

**PRODUCT DIVERSIFICATION AND E-COMMERCE MARKETING IN AN EFFORT TO
INCREASE SALES (USAHA ALFIRA HENNA ART BUSINESS)**

ALFIRA

Entrepreneurship Study Program, Makassar State University
Correspondensi author email: alfiraa2003@gmail.com

MUHAMMAD JUFRI

Entrepreneurship Study Program, Makassar State University
muhammad.jufri@unm.ac.id

SUMIATI TAHIR

Entrepreneurship Study Program, Makassar State University
tahir.sumiati@gmail.com

ASMAYANTI

Entrepreneurship Study Program, Makassar State University
asmayanti@unm.ac.id

ANDIKA ISMA

Entrepreneurship Study Program, Makassar State University
andika.isma@unm.ac.id

Abstract

With the advancement of time and internet technology, business actors are encouraged to adapt and seize existing opportunities, one of which is the utilization of Shopee's e-commerce with attractive features that can support a wider market share. Additionally, to meet consumer desires, a business needs to innovate through product development, one of which is product diversification, a business development strategy to expand product reach, prepare new markets, and reduce business risks. This research aims to examine Product Diversification and E-Commerce Marketing in Efforts to Increase Sales of Alfira Henna Art Business. The research method used is qualitative descriptive with a focus on the study of Concentric Diversification and E-Commerce Marketing Features of Shopee. The analysis stages include market trend research, new product development, and product trials with 3 Henna Artist informants to obtain responses regarding the launched products in terms of product quality, product durability, suggestions, and feedback from informants, resulting in the final product development with the addition of products on Shopee e-commerce. The research results show that the new Henna product development through concentric diversification, Amora White Henna and Amora Nude Henna products, aligns with consumer desires, receives positive responses regarding quality differentiation from competitors, and utilizes Shopee e-commerce marketing features used by Alfira Henna Art Business such as Store Promotions, Discount Packages, Follow Store Vouchers, Discount Packages, and Shopee Ads. This also expands the market reach and increases the sales reach of Alfira Henna Art Business compared to before. Thus, it can be concluded that Product Diversification through concentric diversification, namely Amora White Henna and Amora Nude Henna, aligns with consumer needs, and the E-

Commerce Marketing Features of Shopee have proven effective in reaching a broader market share and driving the growth of Alfira Henna Art business.

Keywords: Concentric Diversification, Shopee E-Commerce, Shopee Marketing, Sales, MSMEs.

INTRODUCTION

Along with the development of the times in science and technology (IPTEK), there has been progress and advancement in internet technology, which is now rapidly encouraging society to adapt to the conveniences offered, such as faster access to information, more efficient communication, and various applications that simplify daily life. With the advancement of internet technology, distances, time, and costs that were once difficult to reach can now be easily accessed. Every year, there is a significant increase in internet usage in Indonesia, thanks to advancements in internet technology.

The use of the internet has become a part of people's lifestyles, even becoming a necessity. Along with the increasing number of internet users, the e-commerce sector has also experienced extraordinary growth in recent years (Astuti et al., 2023). According to the Indonesian Internet Service Providers Association (APJII), the number of Indonesians using the internet in 2024 reached 221.5 million people, from a total population of 278.6 million people in 2023. According to the APJII internet penetration survey in 2024, Indonesia's internet penetration rate reached 79.5%, an increase of 1.4% compared to the previous period of 78.1% in 2023 (APJII, 2024).

With the emergence of new e-commerce platforms in Indonesia, e-commerce has rapidly developed. Besides Tokopedia, Bibli.com, Lazada, Bukalapak, and Shopee, the one that is currently popular is Shopee. As seen in the data table below.

Table E-Commerce Visitor Data

Data Name	Value
Shopee	157.97 million
Tokopedia	117,03 million
Lazada	83,23 million
Blibli	25,43 million
Bukalapak	18,07 million

**Data source: Databoks: E-commerce Visitors in Indonesia
in the First Quarter (2023)**

Based on the data table above, which shows that Shopee is the e-commerce platform with the highest website visits in Indonesia in the first quarter of 2023, with an average of 157.9 million visits per month from January to March. Which now shows far surpassing its competitors (Ahdiat, 2024).

