



Marketing Strategy Analysis of Savings Products at BRI TBK Pesero Kasimbar Unit, Parigi Moutong Regency

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ABSTRACT

This research aims to determine and analyze the marketing strategy for savings products at Bank Rakyat Indonesia Tbk. Pesero Unit Kasimbar Parigi Moutong Regency. In development, it is an adequate asset, and the financing is much more perfect, as well as third-party funds that have been growing over time. BRI tbk pesero unit kasimbar parigi moutong district to find out that the marketing strategy for customer savings can be seen in the data on savers every year from 2018 - 2019 - 2020 proves that the data on savers has increased for three consecutive years, meaning that people's interest in saving is relatively high at Bank Rakyat Indonesia Tbk pesero Kasimbar Unit, Parigi Moutong Regency. Services for Simpedes savings products and Britama savings, which can be used in a person's process, can be done anywhere at Bank Rakyat Indonesia Kasimbar Unit. Such as ATMs, which can be used in places already prepared by the Indonesian People's Bank. Of course, they can be seen in strategic locations as the hope of customers in taking or transferring to other banks and are electronic services ready to provide in the form of services or the state of payment transactions between different banks to control digitalized information and adhere to banking regulations. There are significant differences among the three savings types, meaning that the percentage can be seen in the number of customers from 2018 - 2020. It can be seen that Simpede's savings is 39%. Meanwhile, Britama savings are 33% while deposit savings are 28%, proving that the percentage of the three types of Simpedes savings is much higher.

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1. INTRODUCTION

In the modern era, the Banking Industrial Revolution 4.0 is now very influential on human life. Technology plays a significant role in interaction in financial organizations, especially in contemporary digitalization. This is very important for designing organizations and technology in the banking sector, especially Bank Rakyat Indonesia, which is rare and often needs help to differentiate itself. Those from competitors often use similar tactics, market to the same demographics, and offer comparable or even the same rates and services. Using different marketing strategies for your bank can help you differentiate yourself from competitors and get ahead of them by offering new technologies offering the same services in different ways (1).

In the development of a competitive business world, companies are making innovations and their performance is to achieve increasingly vital levels of economic growth (2). The company tries to win the market with various marketing strategies to obtain optimal customer satisfaction. A good marketing strategy is not a coincidence but rather the result of careful planning and implementation, organization, and supervision (3). Marketing is more about developing a good product and making that product easily available. Develop a new product and provide a fair price (4). Banking is a profit-oriented business entity. This is a marketing activity that is a necessity and a must to carry out (5).

Banks must use modern marketing concepts that are oriented towards the interests and satisfaction of customers and aim to gain profits in the long term. If you look at the competition between one bank and another, customers can determine how fast they can apply in a better way. Quality to select the actual choice.

A customer often switches from personal banking to digital banking, which is convenient, easy to use, and often much faster. If you have a quality and ideal digital or web application, make it part of your marketing strategy for superior banking product attributes. Banks can do this by creating a marketing role, in this case, that is suitable for social media with website digitization applications; certain people are becoming less and less interested in going to physical banks, and by telling them that they have digital services, telling them that they don't need to do it, change it or at each customer's office. The same thing Value Returns to Customers. Most customers give a lot of added value to the many sponsors and online services that can be seen. For that reason important, it is for customers with different interests to return the favor. This may mean reviewing and improving services, cutting out old products no longer delivered to customers, and simplifying your processes and services to improve what you offer customers. For example, what benefits do customers get from using your product over competitors?

The best marketing strategy may be to approach the product's attribute offerings, redesign them into something more relevant today, and then rebrand the bank and services. For example, while many banks have traditionally offered standard packages of loans, bank accounts, savings accounts, and other services, most modern consumers benefit from flexible, modular packages where they can add or remove services at will, especially if they can. Do it online for a limited time until approval.

Customers are increasingly important in determining bank marketing strategies because more and more banks focus on social media and digital marketing. Connecting with consumers by genuinely making a human connection can do significantly more for customer relationships than any amount of online marketing can do for a bank. However, it should add real value to customer outreach. For example, it could offer courses and workshops on financial literacy, online security, or mobile banking. You can also provide quick one-on-one consultations, offer insight into investment portfolios, or whatever fits the bank's brand and customer demographics.

