

Impact Analysis from Implementation Payment Application - Boarding's School Gontor in Order to Administration Efficiency

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Abstract

Objective – This study aims to determine the implementation of the “Administrasi Gontor” application in facilitating PMDG Surabaya in payments and student needs and to determine the satisfaction of PMDG Surabaya student’s guardian on the “Administrasi Gontor” application..

Design/methodology/approach – The method applied in this research is descriptive qualitative method, this is because researchers want to look further into the problems in using the “Administrasi Gontor” application. Stages of data collection through non-structured interviews with quota sampling techniques, namely those selected in the study were the Surabaya student’s guardian coordinator with a total of 7 respondents

Findings – The results indicate that the application significantly assisted guardians during pandemic restrictions. However, satisfaction among guardians in Surabaya remains moderate, with some expressing satisfaction while others reported critical issues. This highlights the need for improvements in management, regulations, and information related to cottage administration.

Research limitations/implications – This research was only conducted in some student's guardian of Gontor live at Surabaya. As a recommendation, the author suggests further study in the same nor other context of other City or country. Next suggest that further research can explore another object that can influence the construct of financing ecosystem in Gontor.

Practical implications – This study emphasizes the importance of customer satisfaction in enhancing payment quality through the application. Customer satisfaction is crucial for mediating the relationship between an environmentally friendly brand image and loyalty, even with a single payment service. Additionally, companies should avoid greenwashing practices, particularly in highly religious countries, as this can undermine brand loyalty.

Originality/value – This research examines customer satisfaction in order to develop payment gate with application "Administrasi Gontor". In addition, the renewal or originality of this research is in reviewing the usefulness of payment technology to support convenience in payment transactions or providing the needs of boarding school students. This study found that the needs of students can be met easily because there is a Gontor Administration application, as well as the payment of walisantri to the cottage is getting easier because of this. from that, transaction satisfaction and Guardian's student boarding school trust in the Boarding school are increasing.

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INTRODUCTION

Massive technological developments are a manifestation of digital technology that has an impact on the economy, so that in 1994 a digital economy surfaced led by Tapscott according to (Ilman et al., 2019) in his journal states that the emergence of the digital economy in the financial services industry has begun to be disrupted by technology, so that the financial services industry provides technology-based financial services called "Technology is transforming towards digitalization through applications; this was started by the emergence of the GOJEK application and followed by the 'Gontor Administration' application in 2019 (Laras, 2022).

Various sectors in the world have also experienced service changes since conditions turned into a pandemic, this can be seen from restrictions on public activities such as working in the office, outdoor sports, and talking indoors or outdoors (Nasution et al., 2020). This change is an unexpected problem beyond the risks that have been strategized by each goods and services company, even the global community. This is also felt, in the realm of education, due to the limitations of indoor and outdoor activities. Financial Technology (Ilman et al., 2019). Driven by global conditions due to the Covid-19 pandemic, various services ranging from school and cottage conditions follow government regulations. In schools that do not implement a dormitory system, learning is held online through available tools such as g-meet for online learning and communication through "whatsapp" and report cards are held online. So that applications play an important role in various sectors during the pandemic restriction policy (Catur, 2022).

Pondok Gontor, which implements a dormitory system, has also experienced its impact. This can be seen from the change in regulations in the form of restrictions on outdoor activities using masks, restrictions on walisantri who visit directly into the hut, and even restrictions on sending packages of santri needs are applied. The following restrictions are an effort by the kyai and the Gontor education community to maintain health protocols and benefits for the internal boarding school.(Achmad, 2020).

To get to know the subject better, the researcher found that there are people who know the environment of the boarding school and some who do not understand the conditions; only just know that Gontor is a great boarding school, so the researcher included the environmental conditions of the boarding school in the preface. The beginning of the establishment of the Gontor boarding school in 1926 where there were old and new Gontor, then changed according to the results of the meeting of the board of waqf of the boarding school because the entire boarding school had the status of "Waqf". Pondok Modern Darussalam Gontor (then called PMDG) until 2023 Gontor has a main campus and branches are also distinguished according to male and female campuses. The Men's Campus has 13 huts centered in Gontor village, Mlarak Ponorogo District. While the women's campus has 8 huts centered in Sambirejo village, Mantingan Ngawi sub-district. Then for the higher level, the University is named "UNIDA" Darussalam Gontor University(Basri BTR & Al Munawwir, 2024).

