

**AGEN46 BUSINESS UNIT MECHANISM AND IMPROVEMENTS IN PT. BANK
NEGARA INDONESIA UGM BRANCH OFFICE**



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Abstract

This internship thesis explores the Agen46 mechanism and improvement in Bank Negara Indonesia (BNI) KC UGM Yogyakarta and the potential for its further development through the integration of new technology. Agen46 is a business unit mechanism that enables third-party agents to provide banking services to customers on behalf of the bank. The objective of this study is to analyze the current state of the Agen46 mechanism, identify potential challenges and opportunities, and propose strategies for improvement. To achieve this objective, this research employs qualitative methods including interviews with BNI officials and Agen46 agents, as well as observation of the Agen46 process in action. The study found that the Agen46 mechanism has been successful in expanding BNI's reach and increasing its customer base, particularly in rural areas where traditional banking services are not readily available. To address these challenges, the study proposes several strategies for improvement, including the adoption of new technology such as Electronic Data Capture (EDC) and the establishment of stronger partnerships with local potential businesses. These strategies aim to enhance the efficiency and effectiveness of the Agen46 mechanism, improve customer satisfaction, and increase profitability for both BNI and its Agen46 agents. The study also highlights the potential for cooperation agreements between BNI and potential stores to activate Agen46 in more locations, as well as the development of a loyalty program to incentivize Agen46 agents to increase their performance and expand the reach of the mechanism. These proposals aim to address the challenges faced by the Agen46 mechanism and position it for sustainable growth and success in the future.

Keywords: Agen46 Business Unit, Mechanism, Improvement

INTRODUCTION

A bank is a financial intermediation institution generally established with the authority to receive deposits of money, lend money, and issue promissory notes known as banknotes. The word bank comes from the Italian ‘*banca*’ which means a place to exchange money (Kunaifi et al, 2023). Meanwhile, according to the banking law, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit or other forms to improve the living standards of many people (Endrawati et al, 2022).

The banking industry has undergone major changes in recent years. The growing banking industry in Indonesia has led to competition for as many customers to raise funds from the public as possible. According to the Financial Services Authority (OJK), in early 2017 there were 116 brands of banks that operated and spread across Indonesia.

With the rapid development of banks, there are still many regions in Indonesia, especially remote areas that have not been touched by the presence of banks. Banks rarely create branch offices in remote areas because according to the operational costs of the office are almost the same as the profits they get from remote areas. Transactions that usually occur in remote areas are usually only small scale and that is not in line with the cost and benefits of banks to open branch offices there.

Even though the transaction in remote areas is on a small scale, PT. BNI takes it as a good opportunity since the transaction is continuous. These transactions come from Micro, Small & Medium Enterprises (MSMEs) and there are so many MSMEs so it can be very profitable if BNI can accommodate their funds and manage them. With this phenomenon, BNI made a product called Agen46.

Agen46 is a business unit mechanism introduced by PT Bank Negara Indonesia (BNI) to expand its reach and provide banking services to customers who have limited access to traditional banking services. Agen46 is a partner of BNI that provides various financial services such as banking transactions, purchase features, and payments. This partnership enables customers to access the same services as those available at BNI outlets.

With the help of Agen46, BNI can reach customers in rural areas who do not have access to traditional banking services. The partnership between BNI and Agen46 allows customers to perform various banking transactions, such as cash deposits, withdrawals, and transfers. In addition, customers can also use Agen46 services for purchasing and making payments, such as paying bills, purchasing mobile phone credits, and purchasing merchandise.

By partnering with Agen46, BNI has been able to expand its reach and provide banking services to more customers. Agen46 agents serve as an extension of the bank, providing the same level of service and convenience as those available at BNI outlets. Customers can perform transactions at Agen46 agents with the same level of security and reliability as those at BNI outlets.