Process is an operational method or series of actions required to present good products and services to customers and the general public in a transaction. Process in digitalized administrative services, how to introduce a form of network system utilization through the online ATM banking system at Bank Rakyat Indonesia Tbk Persero Kasimbar Unit, Parigi Moutong Regency. It is a significant factor in the service marketing mix as customers often experience the service delivery system as part of the service itself. In addition, decisions in operations management are crucial for successful service marketing. It can be concluded that the process of an operational method or series of actions required to present good products and services to customers in a Marketing transaction is a form of muamalah that is justified in Islam as long as it does not conflict with Bank regulations.

Bank Rakyat Indonesia Persero Tbk Kasimbar Unit, Parigi Moutong Regency. It is a government bank that operates in its development that the outreach marketing strategy for bank product attributes is something that is done by employees in carrying out office work related to customers to save at BRI and must always build relationships to provide services to customers, Integration and Personalization with data Most banks have more data than they know what to do with.

Table 1. Number of Customers Saving in 2018-2020

Year	Number of Customers	
2018		500
2019		600
2020		650

Source: BRI Tbk Pesero Kasimbar Unit, Parigi Moutong Regency

In the development of Bank Rakyat Indonesia (Persero) Tbk, Kasimbar Unit, Parigi Moutong Regency. The number of customers who save has increased from 2018 by 500 or 29%. In 2019, there has been an increase of 600 customers or 33%, while in 2020 there has been an increase of 650 or 38%. If you look at these results, the trend shows that there is quite a development each year. The significant increase in people's savings means that Bank Rakyat Indonesia (Persero) Tbk, Kasimbar Unit, Parigi Moutong Regency has increased customer savings due to several reasons such as educational needs, etc. And quite capable of providing the best service to customers who save their money at the bank. From 2018 to 2020, one of the districts of Parigi Moutong experienced an earthquake disaster at the end of 2018. Earthquakes targeted several government and community structures, and at the beginning of 2020 until now, there was a disease disaster in one of the districts of Parigi Moutong. Covid 19 pandemic. If you look at this phenomenon, people still exist by saving Simpedes, Britama, and Time Deposit savings. It is proven that Table 1.1 Number of Customers Saving in 2018-2020. There has been an increase from year to year in savings at Bank Rakyat Indonesia (Persero) Kasimbar Unit, Parigi Regency.

In carrying out its operations, Bank Rakyat Indonesia (Persero) Kasimbar Unit, Parigi Moutong Regency, among the leadership, always orders employees in each respective field to remain extra careful in carrying out their duties and obligations towards customers, prioritizing professional service and having an awareness of great responsibility. , according to what has been determined in the job description or duties of each section by the organizational structure of Bank Rakyat Indonesia (Persero) Kasimbar Unit, Parigi Moutong Regency. Therefore, researchers consider it necessary to conduct research titled "Marketing Strategy for Savings Products at Bank Rakyat Indonesia Tbk. Pesero Unit Kasimbar Parigi Moutong Regency".

2. RESEARCH METHODS

This research is quantitative. Location This research was carried out where the researcher went directly into the field to study and dig up information about the Marketing Strategy for Savings Products, which was carried out at the location of Bank Rakyat Indonesia Tbk Persero Kasimbar Unit, Parigi Moutong Regency.

Research time can be carried out where the researcher immediately has the opportunity to study and see direct information about the Savings Product Marketing Strategy carried out at Bank Rakyat Indonesia Tbk Persero Kasimbar Unit, Parigi Moutong Regency. For this reason, the implementation period starts from March to June 2021. The types of data used are as follows:

Qualitative Data Analysis is data from direct interviews with Bank Rakyat Indonesia Tbk Persero Kasimbar Unit, Parigi Moutong Regency. This is in the form of oral data with an explanation of the discussion and the state of conducting database research.

