

Business Management

Introduction

Business Management Program teaches basic knowledge of economic and management areas such as Micro and Macroeconomics, Marketing, Global Human Resources, Finance and Accounting, and Operations. This curriculum provides opportunity and develop student's analytical skill with knowledge include Retail and Merchandising, International Business, E-Corporate, Entrepreneurship and Managing Innovation. Business Management program prepares students for a career in the business world and become an entrepreneur with managerial thinking.

Vision

To become a world-class Distance Learning Management Study Program in 2035 in international business management, entrepreneurship, and digital business with a continuous commitment to fostering and empowering communities.

Mission

The mission of Business Management Department is to contribute to the global community through the provision of world-class education by:

1. Developing Binusian competence and expertise through Management Science, International Business, Entrepreneurship, and Digital Business with the concept of online learning and awarding excel Binusian
2. Guiding Binusian through research in Business Management Science and enrichment of technology development, which impacts business, society, and the nation
3. Fostering Binusian to continue to develop knowledge through independent and sustainable enrichment
4. Empowering the society and partner community by Binusian through creative economy development
5. Consistently applying novel Management Science aligned with human resources needs in the industry (multidisciplinary perspective)

Program Objective

The objectives of the program:

1. Generating Binusian who have competence and expertise in Management Science, International Business, Entrepreneurship, and Digital Business and rewarding Binusian achievement nationally and internationally
2. Provide excellent research related to Business Management issues through a multidisciplinary approach and impactful to business, communities, and nation
3. Generating Binusian who have managerial skills from independent and continuous learning
4. The society and partner community can develop their skills and business sustainably
5. Binusian becomes a creative entrepreneur and agent of change equipped with knowledge and expertise in global business management

Student Outcomes

After completing the study, graduates are:

1. Able to comprehend management and business concepts
2. Able to systematically and innovatively solve problems and overcome challenges in businesses
3. Able to perform global and sustainability mindsets in applying business concepts
4. Able to apply ethical and professional values
5. Able to create business value through digital transformation
6. Able to design a business investment strategy in the creative industry
7. Able to formulate international business policies
8. Able to solve problems through the multidisciplinary approach

Prospective Career of the Graduates

With the above-mentioned skills and knowledge, the Business Management graduate is able to follow a career in:

1. Marketing Leader/HRM Leader
2. Operational Leader/Finance Leader
3. Consultant Management
4. Researcher
5. Entrepreneur/Technopreneur
6. Business Intelligent
7. International Business Specialist
8. Digital Business Specialist

Curriculum

The curriculum is based on the National Curriculum and Management study program association that covers management knowledge and skills as well as attitude to support core competence.

Course Structure

| Sem | Code | Course Name | SCU | Total |
|-----|-------------|---|-----|-------|
| 1 | MGMT6072038 | Introduction to Management and Business | 4 | 20 |
| | MATH6158038 | Business Mathematics | 2 | |
| | MKTG6113038 | Marketing Management | 4 | |
| | BUSS6214038 | Business Ethics and Sustainability | 6 | |
| | ISYS6599038 | Management Information Systems for Leader | 4 | |
| 2 | CHAR6019038 | Character Building: Pancasila | 2 | 20 |
| | ACCT6363038 | Accounting for Business | 4 | |
| | MGMT6157038 | Human Resources Management | 4 | |
| | ECON6095038 | Business Economics | 4 | |
| | MGMT6448038 | Operations Management | 4 | |
| | LANG6031038 | Indonesian | 2 | |
| 3 | CHAR6020038 | Character Building: Kewarganegaraan | 2 | 20 |

