



## DAFTAR ISI

- Asosiasi Asuransi Jiwa Indonesia. (2022). *ROADMAP Industri Asuransi Jiwa Indonesia*
- Bank Indonesia. (2024). BI Rate. <https://www.bi.go.id/id/statistik/indikator/bi-rate.aspx> (diakses tanggal 20 November 2024)
- Barney, Jay. (2014). *Gaining and Sustaining Competitive Advantage* (Fourth Edition). Pearson Education Limited.
- BPS. (2024). *Pertumbuhan Ekonomi Indonesia Triwulan III-2024*. [www.bps.go.id](http://www.bps.go.id)
- Cooper, D.R., & Schindler, P.S. (2019). *Business Research Methods*. Sixth Edition. McGraw-Hill International Edition. Singapore
- Direktorat Statistik Kependudukan dan Ketenagakerjaan-BPS. (2018). *Proyeksi Penduduk Indonesia 2015-2045 Hasil SUPAS 2015*.
- Ganesh, S. et al. (2018). *Rebooting a Digital Solution to Trade Finance, Bain dan Company and HSBC*.
- Lestari, Anastasia Herlina Yuni. (2023). *Analisis Kompetensi Inti Dan Strategi Bersaing Berbasis Sumber Daya Dan Kemampuan* (Studi Pada PT Indo Xetia Internasional)
- Mallick, S. K., Rudra, S., dan Samanta, R. (2020). *Sustainable ecotourism development using SWOT and QSPM*. International Journal of Geoheritage and Parks, 185-193.
- Otoritas Jasa Keuangan. (2024). Perasuransian. <https://www.ojk.go.id/id/kanal/iknb/Pages/Asuransi.aspx> (Diakses tanggal 20 November 2024)
- Otoritas Jasa Keuangan. (2024). *Statistik Asuransi – September 2024.xlsx*
- PT BNI Life (2023). *Laporan Keberlanjutan 2023*.
- PT BNI Life (2023). *Laporan Tahunan 2023*.
- Thompson, A. A., Peteraf, M. A., Gamble, J. E., dan Strickland, A. J. (2020). *Crafting and Executing Strategy: The Quest for Competitive Advantage Concepts and Cases* (22 ed.). Mc Graw Hill.
- Wiguna, Daniel. (2022). *Analisis Strategi Trade Finance PT Bank Central Asia TBK*