AGILE PROJECT MANAGEMENT: IMPLEMENTATTION OF AGILE WORKING SYSTEM IN BANK DAYA USAHA SHARIA

Hanan Yulianto and Aries F Firman
School of Business and Management Institut Teknologi Bandung
Email: hanan.yulianto@sbm-itb.ac.id

Abstract

Bank Daya Usaha Sharia as one of player in banking industry, experiencing with intense competition along with digitalization trend in banking industry so that competitor not only came from other bank but also come from internet and telecommunication industry. Bank Daya Usaha Sharia internally have treat which is slow to access or penetrate the market so that selected agile project management as working system because the methodology or approach already proven. Research questions related to condition Bank Daya Usaha Sharia are which working unit can implementation agile project management, what kind of agile methodology that is relevance and how agile project management can be implemented or what kind of factor influenced. Based on those questions, this research have objective to find out which working unit can implemented agile project management with relevance agile methodology and find out factors influenced that implementation. This research using qualitative research approach through interview, interview has conducted for eight (8) respondents, which is employee at Bank Daya Usaha Sharia at many level of position from department head, division head and director. With this interview, expected discover information about type project, project characteristic, project strategy and factors influenced in implementation agile project management. To determine type of project and project characteristic, use an approach Project Characteristic Quadrants by Goal and Solution Uncertainty, while to determine project strategy using approach Project Management Strategies Based on Complexity and Uncertainty. This research only conducted for four (4) working unit, among others Human Capital, Internal Audit, Business Risk & Development and Business Planning. Based on interview result and analysis, there are conclusions, such as working unit that possible implemented Agile Project Management are Human Capital, Business Risk & Development and Business Planning with Agile Methodology SCRUM, while Internal Audit more appropriate to implemented traditional project management. Thirteen (13) factors influenced in Agile Project Management implementation such as requirement, goals, solutions, team members, collaborative, directions, adapt to change, empowerment, agile mindset and organization drive. While reason why Bank Daya Usaha Sharia selected Agile Project Management as working system and implemented at current are competition, investment and best practice.

Keyword : *agile methodology; agile mindset; agile project management*

Introduction

Sharia Business Unit of Bank Daya Usaha established in March 2008, this business unit serve funding to small and medium-sized enterprises and provide mortgage services to customers.On July 2014, Sharia Business Unit of Bank Daya Usaha merged with Bank Putra Jaya Usaha becoming Bank Daya Usaha Sharia.Bank Daya Usaha Sharia officially became a public company and listed on Indonesia Stock Exchange (IDX) through Initial Public Offering (IPO) on May 2018.There are two (2) main product offered to market that are funding with some product such as saving account iB, time deposit iB, and Hajj saving account and financing with product financing to underprivileged families specifically financing for women's group in rural areas.Bank Daya Usaha Sharia have only 25 branches and 41 operational function office across Indonesia from Aceh to Makassar with employee 12,000 and mostly women. Collected fund from around 20,000 prosperous customers, with almost all distributed to underprivileged families, reaches 3.2 million active customers.

Bank Daya Usaha Sharia Mission is "together, we create opportunities for growth and more meaningful life". And the Vision is "to be best Sharia Bank, for financial inclusion, making difference in the lives of millions of Indonesia people. Values is belief that drive behaviors for management, employee that interaction in day-to-day basis to serve the customers, the value of Bank Daya Usaha Sharia is PRISMA-Professionalism, Integrity, Mutual Respect and Team Work.

