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#### **Original Research Article**

# The Influence of Brand Association and Perceived Quality through Customer Satisfaction on Repurchase decision of Oil Palm Seed (Case Study at Oil Palm Research Center)

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#### **Abstract**

Oil palm is a strategic commodity in the Indonesian national economy. The condition of the oil palm seed industry in Indonesia has continued to change as a result of the increase of new domestic seed producers, thus affecting consumer behaviour and the direction of corporate strategy. PPKS itself as one of Indonesia's oil palm seed producers has been impacted by the changes occurring both from the instability of Crude Palm Oil prices, moratorium, regulation, increased competition and economic shifts. In the current era of distraction, PPKS must move quickly, precisely and responsibly to survive from the competition is increasingly competitive. At this moment, competitive conditions are too tight that PPKS management is aware of exploiting assets in the context of brands that are owned to maximize corporate performance. The most potential market for exploitation is the people's plantation market. Specifically, that directly touches the consumer mind generated based on the latest information on consumer behaviour. The research is conducted on the people's plantation segment as its population. The respondents' sampling of ninety-nine oil palm farmers. By applying the Partial Least Squares-Structural Equation Model (PLS-SEM) with the SmartPLS V3.2.8 tool, the conclusion of the research result is that there is a positive and insignificant influence between the brand associations of PPKS on the repurchase decision of oil palm seeds. There is a positive and significant influence between perceived quality of PPKS on repurchase decision of oil palm seeds, the customer satisfaction of PPKS on repurchase decision of oil palm seeds, brand association on customer satisfaction, and perceived quality towards customer satisfaction of PPKS. Also, demonstrating positive and significant influence between the brand association of PPKS and perceived quality of PPKS on repurchase decision of oil palm seed through customer satisfaction of PPKS.

Keywords: Consumer Behavior, Brand, Customer Satisfaction, Repurchase, Palm Oil.

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#### INTRODUCTION

Palm Oil is a strategic commodity in Indonesia's national economy. The oil palm industry plays a role in the growth of Gross Regional Domestic Product (GRDP) and provides multiplier effect on oil palm plantation centres, including poverty alleviation, business opportunities, income growth and regional development. Oil palm commodities and their derivatives produce foreign exchange more than USD 21.25 billion (Rp 287 trillion). This is also increasing the differentiation of oil palm downstream products which is one of the impacts of technological change that will positively affect the development of the oil palm seed industry. The blueprints of oil palm economical properties such as productivity and oil yields begin from the seedling industry.

The decline continues until 2016 despite the rise in world CPO prices, but this is the impact of decision-making in the 2015 fiscal year.

Demand for oil palm seedlings in Indonesia is followed by tight competition. The industry starts with three seed producers namely the Oil palm research Center (PPKS), PT London Sumatera and PT Socfin Indonesia. However, until 2018, the number of oil palm seed producers increased to 15 companies namely. PT Mekar Sari, PT Bakti Tani Nusantara, PT Tania Selatan, PT Sarana Inti Pratama, PT Agro Lestari, PT Palma Inti Lestari, PT Aneka Sawit Lestari and PTPN IV [1].

The condition of the oil palm seed industry in Indonesia has continued to change as a result of the increase of new domestic seed producers, thus affecting consumer behaviour and the direction of corporate

strategy. Latest information based on interviews with PPKS Marketing team [2], the number of seed source companies in 2019 will increase to 19 companies.

PPKS as one of Indonesia's oil palm seed producers have been impacted by the changes taking place from the instability of CPO prices, increased competition and economic shifts. Although sales fluctuations in the last 5 (five) years have continued to show positive growth, PPKS for selling oil palm seeds as the main source of funding for the company has to continue to improve its performance. Based on PPKS data [2], the company's funding source comprises oil palm seed sales (65%), fresh fruit bunches sales (20%) and service and laboratory services (15%). This shows, if there is a decline in the sale of oil palm seed then there will be a blunder in the company.

Increasing competition in the industry signifies the oil palm seed business is still considered strategic by business actors in Indonesia. This indicator needs to be carefully considered so that special strategies are needed to win the competition. Previous research on the oil palm seedling industry in PPKS by Harahap [2] regarding marketing strategies based on SWOT analysis has taken into consideration external and internal factors with qualitative methods through the Focus Discussion Group (FGD), where the result of the research suggests product positioning strategy and the improvement of the quality of service performed by PPKS in winning the competition.

