ABSTRACT
This research discusses the process of business coaching in tire selling and car repair workshop, namely Trijaya Ban 83. Business coaching is a training process by coach to coachee in the problems that exist in the SMEs as well as providing solutions and applicable suggestions to existing problems at the SMEs. The objective of this research is to formulate an efficient cost structure on Trijaya Ban 83’s spooring services and to make financial forecast when applying the cost structure. Based on this coaching business process, the variable costs accumulated in the form of incentives in the mechanics’ salaries can create higher net income, efficiency in the use of operational machinery, and provide a more stable profit margin when sales are lower. This cost structure calculation can be used in other services’ calculations at Trijaya Ban 83. Financial forecasting provides an overview for Trijaya Ban 83’s new fee structure for net profit for the next five years.

Keywords: Business Coaching, Cost Structure, Forecast, SMEs, Variable Cost

1. INTRODUCTION
Small and Medium-Sized Enterprises (SME) have a very big influence on Asia’s economic development, especially in Indonesia. SMEs are crucial in coordinating economic activities with local resources. SMEs’ contributions are not only to Gross Domestic Product (GDP), but also to national exports. In Asia, SMEs’ contributions to GDP in 2007 to 2012 are 38% on average (adb.org, 2013). In Indonesia, SME’s contributions to GDP are 57.8% and they are responsible for employing 97.2% of the country’s workers. (Yoshino dan Wignraja, 2015).
In terms of creating jobs, SMEs are responsible for 101,722,548 jobs in 2011 and 107,657,209 jobs in 2012 (adb.org, 2013). In 2011, Indonesia’s export from SMEs is Rp 187,441,82 millions and Rp 208,067 millions in 2012. According to Statistics Indonesia, there is an 11% increase in SME’s exports from 2011 to 2012. Superior products from SMEs include crafts (30%), fashion and accessories (29%), furnitures (27%), food and beverage (10%), as well as health and beauty products (4%) (Nurhalim, 2013).

One of the biggest industries in Indonesia is the automotive industry. Overall, industries contribute 18% of Indonesia GDP and 5% of those come from automotive (kemenkeu.go.id, 2016). According to Jusuf Kalla, the vice president of Indonesia as at December 2018, the automotive industry is one of a country’s growth indicator and it shows that Indonesia is in a good condition. Growth in the automotive manufacturing industry has an impact on the growth of others such as mechanics, dealers and spare parts shops. The growth of automotive sales in 2014-210 is fluctuative. There is a decrease in 2015, but it increases in 2016 and 2017.

Trijaya Ban 83 is an automotive workshop who works in both sales and repairs of cars. The workshop is in Otista, East Jakarta and has worked on other services such as spooring, balancing and tune-up for cars. Trijaya Ban 83 is a workshop owned by Yayasan Dharma Bhakti Astra (YDBA). Trijaya Ban 83 is a family business owned and founded by Sri Muwarni, Anisa, Sri’s oldest daughter, as head of procuring and Oldy, Anisa’s husband as head of marketing. Nafisah Sri’s second daughter is the head of human resources while Ihsan, Nasifah’s husband is the head of operationalss.

Facing fluctuative monthly sales, Nafisah, as the one responsible for financial issues in Trijaya Ban 83, wants to use a clearer cost structure. This is useful to make sure when there is a decrease in sales and services, the workshop will not be overwhelmed by the costs. Mechanics need to get their appropriate salary even in those periods, based on the regulations. The solution to this problem, from a financial perspective, is to build a new cost structure with variable costs such as incentives and financial forecast calculations to see the net income obtainable by dengan adanya peraturan mengenai UMP bengkel berkeinginan untuk dapat menggaji para mekanik Trijaya Ban 83 if efficient use of capital can be maximzed while still paying salaries based on the regulations.

Based on qualitative and quantitative data and observations obtained through interview and field experience, and considering the implementation process on Trijaya Ban 83, the research questions that must be answered in the business coaching process are:

a. How should the new cost structure be built for the sales and services of Trijaya Ban 83?
b. How should the financial forecasts be calculated using the new cost structure for Trijaya Ban 83?

