

BPR Siwi Sedana Marketing Communication Strategy in Attracting Customers in the Era of the Covid-19 Pandemic

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ABSTRACT

This study discusses the marketing communication strategy at BPR Siwi Sedana during the covid-19 pandemic. As a BPR that has worked for 30 (thirty) years, BPR Siwi Sedana can attract customers and continue to exist in the current pandemic era. This study aims to determine the marketing communication strategy of BPR Siwi Sedana during the pandemic by using the IMC (Integrated Marketing Communication) communication strategy. With this, the researchers used qualitative research methods, and the data collection techniques used in this study were interviews, observation, and documentation. The data analysis technique used is data reduction, data presentation, and drawing conclusions. From the results of the study, it can be concluded that during the COVID-19 pandemic, BPR Siwi Sedana used four marketing mix strategies from the IMC (Integrated Marketing Communication) strategy, namely advertising, sales promotion, personal selling, and interactive marketing in attracting customers.

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1. Introduction

The development of the banking world in Indonesia from year to year has increased quite rapidly. The banking sector plays an important role in advancing the country's economy, because almost all aspects related to financial activities always require banking services and services. New faces as the embodiment of innovation in the banking world are increasingly diverse. The public is presented with various saving and credit options, ranging from Commercial Banks, Digital Banks, to Rural Banks (BPR).

The Indonesian government stipulates that there are two types of banks, namely Commercial Banks and Rural Banks (BPR). Commercial Banks are banks that can provide services related to payments, while rural banks are banks that only accept deposits in the form of time deposits, savings accounts, and or other equivalent forms. In addition, Rural Banks provide credit services. The difference between Rural Banks and Commercial Banks lies in the scope of their services. Operationally, commercial banks can serve all types of financial transactions, while rural banks have a limited scope for savings and credit. In practice, BPR activities are collecting funds from the public, placing funds in Bank Indonesia Certificates (SBI), time deposits and or savings in other banks. BPR has the function of channeling funds in the form of investment credit, working capital credit and trade credit (Tri Hendro & Conny, 2014).

Rural Banks (BPR) are present as an option for the public to manage and conduct financial transactions. BPRs offer many advantages, particularly in credit facilities with easy collateral conditions and fast disbursement of funds. The development of rural banks in Indonesia, especially

in Bali, is quite rapid. Quoted from liputan6.com (2019), the Financial Services Authority stated that the largest distribution of BPR units was in Java and Bali with a percentage value of 69% of the total 1,597 BPR units spread throughout Indonesia. Based on data from the Financial Services Authority of the Republic of Indonesia in 2016, the number of BPRs in Bali was 137 BPRs (OJK, 2016). According to data from the Deposit Insurance Corporation, in 2021 there will be three BPRs in the queue for the liquidation process, namely BPR Legian which since 2019 is still in the liquidation process, followed by BPR Calliste Bestari and BPR Sewu Bali (lps.go.id, 2021).

The Covid-19 pandemic has had a major impact on BPR operations, particularly in Bali. Restrictions on activities during the pandemic have an impact on decreasing the productivity of business and business activities, especially rural banks. Quoted from Sofyan (2021), the slowdown in BPR performance was reflected in the decline in assets and Third Party Funds (DPK) in the form of savings and time deposits. The decrease in the number of credit receipts automatically resulted in a decrease in credit income, so that BPR profits from credit funds decreased.

BPR Siwi Sedana or PT. Rural Bank Siwi Sedana was established in 1991, with a business license from the Minister of Finance of the Republic of Indonesia Number: KEP-151/KM.13/1991. As a BPR that has worked for 30 years, BPR Siwi Sedana can still exist in the pandemic era. It can be admitted that at the beginning of the pandemic, BPR Siwi Sedana's income decreased. However, in 2021, BPR Siwi Sedana will be able to attract customers by offering strategic programs to help people reorganize their finances in the pandemic era. The addition of the number of customers in 2021, indicates that the performance of BPR Siwi Sedana is better than the previous year.

