Implementation of Mckinsey's 7s Concept Management Strategy in Modern Credit Retail Companies

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Abstract: Management is the process of people working together to achieve goals. The place or container for the process of people's cooperation is the Organization. In carrying out the process to achieve the goal, the principle must be efficient and effective. In order for efficient and effective principles to work as expected, a management strategy is needed. One of the management strategy approaches established by the organization is McKinsey's 7S (read: Seven S) concept, which includes Structure, Strategy & Systems, Shared Values, Skills, Staff, &Style.

Keywords: Strategy, Management, Organization

1. PRELIMINARY

The dynamics of business competition continues without stopping. Organizations are required to continue to move and innovate in order to maintain the quality of the products and or services it produces for the satisfaction of its customers. This applies to all companies/organizations, therefore there must be continuous improvement efforts on the products and or services they produce. In order to achieve optimal results, this effort must be supported by a management strategy that is able to empower all available resources, so that the goals and objectives that have been set can be achieved.

Many management strategies are offered by various literatures to help companies run their organizations. One of them is McKinsey's 7S Strategic Management concept. This 7S concept scheme was first introduced by McKinsey, a management consulting agency that offers the 7S concept to be applied as an alternative management strategy in the business world. Although the concept was created about 30 years ago, it still has strong relevance to the business world today.

McKinsey 7S Framework is a management model to see how effective an organization is in achieving its desired goals. There are several models and analyzes that can be used to determine where our organization is. The 7S factors in this framework are interdependent so if we fail to pay proper attention it will affect the others. In addition, the company's focus will affect the relative importance of each of these 7S factors over time.

2. HUMAN RESOURCE MANAGEMENT CONCEPT

Source: Harvard Business School Management Consulting Club
3. **CORPORATE STRATEGY**

The traditional view of managerial behavior has placed an emphasis on planning, organizing, leading and controlling. However, increasing international competitiveness and the need for organizations to respond quickly to constant changes in their environment have attracted attention back in recent years to the concept of organizational learning to achieve organizational effectiveness.

High production targets, and the limited number of skilled workers are a few of the challenges that the company must face. With the resources owned by the company, the Modern Retail Start Up Company strives to achieve the company's vision, namely "To become a credit retail company that can reach all corners of the region and is owned by the wider community".

The strategy of the Modern Credit Retail company is to provide convenience in shopping for people who do not have a credit card by establishing Garage Shop outlets in densely populated residential areas, apart from that, modern Credit Retail will also make it easier for network development where modern credit retail companies only provide requirements to provide place and make a deposit of IDR 7,000,000 for people who want to become company partners.

In selecting a generic strategy, the company considers that at this time a new company will enter the Modern Credit Retail industry. According to Porter (1985), as a company that is just about to enter an industry, to catch up with other competitors who have already been in the industry, there are only two generic strategy options, namely focusing on low cost or differentiation.

In the Modern Credit Retail industry, the focus of consumers is to get goods according to their needs in an easy way and with easy payment methods, in the modern retail industry in Indonesia such as Columbia and home credit only credit sales of secondary goods to support life. Meanwhile, in this modern credit retail company, the company will sell secondary and primary goods on credit in collaboration with financial institutions. So based on the explanation, the generic strategy taken by modern credit retail companies are to focus on differentiation.

Strategies can be identified on the basis of most elements of organizational orientation towards product market development, Miles and Snow (1978) stated that there are four types of strategies, namely Prospectors, Defenders, Analyzers, and Reactors. 'The focus is primarily on strategies and their correlations, not the processes used to formulate, design, organize and implement strategies' (Snow and Hambrick, 1980).

As for achieving the overall goal, the company divides into three strategies that will be carried out as follows:

**Short-term:**

In the first quarter the company targets the opening of 48 outlets where each outlet is targeted to have 35 consumers, in the second quarter the company targets the opening of 60 outlets with each outlet having 45 consumers, in the third quarter the company targets the opening of 90 outlets with each outlet having 70 consumers. So that in the first year the company is targeted to have 273 outlets that will serve 15,630 consumers and in the second year the company targets to have 546 outlets to serve 49,140 consumers.

**Medium-term:**

In the medium term, the company targets to carry out e-comers in the sale of goods on credit by using the web with the address www.tokogarasi.com and involves all authorized outlets owned by modern credit retail companies.