Based on the questions above, the objectives of this business coaching process are:

a. Build a new cost structure for the services offered by Trijaya Ban 83.
b. Forecasting net income by using the new cost structure.

2. LITERATURE REVIEW

2.1. SWOT Analysis

SWOT Analysis is an analysis that involves through evaluation on external environment from strength and weakness perspective in a company which then is used to make a sound strategy for achieving the company’s objectives (Kotler & Keller, 2012). This analysis formulates a strategy that involves doing the right actions to achive company objectives and grow the company’s businesses (Gamble et al, 2015). SWOT is an acronym for strength, weakness, opportunity and threats. SWOT is a guideline for companies to determine the strategic steps
to take. This analysis identifies external factors as opportunities and threats while measuring internal strengths and weaknesses. Managers can grow four types of strategy which are SO (strength-opportunity), WO (weakness-opportunity), ST (strength-threats) and WT (weakness-threats).

Table 1: Trijaya Ban 83 SWOT Analysis

| Strengths                  | Weaknesses                               |
|----------------------------|------------------------------------------|
| • Product and service completeness. | • Unsystematic cost structure. |
| • Standardized services and repairs. | • No clear work performance measurement. |
| • Competitive prices.        | • No clear salary calculations for mechanics. |
| • Good reputation.           | • Financial reports have not been correctly made. |
| • Strategic location.        |                                          |

| Opportunities               | Threats                                   |
|-----------------------------|-------------------------------------------|
| • Online transportation     | • Public transportation improvements.     |
| • Public economic growth    | • E-commerce growth.                      |
|                             | • Distributors who own their own workshop. |

After SWOT analysis, the next step is to use Internal Factors Evaluation (IFE) and External Factor Evaluation (EFE) to plan a strategy that can be developed by Trijaya Ban 83 to use strengths, solve weaknesses, take opportunities and face upcoming threats. These two tools are used to summarize information obtained from internal and external analysis which is then evaluated and used for more company needs. (David, F.R., 2009).
Based on the IFE and EFE matrices above, the SWOT strategies for Trijaya Ban 83 can be elaborated as the following:

Table 2: IFE Trijaya Ban 83 Matrix

| Strengths | Weight | Rating | Score |
|-----------|--------|--------|-------|
| Product and service completeness | 0.08   | 4      | 0.32  |
| Standardized services and repairs | 0.06   | 3      | 0.18  |
| Competitive prices | 0.1    | 4      | 0.4   |
| Good reputation | 0.1    | 4      | 0.4   |
| Strategic location | 0.08   | 4      | 0.32  |

Table 3: EFE Trujaya Ban 83 Matrix

| Opportunities | Weight | Rating | Score |
|---------------|--------|--------|-------|
| Online transportation | 0.3    | 4      | 1.2   |
| Public economic growth | 0.2    | 3      | 0.6   |

| Threats | Weight | Rating | Score |
|---------|--------|--------|-------|
| Public transportation improvements | 0.1    | 2      | 0.2   |
| E-commerce growth | 0.2    | 3      | 0.6   |
| Distributors who own their own workshop | 0.2    | 2      | 0.4   |

| Total | 1.0 | 2.33 |
Table 4: SWOT Strategy Trijaya Ban 83

| SO strategy                                                                 | WO strategy                                      |
|----------------------------------------------------------------------------|--------------------------------------------------|
| • Giving special programmes for online transportation partners.            | • Build a more systematic cost structure.         |
| • Making attractive packages for consumers.                                | • Plan incentives for mechanics.                  |
| **ST strategy**                                                            | **WT strategy**                                   |
| • Build attractive marketing plans to attract consumers to the workshop.  | • Strengthen the company’s internal strengths     |
| • Maximize tomonet.co.id.                                                  | to face upcoming threats.                         |

