

BUKTI KORESPONDENSI
ARTIKEL JURNAL INTERNASIONAL BEREPUTASI

Judul artikel : **Burnout Syndrome Associated with Nurses' Quality of Life During the Covid-19 Pandemic**
Jurnal : Malaysia Journal of Nursing (MJN)
Penulis : Ana Zakiyah, Duwi Basuki

| No | Perihal | Tanggal |
|----|-----------------------------------|-------------------|
| 1 | Bukti submit artikel | 2 Maret 2023 |
| 2 | Pre review discussion dari editor | 3 Maret 2023 |
| 3 | Upload revisi | 17 Maret 2023 |
| 4 | Masukan dari reviewer 3 | 7 Mei 2023 |
| 5 | Masukan dari reviewer 1 | 8 Mei 2023 |
| 6 | Masukan dari reviewer | 30 Mei 2023 |
| 7 | Masukan dari reviewer 1 | 15 Mei 2023 |
| 8 | Upload revisi yang pertama | 26 Mei 2023 |
| 9 | Masukan dari editor | 21 September 2023 |
| 10 | Upload revisi | 28 September 2023 |
| 11 | Upload revisi | 16 Oktober 2023 |
| 12 | Informasi fee publikasi | 29 Oktober 2023 |
| 13 | Konfirmasi editor | 10 November 2023 |
| 14 | Informasi publikasi | 23 November 2023 |

The screenshot displays the submission management interface for The Malaysian Journal of Nursing (MJN). The page title is "2097 / Zakiyah et al. / Burnout Syndrome Associated with Nurses' Quality of Life During the Covid-19 Pandemic". The user is logged in as "ana_zakiyah". The interface shows a "Workflow" section with tabs for "Submission", "Review", "Copyediting", and "Production". The "Submission" tab is active, showing a list of "Submission Files":

| File ID | File Name | Date | Type |
|---------|---|---------------|--------------|
| 8365-1 | ana_zakiyah, BURNOUT_translate.doc | March 2, 2023 | Article Text |
| 8366-2 | ana_zakiyah, Author_Details.docx (2) | March 2, 2023 | Other |
| 8368-2 | ana_zakiyah, conflict of interest.pdf (2) | March 2, 2023 | Other |

Below the file list, there is a "Download All Files" button. At the bottom of the page, there is a "Pre-Review Discussions" section with an "Add discussion" button.

Urmisha Das (urmisha_jm)

Ana Zakiyah (ana_zakiyah)

Messages

| Note | From |
|---|--|
| <p>I am writing to submit our manuscript entitled "Burnout Syndrome and Nurses' Quality of Life During The Covid-19 Pandemic"</p> <p>This manuscript describes original work and is not under consideration by any other journal. All authors approved the manuscript and this submission.</p> <p>Thank you for receiving our manuscript and considering it for review. We appreciate your time and look forward to your response.</p> | <p>ana_zakiyah 02-03-2023 06:54 AM</p> |
| <p>Please submit complete metadata of all authors. The Email ID and ORCID of all authors must be present .</p> | <p>urmisha_jm 03-03-2023 12:04 PM</p> |
| <p>▶ Thank you for the information. I have resend my article, author's biodata (email and orchid ID), plagiarism check, statement letter no conflict of interest.</p> <p>Best regards.</p> <p>ana_zakiyah, BURNOUT_ ANA_REVISION.doc (2)</p> <p>ana_zakiyah, ID Email_Orchid_author.docx</p> <p>ana_zakiyah, conflict of interest.pdf</p> <p>ana_zakiyah, plagiarism check_bunout.pdf</p> | <p>ana_zakiyah 17-03-2023 11:49 PM</p> |

Ana Zakiyah Mahfud:

We have reached a decision regarding your submission to The Malaysian Journal of Nursing (MJN), "Burnout Syndrome and Nurses' Quality of Life During The Covid-19 Pandemic".

Our decision is: Revisions Required

Reviewer F:





As the plagiarism report shows only 13% similarity index the article is accepted for publication. The article will be given full consideration for publication in our forthcoming issues.

After initial review, the following corrections are to be made in the manuscript.

Abstract: The abstract should be structured: (e.g., Introduction, Methods, Results, Discussion) for rapid comprehension (see Figure 1). Structured abstracts assist the reader in quickly understanding the findings of a study and unlike unstructured abstracts, are divided into clear sections with distinct headings. These headings typically consist of objective, methods, results, and conclusions.

