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Motivation of Millennial Marketers in Achieving BRI Bank Micro Performance

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Abstract: The purpose of this study was to answer the established problem formulation, namely the work motivation of millennial generation marketers (Mantri) at PT Bank Rakyat Indonesia (Persero) Tbk in an effort to achieve optimal micro performance. The main focus of this study is to understand how motivating factors (intrinsic) and hygiene factors (extrinsic), based on Herzberg's Two Factor Theory, influence their work enthusiasm and productivity. The results of the study indicate that intrinsic motivating factors, such as responsibility, job autonomy, and meaningful work, are the main triggers for high-performing marketers to exceed company standards. Meanwhile, hygiene factors such as clarity of procedures, quality of supervision, and workload balance are crucial in preventing demotivation and maintaining psychological stability. This study concludes that Human Capital management at BRI needs to personalize the motivational approach and transform the role of superiors into mentors or coaches in order to align the character of millennials with organizational goals. The research method used is qualitative with a descriptive approach. Data were collected through in-depth interviews with 15 informants, consisting of micro-marketers (Mantri) from various performance categories (High, Average, and Low Performers), Unit Heads, and Micro-Business Managers. Informants were selected using purposive sampling to gain a deeper understanding of the phenomenon of Human Capital management at BRI.

Keyword: Work Motivation, Micro Performance, Millennial Generation, Herzberg's Two Factor Theory, Bank BRI.

INTRODUCTION

The development of the banking industry in Indonesia requires every bank to increase its competitiveness by optimizing human resource performance. Within the national banking system, regulated by Law No. 10 of 1998 concerning Banking and regulations from the Financial Services Authority (OJK), banks are required to maintain financial performance, asset quality, and sustainable business growth. One sector that contributes significantly to growth is the micro segment, which relies heavily on the performance of its field marketing staff.

PT Bank Rakyat Indonesia (Persero) Tbk, a bank primarily focused on microfinance, has an extensive network and high annual loan disbursement targets (BRI Annual Report, 2024). Micromarketers are responsible for finding new customers, maintaining credit quality, and ensuring compliance with regulations such as POJK No. 40/POJK.03/2019 concerning Asset Quality Assessment of Commercial Banks and POJK No. 12/POJK.03/2021 concerning Commercial Banks. Therefore, the performance of marketers is a strategic factor in maintaining the bank's growth and health.

In recent years, the marketing workforce recruited has been dominated by millennials. This generation has distinct characteristics compared to previous generations, particularly in terms of work expectations, work-life balance, and the need for recognition (Ng et al., 2010; Twenge et al., 2012). Berkup (2014) explains that millennials tend to value flexibility, self-development, and a supportive work environment. These differing characteristics require companies to understand the appropriate motivational approach to maintain optimal performance.

The relevant motivational theory in this study is Herzberg's two-factor theory, proposed by Frederick Herzberg in his works, *The Motivation to Work* (1959) and *Work and the Nature of Man* (1966). This theory distinguishes between motivating factors (achievement, recognition, responsibility) and hygiene factors (salary, working conditions, company policies). Various contemporary studies show that this theory remains relevant in explaining job satisfaction and performance, both in the public and private sectors (Ghazi et al., 2013; Hur, 2018; Alrawahi, 2025).

Previous research also shows that work motivation has a significant influence on employee performance, including in the banking sector (Goni, Manoppo, & Rogahang, 2021). Furthermore, work-life balance (Al-Jedaia & Mehrez, 2020), leadership (Sose, 2025), and the challenges of adapting to the millennial generation (Madiistriyatno, 2020) also influence work enthusiasm and productivity. In the context of modern marketing post-pandemic, marketing strategies have also undergone significant changes (Balis, 2021), thus requiring marketers to have high motivation and work resilience.

Based on this description, this study aims to analyze how millennial marketers motivate themselves to achieve micro-performance at PT Bank Rakyat Indonesia (Persero) Tbk, using Herzberg's two-factor theory as the primary basis for the analysis. This research is expected to provide academic contributions to the development of motivational theory and practical contributions to management in designing strategies to improve the performance of millennial marketers.

