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## **ANALYSIS OF THE EFFECTIVE APPLICATION OF CROSS SELLING IN INCREASING PRODUCT SALES AT DWIDAYA TOUR SUMMARECON MALL SERPONG**

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### **Abstract**

This research aims to find out how to implement an effective cross-selling strategy in increasing product sales at Dwidaya Tour Summarecon Mall Serpong, identify supporting and inhibiting factors in its implementation, and understand customer perceptions of the strategy. This research uses a qualitative approach with data collection techniques through in-depth interviews, direct observation, and documentation. Interviews were conducted with Travel Consultants, as well as several customers who have made transactions at the branch. Meanwhile, observation and documentation were conducted for approximately three months at the research location. The results showed that the cross-selling strategy has been carried out optimally by Travel Consultants, through a personal approach. However, in its implementation, there are still some obstacles, such as limited-service time and the lack of initial customer understanding of the additional products offered. Nevertheless, customers' perceptions of the implementation of cross-selling strategies show a positive response, especially when additional product offers are delivered in a way that suits their needs.

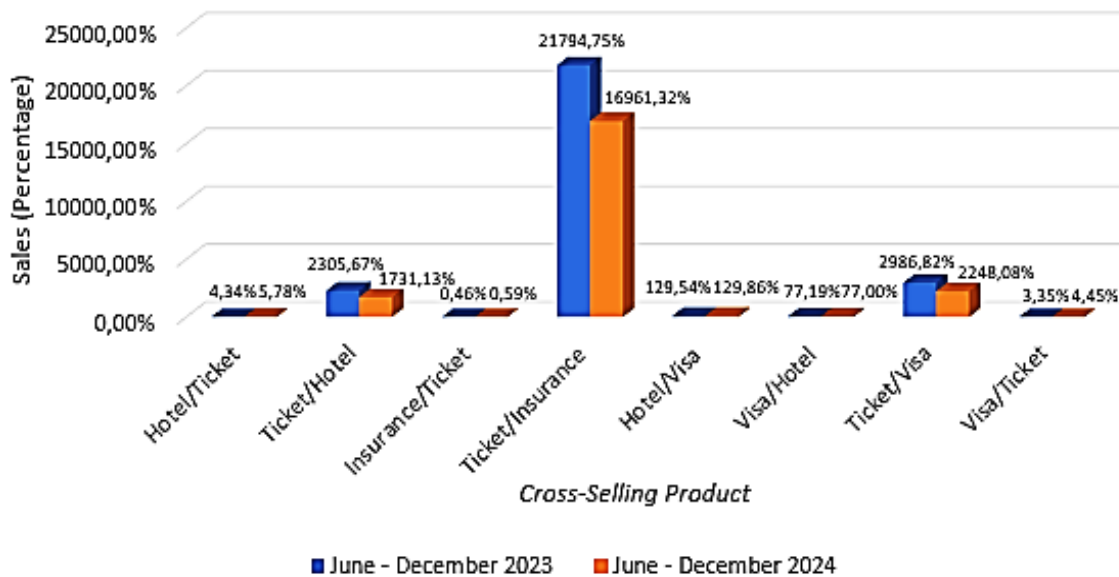
**Keywords:** Strategy, Sales, Cross-Selling, Travel Agency

### **1. INTRODUCTION**

Travel agencies are now facing various changes in trends and tourist preferences due to technological developments. Technological transformation has brought about major changes for travel agencies, resulting in the need to adjust business activities based on various technological sources and pay attention to market changes in order to improve operational efficiency and meet customer needs so that they remain relevant and competitive (Gai et al., 2024).

These changes pose a major challenge for travel agencies, which are required to continuously innovate in implementing effective marketing strategies to compete in the market. Companies are required to modify their business strategies and offerings through marketing efforts to meet tourist demand (Halim & Marpaung, 2023). According to an article in Kompas.com (2022), marketing strategies are crucial when building a business. Businesses can grow and enhance their sales potential by focusing on marketing their products or services, with the aim of generating profits. One business that requires a

marketing strategy, particularly in the travel agency industry, is PT. Dwidaya World Wide.



