

## Marketing Target Achievement Strategies: Study on WOM Finance Marketing Personnel



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**ABSTRACT:** This research aims to study and analyze the strategy of the financing company WOM Finance in maintaining good relationships with customers and implementing bailouts as an innovative marketing technique. The research locus is the object and source of data from the place being researched so that the information obtained can provide accurate data and truth in research. In WOM companies: Marketing Division Manager, Marketing Team Head, and Marketing Division Staff. The qualitative approach carried out through the data analysis technique used is the Manual Data Analysis Procedure (MDAP) by Rofiah (2023), from the results of interviews accompanied by triangulation of sources, methods and theories, it can be concluded that WOM Finance in realizing company goals includes a relational marketing orientation (internal) which consists of special internal training and maintaining communication. Relationship (external) marketing orientation which consists of the golden rules of marketing, maintaining trust, maintaining good relationships with customers, being ethical and listening to input, and maintaining communication. Marketing actions as real actions to attract WOM Finance customers focus on several points including customers, costs, as well as convenience and communication. The new breakthrough effort being made is a bailout strategy which is expected to prevent the bad reputation of companies and marketers.

**KEYWORDS:** Target Marketing, bailouts, marketing innovation, lateral marketing

### I. INTRODUCTION

The decline in people's income has an impact on bad credit experienced by multi-finance companies in Indonesia, resulting in an appeal from the General Chair of the Indonesian Financing Companies Association (APPI) to remain careful during the Covid-19 Pandemic (Wade, 2020). This is based on data from the Financial Services Authority (OJK) regarding the increase in non-performing loans experienced by multi-finance companies in July 2020 which reached 5.6 percent due to the Covid-19 pandemic (Kharisma et al., 2022).

PT. Wahana Ottomitra Multiartha Tbk or known as WOM Finance is one of the financing companies that is also affected by bad credit due to the Covid-19 pandemic. Njauw Vido Onadi as Director of WOM Finance stated that as of September 2023, the gross NPF (Non-Performing Financing) ratio was at the level of 2.4%, which is included in the quite controllable category (Zasuwa, 2023), when compared with last year's level of 2.7%, it shows that multi-finance companies can make improvements after the Covid-19 pandemic (Fajartama & Faturohman, 2021). The recovery of the NPF level is the result of various efforts made by the company to continue to reduce the number of bad loans which is a problem for every finance company, including WOM Finance (Miglo, 2022). Various efforts have been made, one of which is the bailout program carried out by WOM Finance marketing. Bailout funds are a non-legal program run by marketing finance companies, in this case WOM Finance, as a form of handling temporary problems with customers' bad credit, as explained by Fakhruddin as head of marketing for WOM Finance, Jombang East Java Branch Office, who revealed that :

*"...The problem during the Covid-19 pandemic is bad credit (customers), bro, companies usually call it NFP. So, this NFP will be listed in the company's financial report and will have an effect on shares, right? That's why the manager, our role as the company's front guard (marketing) can help reduce the number of bad loans. It's a one-on-one path, let's make sacrifices first hahaha, that's it, bro, in the end we make up for it first...."* (W, 2023).

Bailout funds have a positive impact on companies, namely they can reduce the NPF level which can affect the company's performance assessment, this can be seen in the data in the previous paragraph expressed by the director of WOM Finance

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(Hasan, 2020). However, on the other hand, bailout funds have a negative effect on employees, especially those who serve as marketers and collectors, where these bailout funds require personal costs from marketing and collectors to make temporary payments on customer obligations (Abidin et al., 2023). Each strategy will of course have opportunities and threats (Longhurst et al., 2020). The opportunity of this bailout strategy is that bad credit can be controlled for a while until the causes of bad credit can gradually be controlled (Chen & Fan, 2023). However, the threat that this bailout strategy poses is fraud, where this activity is a deliberate deviant act with the aim of deceiving or manipulating various parties including companies, customers and investors (Gill & Gill, 2023; Dai et al., 2021).

The bailout strategy that continues to be promoted by company members is one of the things that the WOM Finance company will continue to emphasize, this is proven by the presence of auditors who carry out direct checks on customers. (Fakruddin, 2023).

