

**The Role of The Area Business Manager on the Work Motivation of
Bancassurance Consultants (A Case Study at AIA CIMB Niaga)**

Dewi Retno Budiastuti
dewi.drb@bsi.ac.id

Ratna Kartika Sari
ratna.rtk@bsi.ac.id

Universitas Bina Sarana Informatika

ABSTRACT

BC working for an insurance company, namely AIA Financial, must be able to locate and present themselves at the partner bank where the BC is placed. With all this work, BC often experiences a decline in performance and motivation. So, the task of an Area Business Manager is to monitor and motivate the BCs. The research method used in this research is qualitative research, which was carried out in one of the AIA areas in 5 CIMB Niaga bank branches in Jakarta. The efforts made by ABM to BC so far have been quite successful in motivating BC, as can be seen from BC's active communication and good relations with bank staff so that the referrals provided are active every day. In the first week, BC received data on customers who will be offered AIA products; apart from that, BC is also active in following up on data on customers who have joined AIA to resell. The training carried out by AIA management also had a positive impact on BC's motivation, increasing their ability to know products, sell well, and understand the sales process without incorrect data.

Key words: Management; First-line Managers; Work Motivation; The Role of Managers

INTRODUCTION

Business in the financial industry is one of the businesses that has been around for a long time; apart from that, it is one of the industrial fields that is developing quite rapidly. Among the types of business in this industry are banking, insurance, capital markets, pension funds, financing funds, leasing, and others. Insurance has become a relatively large business and is growing with the variety of products offered and also the types of business carried out. The insurance business is familiar to modern times but has quite a long history.

The terms for the types of insurance known today have a long history since BC. They started from a primary insurance concept, namely mitigation of various risks or threats, which then developed and evolved along with the development of human civilization. An example is the concept of risk mitigation, which has existed since the time of the Prophet Yusuf. At that time, predictions about the threat of famine

made the Prophet Yusuf suggest to the King of Egypt to reserve harvests in order to face the risk of famine that would occur in the future.

In 50 BC, the philosopher Marcus Tullius Cicero presented the concept of protection or guarantee for the safety of sending money and securities while in transit. In return, the party given protection pays a premium to the guarantor. Furthermore, in 50-200 AD, Emperor Claudius issued a guarantee to importers for all losses suffered due to hurricanes. It was not until around 200 AD that associations called Collegia were born with social aims in order to raise funds for funeral activities. (History of Insurance Development in the world, nd)

The long history of insurance indicates that insurance is one of the human needs in the field of protection. The insurance business as a whole throughout the world has become a business that is growing and is advanced, both in terms of types of insurance, coverage and development. PT AIA Financial is one of the companies operating in the field.

Insurance is a relatively fast-growing business in Indonesia. PT AIA Financial, as a large insurance company, has a history of 100 years. AIA was founded by American entrepreneurs in Shanghai in 1919. AIA is the largest pan-Asian open independent insurance company operating in 18 countries. (AIA 100 Year, n.d.).

With a long history, AIA Financial has, of course, gone through various dynamics of changes in social, economic and cultural situations and conditions. With this long experience, AIA Financial has the strength to run its business. The products and services offered consist of individual services and corporate services. Sales of these products and services are channeled through various types of distribution, including through agencies, bancassurance and corporations. Sales through agency distribution are carried out by sales/agents who work independently. Sales made through the bancassurance distribution channel are sales made through partner banks. Corporate distribution is a type of sales aimed at companies.

AIA Financial officers who work and are placed in partner banks are called bancassurance consultants, with the task of being one of the salespeople who sell these products at the bank and also as a financial consultant for the bank's customers. The duties carried out by a Bancassurance Consultant, abbreviated as BC, have many job descriptions that must be carried out professionally. A BC works for an insurance company, namely AIA Financial, but must also be able to place and carry themselves at the partner bank where the BC is placed. With all this work, BC often experiences a decline in performance and motivation. So, the task of an Area Business Manager is to monitor and motivate the BCs.

LITERATURE REVIEW

Area Business Manager

The Area Manager is a member of the management team at the head office at the same time, as the Area Manager leads his team in the regions, namely Medical reps/sales assistants or all members under his responsibility to assist in all processes in achieving targets imposed by the company. Area Managers are part of the management chain, which is very important for achieving the company's big goals. Area Managers must be able to translate orders from their superiors to be carried out together with their team according to the situations and conditions in their respective areas.

