



# Evaluation of marketing strategies in the context of strategic management in the Banking Industry

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## ARTICLE INFO

### Article history:

Received Jun 21, 2023

Revised Jun 23, 2023

Accepted Jul 03, 2023

### Keywords:

Competition analysis;  
Customer Behavior;  
Marketing Mix;  
Technology utilization and  
Marketing Strategy;  
Performance.

## ABSTRACT

An effective marketing strategy is essential for banking companies to achieve a competitive advantage and improve their performance in a competitive market. The purpose of this study is to analyze the effect of marketing strategies on the performance of banking companies and evaluate the extent to which these marketing strategies have successfully achieved the company's business objectives. This study uses a quantitative approach by collecting data from banking companies through surveys and statistical analysis. The data collected include variables related to marketing strategy and firm performance, such as competitive analysis, marketing mix, customer behavior, and technology influence. The results showed that competitive analysis has a positive influence on the performance of marketing strategies of banking companies. In addition, the use of an effective marketing mix also contributes significantly to the performance of marketing strategies. In the same context, customer behavior also has an important influence on the performance of marketing strategies of banking companies. Furthermore, the research findings show that technology has a significant role as a moderating factor in the relationship between marketing strategy and performance of banking companies. Based on the research findings, it can be concluded that effective marketing strategies are essential in achieving good performance for banking firms.

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## INTRODUCTION

Changes in the Banking Industry, The banking industry has undergone significant changes in recent years. Technological developments, globalization, and evolving regulations have affected the way banks operate and compete in the market (Pramana, 2022). In this context, banking companies need to evaluate their marketing strategies to ensure relevance and competitiveness (Rachbini, 2023).

According to (Tartila, 2022) Along with the shift in industrial growth moving towards digitalization, various kinds of activities began to shift to follow the developments that occurred, one example is the shift of Islamic banking in the industrial era 4.0.

The banking industry is becoming increasingly competitive with new players such as digital banks and financial technology companies. Many banking companies are trying to improve technological skills in bank planning, market research and information, integrated bank marketing programs (Raharjo, 2021). This competition encourages banking companies to evaluate their marketing strategies to win and maintain market share. In the journal, it can be studied how an effective marketing strategy can be a competitive advantage for banking companies.

The banking industry is one of the most competitive and growing sectors. The development of information technology and digitalization has changed the landscape of the banking industry with the emergence of various new product and service innovations. In the midst of increasingly fierce competition, banks must adopt and implement effective marketing strategies to maintain and increase their market share.

Marketing Integration in Strategic Management, Marketing is not just a separate function within the company, but must be integrated with overall strategic management. Evaluation of marketing strategy in the context of strategic management is important to ensure consistency and alignment with the company's goals and vision. This research can explain the importance of coordination between the marketing function and the strategy function in achieving long-term success. Strategic management allows an organization to be more productive, rather than reactive in building its future (Mahfud, 2020).

New Opportunities and Challenges, In the background of this research, new opportunities and challenges faced by the banking industry can also be discussed. For example, the adoption of new financial technologies such as artificial intelligence, blockchain, or application-based banking services. This is in line with research conducted by (Tyas & Purwanti, 2020) which states that Islamic banking is not only required in terms of product innovation, but also electronic technology-based service innovation (e-banking) in facing competition in the digital industry era. Marketing strategy evaluation can help banking companies take advantage of these opportunities effectively and overcome the challenges that arise.

Based on the explanation above, researchers can highlight the importance of marketing strategy evaluation in the context of strategic management in the banking industry and provide valuable insights to readers about effective approaches to face competition and maintain a competitive advantage.

## RESEARCH METHOD

This type of research is causal, which aims to test the causal relationship between the variables of Competition Analysis, marketing mix, consumer behavior and technology on the performance of industrial marketing strategies, to examine the relationship between marketing strategies and the performance of banking companies, as well as the factors that influence them, and to evaluate Marketing strategies in the Context of Strategic Management in the Banking Industry. The research location was in Makassar City, South Sulawesi. the number of samples taken in this study were 160 respondents, 4 people each from each branch representative and 6 people from the head office, the selected respondents were employees of the Marketing Strategy planning section of the Company. The data collection technique in this study used a questionnaire. The study used descriptive analysis methods using the SPSS program, (Multiple Linear Regression Analysis and Moderated Regression Analysis (MRA) (Hirdinis, 2019). The variables of this study are Competition Analysis, Marketing Mix, and Behavior as independent variables, Marketing Strategy Performance as the dependent variable and Technology as a moderating variable.