*"...So to handle this problem, the company has an audit party whose job is to visit customers, check all data both in marketing/collection. Is it in accordance with the survey, such as a photo of the fund user's house that is most relevant to the bailout funds? Usually the question is, where do you usually pay? Sometimes there are customers who immediately give up if they pay through marketing surveys, sometimes if they are late they bail them out. Well, even though that is considered fraud, right, because you can't pay through marketing, it should be through collection and there is official proof from an application or SMS from the center, if it's through a direct written note it's called fraud....", (F, 2023).*

The implementation of bailout funds is not only a strategy used by companies to navigate business problems after being hit by the pandemic, but also as a marketing strategy or can be said to be lateral marketing in an effort to boost the company's reputation as well as attract a wider target market. This is reflected in Fakruddin's statement (2024) in an interview, revealing that :

*"...To achieve the goal, there is definitely a target for each marketer, so that is the strategy for now. It could be said that marketers are using a bailout strategy. This is a strategy that is rarely known to the general public but is already familiar to marketers, especially in the finance sector..." (F, 2023).*

The profound changes in the world of banking and other financial institutions since the growth process of globalization and technological innovation have encouraged services that are not just financial services, but have led to increased customer demand, one of which is bailout funds which also address customer needs (Sansone dan Formisano, 2016). Bailouts can be one of the techniques for multi-finance company WOM Finance in realizing marketing innovation where as a non-bank financial institution it not only prioritizes services, but also pays attention to social responsibility, especially after the Covid-19 pandemic, where micro-credit activities can differentiate and allow internal customer requirements related to the risks to be shared (Sansone dan Formisano, 2016). Along with marketing innovation, customers are known to be smarter, get wider information more quickly and easily, and easily access everything quickly. The main factor that is the key to success in maintaining and developing the market is by building long-term relationships with stakeholders (Alrubaiee dan Al-Nazer, 2010). Efforts to increase customer loyalty, in this case WOM Finance, show efforts through a bailout program or strategy, which strategy cannot be implemented without building good relationships with customers who are one of the most important drivers in managing financial performance (Fakruddin, 2024; Alrubaiee dan Al-Nazer, 2010). This research focuses on analyzing the implementation of bailout funds as a marketing existence for the WOM Finance company as a financing company. This research aims to study and analyze the strategy of the financing company WOM Finance in maintaining good relationships with customers and implementing bailouts as an innovative marketing technique.

## II. THEORITICAL REVIEW

### Financing Company (Leasing)

The definition of leasing according to Barykina et al., (2020) concerning Leasing Activities: Leasing is a financing activity in the form of providing capital goods either on a business basis with option rights (finance lease) or a business lease without option rights /operating lease (Raoli, 2021) , to be used by the lessee for a certain period of time based on periodic payments. Furthermore, what is meant by finance lease is a leasing activity where the lessee at the end of the contract period has the option right to purchase the leased object based on the agreed residual value (Wang et al., 2020). On the other hand, an operating lease does not have an option right to purchase the leased object. From the definition above, it can be concluded that a lease is a rental contract or agreement (Barykina & Chernykh, 2021). According to Nechaev et al., (2022) the object of the lease is capital goods and the lessee has option rights with a price based on the residual value. In every leasing transaction it always involves 3 main parties, namely:

1. Lessor is a leasing company or in this case the party that has ownership rights to the goods.
2. Lessee is a company or party that uses goods that can have option rights at the end of the agreement.

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3. Supplier is the party selling goods that are leased.

### Bailout

According to Barykina et al., (2020): World Politics in Transition. There are several basic assumptions that depend on this theory, including Linkage Strategies (appropriate strategies), Agenda Setting (domestic and foreign political issues), and Transnational and Transgovernmental Relations (interdependence creates relationships between the government and the people). Which essentially discusses the concept of bailouts or bailouts with reference to transgovernmental problems with a review of cross-government policies (Dávila & Walther, 2020).

In the Bailout Concept (Bailout Funds) According to Mo et al., (2021), the bailout concept is divided into 2 types, namely Government Bailout and Personal Bailout. A government bailout occurs in a situation when a company is threatened with bankruptcy, the government pays or lends money to get out of the crisis. Usually this only happens to large industrial companies which if they go bankrupt, many people will lose their jobs and this will have an impact on the country's economy Government (Pandolfi, 2022). Meanwhile, personal bailouts are classified as individual business actors who have debts and make loans to creditors (De Giorgi & Santana-Pereira, 2021).

The influence of Bailout Funds on Marketing Strategy in the world of marketing and collecting has become an open secret for carrying out this practice, for marketing the function is a) Maintaining customers' initial installments; b) Maintain sales incentives; c) Influence report card grades; d) Makes the survey process more difficult in the future (Mo et al., 2021).

### Sales Force Relationship Orientation

Relationship marketing is defined by Baber et al., (2020) as "All marketing exercises coordinated to establish, create and maintain productive relationship exchanges in producer, lateral, buyer, and internal partnerships." By constructing a valid measurement scale, (Mullins et al., 2020) argue that, "Perhaps the first to clarify what they characterize as relationship marketing orientation (RMO). Panagopoulos et al., (2020) have identified a relationship between an organization's position in a highly competitive environment and the strategies it is competent to use. The RMO measure suggested by Singh et al., (2021) consists of empathy, reciprocity, and trust. (Sleep et al., 2020) states: "Relationship execution involves improvements in organizational culture and incentive structures to encourage behavior that contributes to trust, mutual interest, and adaptation. Groza et al., (2021) reports that relationship orientation is "Something that must attack the attitudes, values and norms of the organization. (Johnston & Marshall, 2020; Charoensukmongkol & Suthatorn, 2021; Pullins et al., 2020), "Proposed a multidimensional construct that includes three dimensions namely trust, commitment, and satisfaction for relationship orientation.