Bank Daya Usaha Sharia Business Model using Canvas Business Model as follows:

Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments
1. Regulators 2. Human capital vendors 3. Network & technologies vendors	1. Business planning 2. Customer acquisition & maintenance 3. Recruitment & development 4. Network & technologies improvement	**Financing Customers:** Financing individual womer from underprivileged families to start or growth business **Funding Customers:** Provide distribution of fund to finance financing cutomers that is underprivileged families and return/profit sharing	**Financing Customers:** Face to face meetevery two (2) week between customers and bank staff (Mobile Marketing Syariah). **Funding Customers:** Interaction beetwen bank staff (Customer Service or Teller) at branch or interaction with call center officer and ATM	**Financing Customers:** 1. Individual women from underprivileged families 2. Have business or desire to start business 3. Minimum age 18 years old (marriage) or 21 years old (single), maximum age 60 years old **Funding Customers:** Any individual as Indonesian citizen or foreigner or non individual (company)
	Key Resources 1. Human Capital (sales & supporting staff) 2. Physical network (outlet, branches) 3. IT system		**Channels** **Financing Customers:** Mobile Marketing Sharia (MMS) **Funding Customers:** Bank branches office	

Cost Structure	Revenue Streams
1. Staff benefit 2. Network & technologies maintenance & improvement 3. Operational cost	1. Difference between margin that charged to financing customers and return/profit sharing that promised to funding customers 2. Fee for transactional services

Figure 1. Canvas Business Model Bank Daya Usaha Sharia (Osterwalder & Pigneur, 2010).

Bank Daya Usaha Sharia in 2019 have plan to build Sharia Digital Ecosystem for Unbanked. Bank will created and build effective infrastructure, product and process to serve unbanked market and transforms that market to be bankable with prudent and good

corporate governance. There are two (2) platform digital that will be develop, those are digital platform for employee in order to creating efficient and fast to serve customers and digital platform agent bank to encourage new business for customers (Anshori, 2018).

Problems that arise this time at Bank Daya Usaha Sharia among others late or slow at introduce development product or process to market. This happen due to organization bureaucracy and non-agility working system.Agile project management as working system hypothetically would resolve that problems. Add the effect of this situation to highlight the significance of this research.

Research questions related to condition Bank Daya Usaha Sharia are which working unit can implementation agile project management, what kind of agile methodology that is relevance and how agile project management can be implemented or what kind of factor influenced.

Objectives of this research those are to find out working unit or jobs in the working unit that can utilized or implemented agile project management to fulfill or goals of jobs, if that working unit can implemented agile project management than this research should proposed agile methodology that appropriate. Furthermore, find out what factors that will be affect when implemented agile project management.

Literature Review

The steps to determine which working unit can implemented Agile Project management in accordance with theories such as diagram of Project Characteristic Quadrant by Goals and Solutions Uncertainty (Fernandez & Fernandez, 2008/2009), Project Management Strategies Based on Complexity and Uncertainty (Fernandez & Fernandez, 2008/2009) as follows:

(1) There is in working unit any jobs or task that categorized as project; (2) There is project in working unit categorized in quadrant two (2), three (3) and four (4) in diagram of Project Quadrants by Goals and Solutions Uncertainty; (3) What is type of project strategies? Linear, Incremental, Iterative, Adaptive, or Extreme; (4) based on all data, conclusion made using tools table relationship of project strategies, quadrant, and agile practice to determine appropriate Agile Methodology.

Determining factors that influenced in implementation Agile Project Management base on result of interview that indicate respondents thought and experiences that compare with project management and agile project management theories.