BPR Siwi Sedana as a banking institution in lending, is expected to be able to play an active role in realizing economic growth in the pandemic era. Responding to this challenge, BPR Siwi Sedana offers a savings and credit program that provides benefits for the economic development of the Balinese people. The challenge of BPR Siwi Sedana in the pandemic era to retain customers and attract new customers, must be supported by the right marketing communication strategy. Strategy is essentially planning (planning) and management (management) to achieve a goal. Marketing communication is a marketing activity using communication techniques that aim to provide information about the company's products to its target market. The marketing communication strategy is the spearhead of Marketing activities at BPR Siwi Sedana to retain customers and attract new customers in this pandemic era.

2. Methodology

The research method used in this study used a qualitative descriptive approach and the type of data produced was qualitative. The subject of data acquisition is by using primary/direct and secondary/indirect data. In obtaining the results of the research, the research informants used a purposive sampling technique, which will interview including the main director of BPR Siwi Sedana, marketing staff of BPR Siwi Sedana, several customers from BPR Siwi Sedana, and marketing experts (marketing).

3. Results and Discussion

The marketing division of BPR Siwi Sedana develops a marketing communication strategy by using a mixed strategy consisting of advertising, sales promotion, personal selling, and interactive marketing. From the results of interviews with the President Director who directly oversees the marketing division are as follows:

"The marketing strategy of BPR Siwi Sedana is of course if we used to visit prospective customers directly before the pandemic. So I'm here, there are currently five marketing teams, so they go to the office every morning, after that they go straight to the field looking for potential customers, be it savings, deposits or credit, that was before the pandemic. Then after there was a pandemic, and there were restrictions, there were PPKM and others, we started with social media. So social media here is Facebook, there is Instagram, Website and Youtube, that's all for social media and of course Whatsapp for question and answer communication. So if you used to be offline, there was still minimal use of social media, now it's balanced offline and online. In addition, we also use an advertising strategy to attract customers by using print and electronic media. We also do sales

promotions to increase customers such as giving vouchers, flowers, souvenirs, in opening savings, credit, or time deposits. Currently, apart from being online, we also balance our marketing staff who are also traveling around, because they still visit our customers at BPR, the system picks up the ball, so when you meet a customer who is already a BPR Siwi customer, of course the marketing staff will offer it to the surrounding environment."

Application of Marketing Strategy at BPR Siwi Sedana

BPR Siwi Sedana only uses five of the six marketing strategy mixes, namely advertising, direct marketing, personal selling, sales promotion, and interactive marketing. The implementation of the marketing communication strategy is as follows:

Advertising

BPR Siwi Sedana uses advertising marketing communication methods to introduce products or programs owned by BPR Siwi Sedana to the public. The media used in advertising is print media in the form of banners and brochures, while electronic media is using the internet through social media. I Nyoman Putra Sukasana as the President Director who directly supervises the marketing division revealed that:

"Advertising in electronic media is still on social media, such as Instagram, Facebook, and Youtube. So we put advertisements in the form of videos about our products and activities, and flyers on BPR Siwi accounts like that are still going so far." (interview 19 November 2021)

Based on the results of the interview with I Nyoman Putra Sukasana, it can be concluded that the marketing communication strategy during this pandemic includes advertising using electronic media using the internet through social media containing information related to products and activities at BPR Siwi Sedana.

Based on the results of observations made by researchers, it was also concluded that BPR Siwi Sedana in marketing its products using social media such as Instagram, Facebook, and Youtube. Based on the results of interviews that have been conducted by researchers, it can be concluded that the advertising strategy carried out by BPR Siwi Sedana uses print media in the form of banners and brochures containing information related to any product or program at BPR Siwi Sedana.