| Sem | Code | Course Name | SCU | Total |
|----------------------|---|--|-----|-------|
| | FINC6046038 | Financial Management | 4 | |
| | BUSS6212038 | Design Thinking in Business | 4 | |
| | STAT6146038 | Business Statistics and Research Methodology | 6 | |
| | MGMT6146038 | Strategic Management | 4 | |
| 4 | CHAR6021038 | Character Building: Agama | 2 | 20 |
| | MKTG6125038 | Retail and Merchandising | 4 | |
| | ENGL6163038 | English Professional | 4 | |
| | MGMT6486038 | Project Management | 6 | |
| | ENTR6081038 | Entrepreneurship | 4 | |
| 5 | Stream: Digital Business Management | | | 20 |
| | MGMT6474038 | Digital Business Fundamentals | 4 | |
| | MGMT6475038 | Social Media and Mobile Marketing | 4 | |
| | MGMT6476038 | Digital Business Analytics | 4 | |
| | MGMT6477038 | Financial Technology | 4 | |
| | MGMT6478038 | Digital Human Resources Management | 4 | |
| | Stream: Innovation and Entrepreneurship | | | |
| | ENPR6088038 | Innovative Product Design & Development | 4 | |
| | ENPR6089038 | Value Proposition & Business Model Design | 4 | |
| | ENPR6090038 | Business Risk Analysis | 4 | |
| | ENPR6091038 | Entrepreneurship in Creative Industry | 4 | |
| | MKTG6292038 | Market Research and Business Plan | 4 | |
| | Stream: International Business | | | |
| | BUSS6216038 | International Cultural, Relations and Negotiation | 4 | |
| | BUSS6217038 | Export-Import Management & Documentation Standardization | 4 | |
| | MGMT6160038 | Global Supply Chain Management | 4 | |
| | BUSS6048038 | International Business | 4 | |
| | LAWS6191038 | E-Commerce & Data Privacy Law | 4 | |
| 6 | Minor Program Free Electives Enrichment Program I | | | 20 |
| 7 | Free Electives Individual Development Project Enrichment Program II | | | 20 |
| 8 | RSCH6691038 | Pre Thesis | 0 | 6 |
| | RSCH6049038 | Thesis | 0 | |
| | RSCH6689038 | Pre Thesis | 2 | |
| | RSCH6690038 | Thesis | 4 | |
| | RSCH6024038 | Thesis | 6 | |
| Total Credit 146 SCU | | | | |

*Semester 6: Students are required to choose Minor Program or Free Electives or Enrichment Program

*Semester 7: Students are required to choose Free Electives or Individual Development Project or one of enrichment program tracks.

Pre thesis (0 SCU) can be taken in the first period of the 6th semester, meanwhile **pre thesis (2 SCU) can be taken in the second period of the 6th semester by the students who meet the requirements from the Study Program/Program. Then, **thesis (0 SCU)** can be taken in the first period of the 7th semester, meanwhile **thesis (4 SCU)** can be taken in the second period of the 7th semester by the students who meet the requirements from the Study Program/Program.*

Minor Scheme

| Minor Program | Semester 6 | |
|--------------------------------------|------------------------|------------------------|
| | 1 st Period | 2 nd Period |
| Minor @ Binus Online Learning | | |
| Technopreneurship | v | v |
| Artificial Intelligence in Business | v | v |

Minor Program: Technopreneurship

| Code | Course Name | SCU |
|-------------|--|-----|
| ACCT6384039 | Accounting for Small Medium Enterprise | 4 |
| MKTG6296038 | Digital Marketing for Manager | 4 |
| ISYS6619035 | UX for Digital Business | 4 |
| COMP6725036 | Big Data Technologies | 4 |
| ISYE6196037 | Industrial Feasibility Analysis | 4 |
| Total SCU | | 20 |

Minor Program: Artificial Intelligence in Business

| Code | Course Name | SCU |
|-------------|---|-----|
| ISYS6776035 | Managerial Support Systems | 4 |
| ACCT6473039 | Artificial Intelligence for Audit, Forensic Accounting, and Valuation | 4 |
| COMP6936036 | Machine Learning | 4 |
| MGMT6483038 | AI Marketing and Predicting Consumer Experiences | 4 |
| ISYE6284037 | Cognitive Ergonomics | 4 |
| Total SCU | | 20 |

Free Elective

For students who take free electives track in the 6th semester, the following is a list of courses that students can take for 20 credits

| No | Study Program | Course Code | Course | SCU | Semester |
|----|-------------------------|-------------|---|-----|----------|
| 1 | Accounting PJJ | ACCT6130039 | Cost Accounting | 4 | 6 |
| 2 | Information Systems PJJ | ISYS6305035 | Enterprise System | 4 | 6 |
| 3 | Information Systems PJJ | ISYS6698035 | Introduction to Data and Information Management | 4 | 6 |