Based on a certainty and uncertainty goal and solutions of project, than project characteristic can determined. From this characteristic, approach project can define. Project with characteristic clear goals & clear solutions than better using traditional project management approach while project with clear goals & not clear solutions, not clear goals & clear solutions and not clear goals & not clear solutions than better using agile project management approach.
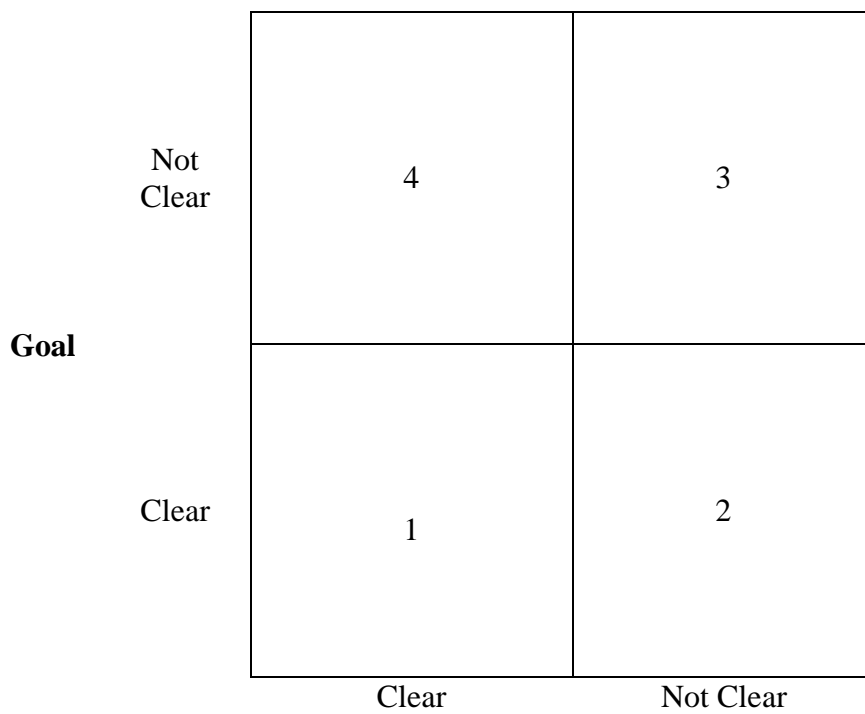
Solution

Figure 2. Project Characteristic Quadrants by Goal and Solution Uncertainty (Fernandez & Fernandez, 2008/2009).

How project initiate, execute and deliver described as project management strategies, such as linear, incremental, iterative, and adaptive an extreme strategy. (Fernandez & Fernandez, 2008/2009)
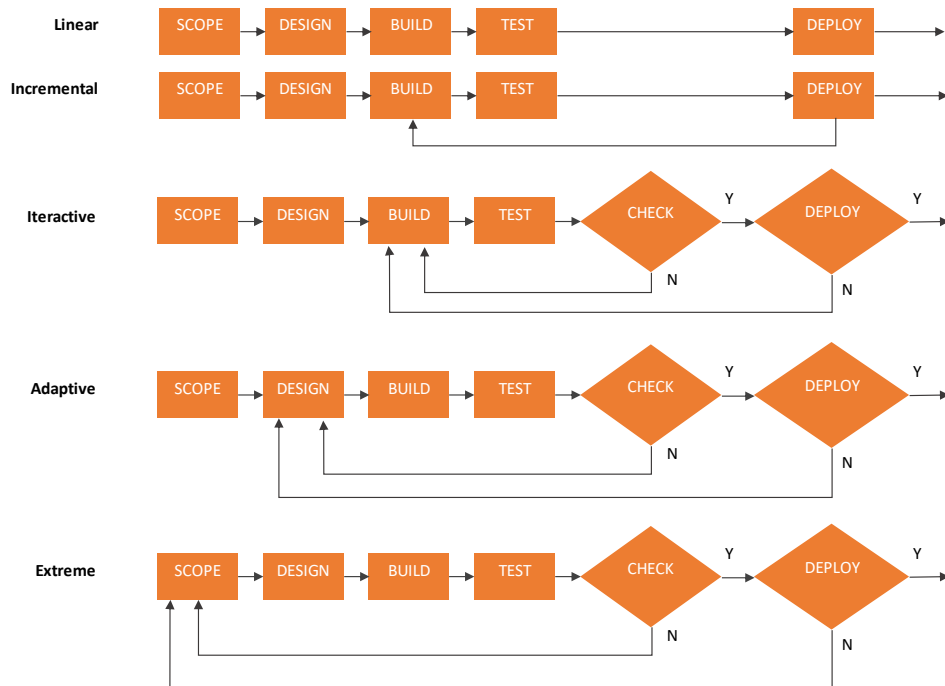
Figure 3. Project Management Strategies Based on Complexity and Uncertainty (Fernandez & Fernandez, 2008/2009)

Linear Strategy

A Linear strategy is a dependent, sequential phases without feedback loops. Solutions of project will release after final phase. This strategy category as traditional strategy.