In addition, based on the results of observations made by researchers, it can be said that in marketing products or programs owned by BPRs using banners placed in front of BPR Siwi Sedana's office and brochures placed on teller desks.

a. Sales Promotion

The sales promotion activities carried out by BPR Siwi Sedana in attracting customers in the current era of the covid-19 pandemic are providing large flowers, souvenirs, and vouchers. Interview with I Nyoman Putra Sukasana as the President Director who directly oversees the marketing division of BPR Siwi Sedana, namely:

"The sales promotion carried out during the pandemic by BPR Siwi was the first thing we had done, it was giving flowers." (interview 19 November 2021)

It can be concluded that BPR Siwi Sedana during the covid-19 pandemic gave large interest to prospective customers who wanted to open an account at BPR Siwi Sedana. Accordingly, based on the results of observations made by researchers, BPR Siwi Sedana gives an interest of 6% with the terms and conditions that apply at BPR Siwi Sedana.

Furthermore, in carrying out sales promotions carried out by BPR Siwi Sedana, it can be seen by interviewing researchers with Made Dapid Kurniawan as marketing staff that in addition to getting flowers, the company also provides shopping vouchers at Indomaret and souvenirs. This is done to attract customers during the Covid-19 pandemic era. Based on the observations made, it can be stated that in carrying out promotions to attract customers, BPR Siwi Sedana uses Indomaret shopping vouchers worth Rp. 50,000 to Rp. 100,000 and souvenirs in the form of mugs and tumblers.

Then, based on the results of an interview with one of BPR Siwi Sedana's customers, it was stated that the implementation of sales promotion by giving interest by BPR Siwi Sedana could attract customers.

b. Personal Sales

The purpose of this goal is to increase the number of purchases of BPR Siwi Sedana products, where this activity involves a number of marketing staff from BPR Siwi Sedana who do direct marketing to prospective customers.

Based on the results of an interview with Ni Wayan Suwandewi as one of the marketing staff of BPR Siwi Sedana said that:

"In conducting our personal sales, the marketing team should at least bring a brochure. For example, if there are gifts, we can use them as incentives for customers if they can open an account with us. We have also opened a term savings account to get Indomaret shopping vouchers like that, get souvenirs." (interview 19 November 2021)

Furthermore, based on the results of an interview with Made Dapid Kurniawan as one of the marketing staff of BPR Siwi Sedana stated:

"We get prospective customers who usually get recommendations from previous customers. Sometimes there are also prospective customers who say I got recommendations from friends, family, or friends. Sometimes we also go directly to prospective customers' homes on recommendations from our previous customers, you see." (interview 19 November 2021)

Then an interview with Ni Nyoman Suswati as a customer at BPR Siwi Sedana said that:

"I know BPR Siwi from a relative, he happens to work there." (interview 27 November 2021)

"The personal selling activities carried out by BPR Siwi are very good. When explaining what products BPR Siwi has, it is easy to understand." (interview 27 November 2021)

From the results of the researcher's interview with Ni Nyoman Suswati as a customer of BPR Siwi Sedana who showed this response, it can be concluded that the personal selling activities carried out by BPR Siwi Sedana were able to provide a good explanation of the advantages or advantages of the products owned by BPR Siwi and informative in offering products so that they can attract interest in becoming customers at BPR Siwi Sedana.

c. Interactive Marketing

The mass media used by BPR Siwi Sedana are social media such as Facebook, Instagram, Youtube, Website, and Whatssap. Based on the results of the researcher's interview with I Nyoman Putra Sukasana as the President Director who directly oversees the marketing division said that:

"We have a website, there are several responses from potential customers, but currently the most responses are not from the website. If at this time we get a lot of responses, Facebook is the one with the most responses, only from Instagram, then only from the Website. (interview 19 November 2021)

The results of interviews conducted by researchers stated that in conducting interactive marketing, BPR Siwi Sedana used social media well so that it could generate responses from potential customers.

Furthermore, the results of an interview with Made Dapid Kurniawan as one of the marketing staff of BPR Siwi Sedana revealed that BPR Siwi Sedana uses social media to inform the public of its products to attract customers in the current pandemic era.