Ethical Statement: Please provide the Ethical Statement with Date, Month year along with the Number.

All the references must be mentioned in the text also. All references mentioned in the text must be present in the reference list at the end. In the reference list there should not be any et al. All journal name must be mentioned in full.

| Reviewer's Attachments | | Q Search |
|--|--|--------------|
|  9714-1 | , 2097-Article Text-8630-1-4-20230302 (1).doc | May 15, 2023 |
|  9719-1 | , Burnout Syndrome and Nurses' Quality of Life During Covid-19 Review Report Form MJN.pdf | May 15, 2023 |
|  9720-1 | , Burnout Syndrome & Nurses Quality of Life during COVID19 Review.docx | May 15, 2023 |
|  9862-1 | , 2097-Article Text-Burnout Syndrome and Nurses' Quality of Life During The Covid-19 Pandemic.docx | May 26, 2023 |



Review Form **Burnout Syndrome and Nurses' Quality of Life During The Covid-19 Pandemic**

Title:

General Review:

- Does the paper meet a high standard of scientific quality and credibility? Yes No
- Is the paper readable and appropriately presented? Yes No
- English language level: is the English language comprehensive and flawless? Yes No
- Are there any grammatical or spelling mistakes? Yes No *Little mistakes*
- Are full forms for abbreviations stated at the 1st mention of the abbreviation? Yes No
- Are appropriate legends provided with tables/ figures? Yes No
- Does the paper contain appropriate referencing? Yes No *Some references need to be updated*
- Does the paper contain any recognizable plagiarism? Yes No
- Does the paper compliant with the aims and scope of the journal it is submitted to? Yes No

- Does the paper contain any recognizable plagiarism? Yes No
- Does the paper compliant with the aims and scope of the journal it is submitted to? Yes No
- Does the paper meet ethical requirements? Yes No
- Does the paper include animal or human study? If yes, was ethical committee approval details provided in the paper? Yes No Not Applicable
- Is this a human intervention study? Was consent taken before the study? Yes No Not Applicable
- Is the statistical analysis sound and justified? (Does it require expert statistical review?) Yes No

Comments per section of manuscript:

| | |
|------------------------------|---|
| Abstract | <i>Appropriate but need adding recommendations.</i> |
| Introduction | <i>Clear and concise</i> |
| Methodology | <i>Comprehensive</i> |
| Results and Discussion | <i>Comprehensive but need arrangement of paragraphs</i> |
| References (Appropriateness) | <i>Needed to be updated (Last 5 years)</i> |

Level of Interest: Please indicate how interesting you found the manuscript

Rating - 1 to 5 (1:Poor, 2:Moderate, 3:Good, 4:Very Good, 5:Excellent)

| | |
|---------------------------|---|
| Originality | 4 |
| Depth of research | 5 |
| Technical quality | 5 |
| Contribution to the Field | 5 |

Recommendation:

- Reject unconditionally
- Reject in current form, but allow resubmission after revision as per my accompanying comments
- Accept conditionally, subject to minor revision, according to my accompanying comments
- Accept unconditionally

| | |
|---|--|
| Reviewer Name: Eman Ahmed Aziz | Designation: PhD Researcher of Medical Surgical Nursing |
| Address: Egypt | Date: 16-5-2023 |
| I declare no conflict of interest: yes | I declare the following potential conflict of interest: - |
| Research Interest: Medical Research Quality Health Care - Hospitality Management | Signature: Eman Ahmed Aziz 16/5/2023 |
| Publons ID: | |
| ORCID ID: http://orcid.org/0009-0009-5600-0273 | |

Eman Aziz

- [ana_zakiah, BURNOUT_ ANA_REVISION 1.doc](#)
- [ana_zakiah, ID Email_Orchid_author.docx](#)
- [ana_zakiah, copy right transfer agreement.pdf](#)
- [ana_zakiah, conflict of interest.pdf](#)
- [ana_zakiah, plagiarism check_bunout.pdf](#)

Thank you for the cooperation

urmisha_jm
08-05-2023 08:03 AM

The article will be sent for review

Once we receive reviewer's comments we will forward them to you

Thank you for your submission

urmisha_jm
22-05-2023 11:04 AM

Reviewer F:

As the plagiarism report shows only 13% similarity index the article is accepted for publication. The article will be given full consideration for publication in our forthcoming issues.