A marketing principle states that the achievement of organizational goals depends on how well the organization understands the needs and wants of customers, and fulfils them more efficiently and effectively than their competitors [3]. Kertajaya [4] mentions that in order to win a market competition requires a strategic reference model through better knowledge of consumer behaviour, the main target as a marketer is purchasing action so that from this effort it can be expected to achieve marketing goals in the form of increasing market share.

Consumer behaviour is all activity, action and psychological process that encourages action at the time of purchase, when purchasing, when consuming and afterwards or evaluating activities [5, 3]. This behaviour is closely related to the purchasing decision-making process. If a product/service/ brand is able to satisfy the needs and wants of the customer then the customer will re-purchase the product/service/ brand from the company. Then the consumer will make a certain amount of trust on the product that we usually know with a brand image. And consumers will also consider their level of satisfaction in consuming the product [6].

The term loyalty and repurchase are similar. Some experts argue that repurchases are the result of loyalty of action. Therefore, it is important to study the

effect of repurchase behaviour. According to Tjipjiono [7], repurchases can be identified through the following indicators: a) Transactional interest (always repurchase the products it has consumed). b) Referential interest (referencing the product it has purchased, to be purchased by others c) preferential interest (main preference in consumption products). d) Explorative interest (always seeking information to support the positive nature of the product he/she is interested in).

Sumarwan [8] states that consumer satisfaction and dissatisfaction are the effects of comparison between consumer expectations prior to purchase with the actually acquired consumer of the purchased product

Customer satisfaction is a success in marketing as well as improving overall company profit. Marketers should also concentrate on consumer behaviour because of the many influences that may be detrimental to the customer's dissatisfaction. Customer satisfaction is indirectly a sacrifice in the short term to create long-term profitability.

The level of satisfaction of consumers on the quality variables of PPKS plant materials, the pre and post-purchase procedures, the services provided both in the process and in the energy marketers and prices. From the results of the review, there are still unsatisfied customers and the number is increasing from 2016 to 2017. In 2016 the number of unsatisfied consumers is only 1% while in 2017 the number of consumers is not satisfied to be 6.4%. This should be the attention of PPKS for future strategy determination.

In 2016, customer complaints of 22 applications, 2017 were 69 applications and 2018 were 94 applications [2]. The biggest complaints include product quality (seed germination, dwarf, rotten and mouldy).

According to Tjipjiono [7], the brand reflects the overall perception and feeling of the customer regarding the attributes and performance of the product, the brand name and its meaning, and the company associated with the brand concerned. Brands can be considered to be objects of loyalty in behaviour because it is considered as a more recognizable identity of the customer. In some cases, many brand frauds make it very important to brand the company's strategy. Where a strong brand will survive a strong competition. Strong brands are brands that have high brand equity. Brand equity can add value to a product. Customers will easily recognize and believe in the quality offered by the product. Therefore, the brand is considered an intangible asset for a company that improves the position of the company both psychologically and financially.

Aaker [9, 7], brand equity is often defined as a multidimensional concept that includes brand awareness, brand loyalty, brand association, According to Clementia *et al.* [10] and Hsin *et al.* [11], brand equity collectively affects buying decisions on Toyota purchases in Indonesia and smartphones in Taiwan with the greatest value on brand image. Therefore, companies must be able to engineer and innovate on strategic elements in particular brand strategy and customer satisfaction so as to win customers not to move to competitors.

## Concerning the above issues, some research questions that highlighted are

RQ1: Does the brand association have a positive and significant effect on the repurchase decision?

RQ2: Does the perceived quality have a positive and significant effect on the repurchase decision?

RQ3: Does customer satisfaction have a positive and significant effect on repurchase decisions?

RQ4: Does the brand association have a positive and significant effect on customer satisfaction?

RQ5: Does the perceived quality have a positive and significant effect on customer satisfaction?

RQ6; Does the brand association have a positive and significant effect on repurchase decision through customer satisfaction?

RQ7: Does the perceived quality have a positive and significant effect on the repurchase decision through customer satisfaction?

#### LITERATURE REVIEW

#### **Consumer Behaviour**

Consumer behaviour is the process through which a person/organization pursues purchases, uses and or removes, and evaluates a product/service. In the pre-purchase stage, consumers will search for information related to products and services. At the buying stage, consumers will make a purchase. And in the aftermath of the purchase, the consumer will be consuming, removing and evaluating the product [12].