| No | Study Program | Course Code | Course | SCU | Semester |
|----|----------------------------|-------------|---|-----|----------|
| 4 | Information Systems PJJ | ISYS6701035 | User Experience Research and Design | 4 | 6 |
| 5 | Computer Science PJJ | COMP6275036 | Artificial Intelligence | 4 | 6 |
| 6 | Industrial Engineering PJJ | ISYE6187037 | Engineering Economy and System Analysis | 4 | 6 |
| 7 | Industrial Engineering PJJ | ISYE6190037 | Facility Planning and Safety Engineering | 4 | 6 |
| 8 | Accounting PJJ | ACCT6384039 | Accounting for Small Medium Enterprise | 4 | 6 |
| 9 | Management PJJ | MKTG6296038 | Digital Marketing for Manager | 4 | 6 |
| 10 | Computer Science PJJ | COMP6725036 | Big Data Technologies | 4 | 6 |
| 11 | Industrial Engineering PJJ | ISYE6196037 | Industrial Feasibility Analysis | 4 | 6 |
| 12 | Accounting PJJ | ACCT6473039 | Artificial Intelligence for Audit, Forensic Accounting, and Valuation | 4 | 6 |
| 13 | Computer Science PJJ | COMP6936036 | Machine Learning | 4 | 6 |
| 14 | Management PJJ | MGMT6483038 | AI Marketing and Predicting Consumer Experiences | 4 | 6 |
| 15 | Industrial Engineering PJJ | ISYE6284037 | Cognitive Ergonomics | 4 | 6 |
| 16 | Management PJJ | MKTG6117038 | Entrepreneurial Marketing | 4 | 6 |
| 17 | Management PJJ | ENTR6053038 | Entrepreneurial Finance | 4 | 6 |
| 18 | Management PJJ | COMM6092038 | Business Communication | 4 | 6 |
| 19 | Industrial Engineering PJJ | ISYE6239037 | Dynamic Service Facility Design | 4 | 6 |
| 20 | Industrial Engineering PJJ | ISYE6241037 | Decision Support System | 4 | 6 |
| 21 | Industrial Engineering PJJ | ISYE6285037 | Financial Engineering | 4 | 6 |
| 22 | Accounting PJJ | ACCT6481039 | Corporate Strategy and Risk Management | 4 | 6 |
| 23 | Accounting PJJ | ACCT6482039 | Sustainability Reporting and Assurance | 4 | 6 |

For students who take free electives track in the 7th semester, the following is a list of courses that students can take for 20 credits.

| No | Study Program | Course Code | Course | SCU | Semester |
|----|-------------------------|-------------|--|-----|----------|
| 1 | Management PJJ | ENTR6100038 | Managing Entrepreneurial Organization and Leadership | 6 | 7 |
| 2 | Management PJJ | ISYS6426038 | E-Corporate Strategy and Management | 6 | 7 |
| 3 | Management PJJ | MGMT6322038 | E-Marketing and E-CRM | 6 | 7 |
| 4 | Management PJJ | MGMT6162038 | Change Management | 4 | 7 |
| 5 | Management PJJ | BUSS6049038 | Managing Innovation | 4 | 7 |
| 6 | Information Systems PJJ | ISYS6312035 | IS Strategy, Management and Acquisition | 4 | 7 |
| 7 | Information Systems PJJ | ISYS6784035 | IS Audit and Governance | 6 | 7 |

| No | Study Program | Course Code | Course | SCU | Semester |
|----|----------------------------|-------------|---|-----|----------|
| 8 | Information Systems PJJ | ISYS6319035 | Knowledge Management | 4 | 7 |
| 9 | Accounting PJJ | ACCT6238039 | International Accounting | 6 | 7 |
| 10 | Accounting PJJ | ACCT6475039 | Management Control System | 6 | 7 |
| 11 | Accounting PJJ | FINC6216039 | Money and Capital Market | 4 | 7 |
| 12 | Accounting PJJ | ACCT6476039 | Computer and Accounting Application | 4 | 7 |
| 13 | Industrial Engineering PJJ | ISYE6287037 | Industry 4.0 and Implementation | 4 | 7 |
| 14 | Industrial Engineering PJJ | ISYE6288037 | Smart Manufacturing | 4 | 7 |
| 15 | Industrial Engineering PJJ | ISYE6290037 | Digital Simulation and Manufacturing System | 6 | 7 |
| 16 | Computer Science PJJ | COMP6277036 | Geographic Information System | 2/2 | 7 |
| 17 | Computer Science PJJ | COMP6941036 | Data Mining for Business Analytics | 4/2 | 7 |

