



UNIVERSITAS PERSADA INDONESIA Y.A.I

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Jakarta, 20 September 2022

Nomor : 874/D/FEB UPI YAI/IX/2022
Lampiran : -
Hal : Surat Tugas Penulisan Jurnal

Kepada Yth :

- **Prof. Dr. Ir. Nandan Limakrisna, MM**

Dosen Tetap Fakultas Ekonomi & Bisnis UPI Y.A.I

Di –

Tempat

Bersama ini kami menugaskan sebagai Penulis ke-2 di *Central European Management Journal*, Vol. 30 Iss. 4, pp. 406-414 (2022), E-ISSN:2336-4890 dengan Judul "*The Influence of Customer Demands and Marketing Mix on Total Customer Savings of Bank BJB Bandung City*".

Diharapkan dapat memberikan laporannya pada kami paling lambat 1(satu) Minggu setelah jurnal tersebut diterbitkan.

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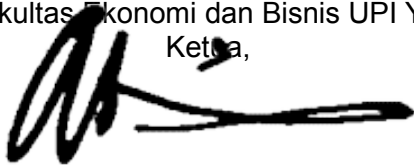
Dr. Marhalinda, SE, MM
Dekan

LEMBAR PERSETUJUAN PUBLIKASI

1. Judul Topik Jurnal : *The Influence of Customer Demands and Marketing Mix on Total Customer Savings of Bank BJB Bandung City*
2. Nama Jurnal : *Central European Management Journal, Vol. 30 Iss. 4, pp. 406-414 (2022), E-ISSN:2336-4890*
URL Dokumen:
https://journals.kozminski.cem-j.org/index.php/pl_cemj/article/view/39/35
Website:https://journals.kozminski.cem-j.org/index.php/pl_cemj/
3. Identitas Penulis :
 - a. Nama Penulis Pertama : Agus Mulyana
 - b. Nama Penulis Kedua : Nandan Limakrisna
 - c. Nama Penulis Ketiga :
 - d. Nama Penulis Keempat :
 - e. Nama Penulis Kelima :
4. Bidang Kajian : *Social Sciences: Education*
5. Kelayakan dipublikasikan : Layak/Tidak Layak

Jakarta, 18 Januari 2023
Tim Penulis

Menyetujui,
Lembaga Penelitian dan Pengabdian
Fakultas Ekonomi dan Bisnis UPI YAI
Ketua,



Dr. Abdullah Mukhsin, MM



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The Influence of Customer Demands and Marketing Mix on Total Customer Savings of Bank BJB Bandung City

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ABSTRACT

Competition in the banking world today is very sharp, this is because people have many alternative choices in getting the most satisfying service. One of these options is in terms of saving the funds in the form of savings. This condition is exacerbated by economic conditions full of uncertainty, so that a bank is required to meet customer demands, if it does not have an advantage it will be difficult to defend itself.

One strategy in winning today's competition is the strategy of implementing banking services marketing programs which are the elaboration of the service marketing mix and customer demands which are variables that can be controlled by the company in generating profits. Therefore, this research was conducted with the aim of knowing (1) the demands of savings customers at Bank BJB Bandung City; (2) the performance of the marketing mix of savings services implemented by Bank BJB Bandung City and ; (3) The influence of customer demands and the performance of the service marketing mix on the amount of customer savings at Bank BJB Bandung City.

The research method used is a descriptive survey method and an explanatory survey using a sample of Simpeda savings customers and Tanda Mata Bank BJB Bandung as respondents, as many as 100 people.

Based on the results of the study, it was found that customer demands include needs (quantity of bank services required), wants (quality of bank services desired) and demand (quality of bank services that customers can afford). The shift in consumer demands is relatively dynamic even though the level of flexibility and adaptability of companies to respond is relatively low, this is so that companies are better prepared to anticipate customer demands; The performance of the service marketing mix includes product, price, location/place, promotion, people, physical facilities and is quite good compared to other banks where the performance of the service marketing mix is one of the tools to determine choices in using banking services and customer demands and the performance of the service marketing mix has an effect on increasing the number of savings, but when viewed partially it turns out that the marketing mix of services dominantly affects the increase in the number of savings than customer demands.