## RESULTS AND DISCUSSIONS

### Multiple Linear Regression Analysis Test

The data analysis used in this research is multiple linear regression analysis. Data processing in this study used the SPSS.26 program which in the calculation obtained the following results:

**Table 1** Multiple linear regression test results

Model	Coefficients <sup>a</sup>			T	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	2.289	.504		2.561	.014
Competition Analysis	.570	.330	.696	5.835	.007
Marketing Mix	.458	.245	.531	4.374	.012
Consumer Behavior	.344	.145	.331	2.374	.002

A. Dependent Variable: Performance

Source: Data processed in SPSS Version.26 in 2023

Based on the multiple linear regression results data in Table 2 above, the regression equation results can be obtained as follows: Performance = 2.289 + 0.570 Competition Analysis + 0.458 Marketing Mix + 0.344 Consumer behavior + e. The regression equation model above can be explained as follows: (a) The constant of 2.289 indicates that the independent or dependent variable is considered constant, then the Performance is 2.289. (b). The regression coefficient for Competition Analysis of 0.570 is positive, so the existence of the Competition Analysis variable can increase Performance by 0.570. (c). The regression coefficient for Marketing Mix of 0.458 is positive, increasing Performance by 0.458.

### Moderated Regression Analysis (MRA)

To test the influence of moderating variables, the interaction test is used, namely Moderated Regression Analysis (MRA). The results of the Moderate Regression Analysis (MRA) test can be seen as follows:

**Table 2.** Moderated regression analysis (mra) test results

Model	Coefficients <sup>a</sup>				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
1 (Constant)	1.848	.533			4.951	.000
Moderation X1	.105	.024	.548		3.099	.003
Moderation X2	.071	.025	.456		2.463	.017
Moderation X3	.053	.019	.205		1.763	.027

a. Dependent Variable: Performance

Source: Data processed in SPSS Version.26 in 2023

Based on the Moderate Regression Analysis (MRA) equation, it can be interpreted and described as follows: (a) The constant is 1.848. It means that if the independent variable is assumed to have a coefficient of 0 and there is no addition of moderation variables, the Performance is 1.848. (b) The coefficient value of Competition Analysis after being moderated by technology utilization is 0.105. It means that when there is a 1 point increase in the Competition Analysis variable which is moderated by technology utilization, there will be an increase in the Performance variable worth 0.105. (c) The coefficient value of Marketing Mix after being moderated by technology utilization is

0.071. It means that when there is an increase of 1 point in the Marketing Mix variable moderated by technology utilization, there will be a decrease in the Performance variable worth 0.071.

The coefficient value of Consumer behavior after being moderated by technology utilization is 0.053. It means that when there is an increase of 1 point in the Consumer behavior variable which is moderated by the use of technology, there will be a decrease in the Performance variable worth 0.053.

## Hypothesis Test

### Hypothesis Test (t test) before moderation

The t test is needed to answer the hypothesis, namely whether there is an influence of the independent variable on the dependent variable. Determine whether there is an influence by comparing the significance value. (Andrade, 2019) If the significance value is below 0.05, it can be said that the independent variable can affect the dependent variable or in other words, the hypothesis is accepted.

**Table 3.** Hypothesis test results (t test) before moderation

Coefficients <sup>a</sup>		
Model	t	Sig.
(Constant)	2.561	.014
Competition Analysis	5.835	.007
Marketing Mix	4.374	.012
Consumer behavior	2.374	.002

a. Dependent Variable: Performance

Source: Data processed in SPSS Version.26 in 2023

The recap of the hypothesis test results is described as follows:

The significant score of the Competition Analysis variable is 0.007. This value is below the criterion number of 0.05, with a calculated t value of 5,835. The results of these figures can be interpreted that Competition Analysis has a significant effect on Performance with an influence that leads to a positive direction. So it is concluded that Competition Analysis has a positive effect on Performance is accepted. The significant score of the Marketing Mix variable is 0.012. This value is below the criterion number of 0.05, with a calculated t value of 4.374. The results of these figures can be interpreted that Marketing Mix has a significant effect on Performance with an influence that leads to a positive direction. The significant score of the Consumer behavior variable is 0.002. This value is below the criterion number of 0.05, with a t value of 2.374. The results of this figure can be interpreted that Consumer behavior has a significant effect on Performance with an influence that leads to a positive direction.

### Hypothesis (t test) Moderation

**Table 4.** Hypothesis test results (t test) moderation

Coefficients <sup>a</sup>		
Model	t	Sig.
(Constant)	4.951	.000
Moderation X1	2.099	.003
Moderation X2	2.463	.017
Moderation X3	1.763	.027

a. Dependent Variable: Performance

Source: Data processed in SPSS Version.26 in 2023

A recap of the hypothesis test results is described below:

The significant score of the regional financial management variable is 0.003. This value is below the criterion of 0.05, while when viewed from the t count of 2.099 it is smaller than the t table of 1.654. The results of these figures can be interpreted that technology utilization is able to moderate the relationship between Competition Analysis and Performance quality. The score of the significant number of Marketing Mix variables is 0.017. This value is below the criterion of 0.05, while when viewed from the t count of 2.463 it is smaller than the t table of 1.654. The results of these figures can be interpreted that the use of technology is able to moderate the relationship between Marketing Mix and Performance quality. The score of the significant number of Consumer behavior variables is 0.027. This value is below the criterion of 0.05, while when viewed from the t count of 1.763 it is smaller than the t table of 1.654. The results of these figures can be interpreted that the use of technology is able to moderate the relationship between consumer behavior and performance quality.