Certified Individual Development Project Track

| Code | Course Name | SCU | Total SCU |
|-------------|---|-----|-----------|
| MGMT6489038 | Industrial Project Planning in Management | 6 | 20 |
| MGMT6490038 | Industrial Project Implementation in Management | 4 | |
| MGMT6491038 | Industrial Project Evaluation and Reporting in Management | 6 | |
| MGMT6492038 | Business Ethics in Management Industry | 4 | |

Enrichment Track Scheme

Track scheme for semester 6 and 7. Student will take one of the tracks:

| Enrichment Program Track | | | | | | | | |
|--------------------------|------------|------------|----|----|----|----|----|----|
| Track | Semester 6 | Semester 7 | | | | | | |
| | IS | IN | EN | RS | CD | SA | IS | FS |
| 1 | v | v | | | | | | |
| 2 | v | | v | | | | | |
| 3 | v | | | v | | | | |
| 4 | v | | | | v | | | |
| 5 | v | | | | | v | | |
| 6 | v | | | | | | v | |

Students in semester 6 who take minor program or free electives, in semester 7 can take the enrichment track as follows:

| Track | Enrichment Program Track | | | | | | |
|-------|--------------------------|----|----|----|----|----|----|
| | Semester 7 | | | | | | |
| | IN | EN | RS | CD | SA | IS | FS |
| 1 | v | | | | | | |
| 2 | | v | | | | | |
| 3 | | | v | | | | |
| 4 | | | | v | | | |
| 5 | | | | | v | | |
| 6 | | | | | | v | |
| 7 | | | | | | | v* |

*) Regarding the implementation of the Further Study enrichment track as illustrated on the table above, if students wish to choose the Further Study track in semester 7, then their choice in semester 6 must be the Minor Program or Free Electives

Note:

IN : Certified Internship
 EN : Certified Entrepreneurship
 RS : Certified Research
 CD : Certified Community Development
 SA : Certified Study Abroad
 FS : Further Study
 IS : Certified Specific Independent Study

Certified Internship Track

| Code | Course Name | SCU | Total SCU |
|-------------|---|-----|-----------|
| MGMT6429038 | Working Experience in Management | 6 | 20 |
| MGMT6430038 | Management in Practice | 4 | |
| MGMT6432038 | Industrial Experience in Management | 6 | |
| MGMT6431038 | Employability and Entrepreneurial Skills in Management Industry | 4 | |

Certified Entrepreneurship Track

| Code | Course Name | SCU | Total SCU |
|-------------|--|-----|-----------|
| ENPR6025038 | Business Start Up in Management | 6 | 20 |
| ENPR6026038 | Business Model & Validation in Management | 4 | |
| ENPR6027038 | Launching New Venture in Management | 6 | |
| ENPR6028038 | Entrepreneurship and Managing New Business in Management | 4 | |

Certified Research Track

| Code | Course Name | SCU | Total SCU |
|-------------|--|-----|-----------|
| RSCH6671038 | Management Research Experience | 6 | 20 |
| RSCH6672038 | Scientific Writing in Management Research | 4 | |
| RSCH6673038 | Academic Writing for Management Research | 6 | |
| RSCH6674038 | Global Employability and Entrepreneurial Skills in Management Research | 4 | |

Certified Community Development Track

| Code | Course Name | SCU | Total SCU |
|-------------|--|-----|-----------|
| CMDV6438038 | Community Development Project Implementation in Management | 6 | 20 |
| CMDV6439038 | Community Development Project Design in Management | 4 | |
| CMDV6440038 | Management Program Execution for Community | 6 | |
| CMDV6441038 | Employability and Entrepreneurial Skills in Management Community | 4 | |

