

# TELAAH BISNIS

---

**Empowering MSMEs in Bali through Financial Technology and Digital Payment Innovation to Enhance Global Competitiveness**

Dewa Gde Yoga Permana, I Gede Bayu Wirayudha, I Putu Dharmawan Suryagita Susila Putra

---

**Dark Patterns Reconsidered: A Cross-Taxonomic and Conceptual Mapping for Ethical Interface Design**

Onni Meirezaldi

---

**The Investigative Audit as a Pillar of Accountability: An Integrated Strategy for Detecting Fraud in the Digital Era**

Junaidi Junaidi, Yunus Indra Purnama, Suparmono Suparmono, Mohamad Mahsun

---

**The Influence of Brand Congruity on Brand Evangelism through the Mediation of Brand Trust and Brand Commitment among Generation Z Shopee**

Abdul Hadi, Sri Ekanti Sabardini

---

**Financial Behavior of Generation Z in Indonesia: Impact of Literacy, Technology and Lifestyle**

Nila Tri Setiawati, Rasistia Wisandianing Primadineska

---

**The Contribution of Product Quality Perception in Predicting The Effectiveness of Digital Marketing Strategies: A Case Study on the Shopee Platform**

Manggar Wulan Kusuma, Shita Lusi Wardhani

---

**Comprehensive Evidence of Capital Structure and Firm Performance in Indonesia**

Danes Quirira Octavio, Muhammad Miftahuddin

DOI: 10.35917/tb.v26i1

In collaboration with:



Volume 26, Issue 1, July 2025

ISSN 1411-6375 (Print)  
ISSN 2541-6790 (Electronic)

# TELAAH BISNIS

## *Editor-in-Chief*

Ralina Transisari, Sekolah Tinggi Ilmu Manajemen YKPN Yogyakarta, Indonesia

## *Managing Editor*

Tri Utomo Prasetyo, Sekolah Tinggi Ilmu Manajemen YKPN Yogyakarta, Indonesia

## *Editorial Board and Reviewer*

Siti Resmi, Scopus ID: 57201718760, Sekolah Tinggi Ilmu Manajemen YKPN Yogyakarta, Indonesia  
Sri Rejeki Ekasasi, Scopus ID: 57192063425, Sekolah Tinggi Ilmu Manajemen YKPN Yogyakarta, Indonesia  
Eka Sudarusman, Sekolah Tinggi Ilmu Manajemen YKPN Yogyakarta, Indonesia  
Muhammad Roni Indarto, Sekolah Tinggi Ilmu Manajemen YKPN Yogyakarta, Indonesia

## Google Scholar Citation Index

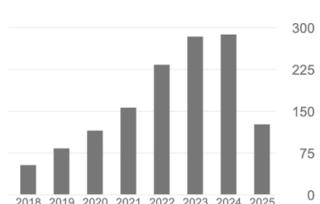


### Telaah Bisnis

Sekolah Tinggi Ilmu Manajemen YKPN  
Verified email at stimykpna.ac.id - [Homepage](#)  
[STIM YKPN](#) [Manajemen](#) [Akuntansi](#) [Bisnis](#)

### Google Scholar

	All	Since 2020
Citations	1603	1211
h-index	19	15
i10-index	41	33



# TELAAH BISNIS

## TABLE OF CONTENTS

### **Empowering MSMEs in Bali through Financial Technology and Digital Payment Innovation to Enhance Global Competitiveness**

- Dewa Gde Yoga Permana, I Gede Bayu Wirayudha, I Putu Dharmawan Suryagita  
Susila Putra ..... [1-10](#)

### **Dark Patterns Reconsidered: A Cross-Taxonomic and Conceptual Mapping for Ethical Interface Design**

- Onni Meirezaldi ..... [11-25](#)

### **The Investigative Audit as a Pillar of Accountability: An Integrated Strategy for Detecting Fraud in the Digital Era**

- Junaidi Junaidi, Yunus Indra Purnama, Suparmono Suparmono, Mohamad Mahsun ..... [26-42](#)

### **The Influence of Brand Congruity on Brand Evangelism through the Mediation of Brand Trust and Brand Commitment among Generation Z Shopee Users**

- Abdul Hadi, Sri Ekanti Sabardini ..... [43-54](#)

### **Financial Behavior of Generation Z in Indonesia: Impact of Literacy, Technology and Lifestyle**

- Nila Tri Setiawati, Rasistia Wisandianing Primadineska ..... [55-68](#)

### **The Contribution of Product Quality Perception in Predicting The Effectiveness of Digital Marketing Strategies: A Case Study on the Shopee Platform**

- Manggar Wulan Kusuma, Shita Lusi Wardhani ..... [69-76](#)

### **Comprehensive Evidence of Capital Structure and Firm Performance in Indonesia**

- Danes Quirira Octavio, Muhammad Miftahuddin ..... [77-94](#)