This project have clear goal, solution, and requirements, repetitive, routine, use standard templates and a little change of requests. If put on diagram project characteristic quadrants by goal and solution uncertainty than will be at quadrant one (1).

The positive side of the linear strategy among others project scheduled upfront for entire project, definite resource requirement, no need skilled resources. The negative side of the linear strategy are no accommodate for change of plan and schedule, high cost, longer time, not focused at customer only focused at plan. (Fernandez & Fernandez, 2008/2009)

Incremental Strategy

An Incremental strategy is a dependent, sequential phase with a release partial solution in each phase of project. The characteristic of Incremental strategy same to a linear strategy, the difference that value of business delivered prior to the final phase. Incremental strategy suited to quadrant one (1) diagram project characteristic quadrants by goal and solution uncertainty.

The plus point of Incremental strategy are value of business delivered earlier in the phase of project, accommodate of change requirement, incremental solution, and focus on customer value. The negative point are required documentation, dependencies in function/features, involving customer. (Fernandez & Fernandez, 2008/2009)

Iterative Strategy

An Iterative strategy is a project with number of repeated phase with a feedback loop in each phase completed. Final phase may produce a partial solution if the customer desires. The Iterative strategy uses intermediate solutions to find out the complete solution.

The pro of this strategy among others solutions that produce can review by customer to improve the solutions, change of scope can be accommodate and business change conditions can adapt to this project.

The cons of this strategy among others require customer active to give feedback and the final solution only for specific customer in the project. An example agile project management method is Scrum. (Fernandez & Fernandez, 2008/2009)

Adaptive Strategy

In Adaptive strategy each feedback from each phase of project will use as baseline next iteration so that a solution will build base on that feedback. An iteration can release or produce partial solution to the customer.

This strategy category in a quadrant 2 and quadrant 3 diagram project characteristic quadrants by goal and solution uncertainty with solution is only partial known. The increase certainty, the solution produce with iteration to iteration.

Project planning is done in just in time scheme and this strategy very dependent on how to accommodate the change of requirement.

The positive side of this strategy are focus on value added work that will produce value of business within cost and time bound.

The negative side of this strategy are high involvement of customer throughout the project, and the solutions very dependent on requirement of customer that change during the project. Example agile project management methods are Adaptive Project Framework and Adaptive Software Development. (Fernandez & Fernandez, 2008/2009)

Extreme Strategy
An Extreme strategy is project with every phase consider customer feedback but lack of goal clarity, adjusting of solution based on those feedback.

The Adaptive strategy there are a clear goal, while the Extreme strategy there are no clear goal. The project goal that uncertain will drive to different from the initial intention when execute the project.

The positive side of Extreme project strategy among others keeping change of goal and solution as late as possible, and produce partial solutions to customers.

The negative side of this strategy among others there is no guarantee solutions that will give to benefit to business. (Fernandez & Fernandez, 2008/2009)

In summary, the relationship between project management strategies/approach, project goals & solutions (quadrant) and agile project management practices depicted in table 2-1 below.

Table 1. Relationship project strategies, quadrant, and agile practice

Project Management Strategies	Quadrant	Traditional or Agile Project Management	Agile Project Management Method
Linear	One (1)	Traditional Project Management	-
Incremental	One (1)	Traditional Project Management	-
Iterative	Two (2) or Three (3)	Agile Project Management	1. Scrum
Adaptive	Two (2) or Three (3)	Agile Project Management	1. Adaptive Project Framework 2. Adaptive Software Development
Extreme	Three (3)	Agile Project Management	1. INSPIRE 2. Flexible (Extreme Project Management)

To manage software development, leaders in software industry created agile project management. In 2001, they formulate manifesto for agile software development those are (1) Individuals and interactions over process and tools, (2) Working software over comprehensive documentation, (3) Customer collaboration over contracts negotiation, (4) Responding to change over following a plan.