### Coefficient of Determination (R2)

**Table 5.** Determination test results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751 <sup>a</sup>	.664	.646	.43573

a. Predictors: (Constant), Performance

Source: Data processed in SPSS Version.26 in 2023

The Adjusted R Square value after moderation is 0.646. This means that 64.6% of Competition Analysis, Marketing Mix, and Consumer Behavior, Technology as moderating variables, are able to predict Marketing Strategy Performance, the remaining 35.4% is influenced by other variables not examined in this study.

## Discussion

### The Effect of Competition Analysis on Marketing Strategy Performance.

Based on statistical analysis in this study, it is found that H1 is accepted and it is concluded that Competition Analysis has a significant effect and shows a positive direction on Marketing Strategy Performance. This can be seen from the significance value of 0.003. This value is below the criterion number of 0.05, while when viewed from the t count of 5.835 which is greater than the t table of 1.654, H1 is accepted. The results show that a comprehensive competitive analysis can contribute significantly to the success of a company's marketing strategy.

According to (Fricilia & Wulan, 2022) Competitive analysis helps companies identify opportunities and threats in the market. By understanding competitors' strengths and weaknesses, companies can explore unmet market opportunities and avoid threats that might harm their marketing performance. According to (Reza et al., 2022) , (Mandasari et al., 2019) dan (Apriyanti, 2020) The amount of competition in doing business, the marketing strategy must be carried out as well as possible so that the results are in accordance with the plan and can win the market.

### The influence of marketing mix on marketing strategy performance.

Based on statistical analysis in this study, it is found that H2 is accepted and it is concluded that the marketing mix has a significant effect and shows a positive direction on Marketing Strategy Performance. This can be seen from the significant score of the Marketing Mix variable which is 0.012. This value is below the criterion number of 0.05 with a calculated t value of 4.374. The results

of these figures can be interpreted that Marketing Mix has a significant effect on Performance with an influence that leads to a positive direction.

The influence of marketing mix on marketing strategy performance has been the focus of attention in various studies. Marketing mix refers to a combination of four main marketing elements, namely product, price, promotion, and distribution. This research is in line with that conducted by (Tirtayasa & Daulay, 2021) , (Nurbani et al., 2019), and (Meilda et al., 2022) The results showed that the marketing mix (product, price, promotion and location) had a positive and significant effect on the marketing performance of the Small and Medium Industry Construction Sector of the Medan City Welding Workshop during the Covid 19 pandemic.

#### **The Influence of Consumer Behavior on Marketing Strategy Performance.**

Based on statistical analysis in this study, it is found that H3 is accepted and it is concluded that Consumer behavior has a significant effect and shows a positive direction on Marketing Strategy Performance. This can be seen from the significant score of the Consumer behavior variable, which is 0.002. This value is below the criterion number of 0.05, with a calculated t value of 2.374. The results of this figure can be interpreted that Consumer behavior has a significant effect on Performance with an influence that leads to a positive direction. According to (Wresni Anggraini ST, n.d.) Consumer behavior is an important factor that must be considered in an effort to increase market share, because consumers are an environmental component that can influence the achievement of company goals.

The influence of customer behavior on marketing strategy performance is an important research area in understanding how customer actions (Sinulingga & Sihotang, 2021) and preferences can affect the success of a company's marketing strategy.

Customer purchasing behavior, such as brand preference, purchase motivation, and attitudes towards products or services, can affect the performance of marketing strategies. Companies need to understand customer purchasing behavior to be able to design marketing strategies that are relevant and attractive to them (Nasution, 2019) , (Purnamasari et al., 2022) and (Widyasari & Warmika, 2019). The introduction of products that suit customer needs, the use of differentiation strategies, and strong value offerings can improve the performance of marketing strategies.

#### **The Effect of Competition Analysis on Marketing Strategy Performance moderated by Technology.**

Based on statistical analysis in this study, it is found that H4 is accepted and it is concluded that technology utilization is able to moderate the effect of Competition Analysis on Marketing Strategy Performance. This can be seen from the score of the significant number of regional financial management variables, namely 0.003. This value is below the criterion of 0.05, while when viewed from the t count of 2.099 it is smaller than the t table of 1.654. The results of these figures can be interpreted that technology utilization is able to moderate the relationship between Competition Analysis and Performance quality.

