

**INTERNAL AND EXTERNAL DRIVERS OF IJON  
TRANSACTIONS IN CLOVE FARMING: EVIDENCE FROM  
KOTABUNAN VILLAGE, EAST BOLAANG MONGONDOW**

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**ABSTRACT**

This study aims to analyze the internal and external factors behind the practice of buying and selling transactions of the ijon system in clove farmers in Kotabunan Village, East Bolaang Mongondow Regency. The research uses a qualitative approach with a field descriptive method. Data was collected through direct observation, structured interviews with farmers, permit buyers, and village officials, as well as supporting documentation. Data analysis is carried out through the stages of data reduction, data presentation, and conclusion. The results of the study show that the buying and selling practice of the permit system is influenced by two main groups of factors. Internal factors include the urgent need to meet basic needs, farmers' dependence on permit buyers, the desire to make quick profits, and low Islamic financial literacy. Meanwhile, external factors include hereditary transaction culture, the influence of reference groups such as middlemen and fellow farmers, and uncertainty about clove prices in the market. The ijon system was chosen as a strategy to survive price fluctuations and the risk of harvest costs, even though in fiqh muamalah, it contains elements of gharar due to the uncertainty of the transaction object. This study concludes that Ijon practices are not solely driven by individual economic motives, but also by strengthened social and cultural structures at the community level. Therefore, this study recommends strengthening Islamic financial literacy, providing alternative access to capital, and community-based institutional interventions to reduce farmers' dependence on the ijon system and improve rural economic justice.

**Keywords:** Ijon System, Clove Farmers, Sharia Economy, Gharar, Rural Economy.

## **INTRODUCTION**

Kotabunan Village, Kotabunan District, is one of the areas in East Bolaang Mongondow that is rich in agricultural products, including those in the agricultural sector. The people in Kotabunan Village are people who live from the produce of the same crop, as they expect the harvest to arrive. When the harvest time arrives, the economic growth of each community increases. However, there are some people who choose to make transactions to buy and sell crops before the harvest period arrives.

As is known, one of the aspects that plays an important role in supporting the acceleration of the development process in a society is the economic aspect. The economic aspect can include various human activities or activities in the process of meeting the needs of life (Rokhmah & Sunaryo, 2020). In carrying out these economic activities, of course, it can be accompanied by actions aimed at bringing together parties who will hold transactions on these economic problems. The process of meeting parties who will hold an economic activity is a first step in the creation of an alliance, followed by the legal rules that govern it (Rahman & Subekti, 2020).

One of the activities in fiqh muamalah is buying and selling. Buying and selling is an activity in which there is an agreement to exchange an object or goods that have value, voluntarily and mutually agreeable between the two parties, where one person hands over the object or the other party receives it in accordance with an agreement or a provision that has been justified by sharia and mutually agreed (Kusnadi, 2022). Allah SWT shari'a buying and selling transactions as a gift of leniency from Him for His servants in meeting needs. Because basically every human being has needs in the form of clothing, food, board, and so on.

In Islamic teachings, it has been taught that in carrying out a transaction of buying and selling, or mu'amalah, one must be avoided from things that deviate from Islamic teachings, such as the practice of usury, paying attention to halal and haram objects, and can be beneficial for the benefit of the ummah and the blessing of sustenance for all parties. It also includes paying attention to the clarity of an object of mu'amalah (Mardani, 2014).

In an era like today, there are several types of buying and selling whose transaction process is not in accordance with Islamic law that is still carried out by the public (Kusnadi, 2022). One form of buying and selling in the community is buying and selling with the gharar system, where this buying and selling is gharar because it contains a source of ambiguity in its object, such as buying and selling with the ijon system.

In Sharia economics, the ijon system is called mukhhadharah, which means the process of selling fruits that are not yet suitable for harvest, such as selling

unripe crops. This is prohibited in Islam because the goods or crops to be traded are not suitable for harvest or are still vague. However, in the process of buying and selling, there is a principle of 'an taradin (mutual liking or mutual pleasure), and to guarantee the existence of this principle, in the process of buying and selling transactions, the object that is traded must be clear between quality and quantity. Thus, the goods to be traded must be clear, or it is time to pick or harvest. This is so that the seller and the buyer will not feel disappointed in the future (Andayani & Amir, 2021).