By observing the development of e-commerce in the current era, it has become one of the keys to driving the growth of entrepreneurs, especially Micro, Small, and

Medium Enterprises (MSMEs) in Indonesia. UMKM have great potential as the main drivers of economic growth and provide extensive economic services to the community. Therefore, small and medium enterprises need to enhance and expand their business development with the aim of achieving maximum profit.

One of the approaches that can be taken in this development is through digitalization and innovative marketing strategies to attract buyers' attention. An effective marketing strategy involves careful planning to sell products, such as leveraging market opportunities or maximizing the use of social media. In facing the technological era, business operators are required to optimize the use of technology, including conducting online business through marketplaces (Istiqomah et al., 2023). For example, Alfira Henna Art can utilize e-commerce platforms like Shopee as a means to market and sell their products. However, the reality of using the Shopee e-commerce platform in the current era for Alfira Henna Art is that their marketing has not been effective in rapidly reaching consumers. This is evident in the product sales table of Alfira Henna Art on Shopee e-commerce below.

Table Sales of Alfira Henna Art Business Products			
Year	Month	Product	Sales
2024	April	<i>Fake nails</i>	3
2024	May	<i>Fake nails</i>	1
2024	September	Henna	1
Total Amount			5

(Source: Sales data on the Shopee e-commerce platform
for Usaha Alfira Henna Art 2024)

Based on Table 1.2, the sales data generated by Usaha Alfira Henna Art from the sales of fake nails & Henna shows that there are fluctuations in sales. The cause of the suboptimal sales of Alfira Henna Art is due to the lack of marketing on e-commerce platforms such as Shopee ads, as well as other factors like the underutilization of available service features and the products sold not meeting consumer expectations at the Shopee store of Alfira Henna Art. Therefore, Alfira Henna Art needs to enhance its marketing effectiveness using the services available on Shopee as a step to broaden consumer reach, which can increase sales for Alfira Henna Art. To meet consumer desires, Alfira Henna Art should develop its business, including product diversification. This strategy needs to be implemented considering that consumers usually desire something new or different. In addition to consumer demand, it can also follow competitors in the same category. Product diversification is a strategy used by companies to expand their product range and prepare for entering new markets to reduce business risks (Hananto et al., 2024). The implementation of a product

diversification strategy requires in-depth research on each product to be produced, ensuring confidence in existing products, but on the other hand, it may also involve discontinuing the production of certain products to increase revenue. For this product diversification to be successful, creativity, innovation, research, capital, promotion, or marketing communication, as well as support from the government for small and medium enterprises, are needed (Purnomo et al., 2021).

Alfira Henna Art is a business engaged in the field of Henna painting art. Henna art, commonly known as a temporary body decoration derived from henna leaves, is increasingly popular in Indonesia, both for weddings, parties, and other cultural activities. Alfira Henna Art initially started as an offline business that only offered services and product sales through social media. However, with the advancement of technology, Alfira Henna Art expanded its market share through the Shopee e-commerce platform to sell products that cater to the diverse preferences of its consumers. However, with the increasing number of sellers on the platform, competition in e-commerce has become more intense. Therefore, product diversification and appropriate marketing become the key to success in winning the competition and increasing sales on the e-commerce platform. In this context, the use of proper product diversification and effective marketing on the Shopee platform can help Usaha Alfira Henna Art in its efforts to boost sales.

RESEARCH METHOD

This research uses a descriptive research form through a qualitative approach, which aims to analyze and produce descriptive data in the form of interviews, notes, observations, images, photos, and others known as qualitative descriptive research. The methods used in this research focus on concentric diversification and marketing on the Shopee platform. The concentric diversification method is used to understand how product variations still relate to existing products, while marketing through Shopee's e-commerce service features aims to assess the effectiveness of digital platform optimization in reaching a broader consumer base. With this approach, the research can provide comprehensive insights into the business strategies implemented and their impact on the final results of the sales improvement study.

The design of this research uses a descriptive qualitative approach aimed at deeply understanding product diversification and e-commerce marketing in increasing sales at Alfira Henna Art. The qualitative approach was chosen because it allows researchers to thoroughly explore phenomena through direct interaction with research subjects. This research focuses on the concentric diversification method, which involves the development of new products that are closely related to the existing core products, as well as the optimization of marketing features on the Shopee platform. The research subjects include the business owner, customers, and three professional Henna artists as test subjects for the new products. These three artists were selected based on their

experience and competence in using Henna products, enabling them to provide valid feedback on the quality and market potential of the diversified products. The object of the research is Alfira Henna Art Business itself, particularly in the context of using business strategies through product diversification and e-commerce marketing.