Agen46 is an essential business unit mechanism introduced by BNI to expand its reach and provide banking services to customers who have limited access to traditional banking services. The partnership between BNI and Agen46 enables customers to perform various banking transactions and purchase features and payments. Agen46 serves as an extension of the bank, providing the same level of service and convenience as those available at BNI outlets. With the help of Agen46, BNI can reach more customers, increase its customer base, and provide banking services to customers in remote areas who previously had limited access to banking services.

As of 2021, BNI has more than 60,000 Agen46 agents spread across Indonesia, including in D.I. Yogyakarta. Agen46 has been well-received by customers in Yogyakarta, where it has helped to improve financial inclusion and access to financial services. According to the report meeting, in March 2023, 13.918 Agen46 agents are operating in Yogyakarta, providing financial services to customers in remote areas and underserved communities.

RESEARCH METHOD

This research uses a type of field research, which is research conducted intensively, in detail, and in-depth in a qualitative way. A qualitative approach is a method of research

that emphasizes aspects of deepening data to obtain the quality of the results of a study. In other words, a qualitative approach (qualitative approach) is a research work mechanism that relies on descriptive descriptions of words or sentences that are carefully and systematically arranged starting from collecting data to interpreting and reporting research results. Qualitative methods are found on the assumption that reality is constructed by people and that meanings are socially created and culturally situated. Qualitative research methods are designed to explore these complex social phenomena, typically through the use of in-depth interviews, observations, and textual analysis.

Data Collection Method

To gain a deeper understanding of the Agen46 business unit mechanism in PT. BNI KC UGM, this study utilized qualitative data collection methods, specifically semi-structured interviews and observations, with employees in the JUC-1 unit.

According to Sugiyono (2019), an interview as a data collection technique used in research, consisting of a structured or unstructured conversation between a researcher and a respondent(s) to obtain information about a particular topic of interest. Semi-structured interviews were conducted with key stakeholders involved in the implementation of the Agen46 business unit mechanism, including managers, customer service representatives, and marketing staff in the JUC-1 unit. The interviews were designed to gather information about the implementation of the Agen46 business unit mechanism, the challenges faced by employees, and the effectiveness of the mechanism in expanding BNI's customer base.

Observation

To obtain information, new knowledge, and data that will be used to complete the final assignment, direct observation in the field was conducted to gain an in-depth understanding of how the JUC-1 business unit runs its Agen46 business products. The observation was carried out by spending time in the unit and closely monitoring the activities of the employees, customers, and overall operations. The objective is to identify the patterns, processes, and dynamics that underlie the unit's operations, and to gain a first-hand understanding of the challenges and opportunities faced by the employees and customers.

During the observation, the intern focused on several key areas, including the unit's organizational structure, the processes involved in managing Agen46 business products, and the interactions between employees and customers. The researcher also paid attention to the physical layout of the unit, the equipment used, and the overall ambiance of the unit.

The observation provided valuable insights into the operations of the JUC-1 business unit and the management of Agen46 business products. The findings will be used to inform the final assignment, which will focus on the Agen46 mechanism in expanding BNI's customer base and reaching customers in remote areas. The study will draw on the data collected through the observation, as well as other data sources, to provide a comprehensive analysis of the Agen46 business products and their impact on BNI's overall business strategy.

Interview

Interview is a common method of collecting qualitative data in research studies. In the context of the JUC-1 unit business in BNI KC UGM, interviews with employees can be an effective way of gathering data about the Agen46 business product. This section will outline the process of conducting interviews with employees, including the advantages and limitations of this data collection method.

One of the primary advantages of interviews is that they provide an opportunity to collect rich and detailed data. Through interviews, researchers can ask open-ended questions that allow participants to provide detailed responses about their experiences, attitudes, and beliefs. In the context of the JUC-1 unit business, interviews can provide insights into how employees perceive the Agen46 product, how they interact with customers, and how they perceive the impact of Agen46 on their communities.

RESULTS AND DISCUSSION

Strategies BNI KC UGM with Third Parties to Expand Agen46 Coverage

Expanding Agen46 coverage by collaborating with third parties is a strategic move for BNI KC UGM. To do so, the branch can employ several strategies, including acquisition,

collaboration with the General Election Commission of the Republic of Indonesia (Komisi Pemilihan Umum Republik Indonesia), and leveraging data from other divisions.