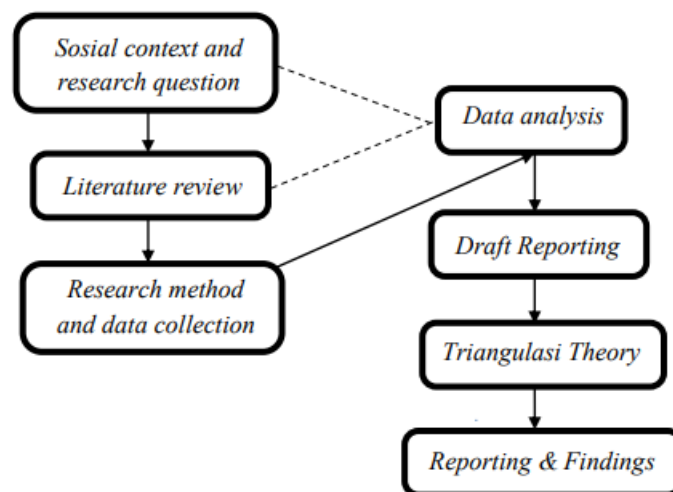
### Lateral Marketing

Akter et al., (2022), Reid et al., (2020) reveal that lateral marketing is not something that disappoints, in fact this is a good marketing step to prevent saturated market consumers. Lateral marketing challenges marketers to get out of their comfort zone, broaden their horizons, deliver a set of solutions, and think of things that are unique or that have never been thought of before (Wierenga, 2021). Lateral marketing requires marketers to be able to believe in their ability to think laterally. Even though marketing has always been a creative division in business matters, in this case (Fatoki & Fatoki, 2021) it provides a meta-thinking framework for applying cross-lateral thinking. world of marketing. The result is a device or a complete package consisting of 'fulfillment of needs, uses, situations and targets that have not yet been met, as well as processes related to a very good opportunity in creating a new category or market (Montesinos et al., 2020; Kasetsirikul et al., 2020).

## III. RESEARCH METHODS

This research uses Simple Research Design Methods With Triangulation Theory. Simple qualitative research can still be prepared without having to carry out long-winded discussions but can still be accounted for (Rofiah & Bungin, 2021). When modifying the model from a simple design to a simple design model with triangulation theory/simpleresearch design with triangulation theory. There are 7 main steps, namely the following is an explanation of these steps:

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Source: Rofiah & Bungin, 2021

1. Select a social context and develop research questions.
2. Conduct a literature review, in which research questions about social context are answered based on the literature explored.
3. The literature review continues by exploring the research methods that will be used as well as using research methods to collect data in the field.
4. Researchers carry out data analysis in the field and use theory as a pen for data analysis.
5. Researchers prepare a draft report.
6. Researchers carry out theoretical triangulation.
7. Researchers report the results of their research while still including the findings that have been obtained in the field

