

Business to Business Marketing Strategy Planning for the SME Marketplace of XYZ

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ABSTRACT

This research is motivated by the establishment of the SME Marketplace (SMP) platform as a provider of digital products for SME entrepreneurs. This study aims to plan a marketing strategy for the SMP platform by knowing segmentation, targeting, and positioning (STP) and e-marketing mix. This study uses a qualitative method by conducting in-depth interviews with internal sources of companies providing SMP platforms, members of the SME community, consumers, and experts.

The results showed that customer segmentation had been carried out from the beginning by SMP platform providers, namely Business to Customer (B2C), Business to Business (B2B), and Business to Government (B2G), then dividing the B2B into smaller segments namely Large Enterprise (LE) and Small Medium Enterprise (SME), from which SME segment of the SMP platform appears. Targeting of the SMP platform is the owners of small and medium enterprises (SMEs) in big cities which digitally have minimum literacy at the basic level, namely having a smart phone. Meanwhile, the SMP platform's positioning is to become a one stop marketplace for various digital SME solutions.

E-marketing mix, from the product side, the SMP platform as a complete and integrated SME digital product provider, is expected to be able to offer products by providing more values and benefits to customers with market-oriented and fixed pricing. Product distribution is mostly online, while some is offline. Integrated Communication Mix (IMC), the SMP platform using owned media, namely official websites and an application that can be downloaded, paid media by utilizing Search Engine Optimization (SEO) and Search Engine Marketing (SEM) in search engines, SMS Campaigns, endorsements using public figures and hold activities that can directly build interaction with SMEs and the community, and earned media that run by provoking positive testimonials in their own media or initiated forums.

Keywords: *SME Marketplace, Marketing Strategy, STP, E-Marketing Mix, digital products, SMEs.*

1. INTRODUCTION

In line with the trend of global digital business development, the development of digital business in Indonesia has become phenomenal. Based on research conducted by Google and Temasek with the title of '*e-Conomy SEA 2018*', throughout 2018, Indonesia was recorded as the country with the largest number of internet users in Southeast Asia. In 2018, the total internet users in the Southeast Asia region reached 350 million, in which 150 million (43%) came from Indonesia.

Internet penetration is growing rapidly year by year in Indonesia. Google and Temasek's research on the Internet Economy Market in Southeast Asia mentioned that Indonesia is the country with the largest transaction volume value (\$ 27 billion in 2018) and the fastest growth

(49% CAGR 2015-2018). The research also predicted that by 2025, Indonesia will reach the internet economy market in Southeast Asia with a value of \$ 100 billion. This value is the highest when compared to other Southeast Asian countries.

Along with the growth of the digital economy sector in Indonesia, the number of XYZ Business to Business (B2B) customers is also growing, both large and small-medium scales. XYZ as one of the cellular operators in Indonesia that supports the development of the digital corporate segment is trying to take advantage of the potential for increasing revenue from this digital service, including by providing various digital solutions according to today's corporate needs. With this condition, XYZ is required to be able to continue to innovate and transform in developing its products or services.

The potential of SMEs in Indonesia is very large. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, the number of SMEs in 2018 reached 64.2 million business units. The contribution of SMEs to Gross Domestic Product (PDB) is also quite large, which is up to 61%. This achievement shows that this industry continues to grow and dominate.

In the midst of the lack of technology companies accommodating Indonesian SMEs, in July 2018, XYZ has built a market place, which is the SME Marketplace (SMP). The SMP platform provides digital business solutions for SMEs according to their needs. With limited resources, SME players can take advantage of digital products and services from this platform to develop more quickly and optimally. SMEs can find various digital products and services that are solutive on the SMP platform on the official XYZ corporate website.

According to XYZ internal data, the SMP Platform has not shown maximal performance in the first year of launch. The achievement is still not in accordance with the marketing target set by the company. This can be seen from the number of visitors and the conversion rate that have not met the target set. The implication is that the revenue achievement in a year is less than 20% of the target set by the company management. It can be seen that the acceptance of this platform in the eyes of customers is not good enough, so that a proper and effective strategy is needed in marketing SMP products to SME customers.

Based on the background described above, the following research questions were arranged:

1. How is the Segmentation, Targeting, and Positioning of the SMP platform services?
2. What is the E-Marketing Mix for SMP platform services?

