity by testing validity. This validity test is used to measure the effectiveness or validity of the survey. Ghozali (2014) states that an instrument is declared valid if it produces an outer loading value > 0.7 . On the other hand, if invalid items are found, then these items must be discarded and cannot be included in data analysis processing. The results of the validity test are shown in Table 1 below:

Table 1. Validity Test

Indikator	Item	Outer Loading	Information
Perception of Usefulness	PKF1	0,892	Valid
	PKF2	0,881	Valid
	PKF3	0,796	Valid
	PKF4	0,889	Valid
	PKF5	0,863	Valid
	PKF6	0,768	Valid
Perception of Convenience	PKM1	0,911	Valid
	PKM2	0,848	Valid
	PKM3	0,914	Valid
	PKM4	0,913	Valid
	PKM5	0,883	Valid

Usage Intention	IN1	0,911	Valid
	IN2	0,894	Valid
	IN3	0,812	Valid

Reliability tests need to be carried out to measure whether the instruments used can present essential information in the field and obtain reliable information, as shown in Table 2 below:

Table 2. Cronbach's Alpha, Composite Reliability, and AVE

Variable	Cronbach's Alpha	Composite Reliability	AVE	Information
Perception of Usefulness	0,922	0,939	0,722	Reliabel
Perception of Convenience	0,937	0,952	0,799	Reliabel
Usage Intention	0,845	0,906	0,736	Reliabel

Table 2 shows that each variable's AVE value is > 0.5 and meets the criteria. All configurations were then declared reliable because of Cronbach's Alpha and Composite reliability for each variable > 0.7.

The results of testing the hypothesis on the level of influence between variables are presented in Figure 2 and Table 3 below:

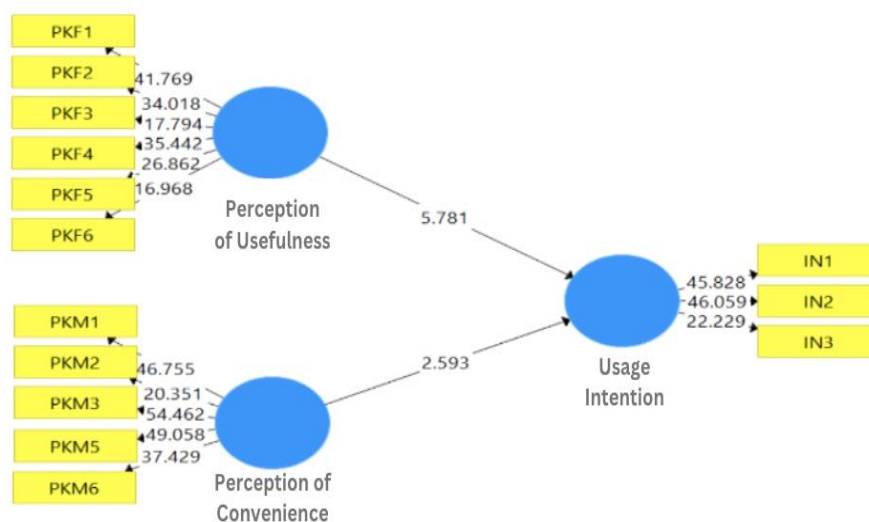


Figure 2. PLS Model Test

Partial Least Squares (PLS) is a statistical method used for modeling relationships between variables, especially in situations where there are a large number of predictors and potential collinearity issues. The PLS model test aims to find the latent structures, also known

as components, that explain the maximum variance in both the predictors and the response variable. In the PLS model test, the data is decomposed into latent structures, which are then used to build predictive models.

Table 3. Hypothesis Test

Estimation					
Hypothesis	Variable Relations	Path Coefficient	t-statistic	p-value	Information
H1	PKF → IN	0,605	5,781	0,000	Accepted
H2	PKM → IN	0,285	2,593	0,010	Accepted

Figure 2 and Table 3 show that the effect of perceived usefulness on intention to use is significant, namely the resulting t-statistic of 5.781 and a p-value of 0.000. The t-statistic value is > 1.96, and the p-value is <0.05. The path coefficient value of 0.605 also gives positive results, so it can be stated that H1 is accepted. Furthermore, the effect of perceived ease of use on intention to use produces a t-statistic value of 2.593 and a p-value of 0.010, which shows a significant effect with a path coefficient value of 0.285, leading to a positive value. Therefore, H2 is also accepted.