The data used in this research consists of primary and secondary data. Primary data is obtained through direct observation, structured interviews, and documentation of business activities and promotions on Shopee. Meanwhile, secondary data is obtained from literature studies, scientific articles, and relevant historical sales data. Data collection techniques were carried out using several methods, namely observation of the Shopee platform and sales process, interviews with key informants, visual documentation (such as advertisements and vouchers), and supporting literature review.

To ensure the validity of the data, this research employs triangulation techniques, including source triangulation, method triangulation, and data triangulation. Source triangulation is conducted by comparing opinions from various informants, method triangulation through a combination of observation, interviews, and documentation, and data triangulation by comparing field results and theoretical findings. The collected data is then analyzed using qualitative descriptive analysis, which involves reducing the data, presenting it systematically in the form of narratives, tables, or graphs, and drawing conclusions based on the emerging patterns. With this design, it is hoped that the research can provide a comprehensive picture of the effectiveness of diversifying certain products and e-commerce marketing in improving sales performance at Alfira Henna Art Business.

The focus of this research is to examine product diversification through the concentric diversification method and e-commerce marketing through the features available on the Shopee e-commerce platform, which will be implemented by Alfira Henna Art Business in an effort to increase sales. The focus of the research is the outline of the research observation, so that the methods and analysis of the research results are more directed. Thus, the focus of this research is concentric diversification and e-commerce marketing, specifically Shopee, in increasing sales for Alfira Henna Art Business.

The data analysis technique in this research is qualitative descriptive analysis. Qualitative descriptive analysis is a technique used to collect, analyze, manage, and present data descriptively in the form of words and written explanations. This qualitative descriptive analysis technique is used to provide a detailed and clear picture of the data that has been collected.

RESULTS AND DISCUSSION

The concentric diversification strategy implemented by Usaha Alfira Henna Art is an appropriate form of business development in addressing market needs and overcoming the limitations of previously offered products. Based on the theory from Suroto et al. (2021) in their research, concentric diversification is explained as a strategy for developing new products that still have a close relationship or connection, whether from the technological, marketing, or consumer side, with existing products. In this study, Alfira Henna Art initially only offered henna painting services. However, through a concentric diversification strategy, this business began developing ready-to-use henna products, such as Amora White Henna and Amora Nude Henna, which remain within the henna industry but in the form of physical products sold through e-commerce.

The initial step of this strategy is research and analysis of consumer preferences, which becomes the main focus in concentric diversification. Based on the results of interviews and observations, the Owner of Alfira Henna Art identified that white and nude henna have a high demand among henna artists and consumers. This data is supported by a literature review from Nurfadilah's journal (2022), which mentions that White Henna is preferred due to its elegant appearance and ease of removal. This shows that the selection of diversified products is truly relevant and market-driven.

The second focus in the applied concentric diversification strategy is the development of new products. This process involves innovation in terms of texture, aroma, durability, and packaging. Amora White Henna and Amora Nude Henna products are designed to have a matte finish, non-sticky texture, and a gentle aroma, which are distinguishing components compared to competitor products. This is in line with the statement by Fazira et al. (2023), that the success of product diversification heavily depends on creativity and innovation, as well as meeting consumer preferences.

Next, the third focus is product testing with professional users in the field of Henna art. Involving three professional Henna artists in Makassar, Alfira Henna Art received positive validation regarding the comfort of use, the durability of the Henna, and the visual appearance of the product. According to Awalinda's theory (2025), the success of product diversification is closely related to the business's ability to produce relevant outputs, adapt to market trends, and remain connected to the main business line.

The fourth focus is the addition of products as part of the business portfolio, which expands choices for consumers and increases sales opportunities. By adding a product line that still falls under the Henna category but in a physical form that consumers can purchase, Alfira Henna Art has successfully maximized the existing market potential while reducing business risk due to reliance on a single type of service. This strategy aligns with the theory of Harberg & Rieple regarding the objectives of

diversification, namely risk distribution, value addition, and building synergy between the main services and derivative products.