Data sources are the results of respondents who are used as samples so that the source can be seen. There are two types of data sources, namely as follows. Primary data is data obtained from respondents through questionnaires, focus groups, panels, or from researchers' interviews with sources. The data obtained from this preliminary data must be processed again. Data sources that directly provide data to data collectors. In this case, the data collection process needs to pay attention to who the primary source will be as the research object. This research is the primary source for obtaining data from Bank Tbk. Pesero Unit Kasimbar Parigi Moutong Regency. For example, this particular consideration would involve researching food quality then the data source sample would be people who are food experts, or research on the political conditions of an area, then the data source sample would be people who are political experts.

In this research, customers as the primary data source are determined purposively (based on specific criteria) according to research needs. Secondary data is obtained from notes, books, and magazines in the form of company-published financial reports, government reports, articles, theoretical texts, magazines, etc. Data obtained from secondary data does not need to be processed again. Data sources that do not directly provide data to data collectors.

Secondary data sources in this research were obtained by researchers from books related to the researcher's title. "Basics of Marketing at Bank Rakyat Indonesia Tbk. Pesero Unit Kasimbar Parigi Moutong Regency. As well as other book sources related to the researcher's title or data associated with the biography of Bank Rakyat Indonesia Tbk. Pesero Unit Kasimbar Parigi Moutong Regency.

Data collection techniques are the most critical step in research because the main aim is to obtain data. With knowing data collection techniques, researchers will get data that meets the specified data standards. An interview is a meeting between two people to exchange information and ideas through questions and answers to construct meaning on a particular topic. So, with interviews, the researcher will know more in-depth about the participants in interpreting situations and phenomena. Documentation techniques are used to collect written data that contains information and explanations as well as thoughts about phenomena that are still current and by the research problem. Documentation techniques start from collecting documents, selecting documents according to research objectives, searching and explaining, interpreting, and connecting them with other phenomena.

The researcher used this documentation technique as supporting document material, which was used in this research from the BRI Profile, BRI Vision and Mission, Brochures, and data regarding the Marketing Strategy for Bank Rakyat Indonesia Tbk Savings Products. Pesero Unit Kasimbar Parigi Moutong Regency.

Technical data analysis is an effort carried out by working with data, finding patterns, sorting them into manageable units, looking for and finding ways, finding what is essential and what is learned, and seeing what can be told to other people. Arikunto, (2006) Data from researchers from Bank Rakyat Indonesia Tbk. Pesero Unit Kasimbar Parigi Moutong Regency. This is qualitative data. The data analysis technique that researchers use is a qualitative analysis technique using inductive thinking methods. Qualitative data analysis is inductive, based on the data obtained. Next, it is developed into a hypothesis formulated based on this data. Next, the data is searched repeatedly to conclude whether the idea is accepted or rejected based on the data collected. The aim is to make an excellent arrangement to be more easily understood. Based on this information, in analyzing the data, researchers used the data obtained. The data was analyzed using inductive thinking, which started with information about the Marketing Strategy for Bank Rakyat Indonesia Tbk Tube Products. Pesero Unit Kasimbar Parigi Moutong Regency.

3. RESULTS AND DISCUSSION

Since the inception of the BRI Kasimbar Unit, there have been many banking service products on offer. The service products available at the BRI Kasimbar unit can be marketed to the public, including savings (deposits) and loans (credit). Bank Service Products are very popular with the people in Kasimbar, such as Simpedes savings, Britama, and deposits. Apart from that, bank service products in the form of credit are also in demand, such as Kupedes Loans, Bribuna, and KUR. Savings service products marketed by the BRI Kasimbar Unit, such as Simpedes, are products that the public can use for savings. People's money has many benefits that people can get if they save it on stamps. The benefits provided include interest on savings insurance, and what is most popular with the public is the Simpedes lottery, which is held 2 (two) times each year, namely the lottery in the January-June period and the July-December period. Simpedes Savings also has an ATM that can be used throughout Indonesia. Britama Savings is one of Bri's mainstay products, with almost the same benefits as Simpedes. Britama Savings often provides door prizes for people who save their funds, lucky draws for Britama pickaxes and many other benefits that can be obtained. Some people want to protect their funds in BRI. Deposits are term savings whose funds are kept at BRI for a certain period and are given a slightly higher interest rate than Simpedes and Britama, so people who save their funds in the form of deposits will benefit from interest rates that are pretty high compared to other types of deposits. Of all the savings products available at BRI, all of them are under the supervision of Bank Indonesia and OJK (Financial Services Authority), and the public does not need to worry if they save their funds at BRI because BRI is one of the state-owned banks guaranteed by Bank Indonesia's LPS (Deposit Guarantee Institution). And OJK. In the supervision of deposit insurance institutions, the OJK remains an institution that takes care of appropriate financial administration so that a professional audit team can determine it. Generally, it remains perfect in carrying out its duties and obligations as an independent institution.