PMDG facilitates the walisantri to stay connected to their children through cell phones so that their children's needs are still met and they know their children's conditions. Then the santri in the hut can receive packages in the form of santri needs, money orders if the child needs something, and letters if they want to tell each other the news or just send the necessary documents through Pos Indonesia, but the financial payment of *shahriyyah* (Monthly tuition and Lunch Fees) is still managed manually through the rules of students who must queue every time they are allowed to pay by going to the Boarding School Administration building, this is in contrast to conditions outside the boarding school that have followed the payment technology via the application. This is the background for the idea of renewing the way the boarding school payments take place.(Fatikhoh, 2022).

It is undeniable because every company that provides products or services always has a certain marketing strategy based on the product and the targeted market. In the world of education, PMDG is no exception, for boarding school operations using a monopoly market system where boarding school operations are received and managed independently by boarding school financial staff such as schools, courses, and trainings; but in other places, for example Darunnajah Boarding School, Amanatul Ummah Boarding School, and Bahrul Ulum boarding school at Tambak Beras Jombang in receiving payment money using a third party in the form of an Islamic bank or other financial company, as stated in the

following authorless article (*TP, BSI Perluas Inklusi Keuangan Pesantren - Berita Dan Economic & Market Insight | Bank Syariah Indonesia, 2021*)

Every application will definitely find errors, it is undeniable that applications that are commonly used everyday, for example whatsapp and the like, have faced application problems and then updated the application or hardware constraints, for example the server equipment that runs it so that the application runs normally. In the financial industry, the use of applications also experiences problems. So it is necessary to improve the system to facilitate consumers in using the application to expedite the process. (Sudirman & Disemadi, 2022).

Customer satisfaction with the "Administrasi Gontor" application is one of the success factors for application developers in providing payment services and increasing a sense of security and comfort during financial transactions. This is as research by (Amarin & Wijaksana, 2021), in his journal which states that there are application service and information variables that have a significant effect on customer satisfaction in the application. Researchers are interested in examining customer satisfaction and the implementation of the "Gontor Administration" payment application because there is no specific collected data regarding the problems that occur in the application. Where customer satisfaction plays an important role in how the financial services of the cottage to its walisantri.

THEORETICAL BACKGROUND AND RESEARCH MODEL

In examining the aspects under study, it is necessary to include several theoretical studies which then guide the direction of the research carried out. The researcher lists the relevant theories as follows:

Sharia Management and Business

Sharia management is management based on the principles of Islamic law in its implementation, so that the definition of sharia management or Islamic management is management that achieves optimal results and that leads to seeking the pleasure of Allah SWT, so that the implementation of management must have a foundation, procedures for implementation, and based on God's law (Azkiyah, 2020). Sharia management is based on aspects of Sharia Economics derived from the Qur'an and sunnah. However, there are other sciences to find out how steps are taken for the sustainability of the organization, namely organizational behavior, producer behavior, consumer behavior, personnel management, production management, marketing management, if in the realm of education, education management. So that the organization can benefit itself and the surrounding community.

Consumer Behavior and Consumer Satisfaction

Consumers have an important role in business continuity. This is as exemplified by the Prophet during trade. That Rasulullah is always honest, trustworthy, conveys well about the goods being sold and is smart in trading. What the Prophet did had an impact on consumer confidence who would buy goods. This is consumer behavior that impacts the company or organization (Wahjono et al., 2020). After getting the product or service offered because consumers can be good marketers and can otherwise be bad. The aspects that encourage consumers to buy in the digitalization era are the desire for custom, the desire for social interaction, the desire for diversity and choice of channels (where and when), the desire to make better choices, competitive prices, product-appropriate and attractive advertisements, an all-digital lifestyle (shopping through applications), locations that can be accessed via the internet or directly. All of these things affect how a consumer buys a product. However, internal (personal consumer), and external (social and cultural) aspects are aspects that influence consumers in making decisions. (Febriani & Dewi, 2019).