Keywords: Customer Demand, Service Marketing Mix Performance and Increased Total Savings.

1 Introduction

Competition and the complexity of the bank's business today makes every bank compete to attract every prospective customer. Giving high interest rates and big prizes offered does not guarantee them to be loyal and satisfied.

The implementation of deposit restrictions by the Deposit Insurance Corporation (Lembaga Penjaminan Simpanan) as of September 22, 2005 indicates that customers have an important role in determining the viability of a bank. In this case, excellent service is now a competitive advantage in retaining and acquiring customers.

Complaints or complaints from people who claim to be bank customers can be found almost every day in the media, the kinds of complaints they complain about, ranging from the number of savings balances that suddenly decrease, misuse of ATM cards by other parties, to burglary of their accounts or credit cards. . Many also complain about the incompatibility of a bank's product with the advertisement or promotion it does.

Banks as real-life business institutions cannot escape these problems. Especially when it is associated with the role played by banks in the context of an economic activity. It is undeniable, in the dynamics of economic activity, the existence of the banking sector has a very vital and strategic role. In this context, the main role of banking is to act as an intermediary institution that bridges between parties who have excess funds and those who experience shortages and need funds (Shanmugan and Hempel, 1992). The Bank accepts deposits from parties who have excess funds and distributes them to parties who need funds. Thus, it is clear that the banking sector plays a very important role in driving the wheels of economic activity, both micro and macro (Koch, 1995). Therefore, in an effort to spur the success of national economic development, it is necessary to have the support of a strong, independent, efficient and reliable banking sector in sustaining its vitality in a volatile environment.

As we know, in carrying out its activities, banks have 2 functions, namely the function of collecting funds and the function of distributing funds. The collection of funds from the public can be in the form of demand deposits, savings and time deposits. Current accounts are deposits that can be withdrawn at any time by means of a check or bilyet giro. Time deposits are deposits that cannot be taken at any time but at a certain time that has been determined. Savings are deposits that can be withdrawn at any time through a withdrawal slip. Every fund raised by a bank requires a fee, namely the cost of funds or interest costs arising from fund-raising activities.

The collection of bank funds will determine the funding structure as reflected in the weighted average cost of funds. Furthermore, the weighted average cost of funds plus several other costs including the desired margin will be used as the basis for determining the selling price or lending rate in providing credit or loans to the public in order to carry out one of the main tasks of banking, namely providing loans to the public. Thus, the size of the cost of funds will affect the interest rate on the loan that will be charged. Loans or loans provided are a number of funds entrusted by the bank to the debtor to be used after going through a business feasibility assessment process and based on certain conditions. The loan interest rate charged to debtor customers minus the weighted average cost of funds plus other costs and the desired margin will become the bank's income.

Savings as a component of funds that have a cost of funds that are cheaper than funds originating from deposits. The lower cost of funds will result in a lower weighted average cost of funds, which makes it possible for banks to set lower loan interest rates, which means there is also the possibility of obtaining a larger margin. As a source of funds that are relatively inexpensive, banks must be able to increase the amount of savings as much as possible to support their credit activities, because the size of the funds that can be channeled to the community in the form of credit depends on the size of the funds that can be collected by a bank.

Savings products as a means of collecting funds must be owned by every bank. To make it easier for customers to withdraw as much funds as possible through this savings product, banks provide product differentiation (uniqueness) in accordance with their target market in the form of easy deposit and withdrawal equipped with ATMs (Automated Teller Machines). In addition, from the customer's or saver's point of view, savings products have their own charm, namely that savings in the form of savings are more flexible than deposits in the form of time deposits, namely the funds can be withdrawn at any time if needed by the customer, whereas when compared to savings in the form of demand deposits, Savings have a higher interest rate.

