ABS 24

by Icels_2 Abs 24

COMMUNICATION BUSINESS MODEL FOR EMPOWERMENT WOMEN ENTREPRENEUR IN BEKASI

Nada Arina Romli, Lukman Hakim
Universitas Negeri Jakarta
nadaarina@unj.ac.id
+62 82119703275

Abstract

This study examines customer of the *Paket Masa Depan* product (PMD) bank grameen program initiated by Islamic Banking. *Paket Masa Depan* products (PMD) are products providing capital financing and business knowledge to a poor women's business group without collateral. The collateral used in PMD is trust between group members in Indonesian called joint responsibility. The purpose of this study was to analyze the communication patterns carried out by islamic banking management in increase motivation the women with low financial literacy and education for become entrepreneur. This research qualitative research, with a constructivist paradigm, and a research approach using case studies and analyse by the symbolic interation by George Herbert Mead. The unit of analysis of this research is a semi-structured interview with islamic banking management and literature of islamic banking's financial reporting and news report. The results of the research revealed that The communication model applied to PMD Customers for increase motivation become entrepreneurship is carried out with various tools including interpersonal communication from sales representative with meeting groups twice in a month and group communication in the form of training for PMD customers, and exhibition for promoting their product to funding customer.

Keywords: Communication, Model, Empowerment, village, Women, Islamic, Banking

INTRODUCTION

Poverty is still a big problem for every country, including Indonesia. According to (Suryawati, 2004), a person's condition can be said to be poor if the income is far below the av-erage income of other people, so it does not meet the needs that should be met. The Central Statistics Agency stated that poverty that occurred in Indonesia reached 9.41 percent or around 25.14 million population rec-orded as of March 2019 (Central Statistics Agency, 2019). This poverty is one of the factors caused by the low financial literacy in Indonesia. According to the Financial Services Authority (FSA), financial literacy is a series of processes or activities to improve the knowledge, beliefs, and skills of consumers and the wider community so that they are able to manage finances well. In short, financial literacy is knowledge or ability to manage finances

well. Reporting from the Ojk.go.id page. In 2019 the FSA re-conducted a survey on the level of financial literacy of the Indonesian population. From the survey, OJK noted that the well literate index of financial literacy reached 38.03 percent, compared to Malaysia which had reached 81 percent of the total population.

Meanwhile, based on gender the well literate index of male financial literacy is 39.94 percent. That number is relatively higher when compared to women who reach 36.13 percent. So it can be concluded that the financial literacy rate is still superior to men compared to women, even though women play an important role in family financial management. One of the solutions to increase financial literacy and reduce poverty is to create a program, namely Grameen Bank

Grameen Bank is a model of financing the granting of capital from a bank to an economically disadvantaged group of people. Grameen Bank provides loans regardless of the community's ability to repay the loans, by transferring them to other group members (Hassan and Guerrero, 1997). Grameen Bank will be given to a group of five people. If there are group members who cannot repay loans that have been given, then other members who are in the same group, will be responsible for replacing the loan money. Total members of Grameen Bank continue to increase each year.

Grameen bank conducted by Sharia Banks in Indonesia is by developing a product called the Future Package (PMD), which is financing to women entrepreneurs or potential entrepreneurs who are included in the poor (poor) group without collateral, only relying on customer character analysis and group commitment. In addition to providing financing, it also provides training to improve knowledge and skills in entrepreneurship and monitoring for debtor businesses.

The amount of financing provided by Islamic banks starts from Rp. 1,000,000 - 10,000,000 to each group of mothers who differ in taking the amount of funding. Taking the amount of

funding depends on the agreement and the length of installments for being a member of the PMD program with the conditions:

- In the first year, the customer is given a loan of 1,500,000-2,000,000
- In the second year the Customer is given a loan of 3,000,000-6,000,000
- And in the third year, customer loans can be given funding of up to Rp. 10,000,000

For installment payments, the PMD product conducted by Islamic Banks makes it easy for its customers by providing payment methods once a month twice or fortnightly, where there is a meeting of the group of women with Islamic Bank officers as well as providing material on entrepreneurship and business monitoring.