Financial Technology

According to Dalle (2016), world economic history has covered four epochs in human life: the age of agricultural society, the age of post-industrial machinery, the age of oil extraction, and the age of transnational corporate capitalism (Adji et al., 2023). The previous four economic waves were exclusive and could only be reached by certain elite groups (Ilman et al., 2019). The digital economy wave has an affordable realm, ensuring inclusivity of all people and equal opportunities at various times and places. The digital economy is a "sharing economy". It elevates many small

and medium-sized enterprises to enter the business world. There are potential sectors in the digital economy (Sarah Alifa et al., 2022):

1. Financial Sector

The emergence of various digital applications as a means of payment is one proof that shows the development of the financial sector in this digital economy era. Not only payment systems, digital applications related to financing systems have also begun to be developed and used by the public. No wonder, nowadays, topics related to financial technology or often referred to as fintech are one of the topics that are often discussed by digital economy players. The development of the fintech industry in Indonesia is certainly not separated from government supervisory institutions..

2. Culture Sector

The culture, tourism, and creative economy sector is one of the sectors that utilizes digital technology in its product innovation. Through e-commerce platforms, many products from the culture and creativity of Indonesian local communities are traded. Not only that, digital technology is also utilized to build digital platforms that can be used to promote Indonesian tourism. Applications such as Traveloka, Pegi-Pegi.com, and Tiket.com are examples of the innovation and development of the culture, tourism, and creative economy sectors in the current digital economy era.

3. Agricultural Sector

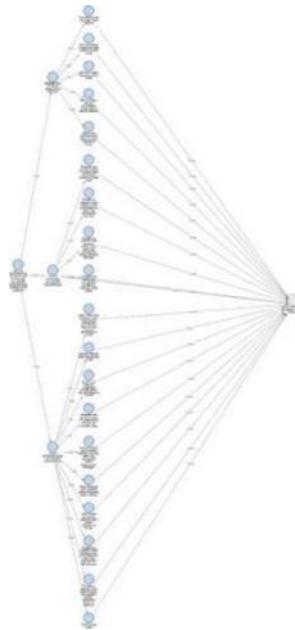
The existing business model in the agricultural sector, in the future, is expected to undergo changes or developments due to the adoption of robotic technology and the internet of things (IoT) which can bring the agricultural sector towards agriculture 4.0 (agriculture 4.0). If the implementation of agriculture 4.0 is fully implemented, it will not only affect producers, but also consumers. Consumers will become closer to farmers, by using digital technology the transaction process for agricultural products can be faster and more effective. In addition to the transaction process, agriculture 4.0 also opens up opportunities for 4.0 technology to be utilized to strengthen productivity and increase the value of agricultural businesses in a broad sense (agriculture, livestock, fisheries, and forestry).

Figures, Tables, and Mathematical Equations

The following picture is the result of the analysis of the codification of interview material from PMDG walisantri who live in Surabaya as this research flow is implemented:



Source: Image Processed by The Researcher
Figure 1. CODIFICATION RESEARCH



Source: Image Processed by The Researcher
Figure 2. CODIFICATION RESEARCH

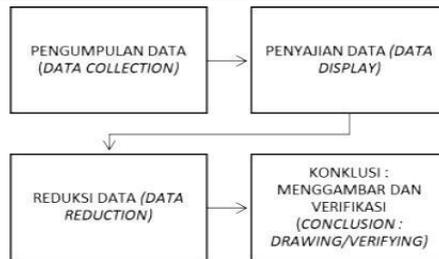
RESEARCH METHODS

Type of Research

The research method used in this research is a descriptive qualitative method, this is because the researcher wants to look further at the problems in using the “Gontor Administration” application. Qualitative Research is the result of the development of post-positivism where between the flow of positivism and post-positivism does bridge between methodology and communication philosophy but the flow of post-positivism observes empirical data through sensory observation or sets a description of ideas / data from observations to be drawn deeper in meaning.

Data Acquisition and Data Analysis Methods

The analysis tool used by researchers through a phenomenological approach. Namely data triangulation which starts from the stage of data collection through unstructured interviews with quota sampling techniques, namely those selected in the study were the Surabaya walisantri coordinator with a minimum number of 5 sources, this was chosen because the researcher could interview all sources in Surabaya with the problem through the walisantri coordinator. In collecting data, researchers have interviewed 7 informants consisting of 3 men and 4 women walisantri coordinators of Gontor huts in Surabaya. After the researcher interviewed, the researcher recapitulated the results of the interview and then conducted an analysis to produce conclusions and generalizations based on a lot of data. So the researcher codified the data derived from the text towards the research problem by reviewing the interview scripts that had been written. The flow of data analysis is presented in Figure 1.