Acquisition of New Agents

The acquisition of an Agen46 agent by BNI involves integrating the agent into BNI's system operations. The objective of the acquisition is to strengthen BNI's market position and expand its customer base, by gaining access to the acquired agent's existing customer base, strategic location, and other resources. The acquisition process of Agen46 involves several processes, there are:

a. Cooperation proposal

Cooperation proposals between potential stores and Bank Negara Indonesia (BNI) for activating Agen46 refer to potential partnerships between the two parties to expand the Agen46 network and increase its reach to customers. The cooperation proposal can involve a potential store agreeing to become an Agen46 agent for BNI, where customers can conduct banking transactions through the store. In exchange, BNI can provide training and support to the potential store in setting up and running Agen46 services.

The cooperation proposal could outline the scope of the partnership, the benefits and risks for both parties, the timeline for implementation, and the resources required. For instance, BNI could provide training to the potential store staff on how to conduct banking transactions through Agen46, including customer verification, cash handling, and data security. BNI could also provide technical support and regular monitoring to ensure that the Agen46 services run smoothly.

The potential store, on the other hand, could benefit from increased foot traffic and sales by offering banking services to customers. The store could also benefit from commission-based incentives for every successful banking transaction conducted through Agen46.

b. Gathering needs

Gathering needs from BNI for potential stores to activate Agen46 refers to the process of identifying and collecting the requirements, resources, and support that the potential stores need to become successful Agen46 agents for BNI. It involves understanding the specific needs and challenges of the potential stores and providing them with the necessary resources and support to set up and run Agen46 services effectively (Sutriani et al, 2021).

The gathering needs process could involve several steps, including:

Identifying potential stores: BNI could identify potential stores that meet certain criteria, such as location, customer traffic, and business operations. BNI could also conduct market research to understand customer needs and preferences in the area.

- Conducting a needs assessment: BNI could conduct a needs assessment to understand the specific requirements and challenges of each potential store. The needs assessment could involve gathering information on the store's current infrastructure, staffing, financial management, and technological capabilities.
- Providing training and support: Based on the needs assessment, BNI could provide customized training and support for each potential store. This could include training for Agen46 processes and procedures, customer service, financial management, and data security. BNI could also provide technical support and regular monitoring to ensure that the Agen46 services run smoothly.

Gathering needs from BNI for potential stores to activate Agen46 is an important process that can help to ensure the success and sustainability of the Agen46 network. By providing customized training and support, BNI can help potential stores overcome the challenges of setting up and running Agen46 services and create a mutually beneficial partnership.

c. Due Diligence

Due diligence on a store refers to the process of conducting a thorough investigation and analysis of a potential store before entering into a business agreement or partnership with them. It involves evaluating the financial, operational, legal, and reputational risks associated with the store to determine if it is a suitable partner for the business.

During the due diligence process, BNI or any other interested party would typically review the store's financial statements, tax returns, bank statements, and other relevant documents to assess its financial health and performance. They would also evaluate the store's management team, staffing levels, and operational processes to determine its ability to support the Agen46 services effectively.

In addition to the financial and operational aspects, due diligence on a store would also involve reviewing its legal and regulatory compliance, including any licenses, permits, or certifications required to operate in the area. BNI would need to ensure that the potential store complies with all relevant laws and regulations related to banking, financial services, and data security.

d. Cooperation agreement

A cooperation agreement is a written document that outlines the terms and conditions of a partnership or collaboration between two or more parties. The agreement defines the roles and responsibilities of each party and specifies the goals and objectives of the cooperation. It may also cover issues such as financial arrangements, intellectual property rights, confidentiality, and dispute resolution.