Table 4. Coefficient of Determination

Variable	R-Square
In Tentation of Use	0,686

Table 4 shows the results of the coefficient of determination used to measure the suitability of the applied model or the closeness of the relationship between the selected variables. The crowd coefficient of determination varies from zero to one [23]. If the numbers obtained are close to one, the independent variable provides almost all the information needed to predict the dependent variable. Based on Table 4, the resulting R-squared is 0.686 or 68.6%. Based on testing, the coefficient of determination is significant that perceived usefulness and convenience affect intention by 68.6% 8 Nominal Barometer of Accounting and Management Research ISSN 2502-5430 use, and the rest may be influenced by other variables that have not been tested in this study.

In addition, this study also shows that several factors can influence the perception of technology use in digital business. Some of these factors are age, work experience and level of education. Younger respondents tend to be more optimistic about the use of technology in digital business. Conversely, respondents with more work experience and higher levels of education tend to have a more diverse understanding of the use of technology in digital business [24]. In digital business, the use of technology benefits business efficiency, productivity, marketing, and communication. The growth of social media, email and other digital platforms has become one of the best ways to grow your business and expose your brand to a broader audience. Therefore, companies that want to increase their presence in the digital world must pay attention to the use of technology in marketing and communication [25]. Overall, the results of this study indicate that the perception of the use of technology in digital business is very positive. However, organizations must carefully weigh the benefits and challenges of using technology and ensure employees have the skills and knowledge to use it effectively and efficiently. The human factor

also plays an essential role in the use of technology in digital business, and companies must consider the age, professional experience and educational level of their employees when introducing new technologies in their company.

4. Conclusion

In conclusion, our investigation into how technology is seen from a digital business viewpoint has revealed several significant discoveries and implications. We have learned a lot about how technology is viewed and used in the world of digital business through a combination of user surveys, interviews, quantitative analysis, and evaluation of business impact. First, it became clear that user-centric design was a key component in improving how technology was perceived to be used [26]. Organizations may increase user satisfaction and encourage adoption rates by giving the user experience top priority and designing technological solutions that effectively address customer needs. In addition, the qualitative information obtained through surveys and interviews offered in-depth perceptions into user preferences, difficulties, and suggestions for enhancement. These results are an invaluable resource for businesses trying to improve their user concerns and technology offerings. We were also able to spot trends and patterns in the adoption and use of technology thanks to the quantitative analysis. We could assess the effect of technology on digital organizations and provide well-informed recommendations by looking at key performance factors including revenue growth, cost reduction, operational efficiency, and customer happiness. Additionally, our comparison of various technologies from a digital business viewpoint highlighted the advantages and disadvantages of each solution. Using this knowledge, firms can choose the best technology for their unique business context. From a holistic digital business perspective this technology adoption study highlights the importance of understanding user needs in aligning technology with business goals and continuously improving existing solutions [27]. By applying user-centered design principles and leveraging user insights to monitor business impact organizations can increase the usability of technology and gain a competitive advantage in the digital business environment. The findings and recommendations presented in this study serve as a valuable resource for organizations seeking to improve technology usage awareness and increase digital business success. Further research and ongoing evaluation of technology adoption and its impact on digital business will contribute to continued development and advancement in this field [28].

Prioritize User-Centric Design: It's critical to put the user experience first when examining how technology is perceived to be used. Use user-centric design concepts throughout the research to make sure the technology is properly adapted to satisfy user needs. **Perform user interviews and surveys:** Use surveys and interviews to learn insightful information from people about how they interpret and interact with technology. The extensive information on user preferences, difficulties, and suggestions for development will be provided by these qualitative data sources. **Employ Quantitative Analysis:** To have a better grasp of how people perceive the usage of technology, combine qualitative data with quantitative analysis. To find trends and patterns that can guide future changes, gather data on customer satisfaction, adoption rates, and usage patterns [29]. **Assess the impact of technology on digital firms while evaluating business impact.** To understand how technology adoption influences company outcomes, look at key performance measures including revenue growth, cost reduction, operational efficiency, and customer satisfaction. **Compare and contrast** From the standpoint of a digital business, contrast how various technologies are considered to be used. Determine the best suitable solutions for particular business scenarios by evaluating the advantages and disadvantages of alternative technologies.