Many factors affect purchasing decisions, including economic, psychological and social factors. The decision-making process will involve several parties in line with their respective roles. The roles are: (1) The initiator, the individual who initiated the initial purchase plan; (2) Influencers, individuals who influence purchase decisions; (3) Decider, the individual who decides whether to buy or not, what to buy and how it is purchased; (4) Buyer, the individual carrying out the actual purchase transaction; and (5) Users, individuals who use the product to be purchased [12].

#### **Brand Equity**

The unique expertise of professional marketers is its ability to create, maintain, protect, and enhance the brand. Marketers claim that branding is an art and

an important part of marketing. According to the American Marketing Association [12] brands are names, terms, marks, symbols, or designs, or a combination thereof, which are meant to identify the seller's goods or services or seller groups and to differentiate them from the goods or services of a competitor.

According to Aaker [9,7], the brand is a way of distinguishing a name and/or symbol (logo, trademark, or packaging) with a view to identifying goods or services from one manufacturer or one producer group. Brands protect both customers and manufacturers from competitors who are trying to provide identical products. Brands are the promise of a seller to consistently provide privileges, benefits, and quality assurance to consumers. Brands can have six levels of understanding according to Kotler [12] as follows: 1, Attributes, brands are reminiscent of certain attributes 2, Benefits, for customers sometimes a brand is not just an attribute, but benefits. They buy products instead of buying attributes but buying benefits. Attributes owned by a product can be translated into functional and or emotional benefits. 3, Value, the brand also states something about producer value. 4, Culture, the brand also represents a certain culture. 5, Personality, the brand reflects a certain personality. 6, the user, the brand indicates the type of customer who purchased or used the product.

A brand provides a series of promises that involve trust, consistency, and expectation. Thus, the brand is very important both for customers and producers. For customers, the brand is useful to simplify the purchase decision process and is a guarantee of quality. On the contrary for manufacturers, the brand can assist efforts to build loyalty and sustainable relationships with customers [7].

Aaker [9, 7] defines brand equity as a set of brand assets and liabilities associated with a brand, its name and symbol, which adds or reduces the value of a company and/or value of customers, provided by a product. Brand equity as the totality of brand perceptions, including the relative quality of products and services, financial performance, customer loyalty, decision and overall brand appreciation

There are three distinct points of view for brand equity considerations, namely: the customer perspective, financial perspective and combination perspective. Customer-based perspectives classify two multidimensional concepts, brand strength and brand value [13, 14]. Build strong brands is the goal of most organizations. Keller [9] introduced the Consumer-Based Brand Equity (CBBE) model, where brand equity approaches are reviewed from a customer's perspective, whether in individuals or organizations. This model was based on the premise "that this brand's strength lies in what customers learn, feel, see and hear

about the brand as a result of their experience over time. CBBE as the brand effect of brand awareness as a customer response to brand marketing, arising from two sources: brand awareness and brand image [15].

#### **Brand Association**

According to Durianto [16], brand associations are all things related to the brand's memory. The brand association is not just there, but also it has a level of strength. Linking a brand will be stronger if it is based on many experiences or appearances to communicate it. Various associations that are remembered by customers can be arranged so as to create a brand image in the minds of customers. Customers who are accustomed to using a particular brand tend to have a consistent brand image or this is also called a brand personality. Furthermore, if customers assume that certain brands are physically distinct from their competitors' brands, the brand image will stick constantly so that they can form loyalty to a particular brand, called brand loyalty.

Brand association functions are: (1) can help the process of information preparation that can help provide a set of facts and specifications that can be easily recognized by customers. (2) Differentiation or position. The Association can provide an important platform for the distinction between one brand and another (3). Reasons to buy. The brand association is very helpful for customers to make a decision to buy the product or not. (4) Creation of attitude or positive feeling. Brand associations can stimulate positive feelings that will ultimately have a positive impact on the product concerned. (5) Runway for expansion. The brand association can generate the foundation for a brand extension, namely by creating a sense of conformity between a brand and a new product [16].