Then an interview with Ni Wayan Suwandewi as one of the marketing staff of BPR Siwi Sedana said that in carrying out interactive marketing apart from using social media accounts for BPR Siwi Sedana, they also used personal social media from each BPR Siwi Sedana employee.

Furthermore, an interview with Made Nia Riska as one of the customers at BPR Siwi Sedana stated that by carrying out interactive marketing activities using personal social media the employees

were carried out well so that they could attract the attention of potential customers to become customers at BPR Siwi Sedana.

Then, a researcher interview with Ni Putu Muliantari Anggari Dewi who is also a customer at BPR Siwi Sedana stated that using personal social media for BPR Siwi Sedana employees is an effective strategy in attracting customers at BPR Siwi Sedana. Likewise, the results of observations that have been made by researchers are in interactive marketing, BPR Siwi Sedana has utilized the internet by using social media as a forum to market its products or programs to the public.

Based on the results of an interview with I Nyoman Putra Suka Sana as the President Director who directly oversees the Marketing Division of BPR Siwi Sedana said that:

"The most effective, of course, according to our experience here is personal selling." (interview 19 November 2021)

It can be concluded that personal selling is one of the effective marketing communication strategy mixes in attracting customers in the era of the covid-19 pandemic.

Furthermore, based on the results of an interview with Ni Wayan Suwandewi as one of the marketing staff of BPR Siwi Sedana, that:

"For now, marketing is via digital. Social media is the most effective." (interview 19 November 2021)

Likewise, the results of the researcher's interview with Made Dapid Kurniawan as one of the marketing staff at BPR Siwi Sedana said that:

"In my opinion, the most effective marketing strategy during this pandemic is through social media." (interview 19 November 2021)

Based on the results of interviews conducted by researchers with Ni Wayan Suwandewi and Made Dapid Kurniawan as marketing staff of BPR Siwi Sedana, it can be concluded that interactive marketing is also an effective mix of marketing communication strategies in attracting customers in the era of the covid-19 pandemic.

Discussion

Marketing strategy has a very important role for success in achieving the goals of a company. In this case, BPR Siwi Sedana applies four mix of marketing communication strategies in marketing its products which consist of advertising (advertising), sales promotion (sales promotion), personal selling (personal selling), and interactive marketing (interactive marketing), as follows:

1. Advertising

Marketing communication with the advertising strategy that BPR Siwi Sedana has carried out is in the form of print media and electronic media. Advertising in print media is in the form of banners placed in front of the BPR Siwi Sedana office and brochures that are always carried by marketing staff when meeting prospective customers and leaving the brochures with customers who have stalls. While advertising in electronic media is using social media, namely Instagram, Facebook, Whatsapp, Youtube and Website. In carrying out advertising using social media, BPR Siwi Sedana uploads videos and photos about the products owned and activities at BPR Siwi Sedana.

In doing offline advertising, BPR Siwi Sedana has used brochures placed at the teller section and the marketing team is doing personal sales. The brochure contains the products owned by BPR Siwi Sedana, namely savings products in the form of Prima Sedana Savings, Siwi Sedan a Savings, and Time Deposits. Furthermore, there are credit products in the form of Business Capital Loans, Home Ownership Loans, Unsecured Loans, Vehicle Loans, Investment Loans, and Consumptive Loans. The brochure also contains the credit application requirements and the vision and mission of BPR Siwi Sedana. Meanwhile, the banner placed in front of the office contains the promotion being carried

out by BPR Siwi Sedana and the nominal interest that can be given if you become a customer at BPR Siwi Sedana, it is done to attract interest from potential customers who are passing through the office.

Next up is online advertising by BPR Siwi Sedana using social media. In carrying out the advertising strategy on social media, Instagram is held directly by the President Director as the direct supervisor of the marketing team of BPR Siwi while relying on BPR Siwi Sedana, in the uploaded content is a flyer in the form of photos and videos containing products owned and an invitation to save at BPR Siwi Sedana and also said the holidays of each religion which indicated that BPR Siwi Sedana had a good attitude of tolerance.

