


Marketing Planning Analysis Digital Bank For Kids (Dex Junior)

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INFORMASI ARTIKEL	ABSTRAK
<p>Kata Kunci: Pemasaran Tabungan Digital Bisnis Plan Dex Junior Penjualan</p>	<p>Manajemen pemasaran merupakan alat perencanaan perusahaan yang telah dibuat untuk memenuhi tujuan perusahaan. Salah satu rencana yang digunakan perusahaan adalah menggunakan strategi bauran pemasaran dalam memperkenalkan produknya. Tujuan dari pengabdian ini adalah untuk membahas Analisis Pemasaran Bank Digital untuk anak-anak (Dex Junior), agar semua produk yang dihasilkan tepat sasaran serta mendeskripsikan apa yang terkait dengan masalah dan unit yang dipelajari antara fenomena yang diujikan. Dex junior sebagai produk digital hadir untuk memenuhi kebutuhan konsumen dan menyesuaikan dengan perkembangan zaman. Penelitian ini dilakukan menggunakan metode penelitian deskriptif dengan langkah-langkah sebagai berikut yaitu menentukan data yang dibutuhkan, mengumpulkan data, analisis data dan membuat proyeksi kebutuhan. Dengan perencanaan ini diharapkan perusahaan dapat memprediksi cara pemasaran yang tepat, dan mampu menjamin keberlangsungan perusahaan karena adanya penjualan yang maksimal. Dalam penelitian ini didapat hasil bahwa perencanaan pemasaran sangat diperlukan untuk memahami potensi perusahaan, target dan kebutuhan konsumen. Pemasaran merupakan tombak dalam usaha dalam mempertahankan keberlanjutan bisnis.</p>
<p>Keywords: Marketing Digital Savings Business Plan Dex Junior Sale</p>	<p>ABSTRACT</p> <p>Marketing management is a company planning tool that has been created to meet company goals. One of the plans used by the company is to use a marketing mix strategy in introducing its products. The purpose of this service is to discuss Marketing Analysis of Digital Banks for children (Dex Junior), so that all products produced are right on target and describe what is related to the problem and units studied between the phenomena being tested. Dex junior as a digital product is here to meet consumer needs and adapt to current developments. This research was conducted using descriptive research methods with the following steps, namely determining the data needed, collecting data, analyzing data and making projections of needs. With this planning, it is hoped that the company can predict the right marketing methods and be able to guarantee the company's sustainability due to maximum sales. In this research, the results obtained show that marketing planning is very necessary to understand the company's potential, targets and consumer needs. Marketing is a spearhead in efforts to maintain business sustainability.</p> <p style="text-align: right;">This is an open access article under the CC-BY-SA license.</p> 

I. INTRODUCTION

Marketing is one of the important activities in the company to meet the needs and desires of consumers which in turn can generate profits for the company. Marketing serves as an organizational function and a set of processes in creating, communicating and delivering value to customers in order to manage customer relationships in ways that benefit the organization and those with an interest in the organization. The increasingly fierce business competition in the era of globalization must be responded to by business actors by implementing strategic steps for the continuity of their business. The intense competition in various businesses today requires every company management to create special strategies in order to have an advantage in competing. Yan Mao et al. (2014) said that business strategy is a strategy to achieve goals which is often analogous to chess strategy, where systematic thinking, planning, readiness to

move, courage to take risks, and passion to win the game are some of the characteristics of the game of chess that are relevant to business management practices. ...

According to Tjiptono (2015) Fandy Tjiptono, marketing is the most direct communication function with the external environment, even though companies only have limited control over the external environment. Marketing aims to attract buyers to consume the products offered, therefore marketing plays an important role in developing strategy, so that the marketing activities carried out by the company must be planned in advance.

Companies engaged in the field of products or services have a goal to survive and develop, this goal can be achieved by efforts to maintain and increase the level of profits or company profits. This can be done, if the company can maintain and increase sales of products or services produced. By implementing an accurate marketing strategy by exploiting opportunities to increase sales, the company's position in the market can be improved or maintained. In this regard, the implementation of modern marketing today has a very large role as a direct support for increasing company profits by setting marketing goals and objectives. According to Gunawan (2021) personal selling consists of personal interactions with customers and prospects to make sales and maintain relationships with customers. Personal selling is interaction between individuals, face to face, aimed at creating, improving, controlling or maintaining mutually beneficial exchange relationships with other parties, thereby achieving marketing goals and objectives.

