

DAFTAR PUSTAKA

- Dharmmesta, B. S. (1997), *Segi-segi Penelitian untuk Penyusunan Tugas Akhir Magister Manajemen, Butir-butir Materi Magister Manajemen UGM* (tidak dipublikasikan).
- Cravens, David W. (1997), *Strategic Marketing*, 7th ed. USA : The McGraw-Hill
- Granfield, Michael and Nicols, Alfred (2001), *Journal of Retailing Vol 51 No. 1 : "Economic and Marketing Aspects of The Direct Selling"*.
- Kotler, Phillip (1997), *Marketing Management*, The Millennium Ed., USA, Prentice Hall International, Inc.
- PT Bank Niaga, Tbk., *Niaga Vision 2007*, (2003)
- PT. Bank Niaga, Tbk., *Annual Report* (2003)
- Robert A. Peterson and Thomas R. Wotruba (1996), *Journal of Personal Selling, Vol XVI, No.4 : What is Direct Selling? – Definition, Perspectives, and Research Agenda*
- Sri Wahyudi, Agustinus, SE, MBA (1996), *Manajemen Strategik : "Pengantar Proses Berpikir Strategik"*, edisi 1, Jakarta, Binarupa Aksara
- Thomson, Arthur, Jr and Strickland III, A.J (2003), *Strategic Management*, 13th ed. USA : The McGraw-Hill

[1] Laporan bulanan perolehan account melalui DS, 2002- 2003.

[2] Laporan bulanan perolehan account Bank Niaga Jakarta melalui penjualan di kantor cabang.