After initial review, the following corrections are to be made in the manuscript.

Abstract: The abstract should be structured: (e.g., Introduction, Methods, Results, Discussion) for rapid comprehension (see Figure 1). Structured abstracts assist the reader in quickly understanding the findings of a study and unlike unstructured abstracts, are divided into clear sections with distinct headings. These headings typically consist of objective, methods, results, and conclusions.

Ethical Statement: Please provide the Ethical Statement with Date, Month year along with the Number.

All the references must be mentioned in the text also. All references mentioned in the text must be present in the reference list at the end. In the reference list there should not be any et al. All journal name must be mentioned in full.

Recommendation: Revisions Required

Reviewer G:

Recommendation: Revisions Required

RESEARCH METHODOLOGY

Research Design

This study used a cross-sectional approach to determine the relationship between burnout syndrome and nurses' quality of life.

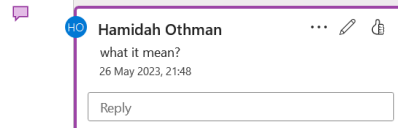
Population, sampling, and sample

The people of all nurses working in health services in East Java, Indonesia. The sampling type uses **accidental sampling**, so 269 respondents were obtained.

Data Collection

Questionnaires are distributed through google forms to reduce the risk of transmission. The instrument for measuring burnout syndrome using Maslach Burnout Inventory-Human Service (21) consists of 3 elements: physical and emotional fatigue, depersonalization, and decreased personal accomplishment (Maslach and Jackson, 1986). Nurses' quality of life measurements using Short Form Health Survey 36 (SF 36) consist of physical function, physical limitations, emotional control, energy fatigue, mental health, social functioning, bodily pain, and general health.

Statistical Analysis



ACKNOWLEDGEMENT

The researcher would like to thank the appropriate Chairperson of [Bina Sehat](#) PPNI University, Indonesia, who has financed this research.

CONFLICT OF INTEREST

The author reported no conflict of interest in this research.

REFERENCES

- Ahmad, S., Ishtiaq, S. M., & Mustafa, M. (2017). The role of socio-economic status in adoption of coping strategies among adolescents against domestic violence. *Journal of Interpersonal Violence, 32*(18), 2862–2881. <https://doi.org/10.1177/0886260516635321>
- Alotni, M. A., & Elgazzar, S. E. (2020). Investigation of burnout, its associated factors and its effect on the quality of life of critical care nurses working in Buraydah Central Hospital at Qassim Region, Saudi Arabia. *The Open Nursing Journal, 14*, 190–202. <https://doi.org/10.2174/187443462014010190>
- Aydin Sayilan, A., Kulakac, N., & Uzun, S. (2020). Burnout levels and sleep quality of COVID-19 heroes. *Perspectives in Psychiatric Care, February 2021*. <https://doi.org/10.1111/ppc.12678>
- Bakker, A.B., Killmer, C.H., Siegrist J. S., & Schaufeli, W.B. (2000). Effort-reward imbalance and burnout among nurses. *J Adv Nurs, 31*(4), 884–891. <https://doi.org/10.1046/j.1365-2648.2000.01361.x>
- Bellanti, F., Buglio, A.L., Capuano, E., Dobrakowski, M., Kasperczyk, A., Kasperczyk, S., Ventriglio, A., & Vendemiale, G. (2021). Factors related to nurses' burnout during the first wave of coronavirus disease-19 in a university hospital in Italy. *International Journal of Environmental Research and Public Health, 18*(10). <https://doi.org/10.3390/ijerph18105051>
- Bit-lian, Y., Woei-ling, T., Shahin, N., & Shuhaimi, B. (2022). Job satisfaction and burnout among registered |

Chandan Chakraborty ...

Please put DOI, PDF or weblink with accessed date in all the references

Reply

Kindly resubmit the article after working on the above. After resubmission we will further process the article.

[2097 Revised 4.09.2023.docx](#)

▶ Thank you for the information. I have revised according to the instructions.

Best regards

Ana Z

[ana_zakiah, 2097-Article Text-12298-1-18-20230921.docx](#)

ana_zakiah
28-09-2023 04:04 AM

Thank you for your quick response.

urmisha_jm
28-09-2023 07:48 AM

The relevance of the article in the current scenario needs justifications when COVID-19 is no longer pandemic. Please note as it is Post COVID this article must give proper justification for future implication (200 words). Kindly revise and work on the attached file and resubmit within 8th October 2023.