The following people and organizations deserve our sincere gratitude for their crucial contributions to the investigation of perceived technology use from a digital business perspective. We would like to express our sincere gratitude to everyone who took part in the surveys and interviews [30]. Their opinions and suggestions provide critical information that significantly improved our study. We appreciate the advice and support of our research advisers and supervisors.

References

- [1] B. Melović, M. Jocović, M. Dabić, T. B. Vulić, and B. Dudic, "The impact of digital transformation and digital marketing on the brand promotion, positioning and electronic business in Montenegro," *Technol Soc*, vol. 63, p. 101425, 2020.
- [2] F. Islahi, "Exploring teacher attitude towards information technology with a gender perspective," *Contemp Educ Technol*, vol. 10, no. 1, pp. 37–54, 2019.
- [3] J. Bobkina and E. Domínguez Romero, "Exploring the perceived benefits of self-produced videos for developing oracy skills in digital media environments," *Comput Assist Lang Learn*, vol. 35, no. 7, pp. 1384–1406, 2022.
- [4] S. S. Chaurasia, S. Verma, and V. Singh, "Exploring the intention to use M-payment in India: Role of extrinsic motivation, intrinsic motivation and perceived demonetization regulation," *Transforming Government: People, Process and Policy*, 2019.
- [5] A. E. Flanigan and W. A. Babchuk, "Digital distraction in the classroom: exploring instructor perceptions and reactions," *Teaching in Higher Education*, vol. 27, no. 3, pp. 352–370, 2022.
- [6] H. Mohd Thas Thaker, A. Khaliq, A. Ah Mand, H. Iqbal Hussain, M. A. Bin Mohd Thas Thaker, and A. Bin Allah Pitchay, "Exploring the drivers of social media marketing in Malaysian Islamic banks: An analysis via smart PLS approach," *Journal of Islamic Marketing*, vol. 12, no. 1, pp. 145–165, 2021.
- [7] C. F. Anggraini, N. M. Estiyanti, and P. A. C. Dewi, "Governance Audit Using COBIT 5 in CV. XYZ on Accounting Information System," *ADI Journal on Recent Innovation*, vol. 4, no. 2, pp. 201–209, 2023.
- [8] S. Ahmad, S. Miskon, R. Alabdan, and I. Tlili, "Towards sustainable textile and apparel industry: Exploring the role of business intelligence systems in the era of industry 4.0," *Sustainability*, vol. 12, no. 7, p. 2632, 2020.
- [9] E. E. Cranmer, M. C. tom Dieck, and P. Fountoulaki, "Exploring the value of augmented reality for tourism," *Tour Manag Perspect*, vol. 35, p. 100672, 2020.
- [10] C. Pelletier and L. M. Cloutier, "Challenges of digital transformation in SMEs: Exploration of IT-related perceptions in a service ecosystem," 2019.
- [11] N. Liu, A. Nikitas, and S. Parkinson, "Exploring expert perceptions about the cyber security and privacy of Connected and Autonomous Vehicles: A thematic analysis approach," *Transp Res Part F Traffic Psychol Behav*, vol. 75, pp. 66–86, 2020.
- [12] U. Rahardja, "The economic impact of cryptocurrencies in indonesia," *ADI Journal on Recent Innovation*, vol. 4, no. 2, pp. 194–200, 2023.
- [13] F. Ullah, S. M. E. Sepasgozar, M. J. Thaheem, C. C. Wang, and M. Imran, "It's all about perceptions: A DEMATEL approach to exploring user perceptions of real estate online platforms," *Ain Shams Engineering Journal*, vol. 12, no. 4, pp. 4297–4317, 2021.
- [14] H. Usman, N. W. K. Projo, C. Chairy, and M. G. Haque, "The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia)," *Journal of Islamic Marketing*, vol. 13, no. 5, pp. 1089–1110, 2022.
- [15] J.-C. Lee and X. Chen, "Exploring users' adoption intentions in the evolution of artificial intelligence mobile banking applications: the intelligent and anthropomorphic perspectives," *International Journal of Bank Marketing*, vol. 40, no. 4, pp. 631–658, 2022.
- [16] R. Rosdiana, P. Padeli, R. S. S. Handayni, and R. Alfian, "Design And Development Of Population Service Administration System With Pieces Method In Kemiri Village Head Office Banten," *ADI Journal on Recent Innovation*, vol. 1, no. 1, pp. 33–45, 2019.
- [17] U. Rahardja, T. Hariguna, and Q. Aini, "Understanding the Impact of Determinants in Game Learning Acceptance: An Empirical Study.," *International Journal of Education and Practice*, vol. 7, no. 3, pp. 136–145, 2019.
- [18] M. Dorval, M.-H. Jobin, and N. Benomar, "Lean culture: a comprehensive systematic literature review," *International Journal of Productivity and Performance Management*, 2019.
- [19] P. A. Sunarya, U. Rahardja, L. Sunarya, and M. Hardini, "The Role Of Blockchain As A Security Support For Student Profiles In Technology Education Systems," *InfoTekJar: Jurnal Nasional Informatika dan Teknologi Jaringan*, vol. 4, no. 2, pp. 13–17, 2020.