**Figure 1.** Cross-Selling Product Sales Data Dwidaya Tour SMS 2023 & 2024  
 Source: Researchers (2025)

PT Dwidaya World Wide, better known by its brand name “Dwidayatour,” was established on July 19, 1967. Currently, under the Dwidayatour brand name, PT Dwidaya World Wide has over 50 branches spread across Indonesia. Specifically, one of the company's branches that will be studied by the author is Dwidaya Tour Summarecon Mall Serpong. Dwidaya Tour Summarecon Mall Serpong falls under the category of Travel Agencies, operating in the business of products and services that provide travel services, including purchasing airplane and train tickets, booking accommodations, handling travel documents, creating travel packages (tours), insurance services, vehicle rentals, photography services, Wi-Fi rentals, and purchasing entrance tickets to tourist attractions.

Dwidaya Tour Summarecon Mall Serpong needs to implement marketing strategies to attract customers to purchase their products or services. One of the sales methods applied by Dwidaya Tour Summarecon Mall Serpong is cross-selling.

According to Surveyandini (2016), cross-selling is the process of offering additional products to someone who has already made a purchase, or more simply, when a customer orders a product and the salesperson offers several additional supporting products. Efforts to attract buyers with goods/services related to the goods/services they will/have purchased can also be called cross-selling. The concept of cross-selling emerged as a strategy to address the high costs involved in attracting new customers. Through cross-selling, companies can leverage existing customers to increase sales of their products or services. This strategy can be applied across various industries, such as banking, insurance, automotive, retail, technology, F&B, and others, as these companies typically offer more than one or two products. An example of efforts to attract consumers by Telkomsel is forming a partnership with Samsung as a manufacturer of customer premises equipment (CPE) or providing telecommunications equipment used on the customer side/mobile phones. Telkomsel bundles its SIM card product offerings with Samsung mobile phones included in CPE, then cross-sells its SIM card products with Telkomsel Flash broadband internet access products. Currently, the concepts of

partnerships, bundling, and cross-selling are being adopted by large companies with the primary goal of enhancing the value proposition to consumers. This strategy is widely used, especially when facing competitive pressure and increasing consumer bargaining power. This necessitates companies having the ability to assess and select partners that align with their needs.

From the sales data of Dwidaya Tour's cross-selling products at Summarecon Mall Serpong, a significant fluctuating pattern was observed across various product categories. Although some products experienced a decline, overall, the cross-selling sales strategy remains effective in increasing sales volume, particularly for product combinations that provide significant added value to customers. This indicates that the phenomenon can be addressed by implementing a more targeted cross-selling strategy.

The implementation of cross-selling strategies in previous research conducted by Lase et al. (2024) shows that this strategy is effective in increasing sales and customer loyalty at PT Multi Pilar Indah Jaya. The success of this strategy is supported by careful planning, consistent implementation, and the use of technology. Cross-selling is not only aimed at selling additional products but also at providing relevant information to customers, thereby enhancing satisfaction. However, there are several challenges in implementing cross-selling marketing strategies, such as the need for in-depth analysis of customer behaviour and preferences. With proper market segmentation and relevant offers, this strategy can strengthen customer relationships and support the company's long-term growth.

Therefore, the author aims to conduct further research and conduct an in-depth analysis of the cross-selling strategy implemented by Dwidaya Tour Summarecon Mall Serpong to enhance profitability across all product sales combinations, including the factors supporting and hindering the implementation of this strategy, as well as exploring customer perceptions regarding the application of cross-selling strategies.

## **2. LITERATURE REVIEW**

### **2.1 Sales**

Sales are activities that enable sellers to offer products or services to buyers by setting an agreed price before the exchange takes place. Goods or services are exchanged for mutual benefit and monetary value (Astuti et al., 2022). According to Kotler et al. (2019), sales strategies are classified into several important aspects, including customer segmentation and targeting, positioning, personal selling, relationship selling, and integrated marketing communication (IMC).

In the context of the tourism industry, sales activities play an essential role in attracting customer through service personalization and added value. Effective sales strategies allow travel agencies to respond to diverse customer needs and encourage repeat purchases. Therefore, understanding sales fundamentals provides a foundation for implementing more specific approaches such as cross-selling.