Besides manifesto there are twelve agile principles those are (1) Our highest priority is to satisfy the customer through early and continuous delivery of valuable software, (2) Welcome changing requirements, even at late in development. Agile processes harness change for the customer's competitive advantages, (3) Delivery working software frequently, from a couple of weeks to a couple of months, with a preference to shorter timescale, (4) Business people and developers must work together daily throughout the project, (5) Build projects around motivated individuals. Give them environments and support they need, and trust them to get the job done, (6) The most efficient and effective method of conveying information to and within a development team is face-to-face conversation, (7) Working software is primary measure of project, (8) Agile processes promote sustainable development. The sponsors, developers, and users should be able to maintain a constant pace indefinitely, (9) Continuous attention to technical excellence and good design enhances agility, (10) Simplicity-the art of maximizing the amount of work not done-is essential, (11) The best architectures, requirements, and designs emerge from self-organizing teams, (12) At regular intervals, the team reflects on how to become more effective, then tunes and adjust its behavior accordingly (Institute, 2017).

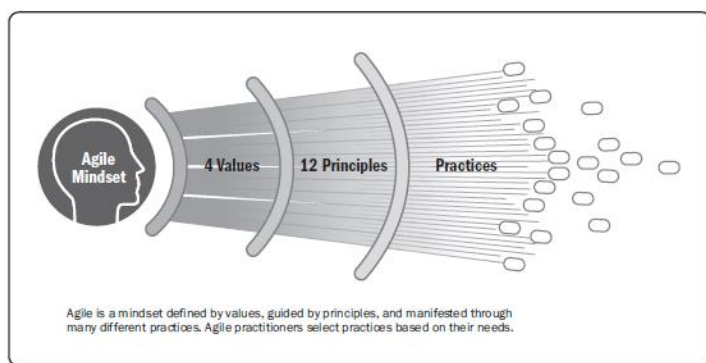Figure 4. The Relationship between Agile Manifesto Values, Principles, and Common Practices (Institute, 2017)

There are Agile Project Management Method, such as:

SCRUM

The Scrum software development is one of Agile Project Management method which characteristics: self-organized, iteration or sprint in two (2) week until one month, team meeting in daily basis to update the work progress, sprint review every end of sprint,

and each of sprint will demos the solutions or partial solutions (Fernandez & Fernandez, 2008/2009)

Adaptive Project Framework (APF)

APF is Agile Project Management method that can use in software development, product development, process development and research project. This method applied to those areas because this method have characteristic requirement clear but how to fulfill that requirement is not as obvious. Stage of APF that are: Version scope; Cycle plan; Cycle Build; Client Checkpoint; Post Version Review (Fernandez & Fernandez, 2008/2009)

Adaptive Software Development

Phases of Adaptive Software Development are: Speculate, Collaborate, and Learn. Speculate is hypothesis to what the final goal and solution look alike, Collaborate is a team an customer collaborate to create or produce final solution, Learn is phase of project that define what was learn from the project and what will be act for next phase base on that learning point. (Fernandez & Fernandez, 2008/2009)

INSPIRE (INitiate, SPeculate, Innovate, Review),

It is one of Agile Project Method that categorized as extreme project management that can handle project with no clear goals or goals that cannot be defined. INSPIRE is an iterative approach with shortcyles (1- to 4-week cycle lengths are typically) that have objectives to find out solutions based on unclear goals. This methodology requires high involvement of customers. (Fernandez & Fernandez, 2008/2009)

Flexible (Extreme Project Management)

Flexible is another of Agile Project Method that categorized as extreme project management. Phase of this method: (1) Visionate with objective to define requirement (what, who and why); (2) Speculated phase with objective to identify what will action take to achieve the vision of the project or in other word this is project planning. Planning to identify needed-tools, resources, financial and communication. In this phase also define business value added of the project;(3) Innovate consists of activities to execute the project such as design, build, and test; (4) Reevaluate is phase where the team and customer work together to do a quality check on the result of project. This phase will define the project success of failure; (5) Disseminate, if project success than deployment at larger scale will happen at this phase (Fernandez & Fernandez, 2008).