An online advertising strategy through social media Youtube, BPR Siwi Sedana uploads videos containing activities that have been carried out such as seminars and how old customers respond to BPR Siwi Sedana in serving their customers. The BPR Siwi Sedana Youtube account is handled directly by the President Director as the direct supervisor of the BPR Siwi Sedana marketing team. If measured in time, BPR Siwi Sedana can upload videos to Youtube 1-2 times a month.

BPR Siwi Sedana also uses social media Facebook in conducting online advertising. In practice, the President Director as the direct supervisor of the marketing team who is the holder of the BPR Siwi Sedana account, the contents of the BPR Siwi Sedana Facebook account are flyers in the form of soft files and videos containing products owned by BPR Siwi Sedana.

The website is also one of the online advertising methods carried out by BPR Siwi Sedana. The BPR Siwi Sedana website contains about BPR, its products, the latest news from BPR Siwi Sedana's activities, and contacts to contact BPR Siwi Sedana. The last news uploaded was on January 27, 2022, based on research results it can be said that BPR Siwi Sedana is active in uploading news, it can be seen at www.bprsiwi.com.

BPR Siwi Sedana also uses the Whatsapp social media application to introduce or promote its products. BPR Siwi Sedana's Whatsapp account is handled directly by BPR Siwi Sedana's marketing staff. According to the results of observations made by researchers, in carrying out advertising strategies through Whatsapp, BPR Siwi Sedana can upload one or two times a day but not every day.

2. Sales Promotion

In this case, BPR Siwi Sedana provides promotions in the form of large flowers, souvenirs in the form of mugs, and shopping vouchers at Indomaret at certain times. Sales promotions are made to attract customers. With interviews conducted by researchers, it can be said that the marketing communication strategy using sales promotions has good results for BPR Siwi Sedana because several customers who have been interviewed by researchers revealed that the reason they become customers at BPR Siwi Sedana is because of the interest given by BPR Siwi Sedana, somewhat larger than other commercial banks.

In the sales promotion strategy, BPR Siwi Sedana uses souvenirs in the form of mugs and tumblers as gifts for prospective customers who want to become customers at BPR Siwi Sedana. This promotion only lasts a few months, so this mug and tumbler souvenir will not be available forever. Therefore, only certain and lucky customers get this souvenir because it is a limited edition from BPR Siwi Sedana.

From the results of interviews with informants, sales promotion by giving large interest is one of the effective ways to attract customers in the current pandemic era. The current interest promotion notice is to provide deposit interest of 6% and credit interest of 0.95% with terms and conditions that apply. So that the public knows about the promotion, BPR Siwi Sedana uses a banner placed in front of the BPR Siwi Sedana office.

Sales promotion using vouchers is also one of the methods used by BPR Siwi Sedana. Shopping vouchers at Indomaret worth IDR 50,000 to IDR 100,000. However, currently the marketing team of BPR Siwi Sedana is no longer using the Indomaret voucher because the Indomaret party no longer issues the voucher. Therefore, the marketing team made the decision to cooperate with Tiara Gatsu

by issuing vouchers worth Rp. 25,000 for prospective customers to withdraw and as gifts for potential customers who want to become customers at BPR Siwi Sedana.

Personal Selling

BPR Siwi Sedana is known to have made personal sales by visiting prospective customers directly and explaining what products they have. When making personal sales, marketing staff explain their products using brochures using persuasive communication so that potential customers buy the products offered. In addition, the marketing staff of BPR Siwi Sedana also brought souvenirs that were valid at that time to stimulate potential customers for the products offered. In addition, BPR Siwi Sedana also obtained new prospective customers from previous customers who were already customers at BPR Siwi Sedana. They recommend friends, family, or relatives to open a savings account at BPR Siwi Sedana because the services provided are satisfactory.