Source: Image Processed by The Researcher

Figure 3. FLOW ANALYSIS DATA

ANALYSIS AND RESEARCH RESULTS

After codification, the researcher found how the application implementation and satisfaction of Surabaya walisantri on the ADM Gontor Application. The tables written earlier are a codification process to analyze and answer research questions.

The next stage is the validation of research findings and their codification with expert theories that support answering research questions. In the policy as the structure of the cottage in chapter 3, the head of the cottage is the main decision maker in the running of the cottage assisted by the caregivers of the cottage in various branches of Gontor. So that all cottage activities need to be known by the cottage leadership. The existence of the Secretary to the Leader is a mandate as a manager of cottage activities, reports on leadership activities, issuing diplomas for alumni, and other needs related to PMDG.

In the implementation of the application point 1, the researcher sees that in accordance with Kyai Hasan's statement in a pondok event "Rel-rel pondok must be maintained, whoever the kyai is" this relates to all aspects of education in the pondok as well as pondok learning that has proven to be beneficial for its students. So that both in the cottage and outside the cottage during vacations, students are still monitored through their daily activities. The process experienced by the walisantri and their students while in the hut is the flow and governance of education that has been designed and implemented for many years, especially in Gontor.

However, what makes walisantri confused in the application is whether the process of paying walisantri obligations through Tabsis is managed offline or through SPP? because not a few interviewees questioned this, and there are times when the person in charge of the application overcomes transaction problems quickly, there is also a condition that causes this delay.

Point 2 in the implementation of the application relates to communication between the cottage, alumni, and walisantri. Because the cottage provides information about all activities in the cottage through the website, Instagram, and official written letters sent to walisantri in various regions. This sees the initial knowledge of the Gontor Administration application can be run and educated, especially many walisantri who know from IKPM and few who find out application information through the website or other media provided by the cottage.

Point 3 fintech development. In the view of the cottage, walisantri and their students are also educated by the cottage in terms of entrusting their children, because the cottage provides 100 percent of the needs and education and learning while at the cottage, but from walisantri who are far from their children also feel worried and think about whether their children are learning well and healthy, or my child is fulfilled, this is what walisantri feel in the cottage.

The conditions during the pandemic felt by the entire population in various regions of the world also had an impact on the cottage policy to prohibit walisantri from visiting their children in the cottage so that this limitation was also considered by the cottage in developing the application. Because of these concerns, walisantri often mention flexible words in transactions, especially in tuition payments so that children do

not think about tuition matters. Because there are students who have not been able to pay tuition fees so that they cannot take the exam according to the cottage policy, this is what worries the walisantri when their children have not paid.

On point 4 of the Information Technology System. The features provided by the application according to the walisantri are quite complete but it does need further improvement on how to sustain the application so that if there are application competitors even from IKPM or independently from one of the alumni, it is feared that the application will be abandoned because in practice, if the infrastructure is well available, any activity carried out will be much easier and more efficient than the other way around.

From the 4 elements of the application implementation, it is known that the application has indeed shown noble morals because it starts with greetings and the interview results mention that there are problems that are resolved quickly and vice versa. What is known during the research is that two of the interviewees mentioned concerns and insecurity because according to the application it has been paid off but when the offline administration process at the office is not recorded, even one walisantri is charged again even though the walisantri is at issue, this does not reflect how good sharia management is. The delay factor may be from the vendor application that collaborates in the Gontor Administration application regarding transfers. But what became a question by one of the speakers because of such an incident, is the system like that? It is feared that it will become bigger.

So that researchers see the need for accountability in terms of payment SOPs and transparency regarding children's Tabris balances which are often thought of by many walisantri, then the flow of transaction settlements that must be taken if there are problems. Indeed, there are advantages when using the services of other companies in transactions, but it is necessary to consider the infrastructure that also supports the independence of cottage transactions which will also support cottage activities and university activities in providing better education.

In consumer behavior, researchers see that the options provided by the cottage are open but according to the statement of informant 3 "Is the modern cottage only modern and not millennial?". Because the application facility has indeed been implemented by the cottage but its development and innovation need to be considered. Optional transactions for santri needs through money orders or IKPM are a backward technological culture rather than more innovative. But not a few other walisantri who are far inland who are not reached by technology use money orders or IKPM facilities.