With the development of this PMD product, there are a number of positive aspects, namely providing financial independence for women so that they can raise the family's level and increase the productivity of the area to become a tourist village.

The purpose of this research is to analyse how the Syariah Bank communicate the PMD product to customer who has low education and financial literate interest with PMD product and become entrepreneur.

MATERIALS AND METHODS

This research uses qualitative research methods, because it starts to explore problems inductively. In this research uses researchers as research instruments. The sample studied is not the object of research but as a subject and has equality with the researchers. Therefore, researchers in qualitative research must enter the natural setting of research and join the subject under study. Qualitative research prioritizes the emic perspective, namely prioritizing the views of the subject under study, even though there are researchers' views, which is called an ethical perspective, but researchers do not view their views. The data used in this study are also

qualitative data in the form of descriptions of words. This is inline with definition of the qualitative research by David William, Qualitative research is the collection of data in a natural setting, using natural methods, and is carried out by people or researchers who are naturally interested. Clearly this definition illustrates that qualitative research emphasizes natural settings, natural methods, and is carried out by people who have natural concerns. (Moleong, 2007) and Nasution spoke that in qualitative research, a researcher enters the natural order of the person he is researching. Researchers in qualitative research go into the field themselves to collect data. The data obtained were in the form of qualitative data, not quantitative because the data obtained did not require measurement. Therefore in qualitative research there is no absolute truth. "Qualitative researchers are not looking for absolute truth." (Nasution, 2002)

This research approach with study case, because of it seeks to explore from "a system that is bound" or "a case or a variety of cases" which from time to time through in-depth data collection and involves various sources of "rich" information "In a context. This bound system is bound by time and place while cases can be studied from a program, event, activity or an individual. This is line with the study case definition from Creswell, 1998), that:

"*A case study is an exploration of a "bounded system" or a case (multiple cases) over time through detailed, in-depth data collection involving multiple sources of information rich in context"*.

In line with Creswell's understanding, Stake (1995) provides the view that case studies are

"A research strategy in which researchers carefully investigate a program, event, activity, process, or group of individuals. Cases are limited by time and activity, and researchers collect complete information using various data collection procedures based on a predetermined time. (Creswell, 2012)

In the words of Milner (1996: 167 In Pawito, 2007) , a case study is none other than

"In-depth analyzes of single or few communities, organizations, or persons lives. They involve detailed and often subtle understandings of the social organization of every day life and persons live experience "

"In-depth analysis of single or multiple societies, organizations, or people's lives. They involve a detailed and often subtle understanding of the social organization of everyday life and people's living experiences."

Based on the description of the definition of a case study above, Creswell suggests several characteristics of a case study, namely: (1) identifying a "case" for a study; (2) The case is a "system bound" by time and place; (3) Case studies use multiple sources of information in data collection to provide a detailed and in-depth description of the response to an event and (4) Using a case study approach, researchers will "spend time" in describing the context or setting for a case.

Based on the explanation above, it can be stated that a case study is an exploration of "a bound system" or "a case or a variety of cases" which from time to time through in-depth data collection and involving various sources of information "rich" in a context. . This bound system is bound by time and place while cases can be studied from a program, event, activity or an individual.

In other words, a case study is a research where the researcher explores a certain phenomenon (case) in a time and activity (program, event, process, institution or social group) and collects detailed and in-depth information using various data collection procedures over a certain period.

This study uses a single case design with a holistic type. Ho-electric single case study is research that places a case as the focus of research using various data sources. In the holistic single case type, the number of units used is generally only one or even at all the unit of analysis

cannot be explained, because it is integrated with the case. In such case study studies, the unit of analysis cannot be determined because the case is also the unit of analysis of the research.

