

## DAFTAR PUSTAKA

- Ahlawat, P., O’Niell, C., Mohan, A., & Wiles, T. (2022, November 4). *Solving Software’s R&D Conundrum*. BCG Global. <https://www.bcg.com/publications/2022/software-companies-tackling-research-and-development-conundrum>
- Bank, World. 2022. *Remittance Prices Worldwide Quarterly: An Analysis of Trends in Cost of Remittance Services*. The World Bank Group.
- Board, Financial Stability. 2022. *Developing the Implementation Approach for the Cross-Border Payments Targets: Final Report*. Financial Stability Board.
- Crawford, C. Merle, and C. Anthony Di Benedetto. 2015. *New Products Management Eleventh Edition*. New York: McGraw-Hill Education.
- Dhargalkar, Kaustubh, Kasturi Shinde and Yoshita Arora. 2016. “A universal new product development and upgradation framework”. *Journal of Innovation and Entrepreneurship*, 5:27. 10.1186/s13731-016-0055-7
- Explainers, M. (2023, March 6). *What is Design Thinking?*. McKinsey & Company. <https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-design-thinking>
- Gaspary, E., Moura, G. L., & Wegner, D. (2020). How Does the Organisational Structure Influence a Work Environment for Innovation? *International Journal of Entrepreneurship and Innovation Management*, 24(2/3), 132. <https://doi.org/10.1504/ijeim.2020.10027220>
- Gibbons, S. (2016, July 31). *Design Thinking 101*. Nielsen Norman Group. <https://www.nngroup.com/articles/design-thinking/>
- Griffin, Abbie, and Albert L. Page. 1996. “PDMA Success Measurement Project: Recommended Measures for Product Development Success and Failure”. *Journal of Production Innovation Management* 13:478-496. Elsevier Science Inc.
- Hooley, Graham, Brigitte Nicoulaud, John M. Rudd, and Nick Lee. 2020. *Marketing Strategy and Competitive Positioning: Seventh Edition*. United Kingdom: Pearson.
- Hosseini, Akram Sadat, Sanaz Soltani, and Mohammad Mehdizadeh. 2018. “Competitive Advantage and Its Impact on New Product Development Strategy (Case Study: Toos Nirro Technical Firm)” *Journal of Open Innovation: Technology, Market, and Complexity* 4(2), 17. <https://doi:10.3390/joitmc4020017>
- Kim, Yeon-Hak, Sun-Woong Park, and Yeong-Wha Sawng. 2016. “Improving New Product Development (NPD) Process by Analyzing Failure Cases”. *Asia*

*Pacific Journal of Innovation and Entrepreneurship* Vol. 10 No.1: 134-150.  
10.1108/APJIE-12-2016-002

Krishnan, V, Karl T. Ulrich. 2001. "Product Development Decisions: A Review of the Literature". *Management Science* Vol. 47, No. 1. INFORMS

Miles, Matthew B., A. Michael Huberman, and Johnny Saldana. 2014. *Qualitative Data Analysis: A Methods Sourcebook, Edition 3*. United States of America: SAGE Publications Inc.

*Remittances Data*. KNOMAD. (n.d.). <https://www.knomad.org/data/remittances>

Reogma. 2021. "Asia-Pacific Cross-Border Remittance Service Market". *Reogma*, 2021. <https://www.reogma.com/finance-reports/asia-pacific-cross-border-and-remittance-service-market/>

Segismundo, Andre, and Paulo Augusto Cauchick Miguel. 2008. "Key Success Factors on New Product Development: A Preliminary Investigation On The Cooperation Model At An Automotive Company". Paper presented at *the XIV International Conference On Industrial Engineering and Operations Management, October* 13-16 2008.  
[https://abepro.org.br/biblioteca/enegep2008\\_TI\\_ST\\_073\\_522\\_11458.pdf](https://abepro.org.br/biblioteca/enegep2008_TI_ST_073_522_11458.pdf)

Soltani, Sanaz, Esmaeel Ramazanpoor, and Seyedhadi Eslamian. 2014. "A Structural Equation Model of the Impact of New Product Development on Competitive Advantage". *Engineering Management Research* 3, 1. <http://dx.doi.org/10.5539/emr.v3n1p99>

*The 2020 Scrum Guide* <sup>TM</sup>. Scrum Guide | Scrum Guides. (n.d.). <https://scrumguides.org/scrum-guide.html>

Trott, Paul. 2017. *Innovation Management and New Product Development: Sixth Edition*. United Kingdom: Pearson.

USA. Office of the Director of National Intelligence. 2021. *The Future of Migration*. <https://www.dni.gov/index.php/gt2040-home/gt2040-deeper-looks/future-of-migration>

*What is Scrum?*. Scrum.org. (n.d.). Diakses dari <https://www.scrum.org/resources/what-scrum-module>

Weiss, Mitzi M. Montoya, and Roger Calantone. 1994. "Determinants of New Products Performance: A Review and Meta-Analysis". *Journal of Production Innovation Management* 11: 397-417. Elsevier Science Inc.

Yin, R. K. 2018. *Case Study Research and Application: Design and Methods*. Sixth Edition. Los Angeles: SAGE.