An Area Business Manager can be defined as a person who has a profession in a company who is responsible for looking after the company's interests and leading his team, namely sales assistants in an area who are assigned to assist in all processes of achieving given company targets. An Area Business Manager must also have the ability to manage his team so that they can work efficiently, skillfully and effectively and be able to achieve the targets given to each salesperson.

Bancassurance Consultant

The definition of bancassurance is a collaboration program between banks and insurance companies. The bank will sell insurance products from an insurance company directly to its customers, and later, both parties will share the profits from the commission on sales of these insurance products. Economically, the program will provide profits to banks by selling additional products to their customers, as well as profits for insurance companies who get additional consumers directly from customers.

A bancassurance consultant can be defined as someone whose job is to provide advice, guidance, information and considerations regarding all matters relating to finance and financial planning. The information provided by BC is related to the company's products, namely insurance products to partner bank customers. The consultations provided by Bancassurance consultants must look at the profile of the customer concerned. By looking at the customer profile, BC can provide advice regarding the right products that suit the customer's needs.

Work motivation

Motivation comes from the word *movere*, which means to move. In this case, motivation is the provision of a driving force that creates enthusiasm for work, with all efforts to achieve job satisfaction. Hasibuan (2007) states that motivation is the provision of a driving force that creates enthusiasm for someone's work so that they are willing to work with all their efforts to achieve satisfaction. Motivation can be interpreted as the attitudes and values possessed by an employee in the form of

desires and needs that encourage action to achieve specific goals. If this encouragement arises in work activities, it can be interpreted as work motivation. This strong desire exists within the employee to achieve specific goals, both for the employee's individual goals and for the company's goals.

METHOD

Design and Samples

The research method used in this research is qualitative research, which was carried out in one of the AIA areas in 5 CIMB Niaga bank branches in Jakarta. Qualitative research uses a theoretical basis by collecting scattered data, not using statistical tools in its research. Asking questions, observations made in this research, and research results must be able to be interpreted in sentences that are in-depth, understandable and easy to understand.

Instrument and Procedure

Qualitative research methods are research methods that are based on postpositivism interpretive or constructive philosophy used to research the conditions of natural objects, where the researcher is the key instrument, data collection techniques are carried out by triangulation (a combination of observation, interviews, documentation), the data is The results obtained tend to be qualitative data and the results of qualitative research can be in the form of potential findings and problems of the uniqueness of objects, the meaning of an event, processes and social interactions, certainty of the truth of data, construction of phenomena, and hypothesis findings.(Sugiyono & Dr. Puji Lestari, 2021)

Data Analysis

The data collection method used in this research is observation and interviews. The interview was conducted with the Area Business Manager, Mrs. Yulia. Through observation activities carried out by researchers, behavior and the meaning of existing behavior can be studied. The observations in this research were carried out by direct observation in the field to determine the actual conditions in the business area at AIA CIMB Niaga.

RESULT AND DISCUSSION

Humans, at the beginning of their lives, had an instinct to survive by eating and drinking. To fulfill these basic needs, what humans did was by hunting; human abilities increased by thinking about how to produce food. So, humans began to learn to grow crops and farm. Life continues in this modern era, with all basic human needs having been fulfilled, human desires rise to the desire to accumulate wealth.

One way to protect wealth is through insurance. In Indonesia, the history of insurance development is divided into 2, namely during the colonial period up to 1942 and the period after World War II or during the independence period. The insurance business has been in Indonesia for quite a long time, namely from the Dutch colonial period until three years before Indonesian independence, then continued again after World War II, which ended in 1945 or during the period of Indonesian independence.

In 1954, the Indonesian government established a professional reinsurance company, namely PT Reinsurance General Indonesia, which received support from state banks. All foreign insurance companies are required to use Indonesian General Reinsurance services. In 1960, two famous nationalization events were the nationalization of the Dutch insurance company NV Assurantie Maatschappij de Nederlandern and Bloom Vander EE to become PT Asuransi Bendasraya and the nationalization of the insurance company De Nederlanden Van (1845) to become PT Asuransi Jiwasraya. (History of Insurance Development in the world, nd)