In the context of activating Agen46 services, a cooperation agreement might be signed between BNI and a potential store to formalize their partnership and set out the terms of their collaboration using the legal form. The cooperation agreement may also cover financial arrangements, such as the fees or commissions paid by BNI to the store for each transaction processed through the Agen46 system. The agreement might specify the criteria for calculating these fees and how they will be paid.

e. Create User

Creating a user in Agen46 involves setting up a new account for a customer who wants to use the Agen46 services provided by Bank Negara Indonesia (BNI). The user account would enable the customer to perform transactions through the Agen46 system, such as cash deposits, withdrawals, and transfers.

To create a user in Agen46, the customer would typically need to visit a store that has partnered with BNI and offers Agen46 services. The store staff would assist the customer in filling out a registration form and provide any necessary instructions on how to use the Agen46 system.

The registration form would typically require the customer to provide personal information, such as their name, address, and identification documents. They may also need to provide contact information, such as a phone number or email address, which BNI could use to send notifications or alerts related to their account.

f. Approve User

Approving a user in Agen46 involves verifying the customer's identity and account information to ensure that they meet the eligibility criteria and can use the Agen46 services provided by Bank Negara Indonesia (BNI).

After a customer has completed the registration process and provided their personal and contact information, the store staff would typically enter the customer's details into the Agen46 system and initiate the approval process. BNI would then review the customer's information and verify their identity using the information provided.

Once the customer's information has been verified, BNI will approve the user account and notify the store staff. The store staff would then inform the customer that their account has been approved.

Approving a user in Agen46 is an important step in ensuring the security and integrity of the banking services provided by BNI through its partner stores. By verifying the

customer's information and identity, BNI can help prevent fraud and ensure that its services are being used by eligible customers.

g. Check Email

Checking email after approving a user in Agen46 typically involves sending an email to the customer to notify them that their account has been approved and providing them with any necessary instructions on how to use the Agen46 system.

Once the email has been sent, the store staff can check their email inbox to confirm that the message has been successfully delivered to the customer. They can also monitor the customer's response to the email to ensure that they have received and understood the instructions. After going through this process, the store staff would typically enter the customer's details into the Agen46 system and activate their user account. The customer would then be able to perform transactions through the system, using their account information and any security measures provided by BNI, such as passwords or PINs.



Figure 1.
Process of Acquisition



Figure 2.
Process of Signing the Acquisition Form

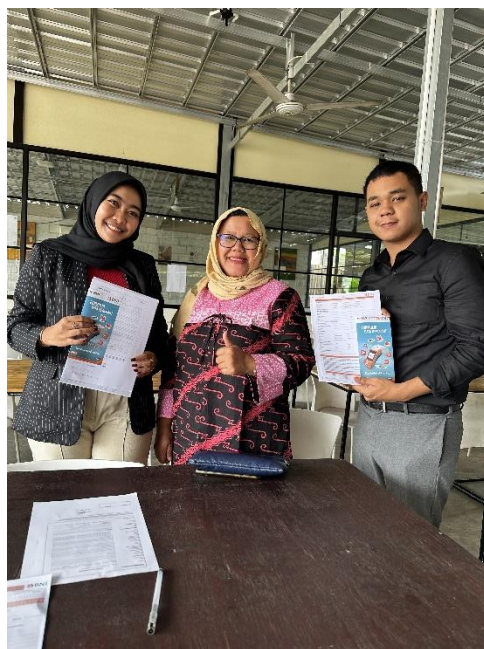


Figure 3.
Photos with New Customers to Report to The Manager

Collaboration with Election Supervisory (BAWASLU)

The collaboration between Bank Negara Indonesia (BNI) and the Election Supervisory Agency (BAWASLU) which took place on March 14th, 2023, was a smart and strategic step. On that date, BAWASLU held an outreach regarding the upcoming election to the public. On this occasion, BNI offered support in the form of consumption for all socialization participants and the BAWASLU committee. However, this collaboration also includes a request from BNI to obtain community data in the context of developing banking services.

One of the efforts taken by BNI is to provide forms to socialization participants that aim to collect personal data from the public. This may include personal information, such as name, address, and telephone number, and the most important data is occupation which will assist BNI in understanding the profile of potential customers. Apart from knowing prospective Agen46 and QRIS customer data, BNI is also sure to get new customers because all participants are required to create a BNI account.