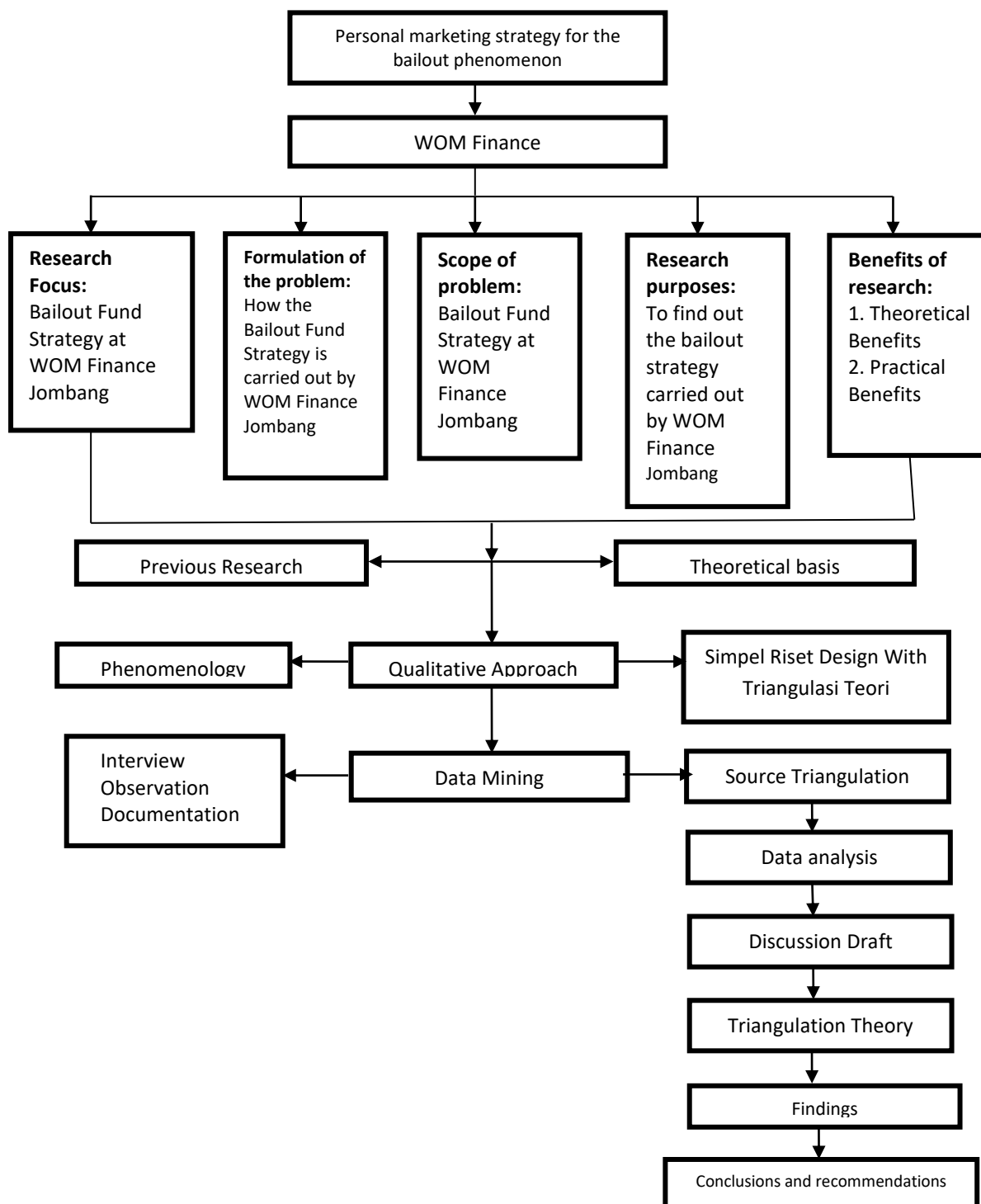
### Research Line of Thought

The researcher made observations at the company that was the object of the research, namely WOM Finance, for approximately 2 months, and also conducted interviews with the central informant, namely the Marketing Manager, who could provide a general overview of the marketing strategy implemented by the company and synchronize with direct observations in the field together with marketing. which is in charge of This stage is the initial part of the research framework carried out. During the pre-observation and interview stages, researchers discovered a phenomenon related to the strengthening of the NPF (Non-Performing Financing) percentage after the Covid-19 pandemic.

This research focuses on the bailout funds implemented by the WOM Finance company as lateral marketing by implementing a relationship management orientation strategy or RMO (Relationship Management Oriented), with research questions: How can the implementation of bailout funds become a marketing existence for the WOM Finance company? Based on these phenomena and research questions, the aim of this research is to study and analyze the strategy of the financing company WOM Finance in maintaining good relationships with customers and implementing bailouts as an innovative marketing technique.

The next step is to determine a method that uses qualitative methods. This method is used by conducting observations, interviews with informants, and documentation as a data collection method in analyzing the RMO and lateral marketing implemented when implementing the bailout strategy. On the other hand, triangulation of data sources, theories and methods is also applied to check the validity and validity of the data or what is known as trustworthiness obtained during data collection. The framework of this research can be described as follows:

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Source: Researcher, (2023)

### Research Locus

The research locus is the object and source of data from the place being researched so that the information obtained can provide accurate data and truth in research. In WOM companies: Marketing Division Manager, Marketing Team Head, and Marketing Division Staff.

### Informants and Researcher Presence

A. High and middle level company controllers, as well as marketing staff for the WOM Finance company, including:

B. Joined in the company for at least 1 year.

To dig up the information the researcher needed, the researcher conducted in-dept interviews. Purposive snowball sampling was used in this research. Purposive sampling is an approach to sampling data sources with certain considerations (Baltes & Ralph, 2022).

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Profile of Research Informants at WOM Finance

No.	Informant Code	Position	Long time to join
1	AF	Marketing Manager	5 years
2	SA	Head of Marketing Team	2 years
3	AH	Marketing Staff	1,5 years

Source: In-depth Interview, 2024

### Data Collection Technique

To obtain data, researchers used the following techniques: 1. In-depth Interview Technique; 2. Direct Observation Technique; 3. Documentation Techniques.