**Long-term:**

The company's long-term goals are calculated from five years and above, with increasing trust from customers and consumers the company begins to develop itself so that in maintaining that trust the company needs several long-term goals, the long-term goals are: To become a big pioneer of the Micro Market trend setter business in Indonesia with the concept of credit sales to customers. Producing 30% of products sold under its own name and brand.
4. CORPORATE CULTURE AND VALUES (SHARED VALUE)

Company culture is similar to a person's personality. Corporate culture is a shared nor more value that is the basis for acting by an individual in an organization. Since corporate culture has a strong influence on the behavior of all employees, it also has a major influence on the company's ability to change the direction of its strategy. If there is a change in the company's mission, goals, strategies or policies, if the steps taken are in accordance with the company's culture, the strategy implementation process will be easier to do.

Culture as defined above can be said as a set of values or beliefs that produce certain patterns of behavior collectively within the corporation. With these shared values, common problems that arise as a result of environmental changes can be overcome effectively because there is a togetherness that is built on the basis of mutual trust.

Based on the definition of culture, the company has a work culture motto: "Quality sales and service".

In ensuring this culture can be implemented in modern credit retail companies, modern credit retail companies must do several things, namely the company will provide sales bonuses for company outlets that have sales levels that have met the company's targets.

In addition to providing sales bonuses, the company will conduct trainings for implementing corporate culture, while the training that partners will get is sales training, training to recognize consumer desires, financial management training and training on the use of sales software.

The existence of the customer service division will assist the company in implementing corporate culture, consumers can submit criticisms and suggestions regarding the services of partners or outlet owners that will be followed up by the company.

In addition to providing sales bonuses to partners or outlet owners, the company will also provide sales incentives to sales who meet the target to get new partners or outlets, but bonuses for sales will be carried out in groups, this is done by the company to strengthen supervision between one salesperson and another. Other.

5. DEVELOPMENT AND TRAINING (SKILLS)

To ensure the channeling of the company's goals and ensure the implementation of the company's strategy, the modern Credit Retail company stipulates that every employee must have basic skills in marketing and be able to plan the market share that must be entered and design the marketing concepts of a modern Credit Retail company. These basic skills will have an influence on the company's operational journey that focuses on marketing and network development so that marketing expertise is mandatory for all employees or prospective employees who apply for jobs in modern credit retail companies.

The skills of employees of modern credit retail companies will also be developed in the training methods that will be provided by management. This training will be routinely carried out by management in order to develop employee skills to achieve company goals and carry out company strategies.

Development is a long-term educational process that will be carried out by the company using systematic and organized procedures so that non-managerial workers learn conceptual and theoretical knowledge for general purposes.

Training is a short-term educational process that uses systematic and organized procedures, so that non-managerial personnel learn technical knowledge and skills for specific purposes.

The objectives of developing and training in a modern Credit Retail company in addition to improving human resources in this company are as follows:

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<thead>
<tr>
<th>No</th>
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<tbody>
<tr>
<td>1</td>
<td>Meningkatkan produktifitas: pelatihandapatmeningkatkan prestesiu untuk berproduksi</td>
</tr>
<tr>
<td>2</td>
<td>Meningkatkan mutu: pengetahuan dan keterampilan dapat mengurangi error kerja</td>
</tr>
<tr>
<td>3</td>
<td>Meningkatkan ketepatangan dan perencanaan SDM: Mendapatkan SDM yang sesuai</td>
</tr>
</tbody>
</table>
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4 Meningkatkan semangat kerja: iklim kantor menjadi lebih kondusif jika di berpelatihan

5 Menarik dan menahankan karyawan yang berkualitas: implikasinya adalah kenaikan kinerja dari seseorang pegawai tertentu

6 Menghargai dan menghargai karyawan yang berkualitas

7 Sebagai personal growth

There are three main stages in training and development, namely:

1. **Pemilihan Kebutuhan Pelatihan (Assessing training needs)**
   - Tujuan utama penentuan kebutuhan pelatihan ini adalah untuk mengumpulkan sebanyak mungkin informasi yang relevan guna mengidentifikasi apakah perlu atau tidaknya pelatihan dalam perusahaan. Dalam tahapan ini terdapat tiga macam kebutuhan alam pelatihan yaitu:
     a. *General treatment need*
        - Pelatihan kebutuhan pelatihan bagi semua pegawai dalam suatu klasifikasi pekerjaan tanpa memperhatikan data menengai kinerja dari seseorang pegawai tertentu.
     b. *Oversirable performance discrepancies*
        - Pelatihan kebutuhan pelatihan yang didasarkan pada hasil pengamatan terhadap beberapa permasalahan, wawancara, daftar pertanyaan, dan evaluasi/penilaian kinerja yang dilakukan oleh tiap karyawan sendiri.
     c. *Future human resources need*
        - Pelatihan ini tidak berkaitan dengan ketidaksesuaian kinerja, tetapi lebih berkaitan dengan sumber daya manusia di masa mendatang.