This type of buying and selling with the ijlon system is often carried out at the time of the sale and purchase object, where it is not yet time to sell, such as before the harvest period arrives, but the result has been sold, even though the object is not yet known. In the process of buying and selling transactions with the ijlon system, the seller will offer the prospective buyer the opportunity to buy harvest products that are still in the process of harvesting. In the practice of buying and selling, this permit system, it can provide opportunities for sellers or buyers to experience losses or even profits that are beyond expectations. This can happen because there is a period of time in the implementation of the transaction with the process of handing over the object of sale and purchase that is being transacted (Nizar, 2022).

Kotabunan District is one of 7 sub-districts in East Bolaang Mongondow Regency. Kotabunan District is one of the sub-districts that is rich in agricultural products, such as mining, marine products, and agriculture (Mediasatu, 2019). Kotabunan District is the center of economic turnover in East Bolaang Mongondow. In the agricultural sector, Kotabunan District is one of the largest producers of crops, ranging from annual harvests such as cloves, cocoa fruits, and nutmeg (Pemerintah Kab. Bolaang Mongondow Timur, 2024). However, the people in Kotabunan village are more likely to carry out the practice of buying and selling crops with the ijlon system, with clove harvests.

Based on the initial survey data obtained in the initial observation, there are several farmers who practice buying and selling with the ijlon system in Kotabunan District. In the implementation of buying and selling with the permit system in Kotabunan District, it is usually carried out by farmers directly, by coming directly to consumers or targets who will be allowed to produce crops owned by farmers or people who own the plantation. However, there is also a permit buyer who comes to the farmer to negotiate directly so that he can buy the crop.

In the process of buying and selling with the ijlon system that occurs in Kotabunan District, buyers usually use several tricks in buying the crops to be transacted. Usually, buyers in Kotabunan District will make direct observations at the location of the garden by directly looking at the plant trees to be transacted. After conducting direct observation, the buyer will estimate the price to be transacted, and if there is an agreement between the buyer and the seller, or in this

case, the farmer, then at that time, the sale and purchase contract transaction will be carried out. Meanwhile, sellers or farmers usually sell their crops by looking at the condition of the crop or the weather, and the percentage of sales of the crop when the harvest arrives. Usually, farmers will know the harvest obtained, and there is a forecast a few months before the harvest period arrives.

The practice of buying and selling with the ijlon system that occurs in Kotabunan Village itself, by selling crops in the form of clove harvests. With the harvest period from this community, this becomes capital for farmers to get income. The estimated price offered is the result of the estimated price in the market that applies at the time when the contract occurs. Meanwhile, to find out the quantity of results that will be obtained in the harvest period, usually farmers will promote the harvest in the previous period with the aim that prospective buyers use it as a reference to find out the quantity of harvest that will be obtained. Therefore, in this position, it will determine whether the farmer or seller will make a profit or vice versa.

In this ijlon system, one of the parties feels a loss, and vice versa. As happened to the harvest that occurred in the month of the great harvest period in the clove harvest in 2024 or a few months ago, the buyer suffered a loss, because the price of cloves in that period experienced a price decrease, and this happened because the buyer was wrong in the estimation process between the price in the market and what happened at the post-harvest time. And there are obstacles to weather factors, so that there is a disruption in the process of drying the crop.

Based on the results of the research studied by Atiko & others (2024), and Kusnadi (2022), there is a difference in empirical facts between the two. In the results of the study by Atiko & others (2024), buying and selling transactions with the ijlon system are influenced by the intention factor. Meanwhile, according to Kusnadi (2022) in her research results, buying and selling transactions with the ijlon system are greatly influenced by dominant external factors. Therefore, there must be further research on buying and selling transactions with the ijlon system in the community.

Based on the results of the initial observation, this research was carried out, which will lead to the factors that occur in the buying and selling system with the permit system. From the background that has been described above, this study will focus on the Analysis of the Factors of Buying and Selling Transactions with the Ijon System in Kotabunan Village.

## **METHODS**

The type of research used in this study is qualitative research. In this study, the researcher made a complex picture, a detailed report from the respondent's point of view, and conducted a study on a natural situation (Sujarweni, 2023). The data

sources used in the study are primary and secondary data. The primary data in this study will be obtained from the informants who have been determined, in this case, namely farmers who play the role of sellers, totaling three people, and buyers totalling one person, as well as the village head, as a chart from the government where the research takes place. The secondary data intended in this study is in the form of a study or reference journal that discusses the process of buying and selling transactions with the ijlon system. This aims to clarify the practice of buying and selling with the ijlon system.