Yin (1989) revealed a holistic single case study, basically placing the case as an object of research that needs to be investigated to reveal the profound essence that lies behind the case, without being bound to the unit of analysis, because the unit of analysis of this research is integrated with the case. (Creswell, 1998) While the type of case study applied in this research is exploratory case study, this is in line with John W (Cresswell, 1998) which defines exploratory case studies, if a case or cases are used to obtain initial data or information for social research that will be done

The paradigm used in this research is is constructivist paradign, because In this study, trying to construct an understanding of how Islamic banking business communication models can be applied to customers through various actions so that customers can understand PMD products and are interested in participating in the PMD program and are motivated to become entrepreneurs. This is line with Constructivist thinking itself refers to constructivism, namely the philosophy of knowledge which believes that human knowledge is the result of the construction of humans themselves (von Glasersfeld in Bettencourt, 1989 and Matthews, 1994, as quoted by Suparno, 1997)

The analysis knife used in this research is the symbolic interaction theory from George Herbert Mead. In this study, researchers applied the symbolic interaction theory by examining how the communication business model carried out by Islamic Banks is implemented through symbols and programs. Then the feel-ings and opinions that are constructed by the mind (mind) about symbols are used to support social interaction (self), namely the exchange of meaning from the parties involved regarding the concept of communication business model through community empowerment. From this it is hoped that after the exchange of meaning, there will

be a joint consensus between the Islamic Bank and the parties involved regarding the knowledge of PMD products and various benefits when participating in PMD products.

This is consistent with the three concepts of symbolic interactionism. From that, the human mind (mind) and social interactions (self / self with others) are used to interpret and mediate the society (society) in which we live. Meaning comes from interaction and not in any other way. At the same time "mind" and "self" arise in the social context of society. The reciprocal influence between society, individual experiences and interactions becomes material for analysis in the symbolic interactionism tradition (Elvinaro, 2007)

Symbolic interaction is an activity that is characteristic of humans, namely communication or exchange of symbols that are given meaning. Symbolic interactions assume that humans can understand various things from experience. A person's perception is always translated into symbols. A meaning is learned through interactions between people, and this meaning arises because of the exchange of symbols in social groups. On the other hand, symbolic interaction views that all social structures and institutions and social institutions are created by the interactions between people. In addition, a person's behavior is not absolutely determined by past events, but is also carried out on purpose.

CONCEPT

Communication business model

The meaning of business communication is not as a combination of communication and business meanings, but rather as a unit which has a unique meaning. Rosenblatt, et al., defines business communication as "the exchange of ideas, opinions, information, instructions and so on which have a specific purpose which is presented personally or impersonal through symbols or signals to achieve organizational goals". In this definition, if we pay close attention, it contains 6 main elements of business communication, namely (1) purpose, meaning that business communication must have pre-set goals in line with the achievement of organizational / institutional goals. It could be that the

purpose of communication is formal or informal, but not social unless it is in line with the main objective of the organization / institution, (2) exchange, this activity involves at least two or more people, namely communicators and communicants, (3) ideas, opinions, information, instructions are the contents of messages which have various forms depending on the purpose, situation and conditions, (4) personal or impersonal channels that may be face-to-face or through television broadcasts that reach millions of people simultaneously, (5) symbols or signals that are tools or understandable methods of conveying or exchanging messages. Symbols can be positive or abstract; signals can be verbal or nonverbal. But the most important thing is how the message conveyed can be understood properly, (6) the achievement of organizational goals. (Iriantara, 2014)

Usually the objectives of a business organization are categorized into (a) productive goals and (b) maintaining goals. Thus, in business communication, in addition to paying attention to the goals the organization wants to achieve, we must also pay attention to the objectives of the communication we are going to do. (Iriantara, 2014)

The communication model is a simple description of the communication process that shows the link between one component of communication with other components. (Muhammad, 2000) Werner J. Severin and James W. Tankard Jr. say models help to theory and suggest relationships. Because the relationship between the model and theory is so close, the model is mixed with theory. Because we select certain elements that we include in the model, a model implies a judgment of relevance, and this in turn implies a theory of the theorized phenomenon. Models can serve as the basis for more complex theories, tools for explaining theories and suggesting ways to refine concepts. (Mulyana, 2004)

