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Credit Marketing Based On Traditional Village Communities to Increase Turnover in Village Credit Institutions in Bali, Indonesia

(Marketing Strategy Approach, Strategic Management and Economic Sociology)

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ABSTRACT

The Village Credit Institution, known as LPD in Bali belongs to and is located in the customary village area of Bali Province. It was established in 1984 with the start of 8 LPDs and in 2020, there were 1493. Since its establishment, LPDs have got trust from Balinese for collecting public funds and played an important role in village development. In carrying out its function as a non-microfinance institution, LPD markets its products to the main target of indigenous village communities. The marketing space is very limited. This is due to regulations that limit the operational area within the customary village area. Normatively, this makes it difficult to achieve the expected increase in turnover. To overcome this, the LPD establishes a marketing strategy by focusing on traditional village communities, concentrating more on managing the market professionally, and prioritizing services based on community trust. This marketing strategy is applied to control the marketing area for sales increases to achieve LPD's profit goal. The role of leaders, village community institutions and LPD's actors is very large to advance the LPD performance.

Key words: LPD, village development, marketing, strategies, professionals, services

1. Introduction

Bali has a variety of uniqueness including the uniqueness of having a community that is framed in a traditional village. Traditional village is the organizer of community life in the village related to *Penyungsungan (God)*, *Pawongan (human-kind)*, and *Palemahan (environment)* which is recognized and respected in the government system of the Republic of Indonesia. (Bali Provincial Government. 1]. A traditional village carries out a social life based on regulated customary village rules. This involves economic, social and religious fields and each has a Village Credit Institution, known as LPD. The tourism and agriculture sectors in a broad sense have an impact on people's lives and LPD located in traditional villages in Bali.

LPD was first established and legalized by Decree No.972 of 1984 and was founded by Prof. Dr. Ida Bagus Mantra, Governor of Bali. When it was established there were only 8 LPDs. This number is accordance with the number of regencies in Bali. Governor Regulation No. 11 of 2013 article 1 states that LPDs are financial institutions belong to traditional villages located in the customary village area, aiming to provide services to customers and the related environment. (Bali Provincial Government). 2].

Since its establishment, LPD has got the trust from Balinese people in collecting public funds and participating in developing villages in Bali. It is growing rapidly. In 2019 the number of traditional villages in Bali Province was 1493 and 91 % out of formed 1443 LPDs. In December 2020 the number of LPDs was 1436, with total assets of 23.60 trillion IDR, distributing financing of 15.98 trillion IDR. to 401.158 debtors, collecting third party funds of 19.6 trillion IDR., with a profit of 398, 63 billion IDR.. Capital grew 7% during 2020 to 4.47 trillion IDR.

(<https://bali.bisnis.com>) 3]. In 2019 the LPD's wealth decreased from 24.33 Trillion down to 23.60 Trillion IDR. due to the influence of the Covid 19 pandemic. (<https://radarbali.jawapos.com>). 4] Within a period of 36 years (from 1984-2020) there were still LPDs that could not operate or went bankrupt 11.03%, spread across several regencies. except LPD in Denpasar City is still said to be exist and carry out its activities. (<https://baliribune.co.id>. 5] Indigenous village communities are potential markets and will be served as product markets, too. This is an the opportunity and strength of LPD. limiting the LPD market area to the Pakraman (customary) village is a weakness of the LPD.

By looking at the "strengths, weaknesses, opportunities and threats", the LPD must choose and use a strategy have more advantages. This strategy can be done by managing the trust of customers well, by formulating strategies and determining the characteristics of the LPD and the characteristics of prospective customers. This strengthens, from the results of research carried out by Tri, stating that there is a high belief in village manners that LPDs are maintained, besides there is a culture of shame as a social sanction for village manners if they are unable to carry out their obligations. (<https://www.google.com/search?client>).6].

In achieving the development and success of the LPD, it is inseparable from the role of actors, and the attachment between the LPD institution and the village community in accessing economic transactions, and the social development of the village community. With the limited space for marketing only within the scope of the village area, how does the LPD market its credit to indigenous village communities? The purpose of the study is to determine the marketing of credit based on traditional village communities. Data collection was carried out through in-depth interviews with key LPD informants and village communities, data processing through reduction, display, drawing conclusions, and descriptive qualitative data analysis through marketing strategy theory approaches and economic sociology. The impact of this study is provide input in implementing marketing strategies for LPD and overcoming weaknesses and threats of competitors.