### **2.2 Cross Selling**

According to Hertita (2023), cross-selling strategies must be adjusted to the characteristics of each business. This strategy combines several products into a single offer to encourage customers to purchase more than one item in a transaction. Cross-selling can be implemented through bundling, membership programs, loyalty points, or promotional collaborations with business partners that align with customer needs. Triana et al. (2024) explain that several factors can hinder cross-selling, such as limited product

variety, lack of employee knowledge, and inadequate supporting facilities. Conversely, Lase et al. (2024) emphasize that effective cross-selling implementation requires proper market segmentation, sales training, and technological support to analyze customer data.

In the context of travel agencies, cross-selling can be applied when offering customers additional services such as travel insurance, hotel bookings, or tour packages after purchasing airline tickets. These strategies not only increase transaction value but also strengthen customer relationships, which is highly relevant to the operations of Dwidaya Tour Summarecon Mall Serpong.

### **2.3 Psychological Factors in Customer Behavior**

According to Sukaatmadja & Yasa (2020), consumer behavior is influenced by various psychological factors, including motivation, perception, and beliefs and attitudes. In this context, perception plays an important role because each individual interprets experiences differently, even in similar situations. For example, tourists may have distinct evaluations of a travel service depending on their expectations and satisfaction levels. These psychological factors are important for travel agencies to understand when designing marketing strategies. By recognizing what motivates customers to make travel-related purchases, companies can develop offers that match consumer desires. Thus, understanding customer psychology provides a conceptual link between cross-selling practices and customer satisfaction in the tourism sector.

### **2.4 Perception**

Perception is a psychological process in which individuals interpret and give meaning to the stimuli they receive from their environment. Through this process, people can assess and respond to the situation based on what they see, hear, and feel. The perceptions that are formed will influence how individuals behave and make decisions according to their experiences and interpretations (Ritonga, 2020). Research conducted by Alicia and Dewantara (2024) found that consumer perception significantly influences purchasing decisions, emphasizing the importance of understanding how consumers evaluate product offerings. In the tourism industry, positive perception toward travel agencies such as trust, credibility, and service quality can determine customer willingness to purchase additional services through cross-selling offers. Therefore, analyzing customer perception toward cross-selling practices at Dwidaya Tour Summarecon Mall Serpong becomes essential in identifying how customers respond to marketing strategies and what factors shape their purchasing decisions.

### **2.5 Travel Agency**

According to the Regulation of the Minister of Tourism of the Republic of Indonesia Number 18 of 2016, a travel agency is a business entity that provides services for travel planning and the organization of tourism activities, including religious trips. Lemy (2018) describes a travel agency as a company that markets and sells tourism services provided by suppliers and carriers to individual or group customers. Similarly, Sari & Yanita (2020) define a travel agency as a commercial service business that organizes, provides, and offers services to individuals or groups to undertake travel with the primary purpose of tourism.

From these definitions, it can be concluded that travel agencies play a crucial role in facilitating travel and assisting customers in planning and organizing their tourism activities. As noted by Veronica and Rivabelle (2024), travel agencies act as

intermediaries that bridge tourists' needs with tourism products and manage trips comprehensively.

In relation to this study, Dwidaya Tour Summarecon Mall Serpong functions as a travel agency that applies cross-selling strategies to increase sales while enhancing customer satisfaction. Understanding the operational characteristics of travel agencies helps clarify how cross-selling practices can be optimized in this service-based business environment.

### **3. RESEARCH METHODS**

#### **3.1 Type of Research**

This research uses a descriptive qualitative approach and generally includes the analysis process. This approach emphasizes the subject's point of view, understanding the processes that occurred, and exploring the meaning of the phenomena researched, using theory as a basis and supporting instrument to match the facts in the field.

#### **3.2 Data Collection Techniques**

The data collection techniques used in this study consist of three techniques, namely interviews, observation, and documentation. The main method used in this study is interviews, which is the process of collecting data by conducting direct question and answer sessions with informants to obtain in-depth information. Next is the observation method, which is a data collection method by recording information and directly observing activities or behaviors in the field. Additionally, the documentation method is used as a supporting method through the review of documents or archives relevant to the research, such as images, reports, brochures, or sales graphs, to strengthen the explanation of research findings.