Motivation of Millennial Marketers

Work motivation is an internal and external drive that drives marketers to achieve targets and achieve optimal performance. In the context of millennial marketers at Bank BRI, motivation not only influences productivity but also initiative, creativity, and adaptability to dynamic digital marketing strategies and microtargeting (Herzberg, 1959; Herzberg, 1966). Highly motivated marketers tend to be more proactive in building relationships with customers, managing microportfolios, and consistently meeting credit distribution and service quality targets (Goni, Manoppo, & Rogahang, 2021).

Furthermore, motivation plays a crucial role in job satisfaction and loyalty among millennial marketers. Research by Achmad, Naser, & Devi (2022) shows that individuals who are both intrinsically and extrinsically motivated are able to maintain high performance over the long term. A supportive work environment, recognition for achievement, and a fair incentive system strengthen their motivation in the face of target pressure and micromarket competition. This suggests that work motivation is not just about achieving numbers, but also encompasses the psychological meaning and satisfaction of carrying out their roles.

Furthermore, the motivation of millennial marketers is influenced by the integration of intrinsic factors such as responsibility, autonomy, and self-development, with extrinsic factors such as incentives, recognition, and supervisory support. The combination of these two aspects is key to building emotional and professional attachment to work and the organization, thus driving sustained productivity and loyalty (Twenge et al., 2012; Ng, Schweitzer, & Lyons, 2010).

Micro Marketer Performance

The performance of micro-marketers includes achieving sales targets, maintaining customer portfolios, complying with operational procedures, and providing quality service to customers (PT Bank Rakyat Indonesia Tbk, 2024; Financial Services Authority, 2019). High-performing marketers are able to provide fast, accurate, and professional service while building customer trust. This performance is measured not only by the number of transactions but also by communication effectiveness, problem-solving skills, and the quality of interactions with customers (Madiistriyatno & Adiwijaya, 2021).

Individual factors such as experience, interpersonal skills, and intrinsic motivation also influence performance. Research by Goni, Manoppo, & Rogahang (2021) shows that marketers with high skills and strong motivation tend to be more productive, creative in their marketing approach, and able to consistently meet micro-targets. This demonstrates that performance is not solely the result of instructions or set targets, but also the complex interaction between ability, experience, and work motivation.

Furthermore, training, field experience, and the use of digital banking technology play a crucial role in supporting performance. Utilizing digital applications like BRISPOT allows marketers to monitor portfolios in real time, reducing administrative burdens and increasing fieldwork effectiveness. With technological support, marketers can focus more on developing customer relationships and achieving micro-targets, ultimately positively impacting bank growth and customer satisfaction (Berkup, 2014).

Relationship between Motivation and Performance

Work motivation is a key factor influencing the performance of millennial marketers in achieving micro-targets at BRI Bank. High motivation increases the desire to achieve optimal results, encourages creativity in problem-solving, and maintains consistent performance even under the pressure of tight targets (Herzberg, 1959; Alrawahi, 2025). Research by Goni, Manoppo, & Rogahang (2021) confirms that highly motivated marketers are able to sustainably maintain service quality, productivity, and effective communication with customers.

Furthermore, motivation also increases the loyalty and retention of millennial marketers. Achmad, Naser, & Devi (2022) emphasize that the combination of intrinsic and extrinsic motivation encourages marketers to be more committed to achieving micro-targets, maintaining long-term relationships with customers, and supporting Bank BRI's sustainable business growth. Internal motivation stemming from a sense of belonging, recognition, and meaningful work strengthens their engagement with their jobs.

Motivation and performance interact dynamically. Good performance provides positive feedback, which in turn increases the work motivation of marketers. Conversely, high motivation encourages proactive behavior, initiative, and innovation in managing client portfolios and achieving targets. This relationship demonstrates the importance of a Human Capital strategy that manages motivation and external factors in an integrated manner to drive optimal performance (Herzberg, 1966; Wahyuningsih, 2018).

METHOD

Types of research

This research uses a qualitative approach with a case study type, which aims to gain an in-depth understanding of the work motivation of micro-marketers from the millennial generation in the operational context at Bank BRI. The qualitative approach was chosen because the focus of this research is not merely on numerical measurements or statistical generalizations, but rather on exploring the meanings, experiences, and perceptions of participants regarding the factors that drive and hinder their performance. Through in-depth interviews, field observations, and internal document analysis, researchers were able to capture the nuances of behavior, attitudes, and values that drive the intrinsic and extrinsic motivation of millennial marketers, resulting in a holistic and contextual understanding.