2. REVIEW OF LITERATURE

Digital Marketing

Digital marketing is a marketing effort made by utilizing online channels, social media, and mobile marketing [9]. According to [13] e-marketing is the use of information technology for marketing activities and a process for creating, communicating, providing and exchanging value offers for customers, clients, partners, and society in general.

According to [11], there are three important elements in the concept of digital marketing. The three elements are: (i) Traffic, which is visitors to the company's website or online property; (ii) Conversions, which are actions or activities that visitors want to do on a digital platform; (iii) Engagement, which is how companies build

relationships or connections with customers who have personally contacted them.

Business to Business Marketing

The corporate or business to business (B2B) market is defined as a market for products and services whose transactions are carried out between companies, governments, or institutions that are used for the company's own consumption or for resale [5].

B2B characteristics include geographically concentrated, relatively limited number of buyers, complex products offered and customized. In terms of B2B, services emphasize the availability of services on time. B2B channel characteristics include direct channels and few intermediaries. For promotion, B2B emphasizes personal selling. While the characteristics of B2B prices, there is price standardization [14].

Environmental Situation Analysis, Porters Five Force, PESTLE, and SWOT

[3] suggest that the situation analysis in the marketing planning process includes three main environments; they are the internal environment, the customer environment, and the external environment. There are various aspects of the problem in each environment that must be considered in the situation analysis. This condition must be identified before formulating the right marketing strategy that will be used.

As stated by [2] Porter's Five Forces competitive analysis or Porter's five strengths include: (i) Rivalry among competing firms, which is competition between competing companies which has the greatest strength of the five existing competitive forces; (ii) Potential entry of new competitors, which is a situation that cannot be avoided; (iii) Potential development of substitute products, which occurs in many industries; (iv) Bargaining power of suppliers, which will affect the intensity of competition in an industry, especially when there are several suppliers; (v) Changing power of consumers, the bargaining power of customers is the main force that can affect the intensity of competition in an industry when customers are concentrated or buy in large quantities,.

[12] explained that PESTLE analysis can be used by considering external factors, which are Political, Economic, Social, Technology, Legal, and Environment. Political factors include the state of political stability and its consequences in a country. Economic factors include factors related to age, income level, poverty level, employment rate, and unemployment. Social factors include traditions, cultural aspects, norms, myths, religious values, and beliefs. Technological factors are not limited to technology-based industries; almost all industries today utilize internet media and various technologies to support their operations. Legal factors include all regulations, principles, guidelines, and actions

that must be considered with legal considerations. Environmental factors include a whole environmental ecosystem, including environmental pollution concerns, waste disposal mechanisms, and emissions and energy efficiency in an industry.

According to [3], the analysis of Strengths, Weakness, Opportunities, & Threats (SWOT) must cover environmental aspects as a whole, both inside and outside the company. From the internal side, the SWOT analysis discusses the strengths and weaknesses of the company in key dimensions such as resources, production facilities and capacity, market share, customer perceptions, product quality, product availability, and organizational communication. Meanwhile, the assessment for the environment outside the company includes the market (customers and competition), economic, social, technological conditions, and government regulations.

[3] described the process of conducting a SWOT analysis in the following steps: (i) separating internal and external problems; (ii) understanding the strengths and weaknesses; (iii) understanding opportunities and threats; and (iv) creating a SWOT matrix. According to [3], at the end of the SWOT analysis, the marketing manager must turn his attention towards developing a strategic focus of the company's marketing program. The strategic focus of a company is usually related to its competitive advantages. However, depending on the situation, the strategic focus may shift to compensate for the company's weaknesses or to defend itself from its vulnerabilities.

Segmentation, Targeting, Positioning Method

In terms of marketing, the Segmentation, Targeting, and Positioning (STP) method is one of the most popular methods of developing a marketing strategy. According to [10] an effective STP method can build a strong trademark that can grow over time and is resistant to competitive attacks. This makes the STP method an important part of a series of marketing strategies.

According to [9] segmentation is the process of dividing the market into different groups of buyers, with different needs, characteristics or behaviors and may require different marketing strategies. Segmentation is divided based on geographic segmentation, demographic segmentation, segmentation based on lifestyle or personality characteristics (psychographic segmentation), and segmentation based on their knowledge, attitudes, use, or responses to a product (behavioral segmentation).

After the company is able to reveal market segment opportunities at the segmentation stage, it is time for the company to evaluate these various segments and decide how many and which segments to serve [9]. In other words, targeting is the evaluation and selection stage for certain segments.