Apart from the nationalization and merger of insurance companies, the Indonesian government also formed social insurance companies in order to improve people's welfare, namely Perum Asabri, Perum Astek (Jamsostek), Perum Taspen, and Asuransi Jasa Raharja. This social insurance company was established to carry out activities mandated by law, namely:

1. Jasa Raharja implements passenger accident laws and traffic accident funds.
2. Perum Taspen, which provides savings and insurance for civil servants. Founded in 1964, at that time, it was the only state-owned company specializing in insurance coverage in foreign currency.
3. Perum Asabri, for members of the Armed Forces of the Republic of Indonesia.
4. Perum Astek, implementing PP no. 33 of 1977, labor social insurance (Astek), namely private company worker accident insurance (Jamsostek). (History of Insurance Development in the world, nd)

Then, in the 1980s, modern insurance companies began to emerge in Indonesia, both national insurance companies and joint venture insurance companies, such as Allianz, AIA, Cigna, Avrist, AXA, Sinar Mas Insurance, and Prudential. The insurance products being marketed are now not just protection but are also wrapped in investments or unit links. (History of Insurance Development in the world, nd)

AIA is one of the largest modern insurance companies in Indonesia, and one of its business areas is bancassurance, namely insurance sold at the insurance company's partner banks. AIA has a partnership with Bank CIMB Niaga; CIMB Niaga is a relatively large private bank serving retail, corporate and preferred customers. One of the AIA officers who work at a partner bank is called a bancassurance consultant or BC; someone who supervises the BCs is an Area Business Manager or called an ABM; the level above is the Regional Business Manager.

The Area Business Manager has the responsibility to monitor and maintain good relations with the bank. ABM AIA Niaga, assigned to CIMB Niaga, holds several bank branches. The number of branches where an ABM is assigned is determined by AIA management, and the amount varies from one ABM to another. In each CIMB Niaga bank branch, a BC is placed, and the number is also adjusted to the size of the branch.

ABM is at the Low-Level Manager level, known as first-line managers, namely managers with positions such as Shift Supervisor, Operator Officer, Section Officer or Office Manager. Lower-level managers are responsible for employees who directly produce the products or services offered by the company. In other words, they are responsible for the daily routine of the company. First-line managers usually do not set goals or targets for the company and generally only convey the latest decisions and objectives given by middle and upper-level managers to their respective employees. Lower-level managers have limited authority and are under the authority of middle levels. (Understanding the Various Levels of Company Management | JobStreet Employer Indonesia, nd)

In his work, ABM is at the first level manager level, whose job is to be directly responsible for the employees below him, namely the BCs. Thus, ABM's job is to be responsible for the company's daily routine.

According to Ike Kusdyah Rachmawati (2004), there are three levels of managers, namely:

1. First Line Manager or First Level is the lowest level in an organization where people are responsible for other people's work. First-line managers direct non-management employees; they do not supervise other managers.
2. Middle Managers can cover more than one level in an organization. Middle managers direct the activities of lower-level managers and sometimes operational employees as well. They are also accountable to more senior managers.
3. Top Managers consist of a relatively small group. Top Managers are responsible for the overall management of an organization. These people are called executives. Usually the names of top manager positions are "chief executive officer", president and vice president. (Stephen P. Robbins., 2010)

ABM is at the first managerial level, which is the lowest level in an organization where people are responsible for other people's work. The work of other people referred to in this case is BC's work in carrying out its activities at partner banks. At this level, ABM directs and supervises non-management employees. In this case, BC is included in the company's non-management employees who are placed in another company, namely CIMB Niaga's partner bank. ABM also does not have the responsibility to supervise other managers.

AIA Area Business Manager role

Based on an interview with Mrs. Yulia, an ABM at AIA who is in charge and partners with CIMB Niaga, stated that the duties of an ABM include:

1. ABM is required to recruit for a branch that is the responsibility of relatives.

ABM is responsible for recruiting BCs who will be placed at CIMB Niaga branches. The BC that ABM has recruited will then have an interview with the bank, and it will be determined whether the BC can be placed at the bank branch.

2. Team Control and monitoring team.

ABM monitors and controls BC

3. Control and monitoring report from the Bancassurance Consultant, support to RBH.

Create and report BC monitoring reports to the RBH Regional Branch Head. The contents of the report include the performance of the BC, the number of referrals given by the bank, the number of closings, the number of documents submitted and the progress of each document submitted.

