

Editorial Team

Advisory:

Nia D Simanjuntak, S.Pd, Formosa Publisher, Indonesia

Editor in Chief:

Genesis Sembiring Depari, Ph.D, Formosa Publisher, Indonesia

Editor Board:

Dr. Aaron Raymond See of Southern Taiwan University of Science and Technology, Taiwan

Wisuwat Wannamakok Ph.D of Graduate School, Dusit Thani College, Bangkok, Thailand

Dr. Kamran Abdullayev of Institute of Economics of Azerbaijan National Academy of Sciences, Azerbaijan

Lusius Sinurat, SS, M.Hum of Pena Sinergi, Indonesia

Lê Thị Bích Ngọc, Ph.D of National Economics University Hanoi, Vietnam

Kattareeya Prompreing, Ph.D of Rajamangala University of Technology Lanna, Thailand

Dr. Uma Shankar Yadav of Motilal Nehru National Institute of Technology Allahabad Prayagraj, India

Dr. Cris Norman P. Olipas of Nueva Ecija University of Science and Technology, Philippines Vinay Singh of UPES, India

Dr. P. Paramasivam of Assistant Professor, Department of Economics, School of Liberal Arts and Applied Sciences, Hindustan Institute of Technology and Science, (Deemed to be University) Chennai, Tamilnadu, India

Dr Muhammad Nur Abdi, S.E., M.M, Universitas Muhammadiyah Makassar, Indonesia

Reviewer Team:

Dr. Safuan. S.T., M.T., M.M., Universitas Jayabaya, Indonesia

Dr. Syarifuddin Sulaiman, SE., M.Si, Universitas Muhammadiyah Makassar, Indonesia

Pardomuan Robinson Sihombing, SST, M.Stat, C.PS, BPS-Statistics, Indonesia

Dheasey Amboningtyas, SE, MM., Universitas Pandanaran, Indonesia

Wahyu Ziaulhaq. M. Sos, Sekolah Tinggi Agama Islam Aceh Tamiang, Indonesia

Farid Ardyansyah, SE, MM, CIQnR., Universitas Trunojoyo Madura, Indonesia

Dian Adi Perdana, S.Sos.I., M.M., IAIN Sultan Amai Gorontalo, Indonesia

Anggara Disuma, M.E., IAIN Syekh Nurjati Cirebon, Indonesia

Prasetio Ariwibowo, S.MB., MM., Ph.D, Universitas Indraprasta PGRI Jakarta, Indonesia

Dr. Chairul Hakim, SP, SE, MM., STIE Trianandra, Indonesia

Administration:

Nopa Ceria Wati Cibro, S.S, Formosa Publisher, Indonesia

Address:

PT. FORMOSA CENDEKIA GLOBAL

Jl. Sutomo Ujung No.28 D, Durian, Kecamatan Medan Timur, Kota Medan, Sumatera Utara 20235, Indonesia.

Website: <http://formosapublisher.org>

Phone: +62 877-1388-1007

Email: admin@formosapublisher.org

Table of Contents

Vol. 5 No. 1 January 2026

Editorial Team

Content

Editorial

The Role of Agile Human Resource Management and Adaptive Organizational Culture in Achieving Organizational Competitive Advantage in the Era of Technological Disruption 1-18

Achmad Mohyi

Electronic Word of Mouth and Promotion in Driving Repurchase Intention through Customer Satisfaction in the Hospitality Industry 19-36

Yanti Nirmala

Strengthening Fiscal Independence: The Role of Regional Original Revenue and Research-Based Budget Priorities in Funding Central Kalimantan's RPJMD Program for Inclusive Welfare 37-50

Sastori Aryanto, Wiwin Zakiah, Benius

Beyond Financial Inclusion: Digital Transformation and the Redistribution of Prosperity in the Islamic Economy 51-66

Marlina Ekawaty, Mochammad Rizki Hanafiansyah

Revisiting Third Party Funds and Non-Performing Loans on Profitability Before, During, and After COVID 67-76

Revfitra Mutahar Paradigma, Eduardus Suharto

Welcome to the inaugural issue of *Jurnal Ekonomi dan Bisnis Digital (MINISTAL)*, a scholarly platform dedicated to exploring the transformative intersection of economics, business, and digital innovation. As the world rapidly evolves through digitalization, the fields of economics and business are witnessing unprecedented changes, reshaping traditional paradigms and creating new opportunities and challenges. This journal aims to capture these dynamic shifts by fostering research that bridges the gap between theory and practice in the digital era.

Jurnal Ekonomi dan Bisnis Digital (MINISTAL) is established to provide a space for academics, practitioners, and policymakers to share insights, research findings, and innovative solutions addressing the challenges posed by digital transformation. The scope of the journal encompasses a wide range of topics, including digital economy, e-commerce, fintech, digital marketing, data-driven decision-making, and the broader implications of technology in economic and business contexts.

This first issue represents a collection of thought-provoking articles that delve into contemporary issues and trends shaping the digital economy and business landscape. Each contribution has undergone a rigorous peer-review process to ensure academic excellence and relevance. We are proud to feature the work of researchers and practitioners who bring diverse perspectives to the discourse on how digitalization is redefining industries, economies, and societies.

We express our deepest gratitude to the authors, reviewers, and editorial team who have made this publication possible. Their hard work, dedication, and intellectual contributions have set a strong foundation for this journal.

As you engage with the articles in this issue, we invite you to reflect on the insights presented and consider contributing to future editions of *Jurnal Ekonomi dan Bisnis Digital (MINISTAL)*. Together, we hope to build a vibrant community of scholars and practitioners committed to advancing knowledge and innovation in the digital era.

Happy reading

Genesis Sembiring Depari, Ph.D,
Editor in Chief