The determination of key informants was based on the results of descriptive observations carried out by researchers, so AF was determined as the key informant because of his strong influence in the WOM Finance marketing division and also as the most senior informant who was considered to understand the company, especially the marketing division, very well. Furthermore, the head of the marketing team was appointed as an informant because he is the middle control holder of the marketing division who assists managers in controlling each team in the marketing division in order to achieve common goals and of course better understand the situation, conditions and characteristics of the company's environment.

Informants do not only come from those in control of company divisions, informants who are marketing staff are also needed to know the real situation and conditions on the ground when carrying out strategies from those in control of the company. The informants and implementation of data collection can be seen in the following table:

### Informants and Implementation of Data Collection

No.	Informant Code	Position	Interview Date	Duration
1	AF	Marketing Manager	05 January 2024	180 minutes 10 seconds
2	SA	Head of Marketing Team	06 January 2024	160 minutes 15 seconds
3	AH	Marketing Staff	07 January 2024	130 minutes 9 seconds

Source: Researcher Data, 2024

### Triangulation

Source triangulation and theory triangulation are two types of triangulation used in this research (Rofiah, 2021).

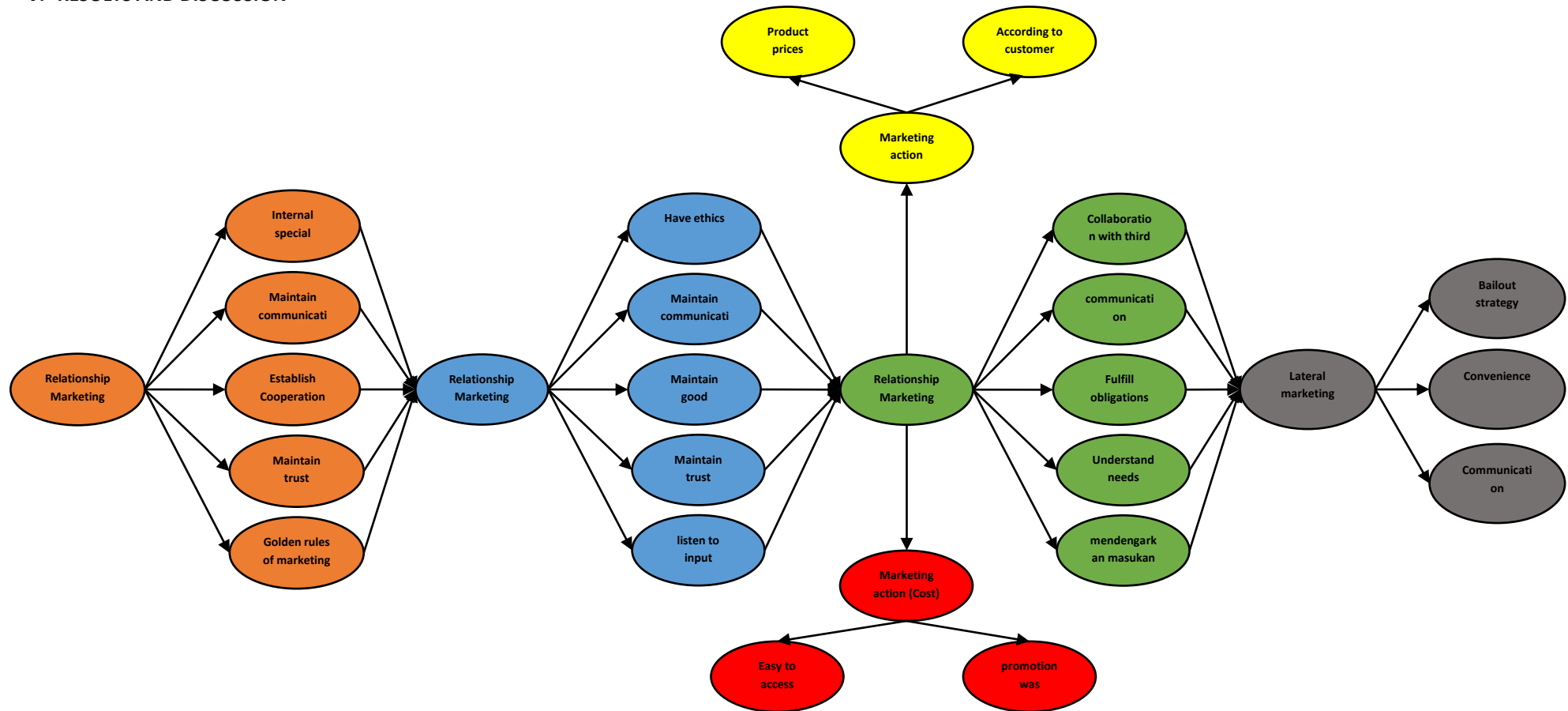
## IV. DATA ANALYSIS TECHNIQUE

In this research, the data analysis used is the Manual Data Analysis Procedure (MDAP) by Rofiah, (2022). According to Rofiah, (2022), the proposed data analysis method is comprehensive and systematic but not rigid; providing a space that designs intuition and creativity as optimally and maximally as possible. This method makes researchers come out of their isolation and the analysis process is seen as a team activity rather than a purely individual process. The analysis process began immediately after the first interview and continued until the data saturation point had been reached. The analysis process consists of four parts:

1. Through preparation of the coding process.
2. Categorization process.
3. The process of determining the theme.
4. Proposition Formation Process.