These steps are carried out by the JUC-1 division to identify potential BNI customers. By collecting personal data and potentially opening accounts, BNI can analyze and process this data to support strategic decision-making. This may include identifying areas of high potential growth or identifying emerging banking trends.

This collaboration is a good example of how banking institutions such as BNI can collaborate with other institutions to support the development of their services. It also illustrates the importance of data in making smart business decisions. With this collaboration, BNI can better understand the market and its potential customers, which in turn will help them increase the scope of their services and provide better banking solutions for the community.

Leveraging Data from Other Divisions

The collaboration between JUC-1 and the Credit Center Division (Credit Center Division) is a strategic alignment at Bank Negara Indonesia (BNI) KC UGM which has

promising opportunities for both divisions. This collaboration opens up opportunities for JUC-1 to gain valuable insight into business actors who have utilized credit services at BNI KC UGM. Access to this data provides JUC-1 with a comprehensive understanding of the market and specific companies with which the bank has demonstrated a working relationship. This strategic insight equips JUC-1 to identify potential candidates to become Agen46 agents more effectively.

By utilizing information obtained from the Credit Center Division, JUC-1 can develop a targeted approach to recruiting new Agen46 agents. This data-driven approach helps identify businesses that have financial requirements and are already connected with banks, making them prime candidates to expand their involvement by becoming Agen46 agents. This allowed JUC-1 to focus its efforts on businesses that were more likely to accept Agen46's proposal, given their existing relationship with BNI KC UGM.

Furthermore, this collaboration shows BNI's commitment to data-based decision-making and collaboration between divisions. By sharing and analyzing data, BNI can simplify its efforts, reduce duplication, and increase efficiency. This approach supports the bank's mission to expand Agen46's network and encourage financial inclusion while optimizing its internal operations.

Benefits and Rewards for the Agen46 Partnership

In this corporation between these two parties, it certainly provides benefits, and if we generate a lot of transactions, we will receive rewards from BNI for Agen46. The benefits of Agen46 are numerous, both for the bank and the agents themselves. For the bank, Agen46 can expand its reach to customers who are not able to visit the bank's physical branches. This increases the bank's customer base and helps the bank to serve more customers without having to open new branches.

Agen46 provides benefits and a new source of income for the agents. They can earn commissions by performing various transactions, such as cash withdrawals, deposits, and fund transfers. Agen46 also provides the agents with a sense of entrepreneurship, as they are

essentially running their businesses. This can lead to increased job satisfaction and motivation for the agents.

Moreover, Agen46 also provides convenience to customers. They no longer have to travel to a physical branch to perform basic transactions, as they can do it through the agents. This is particularly beneficial for customers who live in remote areas or have limited mobility. Agen46 also provides faster transaction times, as the agents are usually located near the customers. In addition, Agen46 can also contribute to financial inclusion, as it provides banking services to customers who may not have access to traditional banking channels. This can help to improve their financial literacy and enable them to better manage their finances.

The benefits of Agen46 are numerous and can contribute to the growth and development of both the bank and its agents. It provides convenience and accessibility to customers while also offering a new source of income and entrepreneurship for the agents. Furthermore, it can contribute to financial inclusion and help to improve the overall financial literacy of the population.

During my internship, there was a reward program from BNI for Agen46 who made many transactions at their store using the BNI Agen46 system. The program is called "Program Loyalti Agen46" and it is intended for all BNI Agen46 that were acquired before the 3rd quarter of 2023. The program runs from January to June 2023 in quarterly periods.

The program has several mechanics that participants must follow to be eligible for the rewards. The first mechanism is that Agen46 from Kuadran 3 (baseline December 2022: Period 1 and baseline March 2023: Period 2) must shift to at least Kuadran 1 or Kuadran 2. The second mechanism is that there must be a minimum 20% increase in fee base income (FBI) average during the program period compared to the baseline position.