2. Overview of the Bali Economy and LPD

2.1. Bali Tourism and Economy

The life of the LPD cannot be separated from the economic conditions in Bali that affect it. The economic life of the Balinese people before the Covid 19 pandemic is mainly on the tourism sector supported by agriculture in a broad sense, was originally a prima donna in generating foreign exchange. During the Covid 19 pandemic this sector disappeared. If we look at tourist visiting Bali in the period of the last three years, it shows growth of -75.03% for Indonesia, and -82% for Bali. (BPS-Statistics of Bali Province) 7]

Table 1. Number of tourist guests to Indonesia and Bali in 2018-2020

Year	Indonesia (pax)	Growth %	Bali (pax)	Growth (%)
2018	15.806.191	12,58	6.070.473	6,5
2019	16.106.954	1,88	6.275.210	3,3
2020	4.022.505	- 75,03	1.069.473	-82

Recources : BPS-Statistic of Bali Province

According to the statistical description, Bali's economic condition refers to the realization of the 2019 Bali Regional Revenue and Expenditure Budget of 6,645,538, 873 IDR., Gross Regional Domestic Product by business field in the first Quarter of 2021 amounting to 52,882,444.12 (million) IDR with a growth of minus – 9.85, with an implicit rate of 0.36. While per capita GDP according to current prices in 2020 is 51,180.81 (thousand) IDR., GDP growth in 2020 is minus -9.31. Bali's total economy in the first quarter of 2021 is measured by GDP from current prices, recorded at 52.88 trillion IDR., a negative growth of -9.85 from the same period the previous year. Inflation as of April 30, 2021 was 1.42%. Meanwhile, the interest rate for time deposits is between 4.25 – 4.88%. The total bank loan at the end of 2019 was 92570 billion IDR. (Bank Indonesia Denpasar). 8]

2.2. Traditional Villages and LPD

Regionally, Balinese people have traditional villages, which are one of the institutions that regulate Balinese people's lives based on customs and community life activities such as religious, economic and social activities. In religious activities include ritual activities of Panca Yadnya (five parts of devotion), doing activities to earn for living cost. While in the social field, such as carrying out joy and sorrow activities such as marriage and death, mutual cooperation, security and public order. Organizationally, the traditional village is also called the Pakraman (customary) village. This has an organizational chart as the village apparatus which regulates the traditional village, led by a Bendesa (customary village head) assisted by subordinates called *petajuh* and elected every five years.

Traditional village source of income is from contribution of villagers, legal retribution according to law, results from village land profits, and from LPD which are sheltered and owned by Traditional Villages, as well as other sources, including government donations. The definition of LPD according to the Bali Provincial Regulation No. 8 of 2002 is a village-owned financial business that carries out business activities in the village environment and owned by Pakraman village. LPD has developed and provides social, economic and cultural benefits to its members. Thus, the LPD must be fostered and improve its performance so that it will be better and continue to develop to improve the standard of living in the village. (BPS-Statistics Bali Province, Sada Suardika, et al, journal). 9]

2.3. Business Development and the role of LPD

(1). LPD Business and Development

As a non-micro financial institution, LPD is located in the Province of Bali belongs to the customary village. Since its establishment, the Balinese people have won the trust of collecting public funds and participating in village development. At the beginning of its establishment there were 8 LPDs, until 2016 the number increased to 1443, and in 2020 experienced extraordinary development. The surge occurred from 1984 to 1990 the number of LPDs was 341, experiencing a growth of 4162%. From 1990 from 341 to 845 in 1995, an increase of 146.63%, then in the next 11 years from 1995 to 2016 LPD amounted to 1443, also experiencing an increase of 71.17%. In those 3 periods, the surge occurred was extraordinary, although it is realized that in this long period of development there were ups and downs, where in 2012 there were recorded LPDs that could not operate or went bankrupt 11.03%, spread across several districts in Bali, as stated The chairman of the Bali Provincial Representative Commission, except for the LPD in Denpasar City, all of them are still said to be exist and carry out their activities. (<https://baliribune.co.id>). 10]