4. To ensure conditions in a state, conducive and responsible about anything that happens in the team.

Ensure team conditions are conducive and also responsible for whatever happens within the ABM team.

5. Achieve FYP/month and ANP from the targets given.

We are achieving First Year Premium (FYP) and Annual New Premium, which have been targeted by management.

6. Communication with branches about monthly meetings, discussing pipelines, monthly branch events, and what programs are being implemented.

An ABM AIA has responsibilities and duties towards BC, achieving targets set by the company and is able to communicate and collaborate well with RBH, RM and all partner bank branch employees. Apart from that, ABM must also be able to motivate BC to have good performance.

Bancassurance Consultant Work Motivation

Several experts have put forward several definitions of motivation:

1. According to Terry G in Notoatmodjo (2009:114), "the definition of motivation is the desire that exists within an individual that encourages him to carry out actions (behavior)."
2. According to Stoener in Notoatmodjo (2009:115) "defining motivation is something that causes and supports someone's actions or behavior."
3. "...motivation is the result of a number of processes that are internal or external to an individual, which causes an attitude of enthusiasm and persistence in carrying out certain activities" according to Gray, et al in Winardi (2011:2)
4. According to Cascio in Hasibuan (2010:95) "motivation is a force that results from an individual's desire to satisfy their needs (eg hunger, thirst, social approval)" (motivation is a force that results from a person's desire to satisfy their needs (for example, hunger, thirst and socialization)
5. According to Hasibuan (2010:95), "Motivation is a driving force that creates enthusiasm for someone's work so that they want to work together, work effectively and integrate with all their efforts to achieve satisfaction.

6. According to Rivai and Sagala (2010:837), "Motivation is a series of attitudes and values that influence individuals to achieve specific things in accordance with individual goals.

Motivation can be concluded as a desire contained within an individual that causes and supports a person's actions or behavior in carrying out certain activities and has attitudes and values that influence the individual to achieve specific things in accordance with the individual's goals.

So, work motivation can be interpreted as the desire contained within an individual that supports a person's actions or behavior in carrying out their work and has attitudes and values that can influence the individual to achieve goals and success.

BC AIA has duties at CIMB Niaga's partner banks, namely:

1. Providing financial protection solutions for customers referred by bank employees
2. Selling AIA products at the bank
3. Collaborate with bank staff to recommend and sell AIA products
4. Establish communication and cooperation with all bank staff
5. Make regular sales reports
6. Conduct after-sales to CIMB Niaga customers who have become AIA customers
7. Monitoring the progress of sales documents that have been submitted
8. Follow up with customers whom the bank has referred
9. Make daily reports to ABM
10. Achieve sales targets determined by the company.

In carrying out his duties as a BC, he often experiences demotivation due to various situations. This situation occurs when BC has yet to make any sales, experiences stagnant communication with bank staff so that it does not get referrals, does not achieve targets set by the company, and does not get references from bank staff. Several situations that occurred made BC lack the motivation to carry out its activities, and a stimulus was needed that could raise enthusiasm and work motivation.

The Role of ABM in BC AIA CIMB Niaga Work Motivation

Tools and Types of Motivation

According to Hasibuan (2010:99), motivation tools consist of:

1. Material incentives: motivation tools given in the form of money and goods that have market value, thus providing economic needs. For example, vehicles, houses and others.
2. Non-material incentives: motivation tools given in the form of invaluable goods or objects, so they only provide spiritual satisfaction or pride—for example, medals, certificates, service stars and others.
3. Combination of Material and Non-Material Incentives: The motivation tools provided are material (money and goods) and non-material (medals and

certificates), thus meeting economic needs and spiritual satisfaction or pride. (Kurniasari Rani, 2018)

As a first-level manager whose job is to monitor and direct the employees below him, namely the BCs, more precisely, according to Mrs. Yulia, BC does not lack motivation, but BC's motivation and enthusiasm can decrease due to a lack of referrals from the bank; this is due to a lack of communication with bank staff, one of which is the Relationship Manager. The actions that AIA management has taken for its employees have used the motivation tools that Hasibuan explained. The motivation tool that has been used by AIA management is a combination of material and non-material. The motivation tool provided is material (money and goods). BC gets bonuses and incentives if it succeeds in selling and achieving targets set by AIA management. Non-material motivation tools (medals and certificates): Efforts have been made by AIA management, namely to provide training every month to BC, one of which is to provide motivation and knowledge to sell AIA products at the bank. Apart from that, BC also gets bonuses and incentives if it successfully sells AIA products. The non-material incentive motivation tool that has been implemented by AIA management is the provision of plaques and award certificates if BC succeeds in achieving predetermined targets.