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### V. RESULTS AND DISCUSSION



Source:

Research

proposition,

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Descriptive observations were carried out as an initial step in the research process to find out and scan information related to the WOM Finance company in general and the marketing management of the WOM Finance Jombang branch office in particular, in this case the orientation of relationship marketing and lateral marketing. Participatory observation as marketing staff was chosen by researchers to more easily know, understand and feel the situation, conditions and activities of the WOM Finance Jombang Office marketing division. The researcher made these observations starting in early November 2023 until mid-December 2023. The researcher wrote each descriptive observation result in a small notebook to make the recording process easier and often. The results of descriptive observations are then further explored in focused observations, where the results of these observations are then proven by other techniques, namely in-depth interviews as a comparison of the results to achieve credibility. In-depth interviews with informants are based on the results of focused observations to better focus questions that directly lead to the focus of the research, but this does not mean that researchers will not ask questions regarding the general picture of the company. The first interview was conducted by the researcher with the marketing manager as the highest control holder of the marketing division of WOM Finance Jombang Branch Office, with the aim of the researcher wanting to know more about the planning or purpose of the strategy implemented, especially regarding relationship marketing orientation and lateral marketing, which was conducted on January 5 2024. In-depth interview ending with marketing staff to synchronize strategies planned by divisional control holders with implementers in the field.

The results of the interview are then written down in notes called interview transcripts which are then reviewed or analyzed using Manual Data Analysis Procedure (MDAP) analysis and then the results of the analysis will be compared with the results of selected observations. Based on the results of the two techniques, they are not only compared according to the reality in the field, but also compared with theories and/or previous research results. These results are then compiled into a model structure as an answer to the formulation of this research problem.

### Relationship Marketing Orientation (Internal)

WOM Finance Jombang Office's efforts to maintain relationships between internal parties based on the results of interviews that have been conducted are focused on maintaining relationships between divisions by conducting workshops every 3 months as stated by AF :

*".....Special training, yes, for our routine training agenda there are workshops held every 3 months of course with different themes and adaptations to existing phenomena. The aim is of course to increase marketers' insight and at the same time strengthen team collaboration in the marketing division. But this is not only from the Jombang branch office itself, often from the central branch office there are also special programs that are not only for the marketing division, but also between divisions there must be delegation. "Of course the aim is to build and maintain relationships between divisions as well as improve the performance of each member....." (AF, 2024).*

Another effort is to maintain mutual communication between divisions as quoted in the interview with the following informant :  
*".....Of course, each division has its own section head, or what is called a manager. For collaboration between divisions, the head of the department will often interact more. "So to build good relationships, of course, the heads of these divisions maintain communication and coordination with each other....." (AF, 2024).*

*".....As for relations between divisions, so far it has been going well, there is quite an organization between marketing and finance, or marketing and production, like that. "Even with one division, we try to coordinate with each other regarding every task carried out, and always communicate with marketing staff so that targets can be met....." (SA, 2024).*

*".....We are here trying to establish good cooperation between divisions so that later there will be no awkwardness between fellow divisions so that the working atmosphere is also pleasant like that, bro....." (AH, 2024).*

### Relationship Marketing Orientation (External)

Based on the results of strategic interviews conducted by WOM Finance in its efforts to engage with external parties, it emphasizes points including:

#### 1. Golden rules of marketing

*".....Of course, that is one of the programs that we emphasize. Our routine for conducting surveys and monitoring marketing performance which can reflect overall marketing performance, one of which is the aspect of maintaining good relationships with customers, can of course be seen from reports and field evidence. To achieve this goal, we always remind marketing regarding the golden rules of marketing every time a morning meeting is held....." (AF, 2024).*

#### 2. Maintain trust



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*"Of course, we always strive to ensure that the relationship between marketing and customers runs well, and maintain mutual trust. We also always give." (SA, 2024).*

### 3. Maintain good relationships with customers

*".....Marketing and customers are like a symbiotic mutualism, yes, they both need each other. "And the company's reputation can also be reflected in the services provided, so our marketing requires us to maintain good relationships with customers....." (AF, 2024)*

### 4. Have ethics and listen to input

*".....For relationships with customers, we always try to always have good relations, because after all our income comes from customers....." (SA, 2024)*