#### **3.3 Data Analysis Techniques**

After collecting data, the next step is to reduce the data by transcribing the results of the interviews with the informants and filtering and simplifying the information obtained from the observations and documentation. The data is also presented in the form of descriptive text, which is elaborated by describing the results of the interviews and observations conducted, and supplemented with supporting data from the documentation. After reducing and presenting the data, conclusions are drawn and organized based on the findings from the research object, with the aim of clarifying the phenomenon being studied.

### **4. FINDINGS AND DISCUSSION**

Dwidaya Tour Summarecon Mall Serpong, commonly known as Dwidaya Tour SMS, is one of 27 branches of PT Dwidaya World Wide spread across the Jabodetabek area. This branch is strategically located in a shopping centre, specifically at Summarecon Mall Serpong 1 unit #2F-12D, Jl. Boulevard Gading Serpong, Tangerang 15810. As one of the branches operating in an area with high mobility and accessibility, Dwidaya Tour SMS continuously strives to implement effective marketing and sales strategies to attract customer interest, expand market share, enhance customer loyalty, and increase sales volume. In pursuit of these objectives, the branch management develops and implements various sales strategies that take into account market trends and customer needs. These strategies are tailored to the characteristics of customers visiting shopping centres like

Summarecon Mall Serpong, who generally prioritize comfort, fast service, and easy access to a variety of travel product options.

One of the product and service sales strategies consistently implemented by Dwidaya Tour Summarecon Mall Serpong is cross-selling. This strategy is an important part of daily sales activities as it is considered capable of contributing positively to increased product sales while providing more comprehensive service to customers.

Cross-selling is implemented by offering additional products related to the main product that the customer has not yet purchased, is currently purchasing, or has already purchased. This method is applied by the company to increase product sales. Additionally, the purpose of this strategy is to increase customer transaction value, provide a more comprehensive service experience, and introduce more complementary products. The implementation of this strategy is carried out through a personal and informative approach by sales staff, who actively explore customers' specific needs and provide relevant product recommendations so that customers feel assisted. For example, if a guest plans to purchase an airplane ticket, the staff will offer additional products such as admission, travel insurance, hotel voucher bookings, additional tour packages, and visa processing services.

In its operations, Dwidaya Tour Summarecon Mall Serpong is known for its one-stop service concept. This concept refers to a public service system designed to provide various travel services, needs, and products in an integrated manner at one location and time, so customers do not need to move to different places to obtain the services they require. In other words, customers can obtain all the services they need by simply visiting one location, namely Dwidaya Tour Summarecon Mall Serpong.

The products and services offered by Dwidaya Tour SMS are not only communicated directly by the staff but are also visually displayed in the form of promotional posters affixed to the walls and windows of the office space, as well as LED TVs placed at the front of the branch. Additionally, Dwidaya Tour Summarecon Mall Serpong actively implements digital marketing strategies through social media, particularly the WhatsApp platform. Dwidaya Tour Summarecon Mall Serpong uses WhatsApp broadcast features with the assistance of a system called Daisi.

The placement of visual promotional media at the Dwidaya Tour Summarecon Mall Serpong branch office is aimed at easily conveying information about the products and services offered to customers, whether they are just passing by or visiting the branch. Promotional media such as posters, TV screens, and other information displays are designed to attract attention and spontaneously stimulate customer interest in purchasing the available products. Additionally, in addition to visual media, the use of the WhatsApp platform can also be optimized. Both media not only serve as information dissemination tools but also form part of the cross-selling strategy implemented by Dwidaya Tour Summarecon Mall Serpong, as they provide greater opportunities for Travel Consultants to follow up on customers' interest in relevant additional product offers. As a result, this can encourage customers who initially intended to purchase a specific service (such as airline tickets) to be more inclined to use additional services, such as hotel bookings, travel insurance, or JR Passes, after seeing the clearly and attractively presented product information.

Every employee of Dwidaya Tour Summarecon Mall Serpong is required to implement cross-selling when assisting customers. This cross-selling sales strategy has been established as a service standard or Standard Operating Procedure (SOP) that applies across the entire Dwidaya Tour workplace, specifically for sales staff in the Travel

Consultant position. The implementation of this SOP plays a crucial role in maintaining efficiency, consistency, and standardization of the services provided to customers, in line with the company's vision and mission that prioritize service quality.