#### **Perceived Quality**

Perceived Quality is defined as customer perception of the overall quality and excellence of a product or service. The quality perception that develops well in the minds of the customers will help the effectiveness of the marketing program. Impression/ quality perception is divided into seven, namely: (1) Performance: Key operational characteristics, such as car operating characteristics, speed, acceleration, steering system, and comfort. (2) Service: Reflects the ability to deliver services to the product. For example, certain brand cars provide 24/7 service or damage services. (3) Durability: Reflects the economic life of the product. For example, certain television brands that guarantee their televisions have a 100-year-old screen (4) Reliability: Performance consistency resulting from a product of subsequent purchase. (5) Product characteristics: Additional features of a product. For example, WAO, GPRS. (6) Compliance with specifications: It is a view of the quality of the manufacturing process (no product defects) in accordance with predetermined specifications. (7) Results: Leads to perceived quality involving six

dimensions before. If the company is unable to produce a good "end result" of the product, then it is likely that the product will not have other important quality attributes [16].

#### **Customer Satisfaction**

According to Kotler [12],customer satisfaction is the pleasure or disappointment that comes after comparing the performance (results) of the product that is thought to the expected performance (or outcome). Customer satisfaction is also a function of how close the buyer feels about a product with the perceived usefulness of the product. If the product's usefulness is below the expectations of the customer, the customer feels frustrated (dissatisfied) and if it meets the expectations then the customer it feels content. Factors that encourage customer satisfaction are as follows: 1, Product quality, satisfied customers if after buying and using the product is the product quality is good. 2, Price, for sensitive customers, usually low prices are an important source of satisfaction because customers will get a high value for money. 3, Service quality, satisfaction with service quality is usually difficult to imitate. Service quality is a driver with many dimensions, one of which is popular is SERVQUAL. 4, Emotional Factor, customers will be happy (proud) because of the emotional value provided by the brand of the product. 5, Cost and convenience, customers will be more satisfied if relatively easy, comfortable and efficient in getting the product or service.

Companies need to measure customer satisfaction in order to see feedback and inputs that companies can take for the purpose of developing and implementing customer satisfaction strategy improvements. Kotler [12] argues that there are four methods to measure customer satisfaction, namely: 1, Grievance system and advice. 2, Customer satisfaction survey 3, Ghost Shopping (shadow buyer). 4, lost customer analysis (shift customer analysis).

#### **Repurchase Decision**

Decisions or intentions to purchase are related to a customer's plan to purchase a particular product, as well as how many units of products are needed for a given period. The purchase decision is a customer's mental statement reflecting the purchase plan of certain products with a particular brand [17]. According to Kotler and Keller [12], marketing and environmental stimuli entails customer awareness, and a group of psychologists combined with certain customer characteristics results in decision-making processes and final purchase decisions. There are five phases through which customers are involved in the purchase process as follows: 1, Problem Introduction, 2, Search Information 3, Alternative Evaluation, 4, Purchase Decision. At the evaluation stage 5, Behavior after Purchase.

Based on the description and previous theoretical reviews, brand equity helps to remember a brand, organize and store information in memory of the perceptions of product and service quality so that it can be used for the basis of the purchasing decision-making process [18]. Based on previous research, there is a relationship between brand equity variables consisting of brand associations and quality perceptions of repurchasing decisions and customer satisfaction. Some of these independent variables positively influence purchase decisions, but there is still inconsistency in giving significant or not influence to repurchase decision.

The results of the research by Adijaya [19] and Nur [20] found that brand associations and quality perceptions had a positive and significant influence on purchasing decisions. Nujulia [21] and Ramadhian *et al.* [22] research were empirically proven product quality and service quality influencing consumer satisfaction and buying interest where customer satisfaction is influenced by perceptions, expectations and product performance.

According to Nur [20] brand awareness, brand association, quality perception and brand loyalty positively and significantly influence partially and simultaneously on purchasing decisions. In Adijaya's research [19], brand awareness, brand association, quality perception, brand loyalty and other proprietary brand assets make a positive and significant contribution to purchase decisions. While in research Ramadhian et al. [22], brand equity in the form of brand awareness and loyalty brands have a significant effect on repurchase decisions, but brand associations are insignificant on repurchase decisions. In Nujulia's research [21] states the brand equity forming element that is the brand awareness dimension, quality perception and brand association have no significant influence on purchasing decisions, but brand loyalty has a significant influence.

#### **Hypotheses Development**

The hypotheses of this study are as follows:

H1: There is a positive and significant influence of brand associations on repurchase decisions

H2: There is a positive and significant influence of perceived quality on repurchase decisions

H3: There is a positive and significant influence of customer satisfaction on repurchase decision

H4: There is a positive and significant influence of brand associations on customer satisfaction

H5: There is a positive and significant influence of perceived quality on customer satisfaction

H6: There is a positive and significant influence of brand associations on repurchase decisions through customer satisfaction

H7: There is a positive and significant influence of perceived quality on repurchase decision through customer satisfaction.