This case study research type was used because the researcher wanted to intensively explore the phenomenon of work motivation in one specific case, namely the group of millennial generation micro-marketing personnel at Bank BRI, which faces high target pressure, operational challenges, and unique market characteristics. Case studies allow researchers to examine the complex interactions between motivating factors, hygiene factors, technology use, job autonomy, and supervisory support in a real-life context. Thus, this research not only produces in-depth empirical descriptions but can also provide strategic insights for Human Capital management, reward system design, and leadership approaches that are appropriate to the characteristics of the millennial generation.

Location and Time of Research

This research was conducted at a BRI Bank work unit with a broad operational area and a number of active Micro Business Units (SMEs). The research location was selected purposively, with the primary considerations being easy access to the necessary data, adequate representation of millennial generation marketing personnel, and full support from unit management in facilitating the data collection process. This purposive approach ensured that the participants had relevant experience and understanding of the motivation and performance phenomena that were the focus of the research, thus ensuring that the data obtained reflected real-world conditions.

The research process was conducted over a three-month period, encompassing various stages, from preparation and field data collection through observation and in-depth interviews, to qualitative data analysis. During this period, researchers also conducted data verification and triangulation to ensure the validity and consistency of the findings. The final stage involved compiling a final report summarizing the empirical findings, theoretical analysis, and strategic recommendations for managing human capital and motivating millennial marketing staff within Bank BRI.

Research Participants

The research participants were determined using purposive sampling, selecting individuals deemed to have experience and a deep understanding of the work motivation and performance of micro-marketing personnel at BRI Bank. This purposive approach was chosen to ensure the data obtained is relevant, rich, and able to describe the phenomenon in depth (Sugiyono, 2020; Madiistriyatno, 2020). The primary participants consisted of micro-marketing personnel (Mantri) from the millennial generation (aged 29–44 years in 2025), who had worked for at least one year, and were actively carrying out micro-marketing tasks and targets. The information collected from these participants served as the basis for understanding their intrinsic motivation and the factors influencing their performance achievement.

In addition to marketing personnel, research participants also included direct superiors (Head of Unit/MBM) who could provide perspectives on performance monitoring and evaluation, as well as supporting parties such as Branch HR or ROs who had access to organizational policies and supporting data. The number of participants was not determined at the outset but was adjusted until data saturation was reached, which is the point at which

interviews or data collection no longer provide significant new information (Sugiyono, 2020; Aquino Jr. & Jalagat Jr., 2025). This approach ensured high data quality and that the analysis could depict motivation and performance phenomena holistically.

Method of collecting data

The technique used is Non-Probability Sampling with Purposive Sampling and Snowball Sampling types. 1. Purposive Sampling was chosen to determine Key Informants, namely millennial marketers with very high and very low performance, as well as their direct superiors (Supervisors/Managers) who are responsible for their work units. 2. Snowball Sampling can be used to develop informants if information from key informants is considered not yet saturated. 2. The number of samples is not measured based on statistical rules, but is determined until the data obtained reaches theoretical saturation, where no more significant new information is found.

Data collection was carried out using several main techniques in qualitative research.

Research Instruments

The main research instrument was a semi-structured interview guide developed based on the Application of Herzberg's Theory to the Millennial Generation. Millennials (born 1981–1996) have a work approach that is more oriented towards values, meaning, and self-development than previous generations (Ng et al., 2010; Twenge et al., 2012). Therefore, this instrument focuses on intrinsic motivators, such as recognition for contributions (recognition), meaningful work (work itself), opportunities for learning and development (growth), and work-life balance. Furthermore, hygiene factors were considered, including competitive salaries, a healthy work environment, and supportive leadership, to prevent respondents from experiencing dissatisfaction or turnover (Herzberg, 1959; Herzberg, 1966). The questions were designed to explore how marketers respond to intrinsic and hygiene motivation in their daily practices.

The instrument also emphasized the relationship between Herzberg's factors and the performance of micro-marketers. Performance is measured by the marketer's success in acquiring customers, maintaining credit quality, and achieving distribution and collectibility targets (Goni, Manoppo, & Rogahang, 2021; Aquino Jr. & Jalagat Jr., 2025). Interviews were aimed at determining whether the fulfillment of motivating factors—such as meaningful work and trust in decision-making—led to high enthusiasm, initiative in reaching customers, and consistency in achieving targets. This approach enabled researchers to identify the most effective motivational patterns in contextually improving the performance of millennial marketers at Bank BRI.