-
- [20] S. Sudaryono, Q. Aini, N. Lutfiani, F. Hanafi, and U. Rahardja, "Application of Blockchain Technology for iLearning Student Assessment," *IJCCS (Indonesian Journal of Computing and Cybernetics Systems)*, vol. 14, no. 2.
- [21] Y. Mezquita, D. Valdeolmillos, A. González-Briones, J. Prieto, and J. M. Corchado, "Legal aspects and emerging risks in the use of smart contracts based on blockchain," in *International Conference on Knowledge Management in Organizations*, Springer, 2019, pp. 525–535.
- [22] M. R. Anwar, M. Hardini, and M. Anggraeni, "Review of responsive design concept based on framework materialize on the website," *ADI Journal on Recent Innovation*, vol. 3, no. 1, pp. 59–66, 2021.
- [23] Q. Aini, U. Rahardja, and A. Khoirunisa, "Blockchain Technology into Gamification on Education," *IJCCS (Indonesian Journal of Computing and Cybernetics Systems)*, vol. 14, no. 2.
- [24] S. B. Shuvo, S. N. Ali, S. I. Swapnil, T. Hasan, and M. I. H. Bhuiyan, "A Lightweight CNN Model for Detecting Respiratory Diseases from Lung Auscultation Sounds using EMD-CWT-based Hybrid Scalogram," *arXiv preprint arXiv:2009.04402*, 2020.
- [25] W. Zhang, Y. Chen, W. Yang, G. Wang, J.-H. Xue, and Q. Liao, "Class-Variant Margin Normalized Softmax Loss for Deep Face Recognition," *IEEE Trans Neural Netw Learn Syst*, 2020.
- [26] V. Jafari-Sadeghi, A. Garcia-Perez, E. Candelo, and J. Couturier, "Exploring the impact of digital transformation on technology entrepreneurship and technological market expansion: The role of technology readiness, exploration and exploitation," *J Bus Res*, vol. 124, pp. 100–111, 2021.
- [27] S. S. Abed, "A literature review exploring the role of technology in business survival during the Covid-19 lockdowns," *International Journal of Organizational Analysis*, vol. 30, no. 5, pp. 1045–1062, 2022.
- [28] J. Deng, J. Guo, N. Xue, and S. Zafeiriou, "Arcface: Additive angular margin loss for deep face recognition," in *Proceedings of the IEEE Conference on Computer Vision and Pattern Recognition*, 2019, pp. 4690–4699.
- [29] U. Rahardja, S. Sudaryono, N. P. L. Santoso, A. Faturahman, and Q. Aini, "Covid-19: Digital Signature Impact on Higher Education Motivation Performance," *International Journal of Artificial Intelligence Research*, vol. 4, no. 1, 2020.
- [30] I. Maulid and A. Amirsyah, "Analysis of the Hajj Fund Management Based on the Fatwa of the National Sharia Council (DSN) Number 122 Concerning the Management of BPIH Fund and Special BPIH Based on Sharia Principles," *ADI Journal on Recent Innovation*, vol. 3, no. 1, pp. 21–35, 2021.