During the interviews, several key product combinations with additional services were identified as playing a significant role in the success of the cross-selling strategy. The product combinations preferred by customers are divided into several categories, including ticket combinations with insurance, tickets with hotels, visas with insurance, travel packages with Wi-Fi or SIM cards, and travel packages with visas.

### **1.1 The Effective Implementation of Cross-Selling**

According to Hertita (2023), the implementation of cross-selling strategies must be tailored to the conditions and characteristics of each business. This strategy can be implemented through several methods, namely bundling, where this strategy combines several products into one offer at a certain price, with the aim of encouraging customers to purchase more than one product in a single transaction. Additionally, offering a membership program can facilitate communication between businesses and customers, particularly in conveying various attractive promotions, which can be implemented in the form of reward points, promotions in specific areas, or loyalty programs. Furthermore, cross-selling strategies can also be implemented by offering attractive promotions resulting from collaborations with various business partners that align with customer needs.

The results of the study show that effective cross-selling can be implemented through various communication channels such as face-to-face, telephone, email, and WhatsApp. Offers are made using a variety of promotional approaches, ranging from product bundling, special discounts from Travel Consultants, discounts from partner banks, and the Dwidaya Rewards loyalty program. This approach is able to attract customers' attention and encourage them to make additional purchases, especially when offers are tailored to customers' needs and situations, such as bundling visa processing with hotels or travel insurance.

Cross-selling strategies not only increase transaction value but also strengthen long-term relationships with customers. The implementation of a personal and informative approach by staff makes customers feel assisted, satisfied, and more trusting of the services provided.

Additionally, this strategy also benefits the company in identifying loyal customers and increasing transaction frequency. These findings are reinforced by visual promotional evidence and bank collaboration programs observed directly at the service location, demonstrating the company's consistency and readiness in supporting the implementation of cross-selling comprehensively.

### **1.2 Inhibiting Factors of Cross-Selling**

Based on the findings of research conducted by Lase et al. (2024) and Triana et al. (2024), it was found that the implementation of cross-selling strategies faces a number of obstacles. These challenges include limited product variety, intense price competition that encourages customers to compare prices with competitors, which can influence their purchasing decisions, and time constraints faced by employees. Additionally, this strategy is sometimes perceived as overly pushy by customers, and employees' lack of product knowledge further hinders the implementation of cross-selling sales methods.

In practice, the implementation of cross-selling at Dwidaya Tour Summarecon Mall Serpong faces several obstacles. The main challenge stems from internal factors such as staff forgetting or rushing when offering additional products. In certain conditions, staff have limited time when the branch is busy with many visitors, so they prioritize the main needs of customers and often overlook additional product offers. Additionally, customers' departure times that are too far in advance or too close to departure also affect the effectiveness of offers, as not all products can be offered flexibly. Some customers also do not have cards from the bank partner's collaboration program and refuse offers due to improper timing or having already purchased products from other agencies.

### **1.3 Supporting Factors of Cross-Selling**

In a journal entitled “The Role of Cross Selling in Increasing Sales of Unilever Products by PT Multi Pilar Indah Jaya on Nias Island,” it is explained that there are a number of factors that support the implementation of cross-selling strategies, namely market segmentation that has been analyzed in depth and grouped according to market needs and potential, and the quality of the products offered must meet company standards to ensure customer satisfaction. Additionally, the expertise of experienced sales staff who have received training also contributes to the effectiveness of implementing this strategy. Further support can be implemented through discounts and promotions that encourage customers to make larger purchases, as well as the use of systems and technologies such as monitoring systems and specific supporting applications that enhance the efficiency of cross-selling implementation. Furthermore, training and guidance are needed for employees to master cross-selling techniques and improve their communication skills with customers.

Data collected through interviews, observations, and documentation shows that the cross-selling strategy at Dwidaya Tour Summarecon Mall Serpong has proven effective thanks to the staff's skills in applying a personalized approach and understanding customer needs, as well as regular training support. Travel Consultants build comfortable communication through a “Know Your Customer” (KYC) approach to create bonds with customers. After identifying customers' specific needs through itinerary planning, additional products such as insurance, visas, admission tickets, and Wi-Fi can be offered in a way that is relevant to customers. The implementation of this strategy is also supported by the use of transaction history data through the MidOffice System (MOS), which enables more targeted product offerings. Additionally, exhibitions serve as important opportunities to support the success of this cross-selling strategy, due to specific promotions and discounts.