The data collection technique in this study uses direct observation and interview methods. In this study, a structured interview method was used, this is because the interviews conducted already have a predetermined list of questions or interview guidelines to be asked to the source. The goal is to get the right answers and results and the interview process is carried out in a directed manner and does not go out of the concept or problem sought (Miles et al., 2024). Documentation is used to collect research-related data and documents. In this study, documentation was used to collect data in Kotabunan village, evidence of contract transactions in the purchase and purchase of the ijlon system practiced by the people of Kotabunan village, Kotabunan District, and other documents related to the research topic. Meanwhile, the data analysis techniques used in qualitative research include interview results, data reduction, data analysis, and data interpretation. From these results, the data obtained can then be used to draw conclusions (Silalahi, 2009).

## **RESULT AND DISCUSSION**

North Sulawesi Province is one of the provinces in Indonesia with abundant agricultural production areas. In 2024, rice production is estimated to reach 265.30 thousand tons of GKG, an increase compared to the previous year. In addition to rice, 265.30 thousand tons of GKG, an increase of 11.38%, nutmeg production reached 11.36 thousand tons, clove production was recorded at 10.26 thousand tons, and cocoa production reached 5.9 thousand tons. Coffee production was recorded at 3.7 thousand tons (BPS Provinsi Sulawesi Utara, 2024).

North Sulawesi is one of the provinces that has commodities in the agricultural sector. This is in line with East Bolaang Mongondow Regency, where East Bolaang Mongondow Regency itself consists of seven sub-districts, where all sub-districts are producers in the agricultural sector (Pangemanan et al., 2018). Coconut: The local variety Panang SSM 01 is being developed, with 1,300 trees spread across Tutuyan and Kotabunan Districts. The area of clove plants in the Kotabunan District in 2023 was recorded at 424.7 hectares (Fadhilah, 2019).

## **Factors Affecting the Occurrence of Buying and Selling Transactions with the Ijon System**

### **Internal Factors**

#### **Meet Basic Needs**

Desire is one of the things that is very important for the survival of society, or in the process of survival, if it is not fulfilled, it will be difficult for humans to live in the process of adjusting to life. Desire is very important in the survival of society. Desires and needs are an inseparable unit. Necessities can include primary needs (clothing, food, shelter, and other needs), secondary (education and complementary needs for primary needs), and even tertiary needs (optional needs that are classified as luxury, such as jewelry, luxurious vacations, and other luxury needs)

In meeting primary needs or meeting life needs, such as meeting daily needs, housing, of course, money is needed to meet them. Especially in meeting sudden needs, such as building houses and other needs.

#### **Dependence on Ijon Buyers**

In the process of buying and selling crops with the ijon system, it is a form of buying and selling transactions that are influenced by personal internal factors. One form of personal internal factors is a form of dependence on something, including dependence on the transaction of buying and selling crops with the ijon system.

Internal factors are one of the supporting factors for the occurrence of buying and selling transactions with the ijon system, where there are various limitations and complex problems that include age, and even situations and circumstances, so that farmers prefer the transaction of buying and selling crops with this ijon system. With a buying and selling transaction with an ijon system, farmers will feel comfortable and feel dependent on this transaction, which is the background for this happening, namely, this buying and selling transaction with crop yields is very effective and very easy to reach.

#### **Profit Oriented**

Every human being always has unlimited desires. Human desires always go hand in hand with the nature of satisfaction. The Nature of Desire is, of course, aimed at satisfying every desire. Buying and selling transactions with the ijon system is one way to fulfill every desire that is desired at that moment. With the practice or activity of buying and selling transactions with the ijon system, farmers feel advantaged at such a fast time to get harvests, while ijon buyers will feel profits when the harvest period arrives and if there is a price increase when the harvest period arrives.

The ijlon system serves as an economic mechanism that benefits both parties in different ways. Farmers get cash quickly to meet urgent needs, while permit buyers take advantage of potential price increases during harvest. This system reflects a balance of interests between the short-term needs of farmers and the investment strategies of buyers.