Research Swetasoma (2022) states that the number of internet users in 2019-2020 in Indonesia reached 73.7 percent, up from 64.8 percent in 2018. Based on projections from the Central Statistics Agency (BPS), Indonesia's population in 2019 was 266,911. 900 million, so Indonesian internet users are estimated at 196.7 million users. According to Jahn & Kruse (2019) the banking business, which has been running mostly using conventional mechanisms, must transform digitally in terms of procedures, ways of working, organization and business models so that they are more flexible and able to follow consumer needs. Cahyaningtyas & Sasanti (2019) argue that this digital transformation process needs to be supported by an appropriate transformation strategy in order to provide competitiveness and value to a banking business.

The development of digital-based banking business in Indonesia has enormous potential. This can be seen from the demographic structure in Indonesia, with the largest population in the world, which is dominated by generations Y and Z, which makes it the country with the most prospective in absorbing the flow of digitalization. All of this is in line with easy access to use digital infrastructure and this is an attraction for people in using online transactions, especially in banking transactions. Research (Kraus et al., 2022)) states that the number of internet users in 2019-2020 in Indonesia reached 73.7 percent, up from 64.8 percent in 2018. Based on projections from the Central Statistics Agency (BPS), Indonesia's population in 2019 was 266,911. 900 million, so Indonesian internet users are estimated at 196.7 million users.

The aim of this research is for companies to make marketing projections before running their business. Marketing projections will help business actors in formulating strategies in implementing and determining targets.

II. PROBLEM

When creating new products, Index Bank often does not think about the marketing side of the product, only focusing on the advantages of the new product. This is what makes the new product not distributed well to consumers so that the level of sales achievement is not optimal, so proper planning is needed. Marketing projections are very important when starting a business. Many businesses fail because they don't have direction on where their products will be sold. A marketing mix must exist so that a business has a diverse market. The absence of a marketing strategy will threaten business continuity.



Figure 1. Plasa Bank Index

III. METHOD

This research uses qualitative methods to describe marketing planning for digital banking in the Dex Junior division. The method taken comes from documentation where data is obtained from various previous literature sources, namely official agency websites and journals for the validity of the research.

The steps in carrying out marketing projections for digital savings are as follows:

1. Determine the required data
Determine the type of data needed to project marketing results. This can include historical sales data, market data, consumer trends, competitor data, and external factors such as economic conditions
2. Collect data
Collect the necessary data according to the research plan. Data can be obtained from internal company sources, such as sales records and customer data, as well as from external sources such as marketing research agencies and industry publications.
3. Data analysis
Analyze historical data to understand trends and patterns that may impact future marketing projections.
4. Make projections of needs
Choose the appropriate method or model for carrying out marketing projections, so that business continuity continues

IV. RESULT AND DISCUSSION

Wahyudi & Aruan (2013) defined that "Marketing strategy is a set of goals and objectives, policies and rules that provide reference direction and distribution for a company's marketing work at all levels over a certain period of time, primarily as a company response to environmental and changing competitive conditions. According to Gitleman & Kleberger (2014) Marketing strategy aims at markets and consumers which is part of business strategy. According to research presented by Indira & Amanda (2016) argue that the influence of personal selling on sales has a significant effect, with the statement that the better the personal selling process is implemented, the higher the sales volume that will be achieved. Marketing is the main activity in selling products and services so that they are known to the public, thereby triggering consumer interest, thus influencing purchasing power. With a good marketing strategy, sales will increase so that it will affect the company's profits. The emergence of marketing strategies that change from time to time has become a trend that companies follow. As now in the digital era, promotions using social media are increasingly widespread so that all companies will carry out online promotions to increase sales and expand the market.

Sales

Sales & Marketing Activities

Marketing activities for Dex Junior in achieving optimal revenue for market penetration through feature development (multicurrency and can be used as e-money for transportation payments in Asean

countries). Sales & Marketing Activities are divided into several stages are adjusted to the marketing goals and objectives.