Certified Study Abroad Track

| Code | Course Name | SCU | Total SCU |
|-------------|-------------------------------------|-----|-----------|
| GLOB6415038 | Elective Course for Study Abroad 1 | 4 | 20 |
| GLOB6416038 | Elective Course for Study Abroad 2 | 4 | |
| GLOB6417038 | Elective Course for Study Abroad 3 | 3 | |
| GLOB6418038 | Elective Course for Study Abroad 4 | 3 | |
| GLOB6419038 | Elective Course for Study Abroad 5 | 3 | |
| GLOB6420038 | Elective Course for Study Abroad 6 | 2 | |
| GLOB6421038 | Elective Course for Study Abroad 7 | 2 | |
| GLOB6422038 | Elective Course for Study Abroad 8 | 2 | |
| GLOB6423038 | Elective Course for Study Abroad 9 | 1 | |
| GLOB6424038 | Elective Course for Study Abroad 10 | 1 | |
| GLOB6425038 | Elective Course for Study Abroad 11 | 4 | |
| GLOB6426038 | Elective Course for Study Abroad 12 | 4 | |
| GLOB6427038 | Elective Course for Study Abroad 13 | 3 | |
| GLOB6428038 | Elective Course for Study Abroad 14 | 3 | |
| GLOB6429038 | Elective Course for Study Abroad 15 | 3 | |
| GLOB6430038 | Elective Course for Study Abroad 16 | 2 | |
| GLOB6431038 | Elective Course for Study Abroad 17 | 2 | |
| GLOB6432038 | Elective Course for Study Abroad 18 | 2 | |
| GLOB6433038 | Elective Course for Study Abroad 19 | 1 | |

| Code | Course Name | SCU | Total SCU |
|-------------|-------------------------------------|-----|-----------|
| GLOB6434038 | Elective Course for Study Abroad 20 | 1 | |

*) Transferred courses will be transferred based on credit transfer policies on study program with total of 20 credits

Certified Specific Independent Study Track Enrichment Program I

| Code | Course Name | SCU |
|-------------|---|-----|
| CSIS6037038 | Course Certification | 3 |
| CSIS6038038 | Technical Skill Enrichment | 4 |
| CSIS6039038 | Industrial Project | 9 |
| CSIS6040038 | Soft Skill Enrichment | 4 |
| CSIS6041038 | Elective Course for Specific Independent Study 1 | 4 |
| CSIS6042038 | Elective Course for Specific Independent Study 2 | 4 |
| CSIS6043038 | Elective Course for Specific Independent Study 3 | 3 |
| CSIS6044038 | Elective Course for Specific Independent Study 4 | 3 |
| CSIS6045038 | Elective Course for Specific Independent Study 5 | 3 |
| CSIS6046038 | Elective Course for Specific Independent Study 6 | 2 |
| CSIS6047038 | Elective Course for Specific Independent Study 7 | 2 |
| CSIS6048038 | Elective Course for Specific Independent Study 8 | 2 |
| CSIS6049038 | Elective Course for Specific Independent Study 9 | 1 |
| CSIS6050038 | Elective Course for Specific Independent Study 10 | 1 |
| CSIS6051038 | Elective Course for Specific Independent Study 11 | 4 |
| CSIS6052038 | Elective Course for Specific Independent Study 12 | 4 |
| CSIS6053038 | Elective Course for Specific Independent Study 13 | 3 |
| CSIS6054038 | Elective Course for Specific Independent Study 14 | 3 |
| CSIS6055038 | Elective Course for Specific Independent Study 15 | 3 |
| CSIS6056038 | Elective Course for Specific Independent Study 16 | 2 |
| CSIS6057038 | Elective Course for Specific Independent Study 17 | 2 |
| CSIS6058038 | Elective Course for Specific Independent Study 18 | 2 |
| CSIS6059038 | Elective Course for Specific Independent Study 19 | 1 |
| CSIS6060038 | Elective Course for Specific Independent Study 20 | 1 |
| CSIS6097038 | Elective Course for Specific Independent Study 21 | 6 |
| CSIS6098038 | Elective Course for Specific Independent Study 22 | 6 |
| CSIS6099038 | Elective Course for Specific Independent Study 23 | 6 |
| Total SCU | | 20 |

*) For students who take BINUS certified specific independent study courses, they should take the first 4 courses on the list above (20 credits). Meanwhile, electives courses 1 to 23 are transferred courses for students who take certified specific independent study outside BINUS University. Transferred courses will be transferred based on credit transfer policies on study program with total of 20 credits.