The effect of competitive analysis on marketing strategy performance can be moderated by technology. In the growing digital era, technology has a significant role in moderating the effect of competitive analysis on marketing strategy performance. One of them is Faster and Deeper Information Access, according to (Santoso et al., 2020) , (Fauzi et al., 2023) and (Suprihadi & Kom, 2020) Information technology allows companies to access information about competitors, market trends, and consumer behavior more quickly and deeply. Through data analysis, online market research, and sophisticated analytical tools, companies can gain deeper insights into their markets and competitors. This allows companies to respond more quickly to competition, identify new opportunities, and make more informed marketing decisions.

#### **The influence of marketing mix on marketing strategy performance moderated by technology.**

Based on statistical analysis in this study, it is found that H5 is accepted and it is concluded that technology utilization is able to moderate the influence of marketing mix on Marketing Strategy

Performance. This can be seen from the significant score of the Marketing Mix variable, which is 0.017. This value is below the criterion of 0.05, while when viewed from the t count of 2.463 it is smaller than the t table of 1.654. The results of these figures can be interpreted that the use of technology is able to moderate the relationship between Marketing Mix and Performance quality.

The effect of marketing mix on marketing strategy performance can be moderated by technology. The use of technology in managing the marketing mix can have a significant impact on the performance of marketing strategies. Technology allows companies to develop and manage products more efficiently (Anggraeni & Maulani, 2023) and (Riyoko & Lofian, 2020). Through technology, companies can conduct market research more effectively to understand customer needs and identify market trends. This enables product development that is more in line with customer preferences and faster product adjustments to changing market needs. In addition, technology can also be used to monitor customer feedback in real-time and make necessary product improvements.

By using technology as a moderator, companies can improve the performance of marketing strategies carried out through the marketing mix. Technology can help companies optimize the management of their products, prices, promotions, and distribution, and provide deeper insights into consumer behavior. Thus, companies can respond more quickly to market changes, produce better customer experiences, and achieve better results in the implementation of marketing strategies.

#### **The influence of Consumer behavior on Marketing Strategy Performance moderated by Technology.**

Based on statistical analysis in this study, it is found that H6 is accepted and it is concluded that the use of technology is able to moderate the influence of Consumer behavior on Marketing Strategy Performance. This can be seen from the significant score of the Consumer behavior variable, which is 0.027. This value is below the criterion of 0.05, while when viewed from the t count of 1.763 it is smaller than the t table of 1.654. The results of these figures can be interpreted that the use of technology is able to moderate the relationship

between consumer behavior and performance quality. The effect of consumer behavior on the performance of marketing strategies can be moderated by technology. Technology plays an important role in understanding consumer behavior, collecting data, and optimizing the company's marketing strategy.

Technology enables companies to gain a deeper understanding of consumer behavior. Through data analytics, online research, and consumer monitoring tools, companies can collect relevant data on consumer preferences, needs, and behaviors. By better understanding consumer behavior, companies can design more targeted marketing strategies, identify suitable market segments, and adjust products and marketing messages to achieve better marketing strategy performance.

By using technology as a moderator, companies can leverage data and understanding of consumer behavior to optimize their marketing strategies (Ardani, 2022). Technology enables personalization, more advanced interactions, more in-depth analysis, and accurate predictions of consumer behavior. Thus, companies can achieve better marketing strategy performance and improve customer satisfaction and overall business results.

## **CONCLUSION**

Based on this research, it can be concluded that there is a significant influence between the factors that have been studied (for example, competitive analysis, marketing mix, consumer behavior) on the performance of marketing strategies in the banking industry. In addition, technology also has an important role in moderating the influence of these factors. This study examines the evaluation of marketing strategies in the context of strategic management in the banking industry and finds that effective marketing strategies have a positive influence on competitive position, customer

satisfaction, and firm performance. The findings emphasize the importance of market analysis, proper segmentation, innovative product development, competitive pricing strategies, efficient distribution, and effective promotion. In addition, the role of technology in moderating the effect of marketing strategies also proved significant. For future research development, it is recommended to involve a larger sample, dig deeper into other factors that affect marketing strategy performance, as well as explore the use of more advanced technologies such as artificial intelligence and more in-depth analytics. This will provide a more comprehensive understanding of more effective marketing strategies in the face of competition in the ever-changing banking industry.

## ACKNOWLEDGEMENTS

I would like to express my deepest gratitude to the Lord God Almighty for giving me the opportunity to carry out this research. My sincere gratitude goes to my parents, for their love, effort, prayers, and support throughout my studies, and to my supervisors for their invaluable guidance, inspiration, patience, and encouragement. Thank you also to the lecturers at the Faculty of Economics and Business, Hasanuddin University, Makassar

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