Sales Team

The Digital Development Division, apart from utilizing the marketing team for existing conventional products (because the products sold are in line), also builds its own marketing team to support planned marketing activities and increase activities in digital, which cannot be carried out by the team for conventional products. The marketing team in question also includes a team that always provides information so that the Digital Development Division can upgrade the features of Dex Junior and the application.

Sales Budget

For marketing costs on advertising costs, the allocation is 80% digital and the remaining 20% offline. The allocation of costs is also based on Dex Junior customers, namely parents who have children. The sales budget is divided into 3, namely advertising costs which for advertising also consist of digital and offline advertising, marketing and administrative costs and interest and acquisition costs as follows:

Table 1. Sales Budget

FEES	Y 1	Y 2	Y 3	Y 4	Y 5
B. Instagram Ads, content and endorsements	140.000.000	120.000.000	75.000.000	62.500.000	87.500.000
B. Tiktok content and endorsement	200.000.000	260.000.000	165.000.000	137.500.000	192.500.000
B. Youtube Advertising	240.000.000	240.000.000	210.000.000	175.000.000	245.000.000
B. Google Ads	60.000.000	60.000.000	60.000.000	50.000.000	70.000.000
B. Facebook Ads	140.000.000	100.000.000	75.000.000	62.500.000	87.500.000
B. Email Marketing	20.000.000	20.000.000	15.000.000	12.500.000	17.500.000
Digital Marketing Costs	800.000.000	800.000.000	600.000.000	500.000.000	700.000.000
Event & Literacy Cost	250.000.000	250.000.000	125.000.000	125.000.000	175.000.000
Advertising Costs	1.050.000.000	1.050.000.000	725.000.000	625.000.000	875.000.000
B. Transactions	15.650.000	53.287.500	0	0	0
Official Travel Expenses	0	25.000.000	25.000.000	25.000.000	25.000.000
Other expenses	50.000.000	50.000.000	50.000.000	50.000.000	50.000.000
Marketing & Admin Costs	65.650.000	128.287.500	75.000.000	75.000.000	75.000.000
B. Rewards/Points	206.900.000	696.150.000	1.300.337.500	1.925.507.500	2.884.890.000
Interest Cost	85.027.397	286.089.041	534.385.274	791.304.452	1.185.571.233
Interest and Acquisition Costs	291.927.397	982.239.041	1.834.722.774	2.716.811.952	4.070.461.233
Total	1.407.577.397	2.160.526.541	2.634.722.774	3.416.811.952	5.020.461.233

Projected revenue stream

For revenue in the short term, it is only based on inter-office interest income (RAK), namely from the total funds collected multiplied by the calculation applicable to the parent company, Index Bank. For example, currently the RAK interest applicable at Index is $5\% \times \text{Nominal Funds accumulated in Dex Junior} / 360 \times \text{number of days}$. Dex Junior also for the medium term can get fees from sharing billers as well as starting to have additional revenue from the results of foreign exchange (foreign exchange), and for the long term it can run like BAU (Business As Usual), namely RAK, biller fees, foreign exchange (foreign exchange) and transaction fees.

Scenario and Assumptions

As mentioned in the revenue projection, for the time being the source of revenue is from RAK and foreign exchange transactions. It is assumed that the income in the short term (1 to 2 years) is only from the difference in RAK, i.e. the RAK interest earned is 7.5% while the interest earned is 7.5%. given to customers is 2.5% then the difference in RAK earned is 5%pa. The transaction fee (about 10% of the

total account amount) is given free as a promo event so it becomes a fee and the administration fee is also not charged.

Assumed medium-term income (3 to 4 years), namely the difference in RAK, namely the RAK interest earned is 7.5% while the interest given to customers is 2.5%, so the difference in RAK earned is 5% pa. Additional income from foreign exchange transactions is assumed in the third year there is a foreign exchange transaction of 1% of the total Dex Junior savings fund and for the fourth year 2.5% additional revenue from transaction fees (around 15% of the total number of accounts).