LPD as a financial business entity owned by a traditional village in Bali, is excluded or not subject to the Microfinance Institutions, Law No.1 of 2013 and is only subject to Balinese customary law. As of December 2020, the number of LPDs is 1436 (96.2%), from 1493 traditional villages. The total assets of LPDs in Bali are 23.60 trillion, with the ability to channel financing of 15.98 trillion IDR. to 401.158 debtors. The collection of third-party funds amounted to 19.6 trillion IDR., with a profit of 398.63 billion IDR. Capital grew 7% during 2020 to 4.47 trillion IDR. (<https://bali.bisnis.com>). 11]

(2). Role of Village Credit Institutions (LPD)

The role of the LPD in Pakraman Village is to realize the goals of the LPD itself, which are; (1). to improve the economic development of rural communities through savings and effective capital distribution, (2). breaking bonds, dark pawns and the like, (3). creating equity and business opportunities for villagers and workers in rural areas, (4). increase people's purchasing power and facilitate payment traffic and money circulation in the village. (Regional Government of Bali Province). 12].

In an effort to realize this, one way to improve its performance in increasing its turnover is to increase marketing activities aimed at members residing in the customary village area, as potential customers. The role of the LPD until now is very much liked by the community because it is able to carry out the expected roles and functions, including: (1). increasing the social economy, culture of the community, (2). boosting the resilience of the Balinese people, (3). improving public trust in financial institutions in the village. LPD's business are: the main financial services are savings, deposits and distributing credit, and other services. In the first quarter of 2010, LPD assets have reached 4,432 billion IDR. or an increase of 25% compared to the same period at the previous year. Third party funds collected through time deposits reached IDR. 3,641 billion, growing 26.37% over the same period the previous year from 1,363 thousand customers. Loans disbursed amounted to 3,255 billion IDR. with a total of 405 thousand debtors. (Bank Indonesia, 2010, in Dharmayanti). 13]

3. Traditional Village Community Based Credit Marketing in Bali

Every business is always oriented to increase its turnover through various ways and strategies in order to achieve profit to enlarge its business as well as to achieve business viability. LPD's main business is the financial services sector marketed to rural communities for a marketing target. Indigenous Village community-based credit marketing means that marketing is carried out by targeting members of the customary village community with strategies according to the diversity of conditions of community members.

In implementing this strategy, things need to be considered, such as determining the characteristics of the LPD and the characteristics of the village community. The concept of analysis is (1). determining the characteristics of LPD, and the characteristics of the village community, (2) strategy implemented, (3). implementing the marketing mix strategy in product marketing, (4). analyzing the development of LPD in terms of turnover from disbursed loans, assets and profits, (5). making conclusions

3.1. Characteristics of Village Community and Characteristics of LPD

(1). Characteristics of village community

As a non-bank financial institution, LPD has a marketing area with the boundaries of the village and its surroundings with potential customers being the community and villagers. In general, the

characteristics of the village community as customers are: (1). as villagers, (2). most have temporary/seasonal jobs, (3). relatively low income, (4). have a high level of natural trust and honesty, (5). the need for credit is relatively small, (6). fear and obey sanctions, (7). It was easy to recognize because they are in the village area. To market LPDs' products, this factor is the marketing strength of LPD. In strategic management theory it is said, when competing in realizing company goals, the company must be able to determine the characteristics of the company and its buyers. This becomes important to be able to formulate the right marketing strategy. (Wijaya, 2019: 3). 14]

(2). Characteristics of LPD

The characteristics of LPD are (1). legal entity, established based on Governor's regulation No. 8 of 1984, (2). Organizations and actors: in the Traditional Village Structure, the LPD is organized under the head of the customary village called *Bendesa Adat*, as part of the Village Business Unit led by a chairman supervised by the Supervisory Board (3). Functions, roles and business: Function as village business development accepts savings, deposits and distributes credit and other services. While its role is to participate in village development, which can be seen that 20% of the remaining business is allocated for village development which is allocated to smallest territorial unit of the customary village area called *Banjar*. (4). Areas and Marketing Functions: The marketing operation area is limited to the customary village area and its surroundings according to regulations, (5). Trust, as a sign of strength in competition: The village community's trust in the LPD is very large. This is proven in a meeting of negotiating for loan and most people take credit at the LPD. On the other hand, the LPD gives confidence to the village community to facilitate the loan system, and there is a reduction in interest expenses for indigenous villagers. Almost all without collateral for consumer credit. This is done solely on mutual trust. The existence of the principle of mutual trust creates an attachment between the LPD and the village community.