The overall implementation of the concentric diversification strategy by Usaha Alfira Henna Art has met the theoretical indicators proposed by Kharuniawati (2020), namely considering market size, level of competition, and technical capabilities. The developed products have clear market opportunities due to the trends of White Henna and Nude Henna, minimal competition in Makassar, and are executed with the support of the core competencies already possessed by the business. Thus, this strategy is not only theoretically relevant but also successfully implemented in practice in the development of small art-based businesses in the digital era.

The implementation of e-commerce marketing strategies through the Shopee platform by Usaha Alfira Henna Art is a very appropriate step amidst the increasing digital competition and changing consumer behavior. According to the theory put forward by Novianti (2024), digital marketing through Shopee is not limited to product sales but also includes store profile optimization, the use of promotional features, and effective interaction with customers. Alfira Henna Art has utilized various Shopee's standout features, such as Flash Sale, Follow Store Voucher, Package Promo, and Shopee Ads, to expand consumer reach and attract potential buyers.

The utilization of these features has proven to enhance the visibility of the store on Shopee and strengthen the positioning of the Amora Henna brand. For example, the use of "Follow Store" and "Flash Sale" vouchers provides direct incentives for new buyers, while Shopee Ads help bring products to the top of search results according to relevant keywords. This is in line with Todor's (2013) view in digital marketing theory that effective digital marketing must be measurable, interactive, and technology-based. By adjusting visual content and product descriptions as well as establishing responsive communication with customers, Usaha Alfira Henna Art has successfully increased profitability and customer trust significantly.

This e-commerce marketing is not just a sales medium, but also a strategic tool for building a brand digitally. The professional appearance of the store, attractive product visual support, and responsive communication reflect a user experience-based marketing approach. Thus, the e-commerce marketing strategy implemented by Usaha Alfira Henna Art has been able to provide a competitive advantage and become part of the digital transformation of MSMEs as recommended by Dewi & Nasution (2023).

**Table Sales before and after conducting research on Shopee E-Commerce
Alfira Henna Art Business**

No.	Year	Month	Product	Order Quantity
1.	2024	April	Fake Nails	3
2.	2024	Mei	Fake Nails	1
3.	2024	September	Henna Marron	1
Total Sales Before Research				5
No.	Year	Month	Product	Order Quantity
1.	2025	Maret	Henna Marron/White/Nude	6
2.	2025	April	Henna Marron/White/Nude	8
3.	2025	Mei	Henna Marron/White/Nude	19
Total Sales after Research				33

Based on the final results of the development research conducted by Usaha Alfira Henna Art on the sales of Amora Henna products, there has been a significant increase after the implementation of diversification and digital marketing strategies. Previously, the sales of Henna products through the e-commerce of Usaha Alfira Henna Art were not optimal and only recorded a total of 5 transactions during the year 2024. After product development and digital marketing strategies were implemented on Shopee, there was an increase in sales during the March–May 2025 period, totaling 33 transactions. This aligns with the main sales objectives in Arista Arroyan's theory (2024), which are to achieve sales volume, profit, and support business growth.

In Alfira Henna Art, product development that aligns with consumer preferences for white and nude henna, as well as e-commerce marketing features, directly contributes to the increase in sales volume. This also reflects the success of the concentric diversification strategy, which not only expands the product portfolio but also broadens the market segment through the digital era. In addition, the use of Shopee Analytics data to monitor sales performance and evaluate promotions strengthens the data-driven approach in sales management. By observing purchasing trends, the best promotion times, and the most popular product types, Usaha Alfira Henna Art can adjust its strategy to sustainably enhance its effectiveness. Thus, the implementation of e-commerce-based sales strategies becomes an important step in supporting business growth and enhancing the competitiveness of SMEs sustainably.

CONCLUSION

Based on the research conducted on Alfira Henna Art, it can be concluded that product diversification through the concentric diversification method and marketing through the features of the Shopee e-commerce platform has a positive impact on increasing sales potential. Product diversification in the form of the development of Amora White Henna and Amora Nude Henna has proven to be in line with market trends and demand, and has received positive responses from henna artists in Makassar. This product has advantages in terms of texture, matte appearance, and a soft and innovative aroma compared to competitors. Shopee's E-Commerce marketing, which includes features such as Store Promo, Discount Packages, Follow Store Vouchers, Shopee Flash Sale, and Shopee ads, has proven effective in supporting the business development of Alfira Henna Art and also increasing sales.