Assumed long-term income in year 5 remains from the RAK difference, assumed to remain 5%pa. Additional income from foreign exchange transactions, which is assumed to be 2.5% of the total Dex Junior savings fund in the fifth year. Transaction fees (about 25% of the total number of accounts) are no longer subsidized by Dex Junior and are charged to the customer at the amount billed by the vendor. As per the product, the administration fee is still not charged.

Monthly projection for 5 years

What is expected with the Dex Junior product is that it can add value to the parent company, whose corporate strategy is to conduct an IPO.

Table 2. Monthly Revenue Projection (Short Term)

Mont hly	Acquisition			Difference B.RAK	
	Accoun t	Number of Account	Balance Precipitation		
1	800	800	2.650.000.000	2.650.000.000	10.890.411
2	800	1.600	2.650.000.000	5.300.000.000	21.780.822
3	800	2.400	2.650.000.000	7.950.000.000	32.671.233
4	800	3.200	2.650.000.000	10.600.000.000	43.561.644
5	800	4.000	2.650.000.000	13.250.000.000	54.452.055
6	800	4.800	2.650.000.000	15.900.000.000	65.342.466
7	800	5.600	2.650.000.000	18.550.000.000	76.232.877
8	800	6.400	2.650.000.000	21.200.000.000	87.123.288
9	800	7.200	2.650.000.000	23.850.000.000	98.013.699
10	800	8.000	2.650.000.000	26.500.000.000	108.904.110
11	800	8.800	2.650.000.000	29.150.000.000	119.794.521
12	1.000	9.800	2.850.000.000	32.000.000.000	131.506.849
Year 1	9.800		32.000.000.000		850.273.973
1	1.225	11.025	4.000.000.000	36.000.000.000	147.945.205
2	1.225	12.250	4.000.000.000	40.000.000.000	164.383.562
3	1.225	13.475	4.000.000.000	44.000.000.000	180.821.918
4	1.225	14.700	4.000.000.000	48.000.000.000	197.260.274
5	1.225	15.925	4.000.000.000	52.000.000.000	213.698.630
6	1.225	17.150	4.000.000.000	56.000.000.000	230.136.986
7	1.225	18.375	4.000.000.000	60.000.000.000	246.575.342
8	1.225	19.600	4.000.000.000	64.000.000.000	263.013.699
9	1.225	20.825	4.000.000.000	68.000.000.000	279.452.055
10	1.225	22.050	4.000.000.000	72.000.000.000	295.890.411
11	1.225	23.275	4.000.000.000	76.000.000.000	312.328.767
12	1.225	24.500	4.150.000.000	80.150.000.000	329.383.562
Year 2	14.700	24.500	48.150.000.000		2.860.890.411

Table 3. Monthly Revenue Projection (Medium Term)