In marketing LPD credit, LPD relies on the trust of the LPD to the traditional village community or vice versa, the customer's trust in the LPD. Talking about "trust", citing the opinion, Gambetta, 1988), that trust is concerned with the behavior of other people and their motives. Other people are not able to cope with an uncertainty, how they behave. As binding buyers in customer relationships based on trust is a way to overcome uncertainty based on trust. Trust is an expectation based on inclusive evidence. (Hart, 1988: 187). 15]

Furthermore, Luhmann (1973:30), views trust as the most important way of human orientation to the world. Trust is a mechanism to reduce social complexity. It maintains the continuity of society. Trust enhances the human capacity to cooperate, not based on cognitive rational calculations but through consideration of a measure of the buffer between desperately needed desires and expectations that may be partially disappointing. Cooperation cannot be established if it is not based on mutual trust between the parties involved. Trust increases tolerance for uncertainty. (Damsar, 2009: 201-202) 16]

In general, the honesty of the traditional village community can be guaranteed, because the people are easy to identify and generally strongly believe in the law of karma. For most Hindu followers at the village, karma is strongly believed. This makes local people think 100 times about committing a crime. Between the trust and honesty of the community is a reference in credit marketing, so that the amount of credit can be channeled smoothly and well to increase turnover and profits. This is the marketing power of the LPD operating in the village, as a strength as well as an advantage.

3.2. Determination of Marketing Strategy and Marketing targets

After determining the characteristics of prospective customers and the characteristics of the LPD as the two strengths of the LPD in marketing their service products, a strategy will be chosen to dominate the market. The strategy used is the Marketing Mix strategy consisting of Product, Price, Promotion, Place and service. For this reason, the products offered are products needed by the community, namely in the form of savings, deposits and loans with attractive interest rates. Business loans, consumer loans, with no collateral with low interest, with a simple credit process. The price offered is in the form of low interest rates, the amount is as needed. This strategy is supported by a cost advantage strategy, where the company tries to offer goods at lower prices, compared to other goods in the same industry. The strategy is to achieve overall cost leadership in an industry through a set of functional policies at this basic objective. (Porter, 1980:35), In it, a firm sets out to become the lowest cost producers in its Industry (Porter,1985:12, in Suwarsono Mohamad, 2008 : 260). 17]

Promotion is done by direct promotion through the *banjar* system by approaching the figures and actors at the village. Place is the target place. They are customers in the village area, close operationally without any expenditure of transportation funds. The service is provided quickly because there is no bureaucracy that hinders it. It is based on a high level of trust between the LPD and customers in the village. The objective of the marketing mix is to increase customers both in quantity of credits and to increase turnover for better profits.

(1). Social Marketing Strategy

In the concept of social marketing conveyed by Kotler (1994: 37, argues that the task of the organization is to determine the needs, wants and interests of target markets and provide the desired satisfactions in a more effective and efficient manner than competitors while preserving or increasing welfare for consumers and society. The concept of social marketing invites marketers to strike a balance between three considerations in setting their marketing policies, namely corporate profits, customer satisfaction and public interest.

In analyzing marketing strategies that are oriented onto the socio-cultural environment, Philip Kotler states that society forms the basic beliefs, values and norms of the people. They absorb, almost unconsciously, a view that defines their relationship with each other, with other societies, with nature, and with the universe. Some of the main cultural characteristics and trends in their interest in marketers: (1). the core cultural values hold strong, (2). secondary cultural values change from time to time, (3). people's relationship with themselves, (4). people's relationships with other parties, (5). relations between people and institutions, (6). the relationship between people and society. (7) the relationship between people, nature and the universe (Philip Kotler, 1994: 37 - 221). 18].

As marketers, LPD staff build relationship between those who represent the LPD itself and the customer community. This is getting better and closer because they often meet and communicate reciprocally bridged by economic transactions that occur in LPD as a jointly owned financial institution.

(2). Marketing Strategy dealing with Customers

Customers are people or groups of people and institutions that take advantage of the company's services. These customers will benefit the company if the company can provide what satisfaction they need. Therefore, company can create satisfaction for its customers. Customer-

related marketing is concerned with: (1). creating value, (2). satisfaction, (3). customer loyalty. (Philip Kotler, 2009: 171). 19]

If we look at the LPD's steps in providing satisfaction to its customers, what has been done to customers is that LPD provide credit in a great benefit to solving financial problems in the community, for example, the credit given to traders and carpenters can be very useful financial capital for them. With this credit traders and carpenters can do business with confidence because they have the capital to do business.