BIBLIOGRAPHY

- Aini, N., Cahyanti, M., Putri, V. E., Listiyani, D., Vayuni, F. E., Nugroho, R. H., & Ikaningtyas, M. (2024). Pemanfaatan Strategi Digital Marketing dalam Upaya Pengembangan Bisnis UMKM pada E-Commerce Shopee. *Economics And Business Management Journal (EBMJ)* Februari, 3(1), 1–8. <https://www.ejournal-rmg.org/index.php/EBMJ/article/view/188/230>
- Arista Arroyan. (2024). Implementasi Strategi Digital Marketing Dalam Meningkatkan Penjualan (Studi Pada UMKM Onotaki Kota Malang). 13(2), 1–23.
- Astuti, I. I., Sulisman, A. N., & Tarigan, S. R. D. B. (2023). Eksplorasi E-Governance: Menjawab Tantangan Implementasi E-Commerce Era Vuca Di Indonesia. *Jurnal Ilmiah Manajemen Muhammadiyah Aceh*, 13(2). <https://doi.org/10.37598/jimma.v13i2.1865>
- Awalinda, A. (2025). Strategi Diversifikasi Produk Dalam Upaya Peningkatan Pangsa Pasar Usaha Mikro Kecil Dan Menengah (Umkh) Rumah Durian Cahaya Bulan Cilongok Banyumas.
- Dewi, N., & Nasution, D. A. D. (2023). Pentingnya Penerapan E-Commerce Bagi UMKM Sebagai Salah Satu Bentuk Pemasaran Digital Dalam Menghadapi Revolusi Industri 4.0. *Jurnal Pijar*, 1(3), 566–577. <https://e-journal.naureendigiton.com/index.php/pmb/article/view/570>
<https://e-journal.naureendigiton.com/index.php/pmb/article/download/570/179>
- Dirasti Novianti, K. A. S. (2024). Optimalisasi strategi pemasaran dengan platform Shopee pada pelaku usaha desa galang pengampon, pekalongan, jawa tengah. 2, 80–85.
- Fatima, S. (2024). Pengembangan Produk. In Penambahan Natrium Benzoat Dan Kalium Sorbat (Antiinversi) Dan Kecepatan Pengadukan Sebagai Upaya Penghambatan Reaksi Inversi Pada Nira Tebu.
- Fazira, I., Jopang, & Wahbi, A. (2023). Analisis Faktor-Faktor Yang Mempengaruhi Diversifikasi Produk Dalam Pengembangan Usaha Ud . Mete Mubaraq Lombe Kota Kendari. *Business UHO: Jurnal Administrasi Bisnis*, 8(1), 169–184.

