



The International Journal
of Applied Bussines

ISSN: 2599-0705

VOLUME 9

NUMBER 2

NOVEMBER

2025

Published by:
Departement of Business
Faculty of Vocational Studies
Airlangga University



The International Journal of Applied Business (TIJAB)

Jl. Dharmawangsa Dalam No. 28 Surabaya 60286 Telp. 031-5033869 Faks. 031-99005114

website: <https://e-journal.unair.ac.id/TIJAB> E-mail: tijab@journal.unair.ac.id

Volume 9 Issue 2

e-ISSN: 2599-0705

EDITORIAL TEAM

Editor-in-chief : Dr. Himmatul Kholidah

Editorial Team:

Dr. Amaliyah (Universitas Airlangga, Indonesia)

Rizky Amalia Sinulingga (Universitas Airlangga, Indonesia)

Rindah Febriana Suryawati (Universitas Airlangga, Indonesia)

Wahyu Firmandani (Universitas Airlangga, Indonesia)

Moch. Darus Salam (Universitas Airlangga, Indonesia)

Upik Diah Eka Noviyanti (Universitas Airlangga, Indonesia)

Erindah Dimisyqiyani (Universitas Airlangga, Indonesia)

Dr. Basri Rashid (Universiti Utara Malaysia, Malaysia)

Dr. Azrul Abdullah (Universiti Teknologi MARA, Malaysia)

Prof. Kevin Markwell (Southern Cross University, Australia)

Dr. Asri Maharani (Manchester Metropolitan University, United Kingdom)

Dr. Olakunle Jaeyola (Adekunle Ajasin University, Nigeria)

Dr. Bashir Tijjani (Imam Abdulrahman Bin Faisal University, Saudi Arabia)

Prof. Chien-wen Shen (National Central University, Taiwan)



The International Journal of Applied Business (TIJAB)

Jl. Dharmawangsa Dalam No. 28 Surabaya 60286 Telp. 031-5033869 Faks. 031-99005114
website: <https://e-journal.unair.ac.id/TIJAB> E-mail: tijab@journal.unair.ac.id

Reviewer :

Gugus Wijonarko

(STIA dan Manajemen Kepelabuhanan,
Indonesia)

Dr. Randa El Bedawy

(American University in Cairo, Egypt)

Dr. Maryam Jamilah Asha'ari

(Universiti Kebangsaan Malaysia, Malaysia)

Anak Agung Gde Satia Utama

(Universitas Airlangga, Indonesia)

Mokhamad Syaefudin Andrianto

(Institut Pertanian Bogor, Indonesia)

Retno Febriyastuti Widyawati

(Universitas Wijaya Kusuma, Indonesia)

Azfahanee Zakaria

(Universiti Teknologi MARA, Malaysia)

Phima Ruthia Dwikesumasari

(Universitas Airlangga, Indonesia)

Rita Yuliana

(Universitas Trunojoyo Madura, Indonesia)

Hanif Fadhlillah

(Universitas Airlangga, Indonesia)

Arif Widyatama

(Universitas Brawijaya, Indonesia)

Aqilah Nadiah Md Sahiq

(Universiti Teknologi MARA, Malaysia)

Dr. Adele Smith-Auchmuty

(Maynooth University, Ireland)

Astrid Maharani

(Universitas Muhammadiyah Jember,
Indonesia)

Dr. Sarah Sabir Ahmad

(Universiti Teknologi MARA, Malaysia)



The International Journal of Applied Business (TIJAB)

Jl. Dharmawangsa Dalam No. 28 Surabaya 60286 Telp. 031-5033869 Faks. 031-99005114

website: <https://e-journal.unair.ac.id/TIJAB> E-mail: tijab@journal.unair.ac.id

Address : Redaksi Jurnal

Departemen Bisnis

Fakultas Vokasi , Universitas Airlangga

Jl. Dharmawangsa Dalam No. 28-30, Surabaya

Telp. (+62) 89676903606

TIJAB (The International Journal of Applied Business) is a peer-reviewed journal that publishes original articles researching or documenting issues focuses on applied business related to the development issues and challenges of the developing countries. The journal aims to provide a platform for scholars, practitioners, policymakers, and students to share their insights and perspectives on the current and emerging trends in the fields of Accounting, Management, Taxation, Banking, Tourism, Hospitality, Finance, Economics and business issues related to developing countries.



TABLE OF CONTENTS

	Pages
Green Human Resources Management in Waste Management (Study Southeast Asia) Fanezha Fazriyani ^a, Ali Imron ^{a1}, Evan Lau ^b	120-133
Identifying the Critical Variables Between Corporate Sustainability and Business Strategy: Case Study of PT ISM Anzala Adli Mandrian ^{a1}, Yudo Anggoro ^a	134-152
The Factors Affecting E-Banking Service Satisfaction and Usage Behavior Sidra Sidra ^{a1}, Shah Mehmood Wagan ^a	153-176
Factors Influencing Mortgage Decision Making: Financial Inclusion as Mediation Variable Albiansyah Margana Putra ^a, Ikka Nabila ^a, Mardiyani ^{a1}	177-193
Revealing the Critical Factors for Tax Compliance Behaviour: An Application of Importance-Performance Map Analysis Faustine Juma Masunga ^{a1}	194-208
Intergenerational Dynamics of Consumer Complaint Behavior: The Impact of Self-Concept, Values, and Emotional Intelligence Megawati Simanjuntak ^{a1}	209-225
A Causal Analysis of Consumers' Awareness Towards Eco-Friendly Green Products Najah Hasaan Salamah ^{a1}	226-243
Sharia Pay Later Innovation in the Eyes of Generation Z: Does Brand Awareness Mediate the Effect of Sharia Religiosity and Financial Literacy on Trust? Tri Wahyu Oktavendi ^a, Fahmi Dwi Mawardi ^{a1}, Azfahanee Zakaria ^b	244-258