In terms of providing satisfaction, customers feel helped as a result of receiving credit from LPD. The measure of satisfaction is very important for customers. Meanwhile, due to LPD providing credit, the loyalty of customers to LPD is getting higher. It is proven that some people become loyal customers because their business is growing. LPD maintains to attract traditional villagers as customers (Interview result).

(3). Growth and Stability Strategy

Organizational growth is pictured by the grown of a company which runs as planned. Growth strategy involves achieving specific growth goals by increasing the level of the company's operations. Growth goals for the company include increasing turnover, profits, or other performance. The growth strategy uses a concentration strategy that focuses on the main line. (Mudrajad Kuncoro, 2020: 211). 20]

Since LPD has marketing space for indigenous village communities, the strategy is to concentrate on its products for rural communities and concentrating on village areas to achieve increased turnover and profits. By concentrating on the area, LPD must develop the potential of the village economically through channeling and financing the village development and providing meaningful growth for the LPD itself both in terms of turnover, credit, profits and in terms of assets (LPD wealth).

In terms of selecting and implementing the Stability strategy, Willien F. Gluek, states that the risk is relatively small and the environment is relatively stable. A stability strategy is a strategy that a firm pursues when: (1). its continues to service the public in the same product or service market and function sectors as defined its definition, (2). its main strategic decision focus on incremental improvement of functional performance. (Lawrence R. Jauch, William F. Glueck, 1988: 204). 21]

4. Analysis of Achievement of Goals with strategy.

Companies are generally able to achieve their goals and objectives under strict conditions. Success in achieving these goals and objectives is only possible if the company has a competitive advantage. To achieve an excellent performance, company can implement a strategy that is value creation. (Sofjan Assauri, 2013: 1). 22]. In general, strategy is a method, tactic or tactic carried out in order to achieve a goal. Strategy is a pattern of goals, objectives and general policies or plans to achieve the goals that have been set. A good strategy is a strategy that is designed to have considered and analyzed the internal and external environment, and has been formulated well, and has the support of the organization's staff. (Mudrajad Kuncoro, 2020: 2). 23]

Allen (2009:188-191 states that, in terms of being an entrepreneur, there are three main categories of things that can be created for sale, namely products, services, and information. Products can be in physical form, selling objects, goods, Services are in the form of services. Information can be in the form of knowledge, methods, signs, logos and news from various media needed in carrying out an activity. (Robert Allen, 2009: 188-191). 24]

With such strict operation, LPDs cannot develop institutionally, though it can still exist. This is a strategy carried out by LPD in marketing its credit program to the community that has honesty and trust in nature. LPDs' types of credit are relatively small in value, but the number of customers is large. This occurs in the traditional village which has a relatively large number of members. If this is worked out and managed properly, LPD can increase turnover and profit. The interest given ranges from 1.2% to 1.5 per month, especially for LPDs that are close to urban areas (an interview with one of the LPDs in Denpasar). To achieve this goal, the LPD takes several strategic steps, including: (1). areas of marketing and administrative strategy as strengths, (2). product as a competitive strategy as an advantage. (3) institutional and actor strategies. The operating area is limited to rural areas and simplifying administration will be a strength for LPDs to compete in marketing management strategy.

If we look at the products and services that LPD sells in the form of credit and mostly micro credit. It is in the form of credit to finance small businesses like credit for hawkers, stalls, credit for buying work equipment such as equipment needed by builders, buying equipment for workers, motorcycle purchase credit, and up to the largest such as credit to renovate a house. With the existence of credit facilities from LPD for various things to support economic activities, it is hoped that customers will be able to earn some income from the economic activities they carry out (interview result)

This is analyzed from the approach of a theory of "first level skills" presented by Robert G. Allen and Mark Vitor Hasen, in the book *Cash A in Flash on the topic "Microcredit Movement"*, (translated by Melody Violine 2009), that the credit development model Micro deserves to be given to the poor by starting with a foundation of trust, to help poor people in rural areas, and to start moving economically. This is as done by Mohammad Yunus, founder of Grammen Bank, Nobel Prize holder, to help 100 million poor women worldwide which first conducted in Bangladesh in collaboration with new entrepreneurs. (Robert G. Allen: 2009: 156). 25]. Using this approach, the traditional village community with these characteristics will become a very large potential buyer who will take advantage of LPD financial services in supporting the village economy to be more developed.