Methodology

Qualitative method is one of research approach besides quantitative and mix method. Qualitative research is an approach for exploring and understanding the meaning of individuals or groups ascribe to a social or human problem. The process of research involves emerging questions and procedures, data collected in the participant's setting, data analysis inductively building from particulars to general themes, and the researcher making interpretation of the meaning of the data (Creswell, 2018). Brief comparison between quantitative, qualitative and mix method showed on table below.

Table 2. Quantitative, Mixed, and Qualitative Methods (Creswell & Creswell, 2017)

Quantitative Methods	Mixed Methods	Qualitative Methods
Pre-determined	Both predetermined and emerging methods	Emerging methods
Instrument based questions	Both open- and colsed-ended questions	Open-ended questions
Performance data, attitude data, observational data, and census data	Multiple forms of data drawing on all posibilities	Interview data, observation data, document data, and audiovisual data
Statistical analysis	Statistical and text analysis	Text and image analysis
Statistical interpretation	Across databases interpretation	Themes, patterns, interpretation

There are eight (8) respondents for this research, consist of two (2) department head, four (4) division head and two (2) director. Interview protocol & questions is list of questions to respondents that inform the objective or purposes of the questions and link the questions to research objective. This research have two set of interview questions for non-director and director level (Table 3 and 4). Distinguished of interview questions because for non-director level, this research want to dig more detail related to project characteristic in each working unit while for director level want to get general view related to why agile & why now or other strategic decision related to implementation agile project management.

Table 3. Non-Director Interview Protocol & Questions

No	Questions	Purpose Questions	Link to Research Questions/Objectives
1	What are general roles of your organization/position? Please explain.	Find out general type of tasks or jobs	Characteristic working system in related unit
2	There are any type of tasks or jobs in your organizaton or position that can be classified as project? Why? Please explain.	Find out type of tasks or jobs that can be classified as project	
3	How to manage that task? What kind of methodology used and how step of project? Please explain	Find out how to manage the project	Project characteristic in related unit
4	How result of the project, succed or failed? Please explain	Find out result of the project	
5	If the result of the project succed of failed, what factor that contribute? Why? Please explain.	Find out what succed or failed factor in project	
6	Is planning have contribute to that succed or failed? Why? Please explain.	Find out is planning have contribution to the result of the project	
7	If planning have contribution to the succed or failed, is there clear goals & solutions upfront when planning the project?How to generate the goals & solutions, is top down mechanism or base on voice of customer/stakeholder? And there is posibilities to change? and how to absord that change?	Find out clearnes of planning of the project and how to manage if need changing in plan	
8	Is scheduling have contribute to that succed or failed? Why? Please explain.	Find out is scheduling have contribution to the result of the project	
9	If scheduling have contribution to the succed or failed, is there scope or idea to manage task change after test or deploy? If the scope or idea change, what impact to the project? How to absord the changes?	To find out what kind of project strategy used in project	Agile Project Management & Agile Methodology
10	Is executing have contributed to that succed of failed?Why? Please explain.	Find out is executing have contribution to the result of the project	
11	If executing have contribution to the succed or failed, is there design or "rencana kerja" to manage task change after test or deploy? If the design or "rencana kerja" change, what impact to the project? How to absord the changes?	To find out what kind of project strategy used in project	
12	Is control have contributed to that succed of failed?Why? Please explain.	Find out is control have contribution to the result of the project	
13	If control have contribution to the succed or failed, is there build/product/result of task change after test or deploy? If the build/product/result change, what impact to the project? How to absord the changes?	To find out what kind of project strategy used in project	

Table 3. Non-Director Interview Protocol & Questions (continuous)