2. **Menentukan Program Pelatihan (Designing a training program)**
   - **Metode Pelatihan**
     - Teknik yang digunakan oleh perusahaan adalah On the job training, yaitu karyawan dilatih tentang pekerjaan baru oleh orang yang berpengalaman, biasanya karyawan lain yang lebih senior.
   - **Prinsip Umum Bagi Metode Pelatihan**
     - Metode pelatihan yang dipilih harus memenuhi prinsip-prinsip sebagai berikut:
       - Mencapai tujuan peserta pelatihan.
       - Memperhatikan ketampanan-ketampanan.
       - Harus konsisten dengan tujuan pelatihan.
       - Peserta berpartisipasi aktif.
       - Memberikan kesempatan untuk perluasan ketetapannya.
       - Memberikan feedback.
       - Menolong dari hasil pelatihan ke pekerjaan.
       - Harus efektif dari segi biaya.

3. **Evaluasi Efektifitas Program (Evaluating training program effectiveness)**
   - Tujuan dari tahapan ini adalah untuk menguji apakah pelatihan tersebut efektif di dalam mencapai sasaran-sasarannya yang telah ditetapkan.

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**Employee Training Plan**

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**Organizational Structure, Types and Human Resources**

The objectives of planning organizational structure and human resources for retail credit companies are:

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The objectives of planning organizational structure and human resources for modern credit retail companies are:
The company adopts a Traditional organizational structure. This structure is based on the functions of divisions and departments. It is a type of structure that follows organizational rules and procedures. Characterized by providing clear lines of authority at all levels of management.

The type of structure used is functional structure - this type of organizational structure groups people according to the functions they perform in professional life or according to the functions performed in the organization.

The organization is led by a Director and 3 Managers who are divided according to their respective departments. The company's organizational structure is shown in the following figure:

6. COMPANY REGULATIONS (SYSTEM)

Personnel regulations are regulations used by the company to control all employees so that they can work according to the plans set by the company. Furthermore, if in the middle of the journey it turns out that there are deviations or errors, corrective action or improvement and refinement of the plan must be carried out. The presence of employees, discipline, behavior, cooperation, implementation of work and maintaining the situation of the work environment are things that must be controlled by the company. The regulations include: regulations on working days and overtime hours; rules for rest and leave, employment and termination of employment.

In the Regulation of Working Days, Working Hours and Calculation of Company Overtime, Law no. 13 of 2003 concerning Manpower; Kepmenakertrans No. 102/MEN/VI/2004 concerning Overtime Working Time and Overtime Wages. Meanwhile, the regulations regarding leave and rest days for companies refer to Article 79 paragraphs 1–5, Law no. 13, 2013 concerning Manpower. As for the regulations on Employment Relations and Termination of Employment (PHK) companies refer to article 156 and article 160 to article 169 of Law no. 13 of 2003 concerning Manpower.

One important part that is the object of attention of company regulations is occupational safety and health (K3). The implementation of K3 is stated in the Work Agreement where the company and every employee are fully aware that K3 is a shared obligation and responsibility. If there is a violation, the company will apply sanctions.

The company's focus in implementing K3 is:

- Prevent work accidents
- Prevent occupational diseases

Company policy settings related to Occupational Safety and Health (K3) are adjusted to the following regulations:
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- Law Number 13 of 2003 concerning Manpower.
- Law No. 1 of 1970 concerning Occupational Safety.

After the employee has a cooperative relationship, the company will provide severance pay and award money as stipulated in article 156 paragraph 2 of Law no. 13 of 2003, namely the amount of severance pay as follows:

<table>
<thead>
<tr>
<th>Masa Kerja</th>
<th>Penghargaan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kurang dari 1 Tahun</td>
<td>1 Bulan gaji</td>
</tr>
<tr>
<td>Masa kerja 1 tahun atau lebih tetapi kurang dari 2 tahun</td>
<td>2 Bulan gaji</td>
</tr>
<tr>
<td>Masa kerja 2 tahun atau lebih tetapi kurang dari 3 tahun</td>
<td>3 Bulan gaji</td>
</tr>
<tr>
<td>Masa kerja 3 tahun atau lebih tetapi kurang dari 4 tahun</td>
<td>4 Bulan gaji</td>
</tr>
<tr>
<td>Masa Kerja 4 Tahun atau lebih tetapi kurang dari 5 tahun</td>
<td>5 Bulan gaji</td>
</tr>
<tr>
<td>Masa kerja 5 tahun atau lebih tetapi kurang dari 6 tahun</td>
<td>6 Bulan gaji</td>
</tr>
<tr>
<td>Masa kerja 6 tahun atau lebih tetapi kurang dari 7 tahun</td>
<td>7 Bulan gaji</td>
</tr>
<tr>
<td>Masa kerja 7 tahun atau lebih tetapi kurang dari 8 tahun</td>
<td>8 Bulan gaji</td>
</tr>
<tr>
<td>Masa kerja 8 tahun atau lebih</td>
<td>9 Bulan gaji</td>
</tr>
</tbody>
</table>