2.2. Gap Analysis
Disparity between the ideal and actual conditions are identified by SWOT analysis, internal analysis, external analysis, interviews and field observations.
Table 5: Gap Analysis dan Weights for Trijaya Ban

| No. | Proposition                                                                 | Score | Weight | Contribution | % Distribution | % Accumulation |
|-----|-----------------------------------------------------------------------------|-------|--------|--------------|----------------|---------------|
| 1.  | A detailed cost structure for products                                      | 10    | 9      | 90           | 18.91%         | 18.91%        |
| 2.  | Maximize IT usage                                                           | 7     | 8      | 56           | 11.76%         | 30.67%        |
| 3.  | Motivate employees to keep their and increase their performance             | 8     | 8      | 64           | 13.45%         | 44.12%        |
| 4.  | Evaluate work performance                                                  | 8     | 7      | 56           | 11.76%         | 55.88%        |
| 5.  | Build a priority program                                                    | 7     | 7      | 49           | 10.29%         | 66.18%        |
| 6.  | Build a strategy to keep consumer relations                                 | 7     | 6      | 42           | 8.82%          | 75.00%        |
| 7.  | Build a marketing strategy                                                  | 7     | 5      | 35           | 7.35%          | 82.35%        |
| 8.  | Build a promotion strategy for digital and online businesses                | 7     | 4      | 28           | 5.88%          | 88.24%        |
| 9.  | Allocate funding for marketing activities                                   | 7     | 4      | 28           | 5.88%          | 94.12%        |
| 10. | Provide services based on customer’s expectations                           | 7     | 4      | 28           | 5.88%          | 100%          |

To see the propositions that can be solved in the short term, the following Pareto chart summarizes the information:
The focus for this business coaching process is to see the financial problems, so the coach and Nasifah elaborate the financial problems they are facing. Thus, a separate gap analysis for financial problems is made.

**Table 6: Gap Analysis dan Weights for Trijaya Ban 83**

| No. | Ideal Condition | Actual Condition | Plan |
|-----|-----------------|------------------|------|
| 1.  | The company has a cost structure for spooring services. | The company has no cost structure for spooring services. | Build a cost structure for spooring services. |
| 2.  | The company has financial forecasts for the next 5 years. | The company has no financial forecasts for the next 5 years. | Build financial forecasts for the next 5 years. |
| 3.  | The company has a cost structure for tune-up services. | The company has no cost structure for tune-up services. | Build a cost structure for tune-up services. |

Based on the gap analysis, cost structure for spooring services and forecasting are the priority.

**2.3. Business Coaching Method**

In this business coaching process, data are needed to identify problems. There are three methods used to obtained data, which are:

a. Observation
   The first thing to do is to use direct observation on the workshop. Observation starts from surveying the location of the workshop and its neighbourhood. After the survey is finished, internal observation is made.

b. Interview
   The interview process is used to obtain a more comprehensive information on the workshop’s business activities. Interview is a data collecting process that is used if a researcher wants to do preliminary studies to find problems and is used when the sample size is small (Sugiyono, 2012). The interview technique that is used is semi...
structural, where the questions prepared are the general outlines, but then more questions are used based on the information obtained.

c. Documentation
The last method is documentation. Documentation involves collecting historical data and media such as pictures. Documentation is used to identify problems for the analysis process.

2.4. Data Analysis
The data analysis method that is used is a combination between a qualitative and quantitative analysis. Qualitative analysis is a research method that is used to observe objects in a natural state where the researcher plays as a key instrument (Sugiyono, 2007). There are three steps in qualitative data analysis:

a. Data Reduction
Data obtained through observation, interview and documentation. Data is observed and filtered based on the topic in this business coaching process. Additional data is used as additional information for internal and external analysis.

b. Data Display
Data display is done after data reduction. Data is displayed as tables, graphics and figures to help text interpretation.

c. Conclusion
The last step is to draw conclusion based on the analysis. The conclusion is used answer the research questions.

3. RESEARCH METHODS - SUGGESTED BUSINESS MODEL

3.1. Cost Structure
Through gap analysis, it can be seen that Trijaya Ban 83 does not have a planned cost structure for services, especially spooring. Spooring service is the service with the highest revenue. Thus, the cost structure will be based on the production capacity of spooring machines and mechanics. Next, using the new cost structure, forecasting will be made through the components of the mechanics’ salaries.