[urmisha_jm, 2097 2nd Revised 28.09.2023.docx](#)

urmisha_jm
07-10-2023 08:31 AM

▶ Thank you for the information. I'm sorry for being late in submitting the revision of my article.

I've added relevance to the article and provided justification for future implications in the implications component.

Best regard

ana_zakiah
11-10-2023 11:17 AM

MJN

10.31674/mjn.20xx.v0xi0x.00x

Submission Date:

Acceptance Date:

Published Date:

Burnout Syndrome and Nurses' Quality of Life During The Covid-19 Pandemic

Ana Zakiah¹, Duwi Basuki¹
Nursing management department, Bina Sehat PPNI University, Indonesia

*1 Corresponding author's email: ana_ppni@yahoo.com

ABSTRACT

Covid-19 cases that occur in Indonesia, accompanied by high mortality cause nurses as one of the frontlines to experience burnout syndrome and have an impact on reducing the quality of life of nurses. This study aims to determine the relationship between burnout syndrome and the quality of life of nurses during the Covid-19 pandemic. The design used is cross-sectional. The population is nurses working in health services in East Java. The quality of life of nurses was measured by Short Form Health Survey 36 (SF 36), which consisted of 36 question items, while the level of burnout syndrome was measured by the Maslach Burnout Inventory-Human Service Survey consisting of 22 questions. All nurses experience burnout syndrome to varying degrees. The nurse burnout rate is generally low at 163 (60.6%), and the quality of life of nurses are typically good at 252 (97.3%) and a small and a small percentage at 17 (6.3%). The spearman rho n-value analysis <0.05 showed a

Arief Andriyanto ...

Present a title that includes, if appropriate, the study design e.g.:

*A ... in the treatment of ...

Reply

Arief Andriyanto ...

The abstract must include the following separate sections:

Introduction, the context and purpose of the

Reply

INTRODUCTION

The Covid-19 pandemic in Indonesia has put the healthcare system under tremendous pressure. This is due to the rapid demand to adapt to health needs during the Covid-19 pandemic (Sayilan et al., 2020; FKUI, 2020). The surge in cases is accompanied by the addition of high death cases, even once reaching more than 1,000 deaths in one day. The Ministry of Health Monday (12/7/2021) recorded 40,427 new cases. The total number of Covid-19 cases in Indonesia reached 2.567 million people. The number of active cases or patients requiring treatment reached 380,797 people. This has caused concern in hospitals as they are overwhelmed with the surging Covid-19 patients. Bed Occupancy Ratio (BOR) in hospitals reaches 77%. This number is a record compared to the previous edition, which is still in the range of 30 thousand every day (Hastuti, 2021)

The perceived threat of Covid-19 helps explain the level of burnout in nurses and moderates the relationship between social support in the workplace. Excess workload, limited infrastructure, human resources, workplace social support, inefficient use, personal protective equipment, uncertain diagnosis criteria, and psychological stress significantly explain burnout (Manzano García & Ayala Calvo, 2021; Thambidurai et al., 2019; WHO, 2020). Nurses must

Arief Andriyanto

The Introduction section should explain the background to the study, its aims, a summary of the existing literature and why this study was necessary or its contribution to the field, as well as

Reply

Arief Andriyanto

Is there any data related to nurses who handle covid experiencing burnout?

Reply

RESULT

Table 1 Characteristics of respondents by gender, marital status, and level of education (N=269)

| Variable | | Amount | Percentage |
|--------------------|---------------------|--------|------------|
| | | n | % |
| Gender | Male | 73 | 27.1 |
| | female | 196 | 72.9 |
| | Total | 269 | 100.0 |
| Marital status | Not married yet | 53 | 19.7 |
| | Married | 213 | 79.2 |
| | Widow/widower | 3 | 1.1 |
| | Total | 269 | 100.0 |
| Level of education | Nursing diploma | 137 | 50.9 |
| | Bachelor of Nursing | 128 | 47.6 |
| | Masters | 4 | 1.5 |
| | Total | 269 | 100.0 |

Table 1 shows the majority of respondents with the female gender of 196 respondents (72.9%). Nurses were mostly married, with 213 respondents (79.2%), and nurses with diploma education levels with 137 respondents (50.9%).