Many parties often associate marketing with advertising, promotion, or product sales (6). Information: People often equate the professional climate of marketers with sales. The marketing phenomenon can mean that marketing and sales are different, but how to look at it is not as narrow as the statements made by many people; therefore, marketing is very different from sales. Marketing prioritizes or is "an art of selling products," so marketing is a sales process that starts with sales carried out in a simple process at a specific location or place where transactions for goods or services occur. The mechanism for buying and selling meetings can also happen between sellers and buyers or producers and consumers. Overall, marketing covers a comprehensive understanding. Marketing is a system of business activities designed to plan and form activities in the sales process carried out when the market share is determined. It is always ready to provide product facilities to determine prices because in determining the form of promotion, the product and price are always prioritized. Two This can be used as a benchmark to facilitate access to harmony in the sales process and then the operation of distributing goods according to the agreement and timeliness that has been prepared or can be agreed upon by both parties. The same thing can prioritize the satisfaction of consumers' desires to determine the form and achieve actual market targets and the company's goals and desires. If it is related to the definition of marketing of banking institutions that are oriented towards banking services, what is meant is the marketing of three types of products, including stampedes savings, britma savings, and deposit savings because all of this lies in the characteristics and capabilities of the product form which can be convincing to consumers, in where the products sold by banks are services rather than goods. So, the product alone being sold cannot be seen in absolute terms but can still be felt by the public or customers, and therefore, this difference is a service marketing strategy that must be known and can be applied continuously. Marketing strategy is how to plan in totality so that it can be integrated into a marketing division that can provide guidelines on how to see the level of activity process that will be carried out in achieving company goals through advertising, promotional programs, sales, product programs, and distribution. How to determine attitudes or behavior, especially analyzing the segmentation or situation of the target market, which is sometimes a group of people that the company or business wants to reach, and creating a marketing mix, which, in essence, is how to make provisions for products, prices, promotions and distribution that are suitable and can satisfy the target market. Suppose it is known that the results of a marketing strategy are a series of goals, how to determine the final targets, policies, and rules that provide direction to the company's business and marketing from time to time, at each level and reference and location, significantly as the company's response is constantly changing. There will be changes in market dogmas continually changing frequently, one of which is a change in the price of a product so that sales prepare the product, but the consumer always takes into account the cost of goods, which sometimes goes up or down, the cause is a lack of stock of goods or not much inventory. , there is also a slow production process, including distribution, which is always a concern so that it can be sustainable and remains a hope for those who use the opportunity to take part so that the activities carried out are still carried out according to the rules of the game or the production process is well maintained and sustainable. The company from today to the future.

In the marketing of a Bank Rakyat Indonesia product with the marketing of other products, synchronizing the form of the rules of the product being promoted is very closely related to the individual

character of the product, depending on the enthusiasts in feeling the extent of the benefits of continuity of the bank's services, because it is a powerful weapon that is appropriate. Taken into account is how to take into account consumer satisfaction and desires. Where products marketed through online media are more services, the products being sold cannot be seen in reality but can still be felt by customers because these differences can be seen verbally, as explained by the marketing department. What must be implemented is a service marketing strategy.