*"The marketing staff's relationship with customers during the time I worked here went quite well and hopefully it will always be like that, maybe some at the time of billing refused to pay but as marketing staff I tried not to let the problem drag on." (AH, 2024)*

### 5. Maintain communication

*".....As marketing staff who are directly involved in dealing with customers, the way we maintain good relationships with customers is by trying to be polite when billing and listening to input from customers....." (AH, 2024).*

*".....Maintaining communication is the key, marketing is required to maintain communication so that relationships are maintained. This communication is carried out both in person and via telephone. "At least we hope that customers will still remember the services we provide and of course this will be an effort to achieve common goals....." (AF, 2024)*

*"In general, we always maintain communication, maintain services and try as hard as possible to maintain the services we provide. "For some customers, we usually give hampers on certain holidays." (SA, 2024)*

*"In general, we always maintain communication, maintain ethics and try as hard as possible to convey the services we provide." (AH, 2024)*

## Relationship Marketing Orientation (Third Party)

The strategy applied for relationships with third parties based on the results of interviews that have been conducted is as follows:

### 1. Collaboration with third parties

*".....For market expansion, it's not enough, bro, to just maintain relationships between teams and customers, we also have collaborations with other parties to market our products. Yes, like motor vehicle dealers, we also collaborate with them, of course we also need to maintain good relations with them. "Especially now that competition is getting tougher, so how can third parties also be loyal to us?....." (AF, 2024)*

*".....Apart from customers, to meet the goals, in this case the targets, we of course have to be able to relate well with investors or capital providers, we also collaborate with banks for funding needs and company regulations, some of us also issue debt securities. "So we try not to be late in paying our obligations, that's one of our efforts to maintain relationships with investors....." (SA, 2024)*

### 2. Communication

*".....First, of course, the most important thing is communication, that's the key. Yes, we regularly communicate about business developments or even communicate casually, yes, sometimes it is also necessary to maintain relationships so that the term is closer. So, from good communication, we will know where each other's obstacles are, what the development is like, where the potential is. "The main thing is to do it periodically, this is different from frequent, yes, but there is its own timeline..." (AF, 2024)*

### 3. Fulfill obligations

*".....One of them is that we must always ensure that our company is a good company, in this case we always strive to obtain maximum profits so that we can attract investors to invest in us. Of course, we also have to always pay every obligation or in this case the company's debt on time so as not to lose the trust of investors. We must also always communicate regarding the new regulations that we implement as an effort to improve company services....." (SA, 2024).*

## Marketing action

For WOM Finance's marketing strategy in an effort to attract customer interest, there are several strategies which include customer, cost, and convenience and communication. As stated by the informant in the interview :

### 1. Customers

In an effort to attract customer interest, WOM Finance Jombang always strives to understand customer needs and desires as per the results of interviews conducted with informants.

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"...Of course, from regular communication with customers, we will know what kind of service customers actually want, because we operate in services, right..." (AF, 2024).

"....For this, we always try to conduct customer satisfaction surveys by asking customers directly about the policies we have set, whether they need to be improved or not. And we always try to accommodate customer input as material for evaluation in the company..." (SA, 2024).

".... Our way of understanding customer needs is that we communicate directly with customers' wishes, then if possible, we can help with the services we provide, we also offer service options to property customers with explanations. what kind of service is best suited to customer needs..." (AH, 2024).

### 2. Cost

To determine prices for service products, WOM Finance Jombang always adapts to customer requests and needs as per interviews that have been conducted.

".....Because we understand wants and needs, we can adjust, so our target market will need products at appropriate prices, maybe it's not optimal, but it can be seen from the increase in new financing distribution in 2023 by 28% or by nominal amount of IDR 5.8 trillion, it can be concluded that this approach can capture a wider target market..." (AF, 2024).

".....The costs themselves depend on the goods that the customer or customers want, maybe they are not optimal, so customers can measure according to their individual abilities..." (SA, 2024).

"....The costs themselves depend on the needs desired by the customer or customers, perhaps they are not optimal, so customers can measure according to their individual abilities..." (AH, 2024).

### 3. Convenience and Communication

In terms of product and company promotion, WOM Finance is always active in promoting both through word of mouth and through digital media, so that products are easy to access and promotions are successful as per the interviews that have been conducted.

"....Of course, from the nominal and percentages you can answer everything, right?....." (AF, 2024).

"....To access products from this company, of course quite a lot of people already know the company's products. Of course, the marketing team also always tries to promote our company's products and services to the public and to date the growth has been quite significant. "For the promotion itself, apart from going door to door, we usually also actively make offers via social media..." (SA, 2024).

"....As marketing staff we always try to offer services from this company, both door to door and then we also actively offer it on social platforms, there are also new customers that we get based on recommendations or invitations from our old customers ....." (AH, 2024).