Arief Andriyanto

This should include research findings including, where appropriate, results of statistical analysis which should be included either in text or as tables and figures

15 May 2023, 12:13

Reply

DISCUSSION

Burnout syndrome

The results showed that all nurses experienced burnout syndrome during the Covid-19 pandemic but at varying rates. Nurse burnout rates are generally low at 163 (60.6%), moderate at 95 (35.3%), and moderately at 11 (4.1%).

The Covid-19 pandemic caused a sudden surge in patient admissions in hospitals with the consequence of an increase in workload. The safety of health workers in hospitals is a major concern. Exposed to several hours of work per day with infected patients, nurses are at risk of experiencing some problems that lead to physical and psychological impairment (Bellanti, F et al., 2021). Burnout results from long-term exposure to job demands and stress, including physical, mental, and emotional syndromes that include pessimism about oneself and work, decreased desire to do work and increased turnover (Canu, 2021).

Nurses with less understanding, work experience, and confidence in caring for Covid-19 patients experience burnout more often. An increase in workload, a decrease in self-

Arief Andriyanto

This section should discuss the implications of the findings in context of existing research and highlight limitations of the study. Do not include the percentage of research results

Reply

mail.yahoo.com/d/search/keyword=mjn/messages/17037?.intl=id&lang=id-ID&pspid=1182033121&activity=header-mail

Gmail YouTube Maps Gratis Contoh Poste... sikap pemimpin yan... sikap pemimpin yan... Biru Tua Minimalis S...

HOME MAIL NEWS FINANCE SPORTS ENTERTAINMENT LIFE SEARCH SHOPPING YAHOO PLUS MORE...

yahoo/mail Find messages, documents, photos or people Advanced

Compose

ana_ppni@ya... 293
m_dfauzi

Inbox
Unread
Starred
Drafts 377
Sent
Archive
Spam
Trash
Less
Views Hide
Photos
Documents
Emails to myself
Subscriptions
Receipts
Credits
Travel
Folders Hide

MI Mjn Com Info

MJN FINAL DRAFT 2097 Yahoo/Sent

MI Malaysian Journal Nursing
From: info@mjn.com.my
To: ana_ppni@yahoo.com
Cc: sandeppoddar

Sat, Nov 4, 2023 at 1:57 PM

Dear Author(s)

Greetings from the Malaysian Journal of Nursing

We are delighted to inform you that the submitted manuscript titled "Burnout Syndrome Associated with Nurses' Quality of Life During the Covid-19 Pandemic" has been accepted and is ready for publication in Malaysian Journal of Nursing, in October 2023 Issue.

We have attached the final proof of the paper for your reference. For any necessary correction, we kindly request you to reply to this email with the required changes in the provided format.

Article Details:
Title: **Burnout Syndrome Associated with Nurses' Quality of Life During the Covid-19 Pandemic**
Article ID: MJN-2097-2023
Authors: Ana Zakiyah, Duwi Basuki

We sincerely appreciate your valuable contribution to our journal and look forward to your prompt response regarding any required revisions.

Thank you for choosing the Malaysian Journal of Nursing as the platform to share your research.

Best Regards,
Dr. Urmisha Das
Research & Publication Executive
The Malaysian Journal of Nursing

https://mail.yahoo.com/d/folders/...&pspid=11820331...

HOME MAIL NEWS FINANCE SPORTS ENTERTAINMENT LIFE SEARCH SHOPPING YAHOO PLUS MORE...

yahoo/mail MJN Search in mjn... Advanced

Compose

KUMPULAN ... 76
LAM PTIKES
LPM 5
MATERI 1
MJN
NILAI DAN AB... 1
NOTIF BTN
PAJAK 1
PANDUAN PK 3
PBM 1
PENELITIAN
PENGABMAS
PENJAMINAN... 1
PKMRS 8
PRUDENSIAL 1

MI Malaysian Journal Nursing
From: info@mjn.com.my
To: ana_ppni@yahoo.com, wwikduwi@gmail.com

Thu, Nov 23, 2023 at 10:39 AM

Dear Author(S),

Greetings From the Malaysian Journal of Nursing (MJN) (Print ISSN: 2231-7007; Online ISSN: 2462-246X) Published by Asia Pacific Higher Learning Sdn Bhd., Lincoln University College, Malaysia.