To raise funds from savings and at the same time win the competition, banks must be able to provide high satisfaction to their customers. This can be done, among others, by providing savings products that suit the needs and desires of consumers, satisfying services, the number of networks provided to make it easier for customers to reach branch offices, and others that reflect a differentiation strategy or by offering attractive interest rates for customers. This approach is closely related to the purpose of marketing, where the purpose of marketing is to meet and satisfy the needs and desires of customers. Thus, it is expected that customers will make purchases repeatedly and become loyal customers so that the company's goals can be achieved. The objectives of the company itself can be described in various ways, where in general the objectives of a profit oriented organization are, among others, to maximize profits, increase market share and increase sales volume growth rates, in this case increase the number of customer savings.

In the banking industry, the large number of banks will make people have many choices to get the most satisfying service. These options include saving the funds in the form of savings.

In connection with the importance of public funds for banks where public funds are funds that can be used by banks to earn income, competition in the field of raising public funds is also increasing. Efforts made by banks to win the competition and to achieve their goals are evident, among others, from the increasing number of types of fund products offered with various characteristics and advantages as well as from improving services and conveniences for their customers. Thus, in the midst of intense competition, a bank that does not have a competitive advantage will find it difficult to defend itself.

The community that owns funds as the target market is faced with various advantages offered by banks. Thus, only banks that have a competitive advantage strategy can make the target market determine their choice. Therefore, it is very important to know the target market's assessment of the expected competitive advantage strategy compared to the competitive advantage strategy implemented by competitors, so that as previously stated, the application of the competitive advantage strategy will be able to increase customer satisfaction which also means it will help company to achieve one of its goals, namely increasing the amount of savings. Market strategy and service marketing mix (service marketing mix) is an elaboration of the strategy at the functional level, namely marketing implemented by a company.

To review the performance of Bank Jabar's market strategy and customer perceptions, marketing strategies in the form of segmenting, targeting, and positioning are considered as benchmarks or references, and are considered as something that is certain (given) because in the service marketing mix every year it will be reflected "

Considering the importance of sources of funds originating from savings as described above, the performance of Bank Jabar as one of the local government-owned banks whose mission is as a regional money manager, in collecting public funds in the form of savings has tended to decline in recent years. other governments and compared to the banking industry as a whole, the performance position of collecting public funds in the form of savings by Bank BJB Bandung City cannot be said to be optimal because the market share of Bank Jabar's savings is still below other banks.

The era of globalization in banking is starting to be felt, customers can easily move from one bank to another. Based on research, it costs five times more to get a new customer than to keep an existing customer (Rambat, 2001). Therefore, to build and maintain committed customers which will ultimately increase the profitability of the organization (Zaithaml, 1996). To achieve this goal, companies must focus on acquiring, attracting and enhancing customer relationships. Based on the statement above, the lack of commitment from banks to customers is suspected that banks do not pay attention to demands and build relationships with their customers, so that there is less trust from both parties.

Liewe Dijkstra and Hans van der Bij (2002) say that customer demands have an important role in designing products whose performance is perceived by customers. Therefore, if a company can understand the behavior of its customers, then the company is in a much better position to design services, prices, promotions and distribution channels (marketing mix) to meet customer needs (Morrison, 1996, 68). The satisfaction obtained by customers with bank services cannot also guarantee high loyalty. According to Lily Harjati (A. Usmara, 2003:113): "Knowing customer satisfaction is important, but that's not enough, because satisfied customers are not necessarily loyal, they may leave you when competitors create new products with added value." superior value)

The value of a service is largely determined by the marketing mix of the service, because what consumers respond directly to in a company is the marketing mix of its services. Roland and Keiningham (1996) state that in marketing products/services a marketing mix is needed by designing and determining Product, Price, Place, Promotion (4P) to be able to increase the value of products/services in the eyes of customers, earn profits, and survive. life. In the service marketing mix by relying on only 4 marketing mix tools, the company cannot understand the interrelationships between key aspects of the service business. The service marketing mix requires other aspects, namely: People, Physical Evidence, and Process.