3. Interactive Marketing

In conducting interactive marketing, BPR Siwi Sedana uses social media as its product marketing communication. The social media used are Instagram, Whatsapp, Youtube, and Website. In practice, BPR Siwi Sedana uploads videos of activities carried out, introduces BPR Siwi Sedana, and photos in the form of flyers on BPR Siwi Sedana's account to promote their products on social media. In addition, BPR Siwi Sedana also requires to upload a flyer promoting BPR Siwi Sedana on the personal account of each employee. The results obtained by BPR Siwi Sedana to date are quite satisfactory because most of the customers obtained during this pandemic are from interactive marketing.

In conducting interactive marketing using Facebook social media, it is intended to be able to add new customers during the covid-19 pandemic. BPR Siwi Sedana marketing staff in charge of uploading flyers and videos to introduce and promote their products. After the researcher observed BPR Siwi Sedana's Facebook account, the researcher was able to see several flyers and videos uploaded using persuasive communication to attract new potential customers.

One of the social media in doing the next interactive marketing is Instagram. In introducing and promoting their products, BPR Siwi Sedana uploads flyers and videos containing what products BPR Siwi Sedana has and the procedures for providing services at BPR Siwi Sedana.

Youtube is also one of the media in conducting interactive marketing at BPR Siwi Sedana. Youtube can only load videos in unlimited time. The uploaded content is education about how to have good credit education and introduce and promote their products. In addition, it also shows how services will be obtained if you become a customer at BPR Siwi Sedana.

4. Conclusion

Based on the results and discussion above, the researcher's observations are obtained, on the website www.bprsiwi.com there is an introduction to BPR Siwi Sedana, what products it has, as well as the latest news from activities that BPR Siwi Sedana has carried out.

The Whatsapp application is also one of the social media for interactive marketing BPR Siwi Sedana does. In its application, Whatsapp is used for communication with prospective customers and BPR Siwi Sedana customers. In addition, according to observations made by researchers, BPR Siwi Sedana's Whatsapp account also created a status with the intention of introducing and promoting its products by uploading flyers.

In conclusion, in attracting customers in the era of the covid-19 pandemic, BPR Siwi Sedana carried out four marketing communication strategies in attracting customers, namely advertising using print media, namely banners and brochures and electronic media using social media Instagram, Facebook, Whatsapp, Youtube, and Websites. Then there is a sales promotion, namely giving interest on commercial banks, souvenirs, and shopping vouchers. Next is personal selling, which is to directly visit prospective customers and explain clearly and use persuasive communication and use existing

promotions aimed at stimulating prospective customers to buy BPR Siwi Sedana products. The last strategy is interactive marketing using social media, namely Instagram, Facebook, Youtube, and Websites to promote products from BPR Siwi. In addition, BPR Siwi Sedana also requires its employees to promote BPR Siwi Sedana products on the personal accounts of each employee. With the four marketing communication strategies that have been carried out by BPR Siwi Sedana, it is considered effective enough to add customers during the current pandemic, but if viewed from interviews conducted by researchers, personal sales marketing communication strategies and interactive marketing are the most effective strategies to attract customers. in the pandemic era, because based on the results of interviews conducted by researchers with the President Director who directly supervises the marketing team and BPR marketing staff, Siwi Sedana said that personal sales marketing communication strategies and interactive marketing were the most effective strategies to be carried out during the pandemic, supported also by results of interviews with several customers of BPR Siwi Sedana.

BPR Siwi Sedana is expected to be able to switch its social media accounts to business accounts, this will make the promotion of BPR Siwi Sedana products visible on the social media of other prospective customers even though these potential customers do not follow BPR Siwi Sedana's account on social media. This will make it easier for BPR Siwi to promote its products. Second, BPR Siwi Sedana is also expected to use a direct selling strategy in marketing communications in order to increase brand awareness to potential customers. Finally, for further researchers, the results of this study can be continued by developing other research on marketing communication strategies in adding customers using the Integrated Marketing Communication (IMC) marketing communication model or other approach models.

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