Enrichment Program II

For students who take Specific Independent Study track in the 7th semester, they should take these courses:

| Code | Course Name | SCU |
|-------------|----------------------|-----|
| CSIS6037038 | Course Certification | 3 |

| Code | Course Name | SCU |
|-------------|---|-----|
| CSIS6038038 | Technical Skill Enrichment | 4 |
| CSIS6039038 | Industrial Project | 9 |
| CSIS6040038 | Soft Skill Enrichment | 4 |
| CSIS6100038 | Elective Course for Specific Independent Study 24 | 4 |
| CSIS6101038 | Elective Course for Specific Independent Study 25 | 4 |
| CSIS6102038 | Elective Course for Specific Independent Study 26 | 3 |
| CSIS6103038 | Elective Course for Specific Independent Study 27 | 3 |
| CSIS6104038 | Elective Course for Specific Independent Study 28 | 3 |
| CSIS6105038 | Elective Course for Specific Independent Study 29 | 2 |
| CSIS6106038 | Elective Course for Specific Independent Study 30 | 2 |
| CSIS6107038 | Elective Course for Specific Independent Study 31 | 2 |
| CSIS6108038 | Elective Course for Specific Independent Study 32 | 1 |
| CSIS6109038 | Elective Course for Specific Independent Study 33 | 1 |
| CSIS6110038 | Elective Course for Specific Independent Study 34 | 4 |
| CSIS6111038 | Elective Course for Specific Independent Study 35 | 4 |
| CSIS6112038 | Elective Course for Specific Independent Study 36 | 3 |
| CSIS6113038 | Elective Course for Specific Independent Study 37 | 3 |
| CSIS6114038 | Elective Course for Specific Independent Study 38 | 3 |
| CSIS6115038 | Elective Course for Specific Independent Study 39 | 2 |
| CSIS6116038 | Elective Course for Specific Independent Study 40 | 2 |
| CSIS6117038 | Elective Course for Specific Independent Study 41 | 2 |
| CSIS6118038 | Elective Course for Specific Independent Study 42 | 1 |
| CSIS6119038 | Elective Course for Specific Independent Study 43 | 1 |
| CSIS6120038 | Elective Course for Specific Independent Study 44 | 6 |
| CSIS6121038 | Elective Course for Specific Independent Study 45 | 6 |
| CSIS6122038 | Elective Course for Specific Independent Study 46 | 6 |
| Total SCU | | 20 |

*) For students who take BINUS certified specific independent study courses, they should take the first 4 courses on the list above (20 credits). Meanwhile, electives courses 24 to 46 are transferred courses for students who take certified specific independent study outside BINUS University. Transferred courses will be transferred based on credit transfer policies on study program with total of 20 credits.

Further Study Track

| Code | Course Name | SCU | Total SCU |
|-------------|---|-----|-----------|
| MGMT6493038 | Design Thinking and Innovation for Leader | 6 | 20 |
| ACCT6493038 | Analytics for Accounting and Financial Management | 4 | |
| MKTG6328038 | Business Analytics for Digital Marketing Strategy | 6 | |
| MGMT6506038 | Certification in Management | 4 | |

Students should pass all of these quality-controlled courses as listed below:

| No. | Course Code | Course | SCU | Minimal Grade | Semester |
|--|-------------|---|-----|---------------|----------|
| 1 | CHAR6019038 | Character Building: Pancasila | 2 | B | 2 |
| 2 | ENTR6081038 | Entrepreneurship | 4 | C | 4 |
| 3 | MKTG6113038 | Marketing Management | 4 | C | 1 |
| 4 | MGMT6157038 | Human Resources Management | 4 | C | 2 |
| 5 | MGMT6072038 | Introduction to Management and Business | 4 | C | 1 |
| 6 | BUSS6214038 | Business Ethics and Sustainability | 6 | C | 1 |
| Stream: Digital Business Management | | | | | |
| 7 | MGMT6475038 | Social Media and Mobile Marketing | 4 | C | 5 |
| 8 | MGMT6476038 | Digital Business Analytics | 4 | C | 5 |
| Stream: Creativepreneurship | | | | | |
| 7 | ENPR6089038 | Value Proposition & Business Model Design | 4 | C | 5 |
| 8 | ENPR6091038 | Entrepreneurship in Creative Industry | 4 | C | 5 |
| Stream: International Business | | | | | |
| 7 | MGMT6160038 | Global Supply Chain Management | 4 | C | 5 |
| 8 | BUSS6048038 | International Business | 4 | C | 5 |