Customer value is variable because it is influenced by microenvironmental factors, competitive innovation, the emergence of new markets, and customer usage situations. Due to this instability of customer value, customer satisfaction is short term. To maintain it, a search for customer value must always be carried out, viewed from the

product side, Bank Jabar savings services are different from banking savings services in general, judging from the price (the interest rate applied is less competitive with other banks), the location of Bank BJB services in Bandung City is less strategic compared to other banks. banking, despite having convenience in faster storage service processes, less promotion of more vigorous promotional activities, the role of people/cashiers is quite high, and the physical infrastructure and technology owned are still manual compared to other similar banks. Based on the results of the initial survey above, it is clear that the overall service marketing mix (7P) is important to study.

In formulating a strategy, it is very important to study the needs and wants of all interested parties (Feurer and Chaharbaghi, 1995). In line with Feuerer and Chaharbaghi, Liewe Dijkstra and Hans van der Bij (2002) say that customer demands have an important role in designing products whose performance is perceived by customers. Therefore, if a company can understand the behavior of its customers, then the company is in a much better position to design services, prices, promotions and distribution channels (marketing mix) to meet customer needs (Morrison, 1996, 68).

Based on the above expression, to get high customer loyalty, companies must create products that can provide more value for consumers. Therefore, it is important to study consumer value. Loyalty or disloyalty of customers is very dependent on the company's ability to provide service value in accordance with the perception of value from its customers, because currently customers are faced with various choices of bank services, and customers tend to choose service products that provide more value.

2 Theoretical Framework

In essence, the purpose of the company in running its business is to create a customer value that is higher than competitors so that it can gain profits and maintain survival while being able to develop the company in the future. In this case there is a shift in the environment and competitive forces in the banking market which causes a gap between environmental demands and competition with other banking forces. The complexity of the competition shown by dynamic customer demands and the increasing strength of competitors requires national steel companies to revitalize their business strategies. There are two strategic orientations that companies can choose and use: first, resource-based and less concerned with the market, second, market-based and less concerned with resources. Both strategic orientations each have advantages and disadvantages. Therefore, in designing strategies, management can consider a combination of the two strategic orientations (integrated-based).

Although it has integrated its strategic orientation, there are still many organizations that still lack the ability to create positional advantages. In this case, the problem lies not in the strategic orientation but lies in the consistency of a strategy formulation process, from situation analysis to performance control. In the end, the realization of superior organizational performance is determined by the ingenuity of management in addressing the situation during the management process of strategy formulation and implementation.

Thus, if marketing performance is associated with a marketing strategy, the level of profit achieved by the company is largely determined by the chosen marketing strategy and has a competitive advantage. However, the marketing strategy chosen will depend on the producer's ability to obtain/consider marketing information, both information about the macro-marketing environment and the micro-marketing environment. In this case the product-market strategy is a guide for the selection of the marketing mix. The marketing mix itself arises because each marketing tool/element has advantages and disadvantages, so that these weaknesses are overcome by the advantages of other tools in the form of a mix, namely product, price, location, promotion, people, physical facilities, and process. Considering that the marketing mix is a marketing tool, the effectiveness of the marketing mix is determined by the market strategy. Therefore, the increase in the number of savings is more influenced by the market strategy than by the marketing mix strategy. Product strategy, pricing strategy, promotion strategy and distribution strategy which are included in the marketing mix strategy together can affect the effectiveness of increasing the amount of savings, but each of these strategies can have a different effect on increasing the amount of savings. Finally, the accuracy of a marketing strategy also depends on the ability of management to obtain accurate marketing information.