So it can be interpreted that the model can describe the phenomena that occur and describe how these phenomena are analyzed using prevailing theories and concepts. Likewise, the business communication model described in this study is how the author interprets the phenomenon, namely the communication programs carried out by Islamic banks through a series of data and analysis

methodological blades, theories and concepts in accordance with the phenomenon. Where is the purpose of this communication model made so that we can understand how Islamic banks promote this PMD product so that customers are interested in joining this PMD program and are motivated to become entrepreneurs.

FINDINGS AND DISCUSSION
Findings
Communication business model conducted by Islamic Banks with various communication tools and communication pattern, such as interpersonal communication with sales representative, group communication with make tanggung renteng group, training for customer, collaboration with academic community in University for educate the customer by training product diversification and marketing, and make exhibition product for promoting the customer and invite the funding group community and entrepreneur community.

Picture 1   Communication business model for empowerment women entrepreneur in Bekasi

Discussion
The business communication model developed by Islamic banks to promote PMD

products so that customers are interested in these products and motivated to become entrepreneurs is through community development. Twelvetress, states that community development is:

"*The process of assisting ordinary people to improve own communities by undertaking collective actions*."

In particular, community development is related to efforts to meet the needs of people who are not fortunate or oppressed, whether caused by poverty or discrimination based on social class, ethnicity, gender, gender, age and disability (Suharto, 2003). The United Nations according to Einsiedel defines community development as a 'process' in which the efforts or potentials owned by the community are integrated with the resources owned by the government, to improve economic, social and cultural conditions, and integrate society in the context of national life. , as well as empowering so that they are able to fully contribute to achieving progress at the national level. (Suharto, 1997)

community development consists of two words, namely development and community. In short, it can be interpreted as development, namely a planned joint community effort and to improve the quality of human life. Meanwhile, the notion of 'society' according to the viewpoint (Mayo, 1998) can be interpreted into two concepts, namely:

Society as a 'common place', that is, a common geographical area. For example, a neighborhood unit, housing in an urban area or a village in a rural area.

Society as a 'common interest', namely the same interests based on culture and identity. For example, shared interests in ethnic minority communities or shared interests based on the identification of specific needs such as in the case of parents with children with special needs (children with physical disabilities) or former users of mental health services. In general, community development is a community development activity that is carried out systematically, planned and directed to increase community access in order to achieve better

social, economic and quality of life conditions when compared to previous development activities. (Budimanta, 2003)

Community empowerment focuses on efforts to help community members who have the same interest to work together, identify common needs and then carry out joint activities to meet those needs. Community empowerment is often implemented in the form of (a) development projects that allow community members to get support in meeting their needs; or through (b) campaigns and social actions that enable these needs to be met by other responsible parties (Payne, 1995). Community development is often implemented in the form of activities. First, development programs that allow community members to gain the carrying capacity and strength to meet their needs. Second, campaigns and social actions that allow the needs of underprivileged citizens to be fulfilled by other responsible parties (Payne, 1995)

There are 4 principles of community development (Susan, 1994). First, Community Development rejects a view that does not favor an interest (disinterest). Second, change and engage in conflict. Third, liberating, opening up society and creating a participatory democracy. Fourth, the ability to access community service programs.

The goals to be achieved through community empowerment efforts are people who are independent, self-sufficient, able to adopt innovations, and have a cosmopolitan mindset. Furthermore, Unesco (1996) argues that the processes of community empowerment are as follows:

1. Getting to know the local community

   Knowing the characteristics of the local community (local) that will be empowered, including the differences in characteristics that differentiate one village community from another. Knowing what it means to empower the community requires a reciprocal relationship between officers and the community.