Bank Rakyat Indonesia is BRI Tbk. Pesero Unit Kasimbar Parigi Moutong Regency, which is in Central Sulawesi and Indonesia. In development, there are adequate assets, and the financing is much more perfect, as well as third-party funds, which have been growing all the time. BRI Tbk. Pesero Unit Kasimbar Parigi Moutong Regency to find out that the marketing strategy for customer savings can be seen in the data on savers every year from 2018 - 2019 - 2020, proving that the data on savers has increased for three consecutive years, meaning that people's interest in saving at Bank Rakyat Indonesia Tbk is relatively high. Owner of the Kasimbar Unit, Parigi Moutong Regency. Of course, we always focus on middle to lower customer segmentation and target several things in the development process to become a leading bank in the Parigi Moutong district with various product attributes such as Simpedes savings, Britama, and deposit savings. This is a development of banking that ideally always exists in terms of professional bank activities, especially today, the behavior of employees is required to be always ready and comply with the rules that apply within banking institutions by expectations.

To increase customer savings for several reasons, such as educational needs. And quite capable of providing the best service to customers who save their money at the bank. From 2018 to 2020, one of the districts of Parigi Moutong experienced an earthquake disaster at the end of 2018. Earthquakes targeted several government and community structures, and at the beginning of 2020 until now, there was a disease disaster in one of the districts of Parigi Moutong. Covid 19 pandemic. If you look at this phenomenon, people still exist by saving Simpedes, Britama, and Time Deposit savings. It is proven that Table 1 Number of Customers saving in 2018-2020. There has been an increase from year to year in savings at Bank Rakyat Indonesia (Persero) Kasimbar Unit, Parigi Regency. In carrying out its operations, Bank Rakyat Indonesia (Persero), Kasimbar Unit, Parigi Moutong Regency, among the leadership, always instructs employees in each respective field to remain extra careful in carrying out their duties and obligations towards customers, prioritizing professional service and having an awareness of their responsibilities. Significant, according to what has been determined in the job description or duties of each section by the organizational structure of Bank Rakyat Indonesia (Persero) Kasimbar Unit, Parigi Moutong Regency.

Socialization carried out using print or electronic media or through intermediaries is a very effective bridge for determining planning, organizing, implementing, and monitoring, which is of particular concern in management, which is the basis of a company. Meanwhile, its function is to use individual and group forms often to make as much effort as possible to achieve one of the actual goals. Meanwhile, how do you see the benefits of the socialization carried out when there was an introduction to the attributes of savings products of the three types carried out by Bank Rakyat Indonesia Tbk? Pesero Unit Kasimbar Parigi Moutong Regency, how to introduce or invite potential customers to save at the bank by visiting offices, planned schools, and their actual targets. BRI Tbk. Pesero Unit Kasimbar Parigi Moutong Regency.

Indirectly, it is how to utilize and carry out the process of installing product attributes in brochures to prospective customers and through the BRI Tbk website. Pesero Unit Kasimbar Parigi Moutong Regency. So that it is easy for customers to find out because competition often occurs between other companies. Those who often test different product attributes and values try each other's professionalism, quality, efficiency, and effective productivity.

3.1. Marketing Process for Savings Products

The product is a form that must be considered in the marketing process. Therefore, in the course of savings products for customers, it is possible to differentiate between those who often come up with consultations or which forms of strengths and weaknesses in reaching the market. Product attributes such as Simpedes, Britama, and deposit savings must be introduced. From these three, the most dominant product, as explained in percentages from 2018 to 2020, can be seen. The second Simpedes savings product is a deposit, and the third is Britama. So it can be seen that the interest in saving is extreme, namely simpedes savings to be able to strengthen the family economy and all forms of interdependent community economics with adequate forms of credit to be used as a form of working capital which is needed and to create a business that always exists in developing to good strength. The best marketing approach is guiding the process of forces that are part of the product attributes, redesigning them into something more relevant today, and rebranding the bank and service. For example, while many banks have traditionally offered standard packages of loans, bank accounts, savings accounts, and other services, most modern consumers benefit from flexible, modular packages where they can add or remove services at will, especially if they can. Do it online for a limited time until approval.

Loyal customers and other customers are increasingly important in determining a bank's marketing strategy because more and more banks focus on social media and digital marketing. Connecting with consumers by genuinely making a human connection can do significantly more for customer relationships than any amount of online marketing can do for a bank. However, it should add real value to customer outreach. For example, it could offer courses and workshops on financial literacy, online security, or mobile banking. You can also provide quick one-on-one consultations, offer insight into investment portfolios, or whatever fits the bank's brand and customer demographics.