Intense competition between banks, both other state banks and with national private banks as explained earlier, has encouraged Bank BJB Bandung City to implement a market strategy that is oriented to the needs and desires of

customers with various mixes that are considered the best so as to create customer value. as a manifestation of increased customer satisfaction, a good market strategy and an appropriate mix will certainly affect the increase in the amount of savings collected.

3 Methods

This research was conducted in BJB Bandung City. Researchers chose all BJB Bandung City as research objects because they have problems regarding volume of BJB's Product. The design in this research is causal research. Causal research was chosen because it aims to test the hypothesis about the effect. The population of this study is not limited; This is because the collection of objects or individuals that become the object of research is not known or can be measured the total number of individuals in the occupied area. The population in this study is customer of BJB's Bandung City.

In this study, the sampling technique used is probability sampling with random sampling technique. The number of samples taken is customer of BJB's Bandung City.

Data analysis is interpreting and drawing conclusions from some of the data collected. This study uses SEM (Structural Equation Model) with a covariant based approach to process and analyze research data. Through SEM software, not only can the causality relationship (direct and indirect) on the observed variables or constructs be detected, but the components that contribute to the construct itself can be determined so that the causality relationship between variables or constructs becomes more informative. , complete and accurate.

4 Result and Discussion

Based on the results of the feasibility test of the research model, the next analysis is Structural Analysis Equal Modeling (SEM) in a full model. The results of data processing for the full model SEM analysis are explained as follows

Table 1 Research Model Feasibility

| The Goodness of Fit Index | Cut off Value | Result | Information |
|---------------------------|---------------|---------|-------------|
| <i>Chi-Square</i> | < 149,885 | 100.332 | Good |
| Probability | ≥ 0,05 | 0.08 | Good |
| CMIN/DF | ≤ 2,00 | 1.776 | Good |
| AGFI | ≥ 0,90 | 0.970 | Good |
| GFI | ≥ 0,90 | 0.977 | Good |
| TLI | ≥ 0,95 | 0.977 | Good |
| CFI | ≥ 0,95 | 0.988 | Good |
| RMSEA | ≤ 0,08 | 0.043 | Good |

Source: Primary Data Processed, 2022

The results of the feasibility test of the model presented in Table 1 show that the overall testing criteria are in a good category or meet the required assessment criteria. In the ChiSquare test, a model will be considered good if the results show the calculated Chi-Square value smaller than the table Chi-Square value. The more Chi-Square count, which is smaller than the Chi-Square table value, shows that the better the model means no difference between the population estimate and the sample tested. This research model shows that the calculated Chi-Square value is 100.332, while the critical value / Chi-Square table with $df = 123$ is 149.885. Because the calculated Chi-Square value in this study is smaller than the critical value, it means that the research model is not different from the estimated population / the model is considered good (accepted).

Hypothesis Testing

The structural equation model consists of two exogenous variable and one endogenous variable. Table 2 shows that the estimate of standardizes effects consists of an estimate of standardized direct effects.

Tabel 2. Research Variable Causality Test

| Hip | Variable | | | Regression Coefficient | |
|-----|------------------|---|------------------------|------------------------|-------|
| | Exogen | | Endogen | Direct Effect | |
| | | | | Coef. | Prob. |
| H1 | Customers Demand | → | Total Customers Saving | 0.933 | 0.000 |
| H2 | Marketing Mix | → | Total Customers Saving | 0.766 | 0.000 |

Table 2, shows that the analysis results show that all paths in the structural equation model have a significant effect (p-value or probability value <0.05). The direct effect of Customers Demand on Total Customers Savings is 0.95; The direct Marketing Mix on Total Customers Savings is 0.02.