In addition to providing severance pay, the company will also provide award money with the following details:

<table>
<thead>
<tr>
<th>Masa Kerja</th>
<th>Penghargaan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Masa kerja 3 tahun atau lebih tetapi kurang dari 6 tahun</td>
<td>2 Bulan upah</td>
</tr>
<tr>
<td>Masa kerja 6 tahun atau lebih tetapi kurang dari 9 tahun</td>
<td>3 Bulan upah</td>
</tr>
<tr>
<td>Masa kerja 9 tahun atau lebih tetapi kurang dari 12 tahun</td>
<td>4 Bulan upah</td>
</tr>
<tr>
<td>Masa kerja 12 tahun atau lebih tetapi kurang dari 15 tahun</td>
<td>5 Bulan upah</td>
</tr>
<tr>
<td>Masa kerja 15 tahun atau lebih tetapi kurang dari 18 tahun</td>
<td>6 Bulan upah</td>
</tr>
<tr>
<td>Masa kerja 18 tahun atau lebih tetapi kurang dari 21 tahun</td>
<td>7 Bulan upah</td>
</tr>
<tr>
<td>Masa kerja 21 tahun atau lebih tetapi kurang dari 24 tahun</td>
<td>8 Bulan upah</td>
</tr>
<tr>
<td>Masa kerja 24 tahun atau lebih</td>
<td>9 Bulan upah</td>
</tr>
</tbody>
</table>

In addition, this company system also aims to build emotional closeness between the company and its employees and retail credit partners. This is promoted by the company and fostered by carrying out various activities that involve all members of the company, such as and partners:


7. LEADERSHIP (STYLE)

Leadership is the process of directing and influencing members in terms of various activities that must be carried out. The leadership process is focused on what leaders do, namely the process in which leaders use their influence to clarify organizational goals for employees, subordinates, or those they lead, motivate them to achieve these goals, and help create a productive culture within the organization.

Modern Credit Retailing Companies apply Transformational leadership, i.e. leadership is not the ability to motivate people to work hard for their paychecks but the ability to transform followers to be more self-directed in everything they do. The result is a relationship of mutual stimulation and elevation that converts followers into leaders and can convert leaders into moral agents (Burns, 1978, p. 4).

Meanwhile, employees of Modern Credit Retail Companies will build employees with the perspective of Followership Partners, namely employees who are actively involved in every process of the company, have high performance, and promote positive relationships within the group, Gardner (1990).

The characteristics of leaders that are put forward by Modern Credit Retail Companies are as follows:
8. PROCUREMENT AND PLACEMENT OF MANPOWER (STAFF)

In the procurement and placement of manpower management will take several steps including forecasting job requirements, analyzing work and conducting recruitment. Following are the steps regarding human resource planning:

The function of procurement of human resources in the company aims to obtain workers in sufficient numbers and qualifications and according to company needs.

Procurement of human resources begins with planning for manpower needs, recruitment and selection of workers, then ends with the placement of employees.

Determination of the number of workers can be done by considering the workload in the company and by calculating the amount of labor that can be available in the company in a certain period. In manpower planning, the department or section of human resources in a company needs to carry out the JOB ANALYSIS process, which is a systematic analysis of various jobs or positions within a company. The results of the job analysis can be used to compile:

The required workforce recruitment can be obtained from various sources.

a. Internal Recruitment

One way to do this is through promotion or transfer of employees.

b. External Recruitment
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Namely by recruiting new workers to fill existing job vacancies in the company. Sources from external recruitment include: Advertising job vacancies in the media, Labor Bureau, Recommendations from internal workers, Educational institutions (job fairs at universities), Labor selection

The purpose of labor selection is to find or select workers who are in accordance with the requirements or qualifications of certain positions. Placement of employees After the selection process is carried out, the company is expected to be able to carry out the process of placing employees in the appropriate position or position.

- **Performance appraisal**

*Performance appraisal* intended to measure work performance which refers to the work achieved by a person in carrying out the tasks assigned.

- **Training and development**

*Training and development* aimed at eliminating the gap between the elements and qualifications possessed by an employee with the elements and qualifications desired by the company.

- **Career development**

*Career development* Employees can go through several ways, namely: 1. Promotion. 2. Demotion. 3. Transfer. 4. Termination of employment or layoffs.

The company will also conduct a performance evaluation