### **Lack of Sharia Financial Literacy**

The lack of Sharia financial literacy is one of the drivers of the occurrence of buying and selling transactions with the ijlon system in Kotabanan Village. The background for this is the lack of education about Islamic financial literacy in the community, so that people carry out buying and selling transactions without looking at the conditions or practices of buying and selling, whether or not a transaction is legal in Islam.

The practice of buying and selling with the ijlon system is one of the existing buying and selling practices and is applied in Kotabanan village. Buying and selling transactions with the ijlon system have been carried out and implemented by the community in Kotabunan Village solely to gain benefits both in terms of material and time efficiency, without looking at the conditions or principles of buying and selling contained in Islam, even though everything on this earth has been regulated in Islam.

The practice of buying and selling with this ijlon system is solely to make a profit without looking at what is prohibited or not in religion. Views such as "what is important is sincere" indicate a subjective interpretation of religious values, which can obscure the principles of fairness and clarity in transactions.

These findings affirm the importance of Sharia economic education for the farming community so that they can make economic decisions that are not only practical but also in accordance with religious values

### **External Factors**

### **Cultural Factors**

Culture is one of the characteristics of society as a whole, which can include language, knowledge, laws, religion, and habits that have been passed down from generation to generation. This cultural element, it greatly affects attitudes and behaviors in social life (Nitisusastro, 2022).

Buying and selling transactions with the ijlon system are one of the buying and selling transactions that have become a habit for farmers to sell crops that have not yet come to an end. This has become a habit of the community because of the easy process, and the process is so fast.

Based on the results of the interview, the ijon system is a practice of buying and selling agricultural products that is carried out before the harvest period arrives. In this study, it was found that this practice has become a habit of the community, especially farmers, because it is considered easy and fast in the transaction process. This shows that farmers are very familiar and tend to rely on the ijon system to meet their economic needs.

In this research, it was found that buying and selling transactions with the ijon system have become a habit among farmers. This habit grew because of its easy and fast process, allowing farmers to get funds early without having to wait for the harvest time to arrive.

### **Group References**

A group reference is a figure of a person or group that can influence a person. Group references can be in the form of someone in the community who is used as a reference or as a reference by someone in forming a decision or guideline in behavior.

Farmers in Kotabunan village are among the farmers who implement or carry out buying and selling transactions with the ijon system. With buying and selling transactions with this permit system, in addition to covering all needs, the process is very effective and very time-efficient. With this basic reason, this can make someone do the same.

In the study, it was found that the decision to conduct ijon transactions does not only come from the personal needs of farmers, but is also influenced by external parties such as regular buyers, neighbours, or middlemen who provide references or encouragement. Ijon transactions are seen as a quick and practical solution, as they allow farmers to meet their needs without having to wait for the harvest to arrive. In fact, the costs that should be incurred during harvesting and the drying process can be ignored because everything has been taken over by the permit buyer. Permit transactions are also influenced by external factors, such as references from other parties who provide funds or assistance before harvest. This makes farmers no longer burdened by harvesting or drying costs. The Ijon system was chosen because of external support, not only because of the internal needs of farmers.

The existence of external influences in the implementation of the ijon system can worsen the bargaining position of farmers, as they not only sell their crops early at low prices, but also hand over control of the harvest process to outsiders. This shows the importance of community-based policy interventions, financial education, and the provision of access to capital so that farmers do not depend on a system that harms them in the long run.

### **Price Uncertainty**

Situational factors are influences that do not occur from within each individual. However, from other places such as the environment and other people around the community. Price uncertainty is one of the factors that causes the transaction to sell bells with the ijōn system.

In this study, it was found that the decision to use the ijōn system was motivated by the experience of losses during the previous harvest period, precisely when the price of cloves fell sharply in 2023. At that time, farmers felt very disadvantaged because they still had to pay the rent for harvest workers even though the sales did not cover these costs. To avoid similar losses, informants then choose to sell their crops illegally before the harvest period arrives. In this way, informants no longer need to bear the risk of price fluctuations or the burden of harvest costs.

This statement illustrates that the ijōn system is used as a form of economic survival strategy to face market uncertainty and production cost pressures.

The process of success in conducting buying and selling transactions with the ijōn system cannot be separated from the various characteristics and behaviours of sellers, or in this case, farmers. Every farmer who conducts buying and selling transactions with this permit system certainly has differences in making or making decisions so as to carry out buying and selling transactions with this permit system. Therefore, there are several factors that affect farmers in carrying out buying and selling transactions with the ijōn system. The following factors influence farmers in deciding to carry out buying and selling transactions with the existing permit system in Kotabunan village, which is in line with Kotler and Keller's theory.