There are several levels of targeting, they are: (i) mass marketing, which focuses on what is common and becomes the same in consumer needs rather than on what is different; (ii) differentiated marketing, including targeting several market segments and designing different and separate offerings for each segment; (iii) concentrated marketing, including the strategy of narrowing down and serving the needs of the specified segment; (iv) micromarketing, a strategy to adjust the products and programs to be marketed to suit the tastes of certain individuals and local customer segments [9].

The final stage in the STP method is to formulate the position of a business to be located or commonly known as positioning. According to [1], positioning can be seen from three perspectives, including: (i) Positioning Concept, showing how the desired position of a product (brand) is in the eyes and minds of targeted buyers; (ii) Positioning Strategy, a combination of integrated marketing program strategies that are used to describe the positioning concept to targeted buyers; (iii) Positioning Effectiveness, which relates to the consideration of how well the positioning objectives set by management can be achieved in market strategy.

E-Marketing Mix

According to [13], the marketing mix (e-marketing mix) contains: Product (the online offer), Price (the online value), Place (the internet distribution), and Integrated Marketing Communication (owned media, paid media, earned media).

Products (the online offer) can be viewed from: (i) product attributes, including overall quality and specific features; (ii) brand, whether using an old brand or a new brand; (iii) customer support services during and after purchase; and (iv) labeling, which aims to identify brands, sponsor companies, product ingredients, and can also provide usage instructions and promotional materials [13].

Price (the online value) as stated by [13] is the amount of money charged for a product or service, more broadly, which includes the total value (such as money, time, energy, and psychological costs) exchanged by the buyer for the benefit of owning or using certain goods or services. The seller's perspective on price includes both internal and external factors. Several internal factors, among others, include pricing (in general the purpose of pricing is profit-oriented, market-oriented, or competition-oriented), marketing mix strategy, and information technology. External factors include market structure (seller's flexibility in setting prices on online markets) and market efficiency (when customers have equal access to information related to products, prices, and distribution). Meanwhile, in setting prices, according to [13], there are several strategies, including: (i) Fixed Pricing, which occurs when the seller sets the price and the buyer can take it or leave it; here, the price applies

equally to everyone; (ii) Dynamic Pricing, which is a varying pricing policy for each different customer.

Place (the internet distribution). [13] said that distribution channels are a group of interdependent companies that work together to deliver products and information from suppliers to consumers. Customer experience in gaining access to a product often colors the level of satisfaction with the product itself. To understand online intermediaries, you can know their business model. Most internet-based business models (e-business) adapt themselves to existing marketing concepts by leveraging technology to make them more effective and efficient.

Integrated Marketing Communication (IMC). According to [13], communication media is a communication channel used to spread news, information, entertainment, and promotional messages. Meanwhile, social media combines technology and social interaction to create shared content and value. IMC as part of a series of media communication activities includes: (i) Owned Media, an e-marketing media channel which is fully controlled by organizations that create multimedia content, for example, websites, blogs, forums, etc.; (ii) Paid Media, property paid for by an organization to carry its promotional message, for example, online advertising utilizing Search Engine Optimization (SEO); (iii) Earned Media, the third element of the content strategy generated from Owned Media and Paid Media. Unlike traditional media, which tends to be passive, online marketing earned media a result of user engagement.

3. RESEARCH METHOD

The type of research that will be used in this research is exploratory research. According to [6], exploratory research is usually carried out when not much or no previous research in a particular field or object has been carried out, so researchers do not have sufficient initial knowledge or phenomena or symptoms. From this research, it is hoped that an understanding of the marketing phenomenon in the SME business at XYZ will be obtained through the SMP platform.

This research used qualitative research methods. [8] said that qualitative research is carried out because researchers wanted to explore unquantifiable phenomena that were descriptive in nature, such as describing the process of a work step, understanding a variety of concepts, characteristics of goods and services, and so on. By using qualitative research methods, a study of certain problems can be carried out with the aim of obtaining complete data and understanding and analysis of various phenomena found in the field. The approach process to be carried out in this research is to conduct in-depth interviews about the SMP platform.

According to [6], operational variables are a process of reducing the variables contained in the research problem into the smallest parts, so that the size classification can be known, and therefore, it will make it easier to get the data needed for research problems. In this study, operational variables are the focus of variables that will be used for deeper digging, and data are wanted to be obtained through depth interviews. The following is a table of operational variables STP, E-Marketing Mix, Porter's Five Forces, and PESTLE along with the sources in this study.