Data Analysis Methods

Data were analyzed using thematic analysis, which includes three main stages: data reduction, data presentation, and conclusion drawing/verification (Miles, Huberman, & Saldaña, 2014). Data reduction was carried out by selecting relevant information from interviews, observations, and documentation. The data presentation stage was carried out by grouping information based on motivation and performance themes, thus facilitating interpretation.

Next, researchers triangulated data from various sources to ensure the validity of the findings. This approach enabled a deeper understanding of how motivation, both intrinsic and extrinsic, influences the performance of millennial marketers at Bank BRI. Thematic analysis also helped identify common patterns, challenges, and strategies applied in daily work practices.

Hypothesis

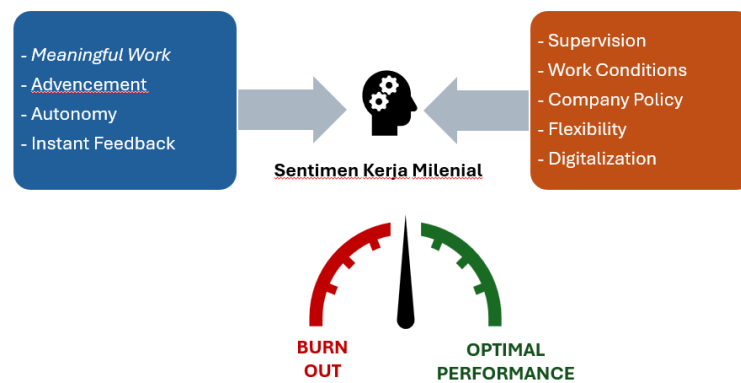
H1: Employee participation has a positive and significant effect on the work motivation of millennial marketers. H2: The work environment has a positive and significant influence on the work motivation of millennial marketers. H3: Work motivation has a positive and significant effect on the performance of millennial marketers.

H4: Employee participation has a positive and significant effect on the performance of millennial marketers. H5: Work environment has a positive and significant effect on the performance of millennial marketers. H6: Work Motivation mediates the influence of Employee Participation on the Performance of Millennial Marketers. H7: Work Motivation mediates the influence of Work Environment on the Performance of Millennial Marketers.

RESULTS AND DISCUSSION

Based on qualitative data analysis, it was found that intrinsic motivators are the main trigger for millennial generation micro marketers (Mantri), especially those in the High Performer category, to work beyond the performance standards set by Bank BRI. This intrinsic motivation arises from the meaning of work, a sense of belonging, and psychological satisfaction in carrying out their roles.

One of the most dominant forms of motivators is responsibility and work autonomy, where Mantri feels motivated when given the trust to manage the area of their supervision independently. This granting of autonomy is seen not as an additional burden, but rather a form of recognition of individual competence and capabilities, which encourages proactive initiatives, better customer management, and consistent target achievement (Herzberg, 1966; Ng et al., 2010).



In addition to responsibility and autonomy, the study also highlighted the importance of "The Work Itself" and career advancement as drivers of intrinsic motivation. Informants stated that seeing the tangible impact of work on the success of MSME customers provides deep inner satisfaction. For example, Mantri feels like a consultant and agent of change for local economic development, which increases work motivation despite facing operational challenges. Clarity in career paths and promotion opportunities also encourage Mantri, categorized as an Average Performer, to consistently improve their performance (Twenge et al., 2012; Herzberg, 1959).

On the other hand, hygiene (extrinsic) factors play a crucial role in maintaining motivational stability, especially for low-performing marketing personnel. Research findings indicate that failure to meet hygiene factors, such as unsupportive supervision, challenging working conditions, or unrealistic targets, leads to decreased motivation and productivity (Al-Jedaia & Mehrez, 2020; Wahyuningsih, 2018). For example, pressure from superiors who focus solely on numbers without providing technical assistance makes junior paramedics anxious and less focused on serving customers, which aligns with Herzberg's theory regarding the role of hygiene as a "safety net" to prevent dissatisfaction (Herzberg, 1966).