No	Questions	Purpose Questions	Link to Research Questions/Objectives
14	What kind of component that (will) make implementation agile project management succed? Please explain.	Find out parameter that will impacted to succed of implementation agile project management	
15	Is culture have contibuted to succed implementation agile project management?	What component of culture that impacted to succed of implementation agile project management	
16	What is part of culture that very related to succed implementation agile project management?		
17	Is project characteristic contributed to succed agile project management?	What component of project characteristic that impacted to succed of implementation agile project management	Factor that importance to succeded of implementation agile project management
18	What is part of project characteristic that very related to succed implementation agile project management?		
19	Is knowledge related to agile methodologi have contributed to succed implementation agile project management?	Find out importantance of knowledge agile methodology to succed of implementation agile project management	
20	Why knowledge of people related to agile very important to succed implementation of agile project management		

Table 4. Director Level Interview Protocol & Questions

No	Questions	Purpose Questions	Link to Research Questions/Objectives
1	Why we selected Agile as new of working system?	Find out what management considerations when made decision using Agile as new of working system	Why Agile?
2	Why we implemented Agile as new of working system at this time?	Find out what management considerations when made decision implemented Agile at this time	Why implemented Agile at this time?
3	What key success factor that estimated will impact on our implementaton of Agile working system	Find out what key success factor that calculated/estimated by management	What key success factor that estimated will impacted at implementation Agile as new of working system

Mind mapping use as tools for categories issues and measure importance that reflected on appear of issues revealed by respondents. With this tools every essence of response from respondents write as sub categories, and those sub categories will group as categories and determined super categories.

Fındıngs and Argument

Interview results divided into 4 parts or super categories, such as area of improvement, project methodology & characteristic, project stage, agile implementation.

Part of area of improvement, project methodology & characteristic and project stage devoted to find out typical and importance issues on implementing project in respective working unit.

Part of agile implementation particularly for find out key success factor on implementing agile project management as working system.

Based on interview result and interpretation, there are two (2) type of project characteristics, such as Linear & Iterative, and there are thirteen (13) factors that will impact on implementation agile project management in Bank Daya Usaha Sharia.

Hanan Yulianto and Aries F Firman

Table 5. Interview Result & Interpretation

Super Category	Category	Sub Category	Human Capital		Audit	Business			Dir Business	
			AS	SY	GS	ES	RI	DN	TWS	GAP
Area of Improvement	Area of Improvement	Process	1				1			
		IT Application	1				1			
		Policy				1				
		Product					1			
Project Methodology & Characteristic	Methodology	Project Management	1							
		Project Planning	1		2	1		1		
		Project Organization						1		
		Project Scheduling			1					
	Project Characteristic	Linear			6					
		Incremental					1			
		Iterative	4	2		1	6	7		
		Adaptive								
		Extreme								
Project Stage	Planning	Business issue	1							
		Research						2		
		Requirement	6	4	5	1	6			
		Goals	2	4		2		2		
		Solutions	4	4		10		3		
		Knowledge		1	3	1				
	Scheduling	Development Stage	3							
		Stakeholder	4			4		1		
		Team member	1	2	3					
	Execution	Communications	1					1	1	
		Collaborations	1			2		2	2	4
		Disciplin						1		
		Directions		5	1	1	1			1
		Skills			1					
		Tools			2					
	Monitoring	Feedback	3					1		
		Documentation	1							
		Review		1			3			
Agile Implementation	Agile manifesto	Adapt to change			3	6		6		
		Customer needs				1		4		
		Empowerment		1	2		4		5	
	Agile mindset	Agile mindset		2			1	7		2
		Growth mindset						2	1	
		Value creation						2		
		Value delivery						2		
		Value identification						1		
		Value realization						1		
		Agile methodology						2		
		Organization drive		3			1	1	2	
		Personal drive						1	4	
		Number of improvement					2			
	Why Agile	Investment							1	
		Competition							2	4
		Best Practice								3

Internal Audit: based on all data, it can be conclude, Internal Audit more appropriate implemented Traditional Project Management compared to Agile Project Management due to the project strategy that leaning to linear project.