Table 1. Operational Variables & Resources

Source	Operational Variables	Informant	Number (Person)	Technical
Internal	Segmentation; Targeting; Positioning; Product; Price; Distribution; Owned Media; Paid Media; Earned Media	Internal actors who understand well the SMP platform as a digital solution for SME customers	3	In Depth Interview
Customer	Product; Price; Distribution; Owned Media; Paid Media; Earned Media	Customers who are already using products from the SMP platform	2	
External	Potential Entry of New Competitors;	Management of the SME community	2	

	Potential Development of Substitute Products; Bargaining power of consumers; Bargaining power of supplier; Rivalry among Competing Firms; Political; Economic; Social; Technology; Legal; Environment			
		Government/Experts	1	

The results of the research present a recapitulation of in-depth interviews with eight sources, from the company's internal management category, community category, customer category, and government. The writing framework uses a conceptual approach and marketing strategy theory from [3]. The systematic research results are arranged in a situation analysis sequence, which consists of the internal environment, the consumer environment, and the external environment. The next step is to conduct a SWOT analysis. From this process, it will be known the strategic focus and marketing objectives which will be used as a reference in formulating a marketing strategy through the STP concept and e-marketing mix.

4. RESULTS AND DISCUSSION

Situation Analysis

The following are the results of the research, which are presented based on the conceptual approach and marketing strategy theory of [3]:

1. Analysis of the internal SMP environment is as follows:
 - a. Marketing goals and objectives are to direct consumers to enter the SMP digital channel, then download it, activate, and buy the product.
 - b. Marketing strategies using digital channels are considered more effective than offline channels. This is because most of the communication targets are SMEs who are digitally literate. SMP platform is a powerful platform where customers not only can buy and sell, but also provide education, services like which have never existed in other operators, which is a differentiation against competitors.
 - c. Organizational resources that deal directly with customers include the Corporate Account Manager (CAM), Customer Support (CS), SME community, all work together to introduce the SMP platform.
 - d. The digital marketing strategy requires adjustments to the internal company, where, in this case, offline channels are still maintained to complement and support digital marketing.
2. The environmental analysis of SMP customers is as follows:
 - a. Potential customers are members of the SME community that conduct business digitally.
 - b. Various activities are carried out by customers in order to increase the productivity of their business, but education is still needed for them to get the maximum out of SMP products.
 - c. Customers can purchase products by logging into the SMP platform.
 - d. Customers will buy products when they really understand what benefits the product offers and how to use them.
 - e. Consumers choose products because of suitability, after sales service, and cost.
 - f. Consumers do not choose products because the platform is new and not featured, they cannot find what they need, the access to apps is difficult, and because of the prices.
3. Analysis of SMP external environment is as follows:
 - a. SMP offers more values to customers than competitors, including education, while competitors try to emphasize SMP offering more values to customers from competitors, which are education, while competitors are trying to highlight channel marketing as their strength compared to this platform, the thing that needs to be watched out for is the superior platform which currently already exists and the potential for the emergence of a new platform
 - b. Many SME economic players are still concentrated in Java, especially in big cities which are the economic centers of a region. This industry is expected to remain stable and not

experience obstacles despite the large number of imported products that can trigger a balance of payments deficit.

- c. The political instability that occurs can affect the performance of SMEs and their distribution chain, including SMP products, but these conditions can encourage the development of digital businesses
- d. Legal and regulatory aspects from the point of view of policy makers still need to be refined, the applicable rules of the game are expected to side with investors and have a positive impact on SMEs, while from the customer side, awareness of applicable regulations or policies also needs to be improved.
- e. SMP is a complete digital solution by utilizing a security system and a good XYZ network even though the technology behind this platform still depends on technology from abroad.

The socio-cultural trend is now marked by massive digitalization and a social media lifestyle, technological developments are starting to influence the SME industry, it is hoped that SMEs can increase their productivity through technology.

SWOT Analysis and Competitive Advantage

Based on the results of the SWOT analysis, it is known a number of items with the highest ranking. According to [3], after knowing the number of highest ratings for each SWOT element through the magnitude, importance, and rating (MIR) method, then identifying competitive advantage. Competitive advantage is obtained by matching between strengths and opportunities. Competitive advantage is the strength possessed by SMP which exceeds the strength of competitors in serving or taking advantage of opportunities. There are three competitive advantages of SMP, including: (1) SMP has a competitive advantage in providing the most complete digital services to serve the business needs of SMEs; (2) SMP has a competitive advantage in networks and infrastructure in serving a large market, including SMEs, the majority of which are now leading to digitalization; (3) SMP has a competitive advantage in a high security system to serve SME marketing in big cities (especially Jakarta, Bandung, and Surabaya) which has led to digital marketing.