5 Discussion

H1: The Effect of Customers Demand on Total Customers Saving

Based on the results of the study that customer demands and marketing mix on Simpeda Savings Customers and Tanda Mata Bank BJB Bandung City are quite influential on increasing the number of customer savings in conducting transactions, so Bank BJB Bandung City needs to improve the performance of the marketing mix of services, improvements and additions to the facilities provided. up-to-date or sophisticated, through the development of information systems through the construction of an on-line network in all branches, ATM development in all branches so that customers remain loyal to PT Bank BJB, especially the Simpeda Savings and Bank BJB Bank Signature Customers, Bandung City, according to Kotler's opinion, 2006: 475) that is :

1. Internal marketing, namely the work done by the company to train and motivate its employees to serve consumers well. Management also provides commensurate and humane rewards and recognition. This aspect provides motivation, work morale, pride, loyalty, and a sense of belonging to everyone in the organization, which in turn can make a major contribution to the company and to the customers it serves.
2. External marketing (external marketing), namely the work done by the company to prepare, set prices, distribute, and promote services to consumers. If this can be done well, the customer will be 'bound' with the company, so that long-term profits can be guaranteed. To be able to determine the service mix, a service marketing concept is needed, namely: knowing consumer desires, and knowing the benefits of the products offered.
3. Interactive marketing, namely the expertise of employees in serving customers. Customers judge services not only from the technical quality but also from the functional quality. Professionals and other service providers must provide 'high touch' as well as 'high tech'

6 Conclusions

1. Customer demands which include needs (quantity of bank services required), wants (quality of bank services desired) and demand (quality of bank services that customers can afford to consume). The shift in consumer demands is relatively dynamic even though the level of flexibility and adaptability of the company to respond is relatively low, this is so that the company is better prepared to anticipate customer demands.
2. Performance The marketing mix of services includes products (Bank Jabar savings products and bank interest attractiveness), prices (admin fees for prospective customers and administrative costs for customers), location/place (Accuracy of service places and number of service places), promotions (program advertising, personal selling activities, sales promotion activities and publicity activities), people (appearance of officers, friendliness and speed of service), physical facilities (appearance of buildings, adequate facilities and infrastructure, maintenance of cleanliness of buildings/buildings, facilities and infrastructure and maintenance of beauty (interior)) and an orderly layout) and processes (Procedures for depositing funds, procedures for withdrawing funds and procedures for handling customer complaints) where the performance of the service marketing mix is one of the tools to determine choices in using banking services.

3. Customer demands and performance The marketing mix of services has an effect on increasing the amount of savings, but when viewed partially, it turns out that the marketing mix of services has a dominant effect on increasing the amount of savings than customer demands. So that BJB Bandung City needs to improve the performance of the service marketing mix, improve and add the latest or advanced facilities, through the development of information systems through the construction of online networks in all branches, ATM construction in all branches so that customers remain loyal to PT Bank Jabar, especially the Bank. Bandung City BJB

7 Suggestions and Recommendations

1. Increasing and expanding the benefits of savings products is absolutely necessary considering that in general customer responses consider that Bank Jabar savings products do not have more benefits when compared to the benefits of competing bank savings products. For example, through the application of better on-line system technology so that benefits, convenience and speed can be further improved. The office network must be expanded.
2. Increasing the frequency of promotional activities more vigorously than currently implemented, either through print or electronic media, as has been done by Bank Mandiri, BCA and BNI.
3. The development of high technology in the field of information must be directed to the integration of the accounting system process (on line system) and the construction of ATMs throughout the office network so as to ensure the availability of accurate and fast information, although of course this requires large investment funds.
4. Create a section that specifically handles marketing problems in a professional manner, so that in addition to the Profile of Bank BJB, Bandung City can be well socialized, it also produces products that are market oriented in accordance with market guidelines and needs so that customer loyalty will be created for Bank Jabar products.
5. Must have the courage to evaluate and revise if necessary the operating system and customer service procedures or make improvements to their implementation, so that the customer service process which is the current core competency of the company can be maintained and even reminded again so that the image as a professional bank will be more prominent

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