On customer satisfaction, researchers saw that 6 interviewees were satisfied because they had no problems or problems were resolved quickly, but 2 interviewees who had transaction problems even made further questions about payment SOPs, transaction problem solving SOPs, and further system development. In the end, this research looks at how the real impact of fintech that has been implemented by the cottage related to payments. Because not a few huts have independently cooperated in providing payment facilities and even clear, open, and easy payments. So that not a few research sources mentioned the need for such innovation to maintain the good name of the institution and its trust.

In the implementation of the application, there are several sources who experience transaction problems and finish long, and transaction problems finish quickly and who do not experience transaction problems. The above description is the framework of the resource person's problem to answer research questions about application implementation and customer satisfaction. "PF" indicates fintech development, 'MS' indicates sharia management and IT management, and 'KK' indicates customer satisfaction.

According to the researcher by referring to the analysis, the main problem of customer satisfaction is in the application infrastructure as verified by the researcher to resource person 3 who is an expert in IT and finance. Because of this, the available applications are as used by PMDG walisantri at this time. By knowing that there is a miss connection between the application and the system in the Pondok administration, researchers then know the difference in applications that cause delays in verifying payment transactions. This was then felt by the walisantri was anxious "dag-dig-dug-ser".

Because of the limiting distance and at that time the pandemic conditions that prohibited children from

being visited, added to the parents' thoughts about how their children were while at the cottage. Indeed, every family has different conditions, such as the results of interviews with informants who stated that "even people who are not IT literate want to register their children at the pesantren". So that when going to the transaction in the application, there is a sense of doubt, there is a sense of worry, and thinking about whether the transaction will be successful. Because the transaction is related to his family who is entrusted at the cottage.

From that several years when walisantri once held a gathering with the kyai of the cottage in the Pondok Modern Meeting Hall (BPPM) the kyai mentioned "STIR: Sabar, Tawakkal, Ikhlas, Ridho" this is often said to truly believe in cottage education, but when it comes to financial transactions. There needs to be improvements in regulation, information, and management so that nothing untoward happens. In the observation of researchers, customer satisfaction is at a value of 5 for satisfaction in transactions in the application because it seems that some experience human error, some experience solving transaction problems quickly, some are slow.

However, the implementation of the application is running well and successfully with the support of the ustadz walikelas, ustadz administration, alumni who are actively seeking information, walisantri who are actively seeking information, and IKPM various branches. However, system improvement and development are necessary even though it still maintains "mandatory administration, absolutely neat, organized". This is because the sustainability of the pesantren depends on people's trust in PMDG. Indeed, there were discussions before the development of the application from both internal and external parties, with various assumptions and achievements in the future. However, it should be considered that many business and educational institutions already use independent servers for data security and privacy. So that the main point is indeed the development of an accurate information infrastructure about transactions in the cottage, the clarity of the Tabsis balance and what has been written in Figure 2.

CONCLUSION

Implementasi aplikasi diketahui telah berjalan baik pada seluruh walisantri di Surabaya, hal ini berkat komunikasi antara IKPM yang merupakan alumni kepada walisantri lain baik yang alumni atau non alumni. Aplikasi yang dikembangkan di 2018 akhir dan di luncurkan tahun 2019 ini telah banyak membantu walisantri selama pembatasan pandemi di pondok. Demi menjaga maslahat antara pondok dan walisantri. Aplikasi pun mengalami perubahan tampilan diketahui dari tutorial pertama di rilis oleh staff administrasi pondok hingga saat ini. Sedangkan kepuasan walisantri di Surabaya masih berada di tingkat menengah karena beberapa walisantri ditemukan puas dengan aplikasi, beberapa walisantri tidak puas karena masalah yang dialaminya fatal secara logis. Hal ini menunjukkan bahwa perlu adanya pengembangan dan perbaikan manajemen, regulasi, informasi terkait aktivitas administrasi pondok.

Saran penelitian selanjutnya adalah penelitian kedepannya dapat mengutamakan Lingkungan atau situasi arus perputaran keuangan PMDG, meskipun hal tersebut ada privasi yang memang tidak bisa diungkap. Maka sebisa mungkin untuk meninjau hal yang dapat dikemukakan pada publik sehingga bisa diolah sebagai penelitian selanjutnya khususnya penelitian keuangan dan kesejahteraan PMDG.

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