The idea of form in factors that often occur in an operational method or series of actions required to present good products and services to customers and the general public in online or offline transactions can quickly be known whether the SD is ready. Process in digitalized administrative services, how to introduce a form of network system utilization through the online ATM banking system at Bank Rakyat Indonesia Tbk Persero Kasimbar Unit, Parigi Moutong Regency. It is a significant factor in the service marketing mix as customers often experience the service delivery system as part of the service itself. In addition, decisions in operations management are crucial for successful service marketing. It can be concluded that the process of an operational method or series of actions required to present good products and services to customers in a Marketing transaction is a form of muamalah that is justified in Islam as long as it does not conflict with Bank regulations.

This is an implementation of the type of savings through Bank Rakyat Indonesia interest, which is regulated through Bank Indonesia, so the difference between the amount of protection and welfare is by Bank Indonesia's decision. In essence, how to look at promotions in other channels to see which ones are relevant, including distribution that can maintain the target position in the results of explanations from BRI Tbk. Persero Unit Kasimbar Parigi Moutong Regency.

4. CONCLUSION

It is known in this research that Bank Rakyat Indonesia Tbk. Persero Unit Kasimbar Parigi Moutong Regency, which is in Central Sulawesi and Indonesia. It is a form of development with adequate assets, much more perfect financing, and third-party funds that have constantly been growing. BRI Tbk. Persero Unit Kasimbar Parigi Moutong Regency to find out that the marketing strategy for customer savings can be seen in the data on savers each year from 2018 - 2019 - 2020, proving that the data on savers has increased for three consecutive years, meaning that public interest and trust is relatively high in saving at the bank. Rakyat Indonesia Tbk Persero Kasimbar Unit, Parigi Moutong Regency.

Services for Simpedes savings products and Britama savings and deposits, of the three products available at the bank, savings can be used. Consumers always have different decision-making behaviors; some quickly decide to save, and others try it out. Some just read the brochure or look at it, but in the process, someone who wants to keep can do it anywhere at the Bank Rakyat Indonesia Kasimbar Unit. ATMs, which can be used in places that the Indonesian People's Bank course has prepared, can be seen as a strategic place to be a hope for customers in taking or transferring to other banks and is an electronic service that is ready to provide in the form of services or the state of payment transactions between different banks, how to control digitalized information and adhere to banking regulations. Significant differences exist between the three savings types, meaning that the percentage can be seen in the number of customers from 2018 - 2020. It can be seen that simpedes savings are 39%. Meanwhile, Britama savings are 33% while deposit savings are 28%, proving that the percentage of the three types of Simpedes savings is much higher. Customers quickly understand these savings, while deposits are only for specific customers. The Britama savings product has recently developed around BRI Tbk Persero Unit Kasimbar District. Paris Moutong. This phenomenon can be related to the earthquake disaster in 2019 and others. In such conditions, the community's economy is less profitable or not average. But what the researchers hope is how to foster a feeling or desire to utilize Simpedes savings products, britama savings, and deposit savings, and use credit facilities, which become a form of business opportunity or can overcome urgent needs so that they can increase business income and will develop more sustainably.

5. SUGGESTION

There are several things to pay attention to regarding customer needs, such as children's educational needs. Those who can provide the best service to customers save their money in that bank. From 2018 to 2020, one of the districts of Parigi Moutong experienced an earthquake disaster at the end of 2018. With the Covid-19 pandemic disaster with this phenomenon, the shape of the economy around Parigi Moutong district and its surroundings seemed suddenly uncertain in the circulation cycle of goods and services, let alone distribution. Always uncertain. This must be recommended to Bank Rakyat Indonesia (Persero) Kasimbar Unit, Parigi Regency. In implementing its operations, Bank Rakyat Indonesia (Persero) Kasimbar Unit, Parigi Moutong Regency, among the leadership, always orders employees in each respective field to remain extra careful in carrying out their duties and obligations towards customers, prioritizing professional service and having an awareness of great responsibility. , according to what has been determined in the job description or

duties of each section by the organizational structure of Bank Rakyat Indonesia (Persero) Kasimbar Unit, Parigi Moutong Regency.

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