Human Capital: based on all data from interview, there is jobs or task in Human Capital categorized as project, included as quadrant two (2) Project Characteristic Quadrants by Goal and Solution Uncertainty and iterative project strategy. Therefore, conclusion is Human Capital possible implementation Agile Project Management using SCRUM as Agile Methodology.

Business Risk & Development: based on all data, accordingly Business Risk & Development possible to implementation Agile Project management, with SCRUM as Agile Methodology.

Business Planning: based on all interview result in Business Planning, then the conclusion is, Business Planning particularly at Business Support and Business Planning part of incentive and rewards possible implementation Agile Project Management, with SCRUM as Agile Methodology.

Thirteen (13) factors that will impact on implementation agile project management in Bank Daya Usaha Sharia. such as s (1) requirement, (2) goals, (3) solutions, (4) team members, (5) collaborations, (6) directions, (7) adapt to change, (8) empowerment, (9) agile mindset, (10) organization drive, (11) investment, (12) competition, (13) best practice. Last three (3) factors, which are investment, competition and best practice, are reason why Bank Daya Usaha Sharia selected Agile Project Management and implemented at current moment.

Conclusıons, Recommendatıon and Implementatıon
Conclusion discovered through this research as follows:
1. Research questions: which working unit can implementation agile project management?
   From four (4) working unit research, working unit that possible implemented agile project management are Human Capital, Business Risk & Development and Business Planning.
2. What kind of agile methodology that is relevance?
   Relevance agile methodology to Human Capital, Business Risk & Development and Business Planning is SCRUM.
3. How agile project management can be implemented here?
   Key factors influenced in implementation agile project management, those are requirement, goals, solutions, team members, collaborative, directions, adapt to change, empowerment, agile mindset and organization drive.

Reason why agile selected as new working system and implementation at current moment, among others there are competition in industry and this strategy as investment to build growth organization and this principle, approach or methodology is a best practice at this time.

Recommendation which given base on result research is, this research could be as reference to determine or analysis a working unit possible or not possible to implementation agile project management. Later on, there are key success factor to implementation agile project management as also reference when a working unit or organization trying to implementation agile project management. Therefore, this research could continue to improve or examine other working unit in this organization other than working unit had researched or examined to see possibility implementation agile project management.

Based on interview result, interpretation, analysis and conclusion of this research, there is proposal of implementation agile project management in Human Capital, Business Risk & Development and Business Planning.

Table 6. Proposal of Implementation Agile Project Management in Human Capital, Business Risk & Development and Business Planning

Activities	Time Line																Related Parties
	Feb-20				Mar-20				Apr-20				May-20				
	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3	W4	
Training Agile Mindset	▰	▰															All staff
Design Project Organization & Team			▰	▰													Human Capital & Division Head
Implement Agile Project Management																	
Inception				▰	▰												Team Members, Customer, Sponsor
Sprint Planning						▰		▰		▰		▰					Team Members
Stand Up Meeting						▰	▰	▰	▰	▰	▰	▰					Team Members
Sprint Review							▰		▰		▰		▰				Team Members & Sponsor
Review Implementaton Agile Project Management														▰			Human Capital, Division Head, Spnsor, Team Members

Bibliography

Anshori, Abdul Ghofur. (2018). *Perbankan syariah di Indonesia*. UGM PRESS.

Creswell, John W. (2018). *Research design qualitative, quantitative, and mixed methods approaches*. Los Angeles: Sage.

Creswell, John W., & Creswell, J. David. (2017). *Research design: Qualitative, quantitative, and mixed methods approaches*. Sage publications.

Fernandez, Daniel J., & Fernandez, John D. (2008). Agile project management—agilism versus traditional approaches. *Journal of Computer Information Systems*, *49*(2), 10–17.

Institute, Project Management. (2017). *Project Management Institute (PMI), 2017*.

Osterwalder, Alexander, & Pigneur, Yves. (2010). *Business model generation: a handbook for visionaries, game changers, and challengers*. John Wiley & Sons.