According to Hasibuan (2010:99), The types of motivation are:

1. Positive Motivation (Positive Incentives): Managers motivate subordinates by giving prizes to those who perform well. With this positive motivation, the morale of subordinates will increase because people generally like to receive good things.
2. Negative Motivation (Negative incentives): Managers motivate their subordinates by giving punishment to those whose work is not good (low performance). By motivating this negatively, the morale of subordinates will increase in the short term because they are afraid of being punished. However, in the long term, it can have negative consequences. (Kurniasari Rani, 2018)

Mrs. Yulia informed that the type of motivation used to motivate BC is positive motivation, namely by giving prizes to employees who have good achievements, namely having succeeded in achieving the targets set by the company. What Ms. Yulia does as ABM is to invite the BCs who have successfully achieved the target to eat together. The results obtained with this positive motivation, BC's work morale increased. BC has become more active in building good relationships with bank staff so that bank staff will provide customer references to BC. Negative motivation is given if the employee has bad behavior and even violates company rules; BC will be given a warning letter. For BCs that do not achieve company targets, One of the targets is that if in the first week, you have not succeeded in selling AIA products or making one closing sale, then on Saturday, BC will be given coaching, which starts at 08:00. The aim and objective of the type of motivation carried out by ABM is to increase BC's motivation so that they can achieve the expected achievements.

ABM AIA Mrs. Yulia said that what is done to motivate BC is to do the following:

1. Tell the team always to think positively
2. Inform the team so that they can implement and focus on learning about the sales process that has been obtained during training so that sales can be successful.
3. Tell the team to remain enthusiastic and try to continue to achieve the targets that have been determined, and never feel down when customers refuse.
4. Encourage BC to communicate and maintain good relationships with bank staff.
5. Tell BC to change the sales strategy to customers if sales are not successful.
6. Convey to BC that ABM will give awards to teams that have sold well

There are several motivational goals, according to Hasibuan (2010:97), namely:

1. Encourage employee passion and morale
2. Increase employee morale and job satisfaction
3. Increase employee work productivity
4. Maintaining the loyalty and stability of company employees
5. Increase discipline and reduce employee absenteeism levels
6. Make employee procurement effective
7. Create an excellent working atmosphere and relationships
8. Increase employee creativity and participation
9. Increase the level of employee welfare
10. Increase employees' sense of responsibility for their duties
11. Increase the efficiency of using tools and raw materials
12. Improve employee performance (Kurniasari Rani, 2018)

The actions taken by Mrs. Yulia to motivate BC, as explained by Hasibuan, were carried out with the following objectives:

There are several motivational goals, according to Hasibuan (2010:97), namely:

1. Encourage employee passion and morale
Asking the team to always think positively is one effort to encourage employee passion and morale.
2. Increase employee morale and job satisfaction.
Providing prizes when BC successfully achieves the specified targets is an effort to make employees feel job satisfaction. Giving warning letters to BCs who violate the rules is an effort to increase employee morale.
3. Increase employee work productivity.
Motivating so that BC remains enthusiastic, continues to strive to achieve targets, and never feels down is an effort to increase employee productivity.
4. Maintaining the loyalty and stability of company employees
Maintaining loyalty is also carried out by AIA and ABM management, namely by providing bonuses, trip rewards and training, which is carried out in an effort to maintain employee loyalty and stability.
5. Increase discipline and reduce employee absenteeism levels
Increase discipline by holding coaching or training if, in the first week, there have been no sales or closings made by BC.
6. Creating a good working atmosphere and relationships,

ABM maintains a good working relationship atmosphere by holding meetings with all teams so that BC can convey what is happening in their respective branches.

7. Increase employee creativity and participation.
Regular training, coaching and motivation from ABM change the sales strategies if they are not successful. It can encourage creativity and participation from BC to be able to find the right strategy.
8. Increase the level of employee welfare.
Providing bonuses and awards to employees will improve BC's welfare. If employees are prosperous, they will be more enthusiastic in carrying out their duties.
9. Increase employees' sense of responsibility for their duties
Meetings and reports that BC must submit to ABM will increase the sense of responsibility for the tasks carried out.