Osterwalder and Pigneur (2010) stated that there are two parts of cost structuring which are cost driven and value driven. Cost driven is how the company minimize costs, while value driven focuses on creation. The characteristics of cost structures are:

a. Fixed costs
Fixed costs are costs that do not change and do not affect sales.

b. Variable costs
Variable costs are costs that change based on sales of products and services.

c. Economies of scale
Economies of scale is how a company minimalizes production costs in a certain output level.

d. Economies of scope
Economies of scope is how a company minimalizes costs by widening its operational area.

Cesaro et al (2008) state that cost structures are based on the production cost categories.  

Table 7: Cost Structure Classifications
In the cost structure analysis for spooring, the cost structure used is unit production related, which includes variable and fixed costs.

3.2. Forecasting
Financial forecasting is very important for modern businesses. An organization plans effectively for the future so it needs information regarding the current situations (Waters, 2003). The purpose of forecasting is to determine plans based on situations and to make decisions. Forecasting is a tool for management that can be used for several divisions in a company. In finance, forecasting can help managers see the profits the company can obtain in the future through the changes in the business.

4. RESULTS AND DISCUSSION – BUSINESS MODEL IMPROVEMENT
4.1. Variable Cost Scenario in form of Incentive and Fixed Costs as a Component of Mechanics’ Salaries from Spparing Services
Component changes in calculating mechanics’ salaries are done through including incentives as variable costs. The guideline used for this is Rp3,648,035 which is the minimum wage for Jakarta 2018. This has been approved by Trijaya Ban 83.

| Classification | Type of Cost | Description |
|----------------|--------------|-------------|
| Activity related | • Direct cost | Direct cost is applied directly on the main activities. Indirect cost is for the overall business. |
| | • Indirect cost | |
| Unit Production related | • Variable cost | Variable cost berkaitan dengan level produksi, fixed cost tetap pada setiap level produksi. |
| | • Fixed cost | |

Table 8: Spoothing Incentive Plan for Trijaya Ban 83

| Spoothing Work Quantity | Incentive |
|-------------------------|-----------|
| 0 – 150                 | Rp7,500   |
| 150 – 250               | Rp10,000  |
| > 250                   | Rp15,000  |

The average spooring quantity is 472, 4 mechanics (1 supervisor) and the target to achieve spooring machine efficiency increases by 5%. Incentive plays as a variable cost as part of salary.
The comparison in mechanics salaries between with incentive and without incentive can be seen in the following graphic:

**Figure 2: Mechanic Salary Comparison between With and Without Variable Costs**

4.2. Implication on Profit Margin and Breakeven for Spooring Services
With the new cost structure in the form of incentives, there are the changes in the profit margin.

**Table 10: Profit Margin Comparison on Spooring 2014 – 2017**

| Year | 2014 | 2015 | 2016 | 2017 |
|------|------|------|------|------|
| Without Variable Cost | 35.8% | 38.2% | 37.37% | 35.81% |
| With Variable Cost | 36.58% | 38.64% | 37.91% | 36.61% |

Variable cost in salary increases the profit margin for spooring services. This is because when there is a decrease in sales, the workshop will not be obligated for the mechanic’s permanent salary. It also impacts the breakeven point, which is achieved faster than when there is no variable cost.
Table 11: Breakeven Comparison for Spooring Services in Trijaya Ban 83 2014 – 2017

| Year | Breakeven Point without variable cost (unit) | Breakeven Point with variable cost (unit) |
|------|-----------------------------------------------|------------------------------------------|
| 2014 | 3,475                                         | 3,254                                    |
| 2015 | 3,510                                         | 3,293                                    |
| 2016 | 3,497                                         | 3,279                                    |
| 2017 | 3,475                                         | 3,254                                    |

The breakeven calculation also shows that with incentives, the monthly breakeven for 2014 is 271 units. This is a good indicator, because spooring service on average serves 472 cars per month or 200 cars higher than then breakeven point without variable costs.