Internal support also plays a crucial role in implementing this strategy, such as regular training from the headquarters that equips staff with knowledge of the latest products and effective sales techniques. The staff's extensive work experience, combined with internal briefings and knowledge-sharing sessions led by branch managers, further strengthens their understanding of how to execute the cross-selling strategy. Based on observations and documentation, it is evident that staff's active participation in training and exhibitions enhances service quality and expands market reach. Thus, although this strategy is not the only one used, cross-selling has become an important component in increasing branch revenue and strengthening customer loyalty.



#### **1.4 Customer Perceptions of Cross-Selling**

Consumer behavior is influenced by various psychological factors, including motivation, perception, beliefs, and attitudes. In this context, perception plays an important role because each individual has a different perspective on a particular thing or activity, even when they are in the same situation. As an illustration, a group of Japanese tourists participating in the same tour may provide differing evaluations. One tourist might feel very satisfied with the service received, while another might rate their experience as average. These differences arise because each individual responds to stimuli in a unique way. These stimuli can be obtained through sight, hearing, smell, touch, and taste (Sukaatmadja & Yasa, 2020).

Based on the theory presented in the book *Tourism Marketing Management*, customer perceptions of cross-selling at Dwidaya Tour Summarecon Mall Serpong can be said to be aligned. Findings from interviews, observations, and documentation indicate that customer perceptions of the implementation of cross-selling strategies are quite positive. Customers feel that the service provided by the Travel Consultant staff is informative, communicative, and non-pushy, so they are open to accepting additional products, especially when the offers are relevant to their travel needs. Some customers stated that even though they do not always purchase additional products, the information obtained is still useful and makes the transaction process more practical because all of the customer's travel needs can be met in one place. Personalized approaches and effective communication are key factors in building customer trust and comfort when receiving offers, while preferences for information delivery vary, ranging from face-to-face, via WhatsApp, to email.

Additionally, the author's observations reinforce these findings by showing that staff at Dwidaya Tour actively implement cross-selling strategies by maintaining good communication, thoroughly understanding customer needs, and providing relevant product recommendations. They also strive to assist in finding solutions to challenges faced by customers. Staff are responsive in addressing questions and complaints, which can enhance customer satisfaction and comfort. Furthermore, the Dwidaya Rewards program adds value in terms of customer loyalty enhancement efforts. Overall, the implementation of cross-selling at Dwidaya Tour Summarecon Mall Serpong is running smoothly and effectively, providing tangible benefits for customers while contributing to increased product sales and strengthening long-term relationships between customers and the company.

#### **5. CONCLUSION**

Based on the results of the research conducted on the implementation of cross-selling strategies at Dwidaya Tour Summarecon Mall Serpong, it can be concluded that this strategy has been implemented in accordance with the company's Standard Operating Procedure (SOP). Additional product offers are made directly by Travel Consultants either verbally or through promotional media such as posters, tent cards, and LED TVs. Promotional approaches are implemented through special pricing (best rates) offered by staff, discounts or price reductions from Dwidaya and partner bank programs, as well as through the Dwidaya Rewards loyalty program. Additionally, this strategy is implemented using a personalized approach. Ultimately, the implementation of the cross-selling strategy, which is conducted persuasively and tailored to customer preferences and needs, can increase the transaction value of product sales.

In its implementation, there are several supporting factors that strengthen the effectiveness of the cross-selling strategy, including the communication skills and personal approach of Travel Consultant staff, which are considered quite informative, the variety of discount and promotional programs offered, the use of systems and technology such as the Mid-Office System (MOS), and the provision of regular training on Dwidaya Tour products and services by the central team.

However, this strategy also faces various obstacles, including crowded branches that limit staff time, causing them to focus more on customers' primary needs and departure times, some customers not having cards from Dwidaya's partner banks, preventing them from taking advantage of discounts, poorly timed offers, and competition from competitors.

From the customers' perspective, it shows a positive response to the implementation of the cross-selling strategy. Customers feel that the additional product offers are helpful because they receive informations they were previously unaware of. Additionally, the approach taken by the Travel Consultant is considered good, informative, communicative, non-pushy, and able to explain the benefits of the additional products offered.

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