The strategy taken by LPD in marketing credit is to take a community-based approach through institutions such as *banjar* institutions in the village and local community leaders in the village. Through the *banjar* system and local community leaders as well as personal approach, it is able to turn the potential market into a real market, which has an impact in increasing LPD turnover significantly.

V. Increasing Business Results and Social Roles in Economic Development

5.1. Improved Operating Results

The main target of implementing a marketing strategy is the achievement of marketing objective. It is to increase sales turnover for company profits. To keep turnover from falling and overcome the decline in sales turnover, Nitisumito (1978: 9-31) stated that the decline in turnover was caused by 10 factors, two of which received attention: (1). services to declining customers, and (2). more competitors. 26]. This factor attracts the attention of LPD by improving better services, accelerating the credit disbursement process, monitoring new, offering cheaper credit to customers, and paying attention to loyal customers. Thus, it is expected that turnover will increase and assets will increase. Based on data released by Bank Indonesia, LPD assets in 2010 amounted to 4,432 IDR billion, increase 25.30% compared to the same period the previous year, resulting in

a turnover of 3,255 billion IDR. from loans. (Bali Province Statistics, Dhamayanti, article, 2021:1). 27]

This also shows that LPD's ability to carry out marketing strategies is quite successful. When it is seen that the customers they work with are limited to those in the Pakraman (customary) village area. From the business results achieved and obtained by the LPD, 20% will be allocated and donated to the local *banjar* area. It is to realize a social role to the community in accordance with the Bali Provincial Regulation No. 8 and accompanied by a Decree of the Governor of Bali explaining that LPD net profit at the end of the financial year is around 20% for village development funds and 5% for social funds, the amount of CSR is 19.90 billion IDR for 2020. Each traditional *banjar* can get an average of 50 million - 100 million per year (interview results).

5.2. Realizing the role of LPD in the socio-economic development of rural communities

LPD participates in taking responsibility for the village community, through social responsibility often referred to as ⁵Corporate Social Responsibility (CSR), which according to The Word Business Council for Sustainable Development is commitment and cooperation between employees, local communities, and the community in order to contribute to economic development sustainability.

Kantini stated that the relationship between CSR and Holistic Marketing related to point 3 regarding social responsible marketing, is a broad understanding, ethics, legal environment, and social context of several marketing activities and programs. Where the impact of marketing activities is not limited to the context of companies and consumers. but to society as a whole. Marketers should consider carefully that the role they play is to improve social welfare (Kartini, 2009: 23). 28],

With the operation of the LPD in the traditional village, it is an important to show its role in the socio-economic development of the village community. By using a socio-economic theoretical approach from the school of thought driven by Amitai Etzioni (1988) and using the New Socio-economic approach by Weber, it is a must to understand economic action as a form of social action. Economic action can be viewed as a social action as far as the action can pay attention to the behavior of others. (Sukidin,: 130-132). 29]

Furthermore, Granovetter, proposed the concept of "engagement" states that the concept of attachment is an economic action. It is socially situated and embedded in the ongoing personal social network among actors. The actions taken by members of this network are "attached" because they are expressed in interactions with other people. (Granovetter and Swedberg, 1992: 9, in Sukidin, 2009: 134). 30].

LPD realize its role in the socio-economic development of rural communities ich which local community leaders as actors and their staff direct their steps and thoughts to think about the lives of villagers and manifest it in the LPD program. The relation between LPD people and the community is very visible because they depend on each other.

VI. Conclusion

Credit marketing carried out by LPD is based on indigenous village communities. It is implemented by determining the ¹characteristics of the community and the characteristics of the LPD to determine its strengths, weaknesses, opportunities and threats. Strategies implemented in marketing are marketing mix strategy, customer dealing strategy, the stability and growth strategy. It is analyzed with the achievement of goals and objectives using regional approaches, products, institutions, actors and social marketing. With the steps and strategies taken, it can be concluded

that the credit marketing objectives to increase turnover and realize social roles for indigenous village communities are accordance with laws and regulations.

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