Marketing Purpose

Based on the competitive advantages and strategic focus improvement, the marketing purpose of SMP is improved as follows [3]: (1) Providing the most complete digital services to serve the business needs of SMEs. This marketing objective is linear with the strength of SMP as the most comprehensive digital marketplace service; (2) Renovating, developing, perfecting, and updating

networks and infrastructure to serve technology-literate SME customers in big cities throughout Indonesia. This marketing objective is linear with strengths regarding advantages over networks and infrastructure; and (3) Offering a high security system to serve SME marketing in big cities. This marketing objective is linear with SPM's strength in the security system to protect data and transaction security.

Segmentation, Targeting, and Positioning

The research of the results of Segmentation, Targeting, and Positioning (STP) for the SMP platform uses the theoretical framework from [9] as follows:

Segmentation

XYZ has carried out customer segmentation at the beginning, including Business to Customer (B2C), Business to Business (B2B), and Business to Government (B2G). B2B in XYZ is divided into 2 smaller segments: Large Enterprise (LE) and Small Medium Enterprise (SME). The SMP platform is part of the SME segments. By utilizing the network and infrastructure it has, XYZ wants to take the broadest SME market.

Targeting

The main tag of SMP services is SME entrepreneurs who are geographically domiciled in several big cities in Java and Bali, including Jabodetabek, Bandung, Jogjakarta, Surabaya, and Denpasar with minimum basic digital literacy (having a smart phone), then intermediate (already starting sales online), and advanced (running the business entirely online, including transactions/payment methods). With the advantages of XYZ's network and infrastructure that are good and spread widely throughout Indonesia, it is hoped that the target of SMP can be expanded to big cities in Sumatra (Medan, Pekanbaru, and Palembang), Kalimantan (Balikpapan and Banjarmasin), and Sulawesi (Makassar and Manado).

Positioning

With the competitive advantage of XYZ, which is a mobile operator with the most complete digital services to serve the various needs of SME businesses, has network strength and infrastructure that stretch across Indonesia and a high security system in protecting customer's digital data, it is hoped that making the positioning of SMP as a one stop marketplace for various SME digital solutions to be strong in the minds of customers. The one stop marketplace referred to here is that SMP really wants to touch SME customers closer and provides them with a comprehensive digital solution, including education in running a digital business, helping product expansion by integrating with other large e-commerce, helping increase productivity, and helping access to finance related to the required capital

E-Marketing Mix

The marketing mix (e-marketing mix) is the digitization of the 4-P in general (product, price, placement, promotion) based on the thought framework of [13].

Product Attributes

The SMP platform is expected to provide a fairly complete solution to its customers, ranging from digital business application providers, digital business education or training providers, business forum providers such as webinars, as well as network and marketplace provision. The SMP platform is expected to be able to offer products with more values and benefits that can be felt by customers. Customers are expected to not only buy and use the product, but also to have emotional values to build, which is one of the differentiators of SMP products from others.

Product Branding

SME Marketplace (SMP) is a brand. Following the identification of the branding, the name "SME" indicates that this service is focused on the SME market, and "Marketplace" means an online shop or marketplace, so "SME Marketplace" means an online shop for SME customers, so it is expected to become a strong brand and be attached to the SME customer side.

Product Support Service

For connectivity services (voice, SMS, and data), XYZ has good and experienced customer support, but for digital solution services, this has not been proven. It takes a transformation from the customer support side. The SMP customer support platform must be able to develop and improve both during sales and after sales to be able to provide the best service to customers. Customer support is expected to help customers from installation, maintenance, product guarantee, service assurance, and in general, to provide satisfaction to customers.

Product Labeling

The SMP platform in conducting online labeling is expected to be able to write down in detail all information needed by customers in each product offered, which is very important as a reference for customers in using these products. In addition to text explanations, it is hoped that there will be video tutorials explaining how a product can be used properly.