### Lateral Marketing

For the new breakthrough marketing technique, WOM Finance implemented a bailout strategy, even though bailouts are not something new for several multi-finance companies, this was done to support maximum income results, as stated by the informant in the interview.

"....Currently, marketing innovation definitely exists, but perhaps it could be said that it is still within marketing standards in general, not a new breakthrough. To achieve the goal, there is definitely a target for each marketer, so that is the strategy for now. It could be said that marketers are using a bailout strategy. This is a strategy that is rarely known to the general public but is already familiar to marketers, especially in the finance sector..." (AF, 2024).

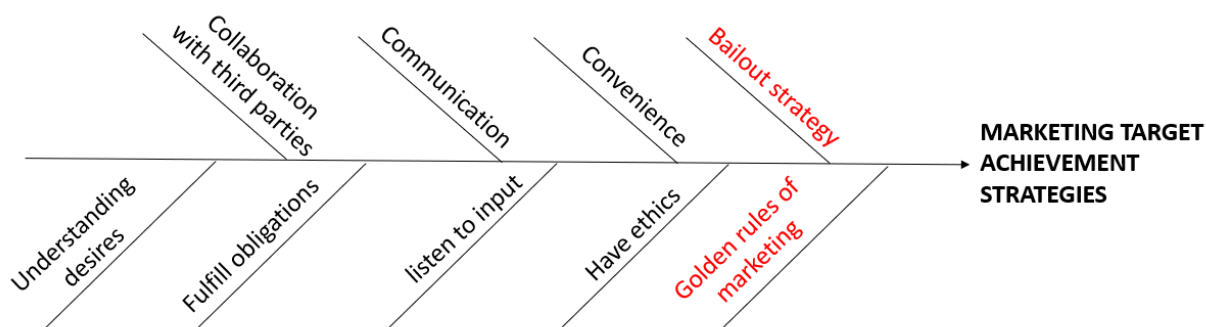
"....For marketing innovation, we always strive to innovate. But new breakthroughs may not yet exist and are still the same as marketing techniques in general. Maybe the marketing strategy that has been implemented is like a bailout..." (SA, 2024).

"....The innovation that we provide as marketing staff is something that perhaps all similar companies also do with this bailout, bro...." (AH, 2024).

In general, the implementation of this bailout fund can temporarily back up customers' obligations to pay their bills. The positive side of this strategy can prevent a bad reputation for the company and the marketer, while the bad side is that this includes fraud and is detrimental to the marketer of course, because the marketer not only loses energy but also financially. Meanwhile, for the impact on the company, customers will underestimate installments, and they will rely on officers to pay installments.

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### Findings



Source: researcher's findings, 2024

In this research, it was found that marketing target achievement strategies was through the following activities: Based on the results of research using a qualitative approach carried out through analysis techniques from interview results, accompanied by triangulation of sources, methods and theories, it can be concluded that WOM Finance in realizing company goals includes relationship marketing orientation (internal) which consists of special internal training and maintain communication. Relationship marketing orientation (external) which consists of the golden rules of marketing, maintaining trust, maintaining good relationships with customers, having ethics and listening to input, and maintaining communication. Marketing action as a real action to attract the interest of WOM Finance customers focuses on several points, including customers, costs, as well as convenience and communication. The new breakthrough effort being made is a bailout strategy which is expected to prevent the bad reputation of companies and marketers.

### VI. CONCLUSION

Referring to the conclusions outlined above, there are several suggestions aimed at WOM Finance companies with the aim of being materials that can be considered in creating advantages in competing in the same industry, namely that even though they have achieved the trust of customers and third parties, the company still it is necessary to minimize the bailout strategy that is being implemented, and continue to look for other alternative efforts to increase the value of the company and marketers, in order to minimize the losses that marketing staff will face.

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### ATTACHMENT

#### Question Guidance

Topic	Question
<b>Relational Marketing Orientation</b>	
Internal	1. Is there special training for marketers?
	2. How is the connectivity between divisions and between marketing teams?
	3. Are there always efforts to create connectivity between divisions and productive marketing teams in the company?
	4. If so, how do you maintain the relationship?
External	5. How is the relationship between the marketing team and each customer?
	6. Are there always efforts to create good relationships with customers?
	7. How do you implement and maintain good relationships with customers?
Third party	8. Is there collaboration with other parties?
	9. How can this cooperative relationship be created?
	10. How do you maintain the company's relationship with these third parties?
Building Valid Measurement Scales	11. Is there a dominant impact on the company in terms of customers, costs, security and communications?
<b>Lateral Marketing</b>	
Lateral Marketing	12. Are there any new initiatives or breakthroughs as a step to achieve marketing goals?
	13. How can this innovation be implemented?
	14. How can companies maintain customer loyalty even when new innovations are implemented?



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