These findings confirm that millennial marketers' work motivation is contextual and influenced by the interaction between intrinsic and extrinsic factors. Encouraging factors such as job autonomy, instant feedback through digitalization (BRISPOT), meaningful work, and a collaborative work culture foster high motivation and performance. Conversely, inhibiting factors such as an overly quantitative leadership style, work-life balance pressures, burnout due to unrealistic targets, and inconsistencies with company policies can reduce performance even with high individual competency (Ng et al., 2010; Twenge et al., 2012; Herzberg, 1959; Hur, 2018). Therefore, an adaptive Human Capital management strategy focused on career development, autonomy, and supportive supervision is key to sustainably improving the motivation and performance of millennial marketers.

This study extends the application of Herzberg's Theory by considering the characteristics of the millennial generation and the context of digital transformation within BRI. The results show that traditional hygiene factors, such as salary, working hours, and physical conditions, have now evolved into work flexibility and access to technology. This aligns with the findings of Wahyuningsih (2018) and Al-Jedaia & Mehrez (2020), who stated that millennials are highly sensitive to work-life balance and ease of use of digital work tools. The absence of these two modern factors can directly reduce work motivation, even before salary is considered, so companies need to pay attention to modern hygiene elements to prevent demotivation.

Furthermore, intrinsic motivators remain key drivers of productivity and loyalty, particularly for High Performing marketers. Factors such as meaningful work, autonomy, and career development opportunities provide a strong internal drive to achieve performance targets. However, the effectiveness of these intrinsic motivators is highly dependent on the fulfillment of modern hygiene factors. These findings confirm the adaptive integration of motivators and hygiene factors as key to effective Human Capital management, as expressed by Herzberg (1966) and Twenge et al. (2012), particularly for millennials who emphasize meaningful work and recognition for contributions.

From a managerial perspective, this study emphasizes the importance of the Unit Head's role as a Mentor or Coach, not just as a target supervisor. Low-performing informants, such as Informant 03, demonstrated that numbers-oriented supervision without technical guidance or emotional support can decrease motivation and productivity. Conversely, a personalized approach for High Performers, such as providing greater autonomy, new challenges, and involvement in unit decision-making, has been shown to increase work enthusiasm and a sense of ownership of their area of responsibility (Ng et al., 2010; Herzberg, 1959).

The research findings also emphasize the importance of digital recognition and communication rituals, such as giving appreciation through WhatsApp groups, as a tool to maintain consistent team morale and motivation. Holistic and adaptive Human Capital management, which integrates modern motivators and hygiene factors, enables BRI to create a work environment that supports optimal performance, loyalty, and organizational sustainability. Thus, work flexibility and technology have shifted to basic needs (hygiene) for millennial workers, so the absence of these two factors can lead to rapid demotivation, preceding salary or financial compensation (Hur, 2018; Twenge et al., 2012).

CONCLUSION

Based on the research results, it can be concluded that the work motivation of millennial micro-marketing staff at BRI is strongly influenced by a combination of intrinsic motivators and modern hygiene factors. Intrinsic motivators, such as meaningful work, autonomy in decision-making, and career development opportunities, are the main drivers for marketers to achieve optimal performance, especially for the High Performer category. These factors foster a sense of ownership in the target area, work enthusiasm, and proactivity in building relationships with MSME customers.

Modern hygiene factors, including work flexibility, access to technology, quality supervision, and fair company policies, act as a "safety net" that maintains stable motivation. Failure to meet hygiene factors, such as overly target-oriented supervision or an unbalanced workload with technical support, can reduce motivation and negatively impact the productivity of marketing personnel, especially among Average and Low Performers. These findings underscore the importance of adaptive Human Capital management to the characteristics of the millennial generation.

Furthermore, the integration of motivational and hygiene programs tailored to millennial needs has been shown to increase loyalty, job satisfaction, and performance sustainability. The implementation of digital technology, such as the BRISPO app, not only simplifies work but also serves as an instant feedback mechanism favored by millennials. A personalized and communicative management approach, including recognition of achievements through appreciation rituals, is an effective strategy for maintaining team morale and motivation.

Overall, this study confirms that the millennial marketing workforce management strategy at BRI must be holistic, flexible, and adaptive, integrating modern motivators and hygiene factors. Unit Heads (Kaunits) need to act as mentors or coaches, assisting, guiding, and providing challenges tailored to individual characteristics. In this way, the company can encourage marketers to achieve maximum performance, increase job satisfaction, and minimize the risk of turnover, while simultaneously strengthening their contribution to MSME development and the local economy.

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