Price

The pricing of the products offered by the SMP platform takes into account several factors such as market, competitors, and profits, but market considerations are the main thing, considering that the market for the products offered here is the SME market, most of which is price sensitive. For now, the fixed price pricing scheme is the solution to the SMP pricing policy,

which is because the products being sold are finished products, and there is no customization on the customer side. It is hoped that this pricing scheme can be more agile in adjusting the solutions or products needed by customers.

Distribution

In the distribution channel, the SMP business model does not recognize intermediaries such as agents, wholesalers, or retailers. With an online channel through the internet, this allows the company to efficiently reach more SME customers at a very low cost when compared to physical presence. This online distribution channel has transactional functions, starting from building relationships and making contact with buyers, marketing communications to increasing product awareness, to matching products to buyers' needs. However, considering that the digital literacy of SMEs is not completely good, the role of non-digital channels is still needed. Account Manager (AM) is still expected to be present for SME entrepreneurs to introduce and educate this digital channel, as well as the products offered.

Owned Media

XYZ has its own media for SMP Platform, website <https://www.smp.com/> and applications that can be downloaded. Two ways that can be done to attract potential customers to the website include the need for AM presence and advertisements through XYZ's social media (such as Facebook, Twitter, and Instagram). This step is expected to direct potential customers into digital channels. Especially for AM, it also has another important role, including providing education about products, so that, from here, potential customers who enter the website are not only as viewers, but continue to download the SMP application and buy the products offered. It is hoped that there will be official accounts on social media such as Facebook, Twitter, and Instagram, as well as a live chat feature or direct question and answer on the web to turn on two-way communication on this own media.

Paid Media

Paid media is carried out selectively, for example, by subscribing to Search Engine Optimization (SEO) and Search Engine Marketing (SEM) on search engines, SMS Campaigns, conducting endorsements using the services of public figures or influential figures, and together with AM and various communities conducting activities which are directly related to the SME. The purpose of paid media is to build brand awareness or introduce a variety of the SMP digital solutions and build direct interaction with customers.

Earned Media

SME customers are expected to write their positive experiences or testimonials in using SMP products on

social media (Facebook, Twitter, or Instagram) and forums built on the SMP website, posts of which are expected to be read by other potential customers. There are admins of each of XYZ's social media and discussion forums that will lead to positive talks on the products offered. By cooperating with the existing community, SMP is expected to also have a Fan page on several social media (Facebook, Twitter, and Instagram) to be able to more quickly find out about customer needs and problems and get closer to them.

5. CONCLUSION

Segmentation, Targeting, and Positioning for SMP based on the results of in-depth interviews as qualitative data show that XYZ has conducted customer segmentation, including Business to Customers (B2C) customers, Business to Business (B2B) customers, and Business to Government (B2G) customers. B2B in XYZ is divided into 2 smaller segments, including Large Enterprise (LE) and Small Medium Enterprise (SME). From the SME segment, the SMP platform was born, whose main target is SME entrepreneurs in big cities who, as a whole, have digital literacy at least the basic digital (having a smart phone). Positioning SMP is a one stop marketplace for various SME digital solutions.

The main attribute of the products offered is the SMP platform as a provider of complete and integrated SME digital products that are expected to offer products by providing more values and benefits to customers. The branding identification "SME Marketplace" means an online shop or marketplace for SME customers, which is expected to become a strong and inherent brand on the customer's side. Transformation is needed on the customer support side, from previously serving the legacy business, including connectivity services to digital solution services, customer support must be able to provide the best service to customers during sales or after sales. Every SMP product is always accompanied by all detailed information needed by customers. In addition to text explanations, it is hoped that there will be video tutorials explaining how a product can be used properly.

Market considerations are the main thing in determining the price of a product offered by the SMP platform, in addition to considering competitors and profit factors. The pricing scheme is fixed price, which is because there is no customization on the customer side. The distribution of SMP products is a combination of online and offline methods (AM assistance), considering that the digital literacy of SME customers is not entirely good.

The dominant SMP platform uses the owned media channel. The owned media channel that is used is a website "https://www.smp.com/" and an application that can be downloaded. Paid media is carried out selectively by subscribing to Search Engine Optimization (SEO) and

Search Engine Marketing (SEM) on search engines, SMS Campaigns, conducting endorsements using the services of public figures or influential figures, and together with AM and various communities conducting activities which are directly related to the SME. SME customers are expected to write positive experiences or testimonials in using SMP products on social media (Facebook, Twitter, or Instagram) and forums built on the SMP website.

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