4.3. Spooring Revenue Forecasting for Trijaya Ban 83 with Cost Structure Scenario

Table 12: Forecasted Income Calculations for Spooring 2018 – 2022 using Variable Costs

| Year | Income | Sales | Price/sales |
|------|--------|-------|-------------|
| 2018 | 6480   | 7200  | Depends on the size of the vehicle |
| 2019 | 7200   | 7920  |             |
| 2020 | 7920   | 8640  |             |
| 2021 | 8640   | 9360  |             |

Total Income

| Year | Total Income | 2018 | 2019 | 2020 | 2021 | 2022 |
|------|--------------|------|------|------|------|------|
|      |              | 1,219,163,013 | 1,472,613,457 | 1,760,965,898 | 2,088,377,484 | 2,459,464,760 |

Cost

| Year | Electricity Expense | 72,000 | 79,200 | 87,120 | 95,832 | 105,415 |
|------|---------------------|--------|--------|--------|--------|--------|
|      | Depreciation:       |        |        |        |        |        |
|      | Spooring Machine    | 105,000 | 105,000 | 105,000 | 105,000 | 153,730 |
|      | Lifting Spooring    | 120,000 | 120,000 | 120,000 | 120,000 | 140,553 |
|      | Building            | 13,333,320 | 13,333,320 | 13,333,320 | 13,333,320 | 13,333,320 |

Gaji: Mechanic (3 persons)

| Year | Fixed | 81,000 | 88,055 | 95,724 | 104,062 | 113,126 |
|------|-------|--------|--------|--------|---------|---------|
|      | Variable | 51,300 | 58,500 | 65,700 | 72,900 | 81,900 |
|      | Supervisor | 48,150 | 53,254 | 58,594 | 64,190 | 70,665 |
|      | Spooring Mechanic | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
|      | Training | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
|      | Sales Contribution | 32,400 | 36,000 | 39,600 | 43,200 | 46,800 |
|      | Bonus THR | 15,037 | 16,650 | 18,334 | 20,096 | 22,140 |
|      | PPN 10% | 121,916 | 147,261 | 176,096 | 208,837 | 245,946 |
|      | Total Outcome | 661,137 | 718,255 | 780,504 | 848,452 | 994,611 |
|      | Net Income Spooring | 558,025,891 | 754,358,440 | 980,461,890 | 1,239,925,466 | 1,464,853,561 |
Breakeven point (BEP) analysis can be done on the forecasts. Using incentives, the BEP for spooring services is lower. The comparison for BEP can be seen in the following table:

**Table 13: Breakeven Point Comparison with and without Variable Costs 2018 – 2022**

| Year | Breakeven Point without Variable Costs (unit) | Breakeven Point with Variable Costs (unit) |
|------|-----------------------------------------------|-------------------------------------------|
| 2018 | 3,009                                         | 2,520                                     |
| 2019 | 2,893                                         | 2,404                                     |
| 2020 | 2,788                                         | 2,299                                     |
| 2021 | 2,692                                         | 2,203                                     |
| 2022 | 2,896                                         | 2,408                                     |

5. CONCLUSIONS

5.1. Conclusions

Based on the results, especially in the financial sector through incentives, here are the conclusions:

1. Cost structure evaluation through incentives make the spooring service more efficient through:
   - Lower breakeven point
   - Higher motivation for mechanics, which improves the quality of services and in turn increases loyal costumers
   - Incentives are calculated based on the usage of spooring machines, and thus machine usage becomes more efficient.

2. Forecasts show that with new cost structure, higher net income can be achieved through efficiency. The forecast method used is realistic.

5.2. Follow-Up

With the cost structure, salary calculation should be easier. Several variables must be supported by management because its applications are directly related to mechanics’ earning. Cost structure analysis can provide evaluation on the efficiency of spooring machines. Efficient analysis leads higher net profit. This formulation can also be applied to other services besides spooring. Tune-up services can also be made more efficient. Forecasts can be used as suggestions when making decisions. When net income increases, more strategic decisions can be made. For the next step, the cost structure formula can be used as components in calculating the sales of products and services, which in turn helps the well being of Trijaya Ban 83.

5.3. Managerial Implications

Based on the results, incentives can be beneficial for both management and mechanics. For mechanics, incentives can be used to motivate mechanics so that spooring services become more efficient which in turn increase sales. For management incentives can minimize fluctuations on spooring services, which in turn will decrease total costs and can help to achieve breakeven point faster.
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