The third mechanism states that the Agen46 with the highest FBI (Accum) during the program period will be the winner. The fourth mechanism is that the top 3 agents in each region with the highest FBI will receive cashback rewards as follows: first place gets IDR 2,500,000, second place gets IDR 1,500,000, and third place gets IDR 1,000,000.

CONCLUSION

It is revealed that PT Bank Negara Indonesia (Persero), Tbk (BNI) has designed the Agen46 product as a strategy to realize financial inclusion in areas that still lack services from conventional bank offices. Agen46 is a very relevant innovation in bringing banking services directly to communities in remote areas, overcoming geographical and distance barriers that often become obstacles to accessing financial services.

BNI specifically presents Agen46 as a solution to ensure that people in remote areas no longer have to travel long distances to conventional bank offices to utilize banking services. With the presence of Agen46, they can easily access services such as cash withdrawals, fund transfers, and bill payments in their local environment. It not only creates ease of access but also stimulates local economic growth by increasing the circulation of money in the community.

Agen46, as a product that continues to develop, is directed at providing a satisfying service experience for users. In this context, BNI is committed to continuing to improve and develop Agen46 services. One of the real efforts in this development is through improving machines and servers. By carrying out regular upgrades, BNI aims to improve Agen46's performance and technical capabilities, ensuring that all banking service needs in remote areas can be met properly.

Not just fulfilling basic needs, BNI also emphasizes the importance of providing satisfaction to Agen46 service users. Therefore, BNI does not only focus on technical aspects but also on providing features that can increase customer comfort and satisfaction. In this vision, Agen46 is not only a means of financial transactions but also a partner that is responsive and adaptive to the unique needs of communities in remote areas.

It should be noted that Agen46's success lies not only in technical aspects but also in BNI's efforts to embrace technological developments that can support financial inclusion. By upgrading machines and servers, BNI ensures that Agen46 remains relevant and efficient in providing banking services that are in line with current developments.

By continuing to strive to improve and develop Agen46, BNI is not only a party that carries out financial inclusion in remote areas but also becomes a financial institution that cares about the needs of the wider community, creates a positive impact on local economic growth, and builds customer trust and satisfaction. This is a reflection of BNI's commitment to bringing innovative, inclusive, and sustainable banking services to all corners of the country.

BNI has implemented several creative and diverse strategies to expand the Agen46 network in remote areas. This effort does not only include acquisitions but also involves close collaboration with related parties, such as the Election Supervisory Agency (BAWASLU). All of these steps show BNI's commitment to increase financial inclusion in areas that may not be reached by conventional banking services.

One of the prominent strategies is the acquisition, where BNI is active in acquiring potential partners such as Agen46. Through this step, BNI not only increases the number of agents in remote areas but also accelerates market penetration. By having more Agen46, BNI can more effectively reach people who need banking services in remote places. This acquisition creates a mutually beneficial partnership between BNI and the acquired agents, strengthening the availability of banking services at the local level.

Apart from acquisitions, BNI also utilizes strategic collaboration with the Election Supervisory Agency (BAWASLU) to expand Agen46's reach. Collaboration with BAWASLU provides an opportunity for BNI to be closer to communities in areas that need better access to financial services. Collaborating with government agencies such as BAWASLU helps BNI to better understand the potential of local communities and align Agen46 services with social and economic conditions in the region.

Furthermore, the way BNI offers profitable cooperation for both parties is also the key to the success of Agen46's expansion. BNI does not only invite potential agents to become partners but also offers significant incentives and benefits. This mutually beneficial collaboration creates positive encouragement for the parties involved, including agents and the surrounding community. By providing attractive incentives, BNI creates motivation for these agents to provide optimal banking services to the public.

Through these various methods and strategies, BNI is building a strong foundation for financial inclusion in remote areas. These efforts do not only include increasing the number of Agen46 but also involve external parties who have an important role in ensuring the success of this financial inclusion initiative. With a focus on acquisitions, collaborations, and profitable cooperation offers, BNI continues to innovate to make banking services more accessible to the public in places that may previously have been considered difficult to reach by traditional banking services.

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