#### **RESEARCH METHODS**

This research type is quantitative descriptive. This study aims to describe systematically, factually and accurately the facts, data and properties of a particular object or population. Quantitative research methods are used to examine specific populations or samples, where data collection and data analysis are statistically intended to test the hypotheses that researchers have set up [23]. With causal research approach, it is a research to investigate causal relationships by observing the occurrence and possible factors that cause such consequences [23]. The population in this research is all consumers of PPKS oil palm material in the people's plantation segment. Based on data obtained from PPKS, the total population is 9908 customers.

Method of sampling is using purposive sampling. Purposive sampling is a sampling technique with a particular consideration [23]. The reason for selecting the sample by using purposive sampling method is because not all samples have the appropriate criteria which the author has set. Therefore, the authors choose the technique of Purposive Sampling by specifying certain considerations or criteria that must be fulfilled by the samples used in this study. The respondent's penetration as a sample is performed with particular consideration. Sample type is homogeneous, so for sample size is determined by using Slovin formula. Based on the above calculation, the number of respondents used as the sample in this study is 99 respondents divided into three clusters. This division of cluster is intended to get the data obtained more accurately considering the extent of the distribution of respondents covering Indonesia. The quantitative descriptive analysis method is a method of collecting, processing, presenting, and analyzing the data so that a clear picture of the problem studied. The statistical method used is Inferential statistics, (inductive statistic or statistic probability), is the statistical technique used to analyze the sample data and the results are applied to the population. In accordance with the hypothesis that has been formulated, in this study, the inferential statistical analysis is measured by using SmartPLS software (Partial Least Square) from the outer model, inner model, and hypothesis testing. The main analytical method in this study was PLS (Partial Least Square) using the principal component analysis in the measurement model, the variant extraction block to see the relation of the indicator with the latent construct by calculating the total variant consisting of common variance, specific variance and error variance so the total variance becomes high. This method is one of the methods in Confirmatory Factor Analysis (CFA).

#### **RESULTS & DISCUSSION**

**Results** 

#### **Outer Model Test**

Testing is done by running on application with PLS analysis. Results of running data as follows:

**Table-1: Outer Model Test** 

| Description           | Cronbach's rho_A |       | Composite   | Average Varian |  |
|-----------------------|------------------|-------|-------------|----------------|--|
|                       | Alpha            |       | Reliability | Extract (AVE)  |  |
| Brand association     | 0.812            | 0.832 | 0.870       | 0.574          |  |
| Customer satisfaction | 0.898            | 0.905 | 0.924       | 0.710          |  |
| Repurchase decision   | 0.894            | 0.895 | 0.922       | 0.703          |  |
| Perceived quality     | 0.913            | 0.914 | 0.935       | 0.743          |  |

#### PLS Algrotihm running results show

- Data from brand association variable is valid with AVE value = 0.574, and Reliability = 0.870 with Cronbach's alpha value = 0.812.
- Data from perceived quality variable is valid with AVE value = 0,743, and Reliability = 0.935 with value of Cronbach's alpha = 0.913.
- Data from customer satisfaction variable is valid with AVE = 0.710, and Reliability = 0.924 with Cronbach's alpha value = 0.898.

• Data from re-purchase decision variable is valid with AVE = 0.703, and Reliability = 0.922 with Cronbach's alpha value = 0.894.

#### **Inner Model Test**

#### R-square Model Test

Table-2: Model Evaluation Test Results with R-Square Value

| Variable              | R Square | R Square Adjusted |
|-----------------------|----------|-------------------|
| Customer satisfaction | 0.776    | 0.772             |
| Repurchase decision   | 0.939    | 0.937             |

## Based on the above R-square test results are known as follows

- The customer satisfaction variable has an R-square = 0.777 indicating that it has a strong influence.
- The repurchase decision variable has an R-square = 0,939 which indicate that it has a strong influence.

#### The T-Value model Test

The prediction of causality between latent variables. The process for gaining causality among variables is bootstrapping.