Monthly	Akuisisi				Salah B.RAK	Sharing Fee Biller			Jumlah Pendapatan	Transaksi Valas	Konversi ke USD (1 USD = Rp 15.000)	Pendapatan 1 USD = Rp 5,-
	Account	Jumlah Account	Pengembangan Saldo	Total Pengembangan		Jumlah transaksi	Fee Biller 2500	Charge Curt				
1	1.325	25.825	4.340.000.000	84.490.000.000	347.219.178	3.874	9.684.375	9.684.375	-	844.900.000	56.327	281.633
2	1.325	27.150	4.340.000.000	88.830.000.000	365.054.795	4.073	10.181.250	10.181.250	-	888.390.000	59.220	296.190
3	1.325	28.475	4.340.000.000	93.170.000.000	382.890.411	4.271	10.678.125	10.678.125	-	921.790.000	62.113	310.567
4	1.325	29.800	4.340.000.000	97.510.000.000	400.726.027	4.470	11.175.000	11.175.000	-	975.190.000	65.007	325.033
5	1.325	31.125	4.340.000.000	101.850.000.000	418.561.644	4.669	11.671.875	11.671.875	-	1.018.590.000	67.900	339.500
6	1.325	32.450	4.340.000.000	106.190.000.000	436.397.260	4.868	12.168.750	12.168.750	-	1.061.990.000	70.793	353.967
7	1.325	33.775	4.340.000.000	110.530.000.000	454.232.877	5.066	12.665.625	12.665.625	-	1.105.390.000	73.687	368.433
8	1.325	35.100	4.340.000.000	114.870.000.000	472.068.493	5.265	13.162.500	13.162.500	-	1.148.790.000	76.580	382.900
9	1.325	36.425	4.340.000.000	119.210.000.000	489.904.110	5.464	13.659.375	13.659.375	-	1.192.190.000	79.473	397.367
10	1.325	37.750	4.340.000.000	123.550.000.000	507.739.726	5.663	14.156.250	14.156.250	-	1.235.590.000	82.367	411.833
11	1.325	39.075	4.340.000.000	127.890.000.000	525.575.342	5.861	14.653.125	14.653.125	-	1.278.990.000	85.260	426.300
12	1.350	40.425	4.357.500.000	132.247.500.000	543.482.877	6.064	15.159.375	15.159.375	-	1.322.475.000	88.165	440.825
Year 3	15.925	40.425	20.097.500.000		5.343.852.740	4.043						4.334.458
1	1.325	41.750	4.340.000.000	136.587.500.000	561.318.495	6.263	15.656.250	15.656.250	6.262.500	3.414.687.500	227.646	1.138.229
2	1.325	43.075	4.340.000.000	140.927.500.000	579.154.110	6.461	16.153.125	16.214.375	6.461.250	3.523.187.500	234.879	1.174.396
3	1.325	44.400	4.340.000.000	145.267.500.000	596.989.726	6.660	16.650.000	16.650.000	6.660.000	3.631.687.500	242.113	1.210.563
4	1.325	45.725	4.340.000.000	149.607.500.000	614.825.342	6.859	17.146.875	17.146.875	6.859.375	3.740.187.500	249.346	1.246.729
5	1.325	47.050	4.340.000.000	153.947.500.000	632.660.958	7.058	17.643.750	17.643.750	7.057.500	3.848.687.500	256.579	1.282.896
6	1.325	48.375	4.340.000.000	158.287.500.000	650.496.574	7.256	18.140.625	18.140.625	7.256.250	3.957.187.500	263.813	1.319.063
7	1.325	49.700	4.340.000.000	162.627.500.000	668.332.190	7.455	18.637.500	18.637.500	7.455.000	4.065.687.500	271.046	1.355.229
8	1.325	51.025	4.340.000.000	166.967.500.000	686.167.806	7.654	19.134.375	19.134.375	7.653.750	4.174.187.500	278.279	1.391.396
9	1.325	52.350	4.340.000.000	171.307.500.000	704.003.422	7.853	19.631.250	19.631.250	7.852.500	4.282.687.500	285.513	1.427.563
10	1.325	53.675	4.340.000.000	175.647.500.000	721.839.038	8.051	20.128.125	20.128.125	8.051.250	4.391.187.500	292.746	1.463.729
11	1.325	55.000	4.340.000.000	179.987.500.000	739.674.654	8.250	20.625.000	20.625.000	8.250.000	4.499.687.500	299.979	1.499.896
12	1.350	56.350	4.357.500.000	184.345.000.000	757.582.192	8.453	21.131.250	21.131.250	8.452.500	4.608.625.000	307.212	1.536.063
Year 4	15.925	56.350	20.097.500.000		7.913.044.821	88.271			308.949.375	88.271.250		16.045.896

Table 4. Monthly Revenue Projection (Long Term)