CONCLUSION

ABM AIA is the first-level manager who supervises several BCs and is responsible for sales of AIA products at several CIMB Niaga bank branches. In this research, observations and interviews were carried out with ABM AIA, Mrs. Yulia, who is responsible for 7 BC people in 5 CIMB Niaga bank branches, namely branches Sinarmas Land Thamrin, Millennium Centennial Center, Wisma Metropolitan (WTC), Standard Charter Tower, Wisma Barito II.

Efforts made by ABM AIA for BCs include:

1. Tell the team always to think positively.
2. Convey to the team so that they can implement and focus on learning about the sales process that has been obtained during training so that sales are booming.
3. Tell the team to remain enthusiastic and strive to continue to achieve the predetermined targets, and never feel down when customers refuse.
4. Encourage BC to communicate and maintain good relationships with bank staff.
5. Inform BC to change sales strategies to customers if sales are not successful.
6. Convey to BC that ABM will give awards to teams that have sold well.

The efforts made by ABM to BC so far have been quite successful in motivating BC, which can be seen from BC being active in communicating and having good relationships with bank staff. The referrals provided are pretty active every day. BC has obtained customer data for which AIA products will be offered, apart from that, BC is also active in following up customer data who have joined AIA to resell. The training carried out by AIA management also had a positive impact on BC's motivation, increasing their ability to know products, sell well, and understand the sales process without incorrect data.

REFERENCES

AIA 100 Years. (nd). Retrieved September 14, 2023, from <https://www.aia->

- financial.co.id/id/about-aia/recent-promotion/aia-100-year.html
- Bancassurance: Definition, Benefits, Types, and How to Register - Qoala Indonesia.* (nd). Retrieved September 17, 2023, from <https://www.qoala.app/id/blog/perindungan-diri/apa-itu-bancassurance/>
- Budiastuti, DR (2022). Use of Social Media Instagram, YouTube, and Facebook as Communication Means for Darussalam Integrated Middle Schools. *Journal of Public Relations-Jpr*, 3(1), 61–72.
- Business Manager: Definition, Duties and Responsibilities and Characteristics They Must Have | DailySocial.id.* (nd). Retrieved September 16, 2023, from <https://dailysocial.id/post/business-manager>
- Kurniasari Rani. (2018). Providing Motivation and Its Impact on Employee Performance at Jakarta Telecommunication Companies. *Widya Cipta*, II(1), 32–39.
- Mahardika, R., Hamid, D., & Ruhana, I. (2020). The Influence of Work Motivation on PT Employee Performance. *Axa Financial Indonesia Sales Office Malang. Management Partners Journal*, 4(6), 1–10. [http://download.garuda.kemdikbud.go.id/article.php?article=189462&val=6468&title=THE INFLUENCE OF WORK MOTIVATION ON EMPLOYEE PERFORMANCE Employee Survey at PT Axa Financial Indonesia Sales Office Malang](http://download.garuda.kemdikbud.go.id/article.php?article=189462&val=6468&title=THE%20INFLUENCE%20OF%20WORK%20MOTIVATION%20ON%20EMPLOYEE%20PERFORMANCE%20Employee%20Survey%20at%20PT%20Axa%20Financial%20Indonesia%20Sales%20Office%20Malang)
- It is understanding the Various Levels of Company Management | JobStreet Employer Indonesia.* (nd). Retrieved September 30, 2023, from <https://www.jobstreet.co.id/id/cms/employer/memahami-berbagai-angkatan-manajemen-usaha/>
- Become an Extraordinary AREA MANAGER.* (nd). Retrieved September 16, 2023, from <https://valueconsulttraining.com/human-resources-training/jadi-area-manager-yang-besar-cepat/>
- Purwati, S. (nd). THE INFLUENCE OF EMPLOYEES' WORK MOTIVATION ON PERFORMANCE.pdf.
- History of the Development of Insurance in the World.* (nd). Retrieved September 2, 2023, from <https://nasionalre.id/portal/histori-perkembangan-bisnis-di-dunia>
- Stephen P. Robbins. (2010). Managers and Management in the Millennium Era. 6(2), 1–15.
- Sugiyono, PD, & Dr. Puji Lestari, MS (2021). Communication Research Methods.pdf (p. 718).