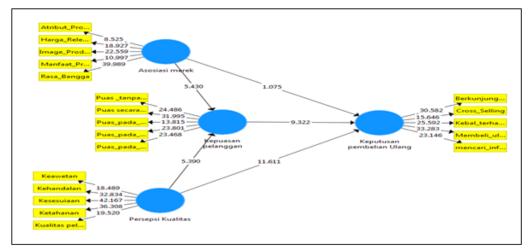


Fig-1: Bootstrapping Results

#### **Direct Effect Test**

Based on the bootstrapping result, here is the relationship between direct variables

Table-3: The relationship causality between direct latent variables (Direct Effect)

| Description                                   | Original<br>Sample (O) | Sample<br>Mean (M) | Standard<br>Deviation (e) | T<br>Statistic | P<br>Value |
|---|------------------------|--------------------|---------------------------|----------------|------------|
| Brand Association to<br>Customer Satisfaction | 0.458                  | 0.461              | 0.077                     | 5.914          | 0.000      |
| Brand Association to<br>Repurchase Decision   | 0.041                  | 0.045              | 0.038                     | 1.070          | 0.285      |
| Customer Satisfaction to Repurchase Decision  | 0.416                  | 0.409              | 0.047                     | 8.903          | 0.000      |
| Perceived Quality to<br>Customer Satisfaction | 0.491                  | 0.489              | 0.064                     | 5.824          | 0.000      |
| Perceived Quality to<br>Repurchase Decision   | 0.563                  | 0.566              | 0.047                     | 11.929         | 0.000      |

#### Table 3 shows the following

- The influence of brand association variables on customer satisfaction suggests a positive and significant relationship which is shown through the test of the P value is 0.000.
- The influence of brand association variables on repurchase decision states that there is a positive and insignificant relationship which is shown by the test of the P value is 0.285.
- The influence of customer satisfaction variable on repurchase decision states that there is a positive and significant relationship which is shown through the test of the P value is 0.000.
- The influence of variable of perception of quality to customer satisfaction reveals a positive and significant relationship which is shown by the test of the P value is 0.000.
- The influence of perceived quality variables on the repurchase decision states that there is a positive and significant relationship which is shown through the test of the P value is 0.000.

#### **Indirect Effect Test**

Based on the bootstrapping result, the following is the relationship between the indirect effects:

Table-4: Relationship causality between indirect latent variables (Indirect Effect)

| Description   | Original<br>Sample (O) | Sample<br>Mean (M) | Standard<br>Deviation (e) | T<br>Statistic | P<br>Value |
|---|------------------------|--------------------|---------------------------|----------------|------------|
| brand association –<br>customer satisfaction<br>– repurchase decision | 0.198                  | 0.189              | 0.039                     | 4.923          | 0.000      |
| perceived quality –<br>customer satisfaction –<br>repurchase decision | 0.204                  | 0.200              | 0.042                     | 4.920          | 0.000      |

### Table 4 describes the following

- The influence of brand association variables on customer purchasing decisions through customer satisfaction indicates a positive and significant relationship which is shown through the P-Value test is 0.000.
- The influence of quality perceptual variables on the purchase decision through customer satisfaction indicates a positive and significant relationship which is shown by the P-Value test is 0.000.

#### **CONCLUSIONS & SUGGESTIONS**

#### Conclusion

Based on the results of the research and discussion, some of the conclusions that can be taken are as follows:

- There is a positive and insignificant influence of brand associations on repurchase decisions.
- There is a positive and significant influence of quality perceptions on repurchase decisions.

- There is a positive and significant influence of customer satisfaction on repurchase decision.
- There is a positive and significant influence of brand associations on customer satisfaction.
- There is a positive and significant influence of perceived quality on customer satisfaction.
- There is a positive and significant influence of brand associations on repurchase decisions through customer satisfaction.
- There is a positive and significant influence of perceived quality on repurchase decision through customer satisfaction.

#### Suggestions

There are some research suggestions that can be given to PPKS leaders and further researchers are: Engaging directly in gathering information about consumer needs and demands through special or simultaneous programs both within 3 months or 6 months. Conduct research on competitors' strategy and information in the form of data tabulations so that it can

become a reference in making policy plans and marketing strategies. The marketing team is expected to make regular programs with the aim of improving communication and customer intimacy to obtain information on the needs of other customers. Improved quality of PPKS products and services Market mapping and segmentation, as well as finding target focuses to achieve, either using the balanced scorecard, or daily reports that can be monitored together in business units. Take on the pro-people strategy, as the current market is still a massive plantation. Utilizing big data marketing for the right marketing strategy.

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