Monthly	Akuisisi				Salah B.RAK	Sharing Fee Biller			Jumlah Pendapatan	Transaksi Valas	Konversi ke USD (1 USD = Rp 15.000)	Pendapatan 1 USD = Rp 5,-
	Account	Jumlah Account	Pengembangan Saldo	Total Pengembangan		Jumlah transaksi	Fee Biller 2500	Charge Curt				
1	1.725	58.075	8.625.000.000	192.970.000.000	793.827.397	14.519	36.296.875	72.593.750	36.296.875	4.824.250.000	321.617	1.608.083
2	1.725	59.400	8.625.000.000	201.395.000.000	828.472.603	14.950	37.375.000	74.750.000	37.375.000	5.039.875.000	335.992	1.679.958
3	1.725	61.125	8.625.000.000	210.220.000.000	863.917.808	15.381	38.453.125	76.906.250	38.453.125	5.255.500.000	350.367	1.751.833
4	1.725	63.250	8.625.000.000	218.845.000.000	899.363.014	15.813	39.531.250	79.062.500	39.531.250	5.471.125.000	364.742	1.823.708
5	1.725	64.975	8.625.000.000	227.470.000.000	934.808.219	16.244	40.609.375	81.218.750	40.609.375	5.686.750.000	379.117	1.895.583
6	1.725	66.700	8.625.000.000	236.095.000.000	970.253.425	16.675	41.687.500	83.375.000	41.687.500	5.902.375.000	393.492	1.967.458
7	1.725	68.425	8.625.000.000	244.720.000.000	1.005.698.630	17.106	42.765.625	85.531.250	42.765.625	6.118.000.000	407.867	2.039.333
8	1.725	70.150	8.625.000.000	253.345.000.000	1.041.143.836	17.538	43.843.750	87.687.500	43.843.750	6.333.625.000	422.242	2.111.208
9	1.725	71.875	8.625.000.000	261.970.000.000	1.076.589.041	17.969	44.921.875	89.843.750	44.921.875	6.549.250.000	436.617	2.183.083
10	1.725	73.600	8.625.000.000	270.595.000.000	1.112.034.247	18.400	46.000.000	92.000.000	46.000.000	6.764.875.000	450.992	2.254.958
11	1.725	75.325	8.625.000.000	279.220.000.000	1.147.479.452	18.831	47.078.125	94.156.250	47.078.125	6.980.500.000	465.367	2.326.833
12	1.725	77.050	8.625.000.000	287.845.000.000	1.182.924.658	19.263	48.156.250	96.312.500	48.156.250	7.196.125.000	479.742	2.398.708
Year 5	20.700	77.050	103.500.000.000	287.845.000.000	11.855.712.329	202.488				506.718.750		24.040.750

Table 5. Net Marketing Contribution (NMC) costs

Revenue Stream	Fee	Tahun 1 (jutaan)	Tahun 2 (jutaan)	Tahun 3 (jutaan)	Tahun 4 (jutaan)	Tahun 5 (jutaan)
Bunga RAK	/amount	850.273.973	2.860.890.411	5.348.852.740	7.913.044.521	11.855.712.329
Penukaran Valas	5 /amount	-	-	4.334.458	16.045.896	24.040.750
Pendapatan Transaksi				-	88.271.250	506.718.750
Total Pendapatan		850.273.973	2.860.890.411	5.348.852.740	8.017.361.667	12.386.471.829
Biaya Promosi & Iklan		1.050.000.000	1.050.000.000	725.000.000	625.000.000	875.000.000
B. Marketing & Admin		65.650.000	128.287.500	75.000.000	75.000.000	75.000.000
Biaya Akuisi dan Bunga		291.827.397	982.239.041	1.834.722.774	2.716.811.952	4.070.461.233
Total Biaya Marketing		1.407.477.397	2.160.526.541	2.634.722.774	3.416.811.952	5.020.461.233
Net Marketing Contribution		442.796.576	700.363.870	2.713.464.424	4.600.549.715	7.366.010.596

V. CONCLUSION

External and internal communication in introducing products to prospective customers is needed. Creating efficiency through product innovation and process innovation as one step in getting customers. In conducting marketing, the bank has several targets to be achieved. To achieve this goal, banks need to take

several steps such as creating products that suit the wants and needs of their customers, providing more value to the products offered compared to competing products, creating products that provide benefits and safety for their products, providing true information. needed by customers in terms of their finances when needed and provide maximum service starting from prospective customers to become customers of the bank concerned.

By knowing the needs and wants of customers as well as the marketing environment that influences them, it will make it easier for banks to carry out strategies to get new customers. To implement this strategy, the bank

must first conduct a competitor analysis. This analysis is carried out to find out the weaknesses and strengths of competitors as well as to see opportunities and threats that may arise both now and in the future.

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