2. Gathering knowledge about the local community

   Gather knowledge concerning information about the local community. This knowledge is factual information about the distribution of the population according to age, sex, occupation, education level, socioeconomic status, including knowledge about values, attitudes, rituals and customs, types of grouping, as well as leadership factors both formal and informal.

3. Identifying the local leader

   All efforts to empower the community will be in vain if they do not get support from the leaders / local community leaders. For this reason, the factor of "the local leaders" must always be taken into account because they have a strong influence in society.

4. Stimulating the community to realize that it has problems

   In a society that is bound by customs, consciously or unconsciously they do not feel that they have a problem that needs solving. Therefore, people need a persuasive approach so that they realize that they have problems that need to be solved, and needs that need to be met.

5. Helping people to discuss their problem

   Empowering the community means stimulating the community to discuss their problems and formulate solutions in an atmosphere of togetherness.

6. Helping people to identify their most pressing problem

   The community needs to be empowered to be able to identify the most pressing problems. And the most pressing problems that must be resolved first.

7. Fostering self-confidence

   The main objective of community empowerment is to build community self-

confidence. Self-confidence is the main asset for society to be self-reliant

8. Deciding on a program action

    The community needs to be empowered to determine a program to be carried out. The action program needs to be determined according to a priority scale, namely low, medium, and high. Of course, programs with a high priority scale need to take precedence for implementation.

9. Recognition of strengths and resources

    Empowering communities means letting people know and understand that they have the strengths and resources that can be mobilized to solve problems and meet their needs..

10. Helping people to continue to work on solving their problem

    Community empowerment is an ongoing activity. Therefore, the community needs to be empowered so that they are able to work to solve their problems continuously

11. Increasing peoples ability for self-help

    One of the goals of community empowerment is the growth of community independence. An independent society is a society that is able to help itself. For that, it is necessary to improve the community's ability to be self-supporting

Based on the explanation above, the community development program is very important in increasing local community participation, one of which is through skills training such as that carried out in the grameen bank program by Islamic Banks which is carried out in an integrated and sustainable manner, the first is to provide capital loans according to customer needs, to provide training programs and training in accordance with the condition of the debtor's knowledge, continuous monitoring of the condition of the debtor's business, and also collaborating with the whole community, namely the educational community at the University

to help carry out skills training for debtors, as well as the funding and entrepreneurial communities that help promote products from debtors.

1. In connection with this community empowerment, based on a perspective (Twelvetrees, 1991) which divides the perspective of community empowerment into two frames, namely a professional approach and a radical approach, six models of empowerment can be classified according to professional and radical clusters (Mayo, 1998).

2. Community care is a voluntary activity that is usually carried out by unpaid middle class citizens. The main objective is to reduce the legality gap in service delivery.

3. Community organizing has a focus on improving coordination between various social welfare institutions.

4. Community development focuses on increasing the skills and independence of the community in solving the problems it faces.

5. Community action based on class aims to raise the weak group together to increase capacity through conflict strategies, direct action and confrontation.

6. Community action based on gender aims to change the capitalist-patrical social relations between men and women, women and the state, as well as adults and children.

7. Community action based on race (skin color) is an effort to fight for equal opportunities and eliminate racial discrimination.

Based on the community development model expressed by Mayo, the community development developed through the PMD bank grameen program by Islamic banks uses model

3, namely community development has a focus on improving skills and community independence in solving problems it faces, where the focus of PMD products is to increase literacy finance and poverty that occurs in the community, especially for women who are economically powerless and financially independent, while families fall into poverty, so we need a program to empower women so that they can be economically empowered and improve the standard of family life. While the community development processes carried out by Sharia Banks through PMD products are in accordance with the processes disclosed by the United Nation, namely by exploring local local resources, then identifying problems that occur in the community, involving the community in identifying and solving problems collectively. -sama, a, build community self-confidence, solve the problem continuously, which in turn fosters community independence to continue to empower the family and the area where they live.

Analyzed based on symbolic interaction theory, that communication business tools used to promote PMD products are symbols that are used by Sharia Banks in forming interactions with customers and prospective customers to be interested in joining the PMD program. These symbols are constructed by thoughts that will form feelings and perceptions of liking PMD products and then social interaction occurs (the exchange of meaning from the parties involved regarding the concept of marketing communication through community empowerment. From this it is hoped that after an exchange of meaning, there will be a public consensus between the Islamic Bank and parties involved regarding knowledge of PMD products and various benefits when participating in PMD products.

CONCLUSION

1. Based on the above discussion, it can be concluded that

2. The business communication model used by Islamic banks in promoting PMD products so that customers are interested in participating and motivated to become entrepreneurs is the community development program.

3. Community development program carried out by Sharia Banks through the Grameen Bank PMD program is a community development program model that focuses on increasing the skills and independence of the community in solving the problems it faces because the focus of PMD products is to increase financial literacy and poverty that occurs in the community

4. Community development processes carried out by Sharia Banks through PMD products are in accordance with the processes disclosed by the United Nation, namely by exploring local local resources, then identifying problems that occur in the community, involving the community in identifying and solving problems together, a, build the community's self-confidence, solve the problem continuously, which in turn fosters community independence to continue to empower the family and the area where they live.

REFERENCES
Article in Journal with DOI
Hassan, M. Kabir dan Guerrero, Luis Renteria. 1997. The experience of the Grameen Bank of Bangladesh in community develop-ment. International Journal of Social Economics 24(12):1488-1523 DOI : 10.1108/03068299710193949

Books

Ardianto, Elvinaro. 2007. *Filsafat Ilmu Komuikasi (Philosophy of Communication)*. Remaja Rosdakarya: Bandung
Mayo, M and Craig. (1995) .Community Empowerment: A Reader in Participation and Development. Zed Books: Bandung
Budimanta, Rudito, A Prasetijo, & Kusairi, (2003). Akses PeranSerta Masyarakat Lebih Jauh Memahami Community Development. Pustaka Sinar Harapan: Jakarta.
Creswell, John.W, (1998). *Qualitative Inquiry And Research Design*. London. Sage Publications, Inc.
Creswell, John.W. (2012). *Research Design: Qualitative, Quantitative and Mixed Approach*. Yogyakarta: Pustaka Pelajar
Iriantara, Yosal. (2014). *Komunikasi Bisnis Modul*. Universitas Terbuka: Jakarta
Muhammad, Arni. (2000).Komunikasi Organisasi. Jakarta: Bumi Aksara.
Mulyana, Deddy. 2004. *Metodologi Penelitian Kualitatif*. Bandung: PT Remaja Rosdakarya

Moleong, Lexy J. (2007) *Metodologi Penelitian Kualitatif*. PT Remaja Rosdakarya Offset: Bandung

Nasution. (2002). *Metode Research : Penelitian Ilmiah*. PT. Bumi Aksara: Jakarta

Pawito. (2007). *Penelitian Komunikasi Kualitatif*. Yogyakarta: Pelangi Aksara Yogyakarta

Payne. (1995) . *Social Work and Community Care*. MacMillan: London

Suparno, Paul. (1997). *Filsafat Konstruktivisme Dalam Pendidikan*, Kanisius: Yogyakarta

Suharto, Edi. (1997). Pembangunan, Kebijakan Sosial dan Pekerjaan Sosial: Spektrum Pemikiran. Lembaga Studi Pembangunan STKS (LSPSTKS): Bandung

Suharto Edi. (2005). *Membangun Masyarakat Memberdayakan Rakyat: kajian Strategis Pembangunan Kesejahteraan Sosial & Pekerjaan Sosial*. Refika ADITAMA: Bandung.

Suryawati. (2004). *Teori Ekonomi Makro (Macroeconomic Theory)*. UPP AMP YKPN: Yogyakarta

Susan, Kenny. (1994). Developing Communities for the Future: Community Development in Australia. Nelson: Melbourne

UNESCO. (1996). *Treasure Within : Report To UNESCO of The International Commissionon Education for The Twenty-first Century*. United Nations Educational, Scientific and Cultural Organization: France

ABS 24

7	Submitted to Birkbeck College Student Paper	1%
8	id.123dok.com Internet Source	1%
9	scholarpublishing.org Internet Source	1%
10	www.advanceeesay.org Internet Source	1%
11	Ari Gunawan. "Strategy to Improve the Quality of Indonesian Industrial Halal through Smart Investment and Education Systems 4.0", KnE Social Sciences, 2020 Publication	1%
12	Submitted to Flinders University Student Paper	1%
13	digscholarship.unco.edu Internet Source	1%
14	www.oapub.org Internet Source	1%
15	mukhlis-agribisnis.blogspot.com Internet Source	1%
16	eprints.walisongo.ac.id Internet Source	1%

eprints.uns.ac.id

| 17 | Internet Source | 1% |

| 18 | edoc.pub
Internet Source | 1% |

| 19 | Marikha Ulfah Utami, Lana Saria. "The analysis of the implementation of the program of development of community empowerment around the coal mining sites", E3S Web of Conferences, 2018
Publication | 1% |

| 20 | www.tandfonline.com
Internet Source | <1% |

| 21 | repositorium.sdum.uminho.pt
Internet Source | <1% |

| 22 | Submitted to Victoria University
Student Paper | <1% |

| 23 | eudl.eu
Internet Source | <1% |

| 24 | Submitted to Higher Education Commission Pakistan
Student Paper | <1% |

| 25 | digilib.uinsby.ac.id
Internet Source | <1% |

| 26 | dellarosa-mentari.blogspot.com
Internet Source | <1% |

27	Submitted to University of Western Sydney Student Paper	<1%
28	Hazel Rumsey. "Learning risk assessment in South Africa: Issues of language power and imperialism", Social Work Education, 2000 Publication	<1%
29	Submitted to Hochschule Bremen Student Paper	<1%
30	anitaarcqyletta.blogspot.com Internet Source	<1%
31	trace.tennessee.edu Internet Source	<1%
32	eprints.uny.ac.id Internet Source	<1%
33	arrow.tudublin.ie Internet Source	<1%
34	A Rozalena, M Sulaeman, S Mulyati, H Gunawan. "Business Communication Skill Model Based on Internet of Thing (IoT)", Journal of Physics: Conference Series, 2020 Publication	<1%
35	L Ariefianto, M I Hilmi, A T Hendawijaya, D T Indrianti, L Fajarwati. "Community empowerment of limestone mountain area: community development program PT Semen	<1%

Puger Tbk.", IOP Conference Series: Earth and Environmental Science, 2020
Publication

36 epdf.pub
Internet Source   <1%

37 training.fema.gov
Internet Source   <1%

38 etheses.uin-malang.ac.id
Internet Source   <1%

39 repository.usd.ac.id
Internet Source   <1%

40 repository.uph.edu
Internet Source   <1%

41 id.scribd.com
Internet Source   <1%

42 repository.unika.ac.id
Internet Source   <1%

43 publishing.globalcsrc.org
Internet Source   <1%

44 putri-poetrymoetz.blogspot.com
Internet Source   <1%

45 Oldri O. Pantas, Paulus Kindangen, Tri Oldy Rotinsulu. "ANALISIS PENGARUH KINERJA KEUANGAN DAERAH DAN BELANJA MODAL   <1%

TERHADAP PERTUMBUHAN EKONOMI DAN
PENURUNAN KEMISKINAN DI SULAWESI
UTARA", JURNAL PEMBANGUNAN EKONOMI
DAN KEUANGAN DAERAH, 2019
Publication

46   nccuir.lib.nccu.edu.tw
      Internet Source   <1%

47   Submitted to University of Melbourne
      Student Paper   <1%

48   Qualitative Market Research: An International
      Journal, Volume 17, Issue 1 (2013-12-21)   <1%
      Publication

Exclude quotes	Off	Exclude matches	Off
Exclude bibliography	Off		