- Hananto, D., Sudraman, D., & Wijayanti, H. (2024). Diversifikasi Sebagai Strategi Bagi Pelaku Umkm Dalam Mempertahankan Usaha Pada Umkm Ppmt Tangsel. Prosiding Seminar Nasional LPPM UMJ, November 2024.
- Hasanah, S. Z., & Riofita, H. (2024). Kewirausahaan di Era Industri 4.0: Transformasi melalui Praktek Bisnis Modern. *Ekonodinamika Jurnal Ekonomi Dinamis*, 6(2), 215–228.
- Hermawan, E. (2022). Competitive Strategy, Competitive Advantages, dan Marketing Performance pada E-Commerce Shopee Indonesia. *Jurnal Kewirausahaan dan Multi Talenta*, 1(1), 1–13. <https://doi.org/10.38035/jkmt.v1i1.7>
- Husni, I., Amin, A., Amin, F., & A, F. A. E. (2024). Pemberdayaan Pengrajin Olahan Bandeng Melalui Diversifikasi Produk dan Pemasaran Digital di Kecamatan Pedurungan Semarang. 03, 1–7.
- Istiqomah, R. N., Ulva, N., Purwantoro, M. I., & Ayu, D. (2023). Pemanfaatan E-Commerce Shopee Dalam Meningkatkan Strategi Pemasaran UMKM di Desa Gending. *Journal of Global and Multidisciplinary*, 1(5), 684–691. <https://journal.institercomedu.org/index.php/multipleInstitercompublisherhs://journal.institercom-edu.org/index.php/multiple>.
- Jufri, M. (2024). Marketing Strategy Of Banana Bu Siness In Pangkajene And . pdf 3240 Words Jun 25 , 2024 1 : 15 PM GMT + 8 10 % Overall Similarity Crossref Posted Content database Excluded from Similarity Report Bibliographic material Jurnal Ekonomi Kreatif dan Manajemen .
- Kharuniawati, Y. (2020). Diversifikasi Produk Dalam Meningkatkan Volume Penjualan Di UMKM Batik Najiha Di Desa Tampo Kecamatan Cluring Kabupaten Banyuwangi. September.
- Mertika, R. W. (2024). Diversifikasi Produk dan optimalisasi E-Commerce Sebagai Upaya Eskalasi Penjualan dan Daya Saing Usaha UMKM Kerajinan Bidai Kota Singkawang Product Diversification and E-Commerce Optimization as an Effort to Escalate Sales and UMKM Competitiveness of Bida. 7(1), 1–9.
- Nurfadilah, S. (2022). Nuansa Journal of Arts and Design Henna: Jenis dan Nilainya dalam Pernikahan Bugis di Bone. 6, 20–24.
- Nurlaila, A. R. (2022). Strategi Diversifikasi Produk dan Penjualan pada Masa Pandemi Covid-19 (Studi Kasus di CV. DB Group Purwokerto). Tesis, 19, 1–131.
- Purnomo, Y. J. (2023). Digital Marketing Strategy to Increase Sales Conversion on E-commerce Platforms. *Journal of Contemporary Administration and Management (ADMAN)*, 1(2), 54–62. <https://doi.org/10.61100/adman.v1i2.23>
- Putra, D. P., & G.N. (2024). Proposed Marketing Strategy to Attract Potential Customers and Increase Revenue through Product Diversification in Resik Wangi Auto Detailing. *International Journal of Current Science Research and Review*, 07(09), 6923–6928. <https://doi.org/10.47191/ijcsrr/v7-i9-10>
- Ramadhanto, M. F., Akbar, M., & Agoestyowati, R. (2022). Strategi Diversifikasi Produk Sebagai Upaya Meningkatkan Penjualan Studi Pada CV. Harjaya Enam Makmur. *Jurnal Administrasi Bisnis*, 2(5), 654–660.
- Sikki, N., Yuniarsih, Y., & Sundari, A. (2021). Strategi Pemasaran Digital Untuk Meningkatkan Penjualan El Nuby Arabic Shop. *Masyarakat Universitas Sahid Surakarta*, 1(1), 360–371.

- Sofiyantu, H. R. (2024). Optimalisasi Platform Digital Sebagai Strategi Pemasaran Dalam Meningkatkan Penjualan UMKM. *IME Inovasi Makro Ekonomi*, Vol.6,No.3(3), 131–132.
- Suroto, P. Z., Setiawan, A. S., Lim, A. S., Winarto, J., Yap, M. F., & ... (2021). Diversifikasi Produk Okuwasawa melalui Pemanfaatan Limbah Produksi plugins. *themes.bootstrap3. article. sidebar. Journal.Prasetyamulya.Ac.Id*, 350–364. <https://journal.prasetyamulya.ac.id/journal/index.php/JPM/article/view/728%0Ahttps://journal.prasetyamulya.ac.id/journal/index.php/JPM/article/download/728/467>
- T. Alvi Syahri Mahzura. (2020). Pemanfaatan E-Commerce Dalam Peningkatan Penjualan Pada Burger Sei Putih Kota Medan. *Ekonomi Bisnis Manajemen Prima*, II.
- Tahir, S., Tahir, T., Aziz, M., & Gani, H. A. (2024). The Effect of Entrepreneurship Learning, Entrepreneurial Knowledge, Industrial Work Practice Experience, and Family Environment on Entrepreneurial Interest with Self-Efficacy as an Intervening Variable for State Vocational Students in Makassar City. *Ijevss*, 03(01), 2024.
- Umam, K. (2023). Strategi Pemasaran Marketplace Shopee Pada Online Shop Astacala.Ar (pp. 1–83).
- Wulandari, E. M. (2022). Analisis Pertumbuhan Penjualan Dan Strategi Diversifikasi Pada Bisnis Bismafurniture. http://repository.unissula.ac.id/14633/%0Ahttp://repository.unissula.ac.id/14633/1/Akuntansi_31401900053_fullpdf.pdf