### **Personnel factor**

The decision of farmers in carrying out buying and selling transactions with the ijōn system, which is the main factor, is the personal factor. Personal factors are the main factors that encourage the occurrence of buying and selling transactions with the ijōn system because this is motivated by including the nature of a person's personal characteristics, which include age, occupation, economic situation and circumstances, as well as a person's lifestyle (Kotler & Keller, 2016).

Personal factors are one of the factors that greatly influence or background the occurrence of buying and selling transactions with the ijōn system in Kotabuanan village. With various economic backgrounds and needs that exist in the community, this is the reason why the community or farmers carry out buying and selling transactions with the ijōn system.

In the implementation of buying and selling transactions with the ijōn system in Kotabunan village, internal factors are the main factors, so that farmers carry out buying and selling transactions with the ijōn system. The internal factors

that are the main reasons for farmers to carry out buying and selling transactions with the ijlon system include fulfilling the integrity of the principal, dependence on ijlon furniture, profit-seeking, and minimal Sharia financial literacy. The 4 main reasons for internal factors that affect the occurrence of buying and selling transactions with the ijlon system, which is the reason behind the occurrence of buying and selling transactions with the ijlon system is to meet needs.

Internal factors are the main factors behind the occurrence of buying and selling with the ijlon system. Meeting basic needs is the main basis for internal factors, so that buying and selling transactions occur with the ijlon system. Basic human needs can include primary, secondary, and tertiary needs. Of the three types of needs, the ones closest to farmers are primary and secondary needs. Primary needs include clothing, food, and shelter, as well as other needs, secondary (education and complementary needs for primary needs).

In addition, the reason for farmers to carry out buying and selling transactions with the ijlon system is the lack of Sharia financial literacy. The lack of Sharia financial literacy is a cause that leads farmers carry out buying and selling transactions with the ijlon system. This lack of Sharia financial literacy includes farming business management, marketing strategies, and sorting out which transactions are permitted or not allowed in Islam. This should be the government's concern to be able to collaborate with local farmers in the process of managing agricultural products.

### **Social factors**

Buying and selling transactions with the ijlon or mukhadarah system are prohibited buying and selling because the goods being transacted are still vague or the object or benefits are not clear, it could be that the goods to be sold will wither before being taken by the buyer. (Andayani et al, 2021) This happens not only to meet needs, but there will still be external factors beyond personal control. One of the external factors that influence so that a farmer to conduct buying and selling transactions with this permit system is social factors. Social factors can include reference groups as well as family factors.

A reference group is a group that interacts with each other and can influence a person or others in making policies or decisions in making a choice. (Ariella et al, 2020) This reference group can be friends or ordinary people whose characteristics and nature can be changed or used as an example or reference in determining a choice or habit. In the buying and selling transaction with the ijlon system carried out by farmers in Kotabunan Village, there is one respondent who conducts a buying and selling transaction with the ijlon system. With a reference or reference, it can provide an initial example for someone to be able to do something based on a predetermined reference.

External factors are, of course, a factor that can influence a person to determine something. Cultural factors are one of the indicators or part of external factors that are one of the reasons for farmers to carry out buying and selling transactions with the permit system. Cultural factors are one of the characteristics of society as a whole, which can include language, knowledge, laws, religions, and customs that have been inherited. The transaction of buying and selling with the ijlon system is one of the transactions of buying and selling crops that is not suitable for trading because it is still not visible. Buying and selling transactions with the ijlon system are one type of buying and selling that have been carried out by farmers from time to time, thus making this transaction a habit in carrying out buying and selling transactions carried out by farmers.

## **CONCLUSION**

Buying and selling transactions with the ijlon system are motivated by internal factors and external factors. Internal factors are factors that greatly affect the occurrence of buying and selling with this permit system, including meeting needs, dependence on the transaction, seeking profits, and lack of Sharia financial literacy. Meanwhile, external factors are supporting factors for buying and selling with this permit system to occur, including cultural factors, group references, and price uncertainty in the sales of cloves. From these factors, there is a buying and selling transaction with the ijlon system in Kotabanan village.

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