Thank You for Your Contribution. Your Article Has Been Published in Volume 15, Issue 2, October 2023 (<https://ejournal.lucp.net/index.php/mjn/issue/view/146>)

Burnout Syndrome Associated with Nurses' Quality of Life During the Covid-19 Pandemic

Cite As: Zakiyah, A. ., & Basuki, D. (2023). Burnout Syndrome Associated with Nurses' Quality of Life During the Covid-19 Pandemic. *The Malaysian Journal of Nursing (MJN)*, 15(2), 134-142. <https://doi.org/10.31674/mjn.2023.v15i02.015>

<https://ejournal.lucp.net/index.php/mjn/article/view/2097>

Please Add in Your ORCID, Google Scholar and Web of Science (Publons) Profile. You Can Circulate the Article in Various Social Media And Research Platforms.



MJN

THE MALAYSIAN JOURNAL OF NURSING

Published by
Asia Pacific Higher Learning Sdn Bhd., Malaysia
PRINT ISSN: 2231-7007 ONLINE ISSN: 2462-246X
Wisma Lincoln, No. 12, 14, 16 & 18, Jalan 55 6/12, 47301 Petaling Jaya, Selangor
Darul Ehsan, Malaysia
www.mjn.com.my

CERTIFICATE

This is to certify that the paper entitled "*Burnout Syndrome Associated with Nurses' Quality of Life During the Covid-19 Pandemic*" authored by *Ana Zakiyah and Duwi Basuki* has been published in *The Malaysian Journal of Nursing (MJN)*, in *Volume - 15 Issue - 2*, pages 134-142 published by Asia Pacific Higher Learning Sdn Bhd., Malaysia.

The paper has been published after peer review.

The journal is indexed in Scopus, Index Copernicus, Crossref DOI, Google Scholar, OUCI.

Prof. Debuk Dr. Hjh. Bibi Florina Abdullah
Editor in Chief
The Malaysian Journal of Nursing (MJN)
Pro Chancellor, Lincoln University College, Malaysia

Date: 30-11-2023

2097 MJN

Dear Author(s)

Thank you for submitting the article "Burnout Syndrome and Nurses' Quality of Life During The Covid-19 Pandemic" written by Ana Zakiyah Mahfud, Duwi Basuki for The Malaysian Journal of Nursing.

Please note your article has been accepted to be published in October 2023 issue of The Malaysian Journal of Nursing (MJN).

In this regard you are requested to arrange immediate payment of the Article Processing Charge of 250USD (Two fifty dollar).

Kindly proceed payment in banking in the following account and send us payment proof.

Bank Details:

A/c Name : Asia Pacific Higher Learning SDN. BHD.
Bank : CIMB Bank Berhad
Account No. : 80-0814364-9
Branch Name : Taman Tun Dr. Ismail
Address : 138, Jalan Burhannuddin Helmi, Taman Tun Dr. Ismail, 60000 Kuala Lumpur, Wilayah Persekutuan, Malaysia
Swift Code : CIBBMYKL

Or Use Paypal : <https://www.paypal.me/lincolnuniversity01>

- Delete
- Archive
- Move
- Forward
- More

-



Transaksi Berhasil

| | |
|--------------------------|---|
| No. Ref | S10MJKM000094723 |
| Tanggal Transaksi | 29-10-2023 |
| Waktu Transaksi | 09:58:41 WIB |
| Jenis Layanan | OTR HARD CURRENCY |
| Nomor Rekening Tujuan | *****649 |
| Nama Penerima | Asia Pacific Higher Learning SDN BHD |
| Alamat Penerima | 138.Jalan Burhannuddin Helmi, Taman Tun Dr Ismail |
| Bank Tujuan | CIMB BANK BERHAD |
| BIC | CIBBMYKLXXX |
| Kurs | 15.993 |
| Beban Ongkos Koresponden | Beban Rekening Penerima (SHA) |
| Biaya Kirim BNI | 2.7 |
| Ongkos Bank Koresponden | 0 |
| Total Nominal | IDR 4.041.431,00 |
| Tujuan Transaksi | Personal purpose |
| Rekening Debet | *****111 |

BNI BNI BNI BNI BNI BNI BNI BNI BNI BNI BNI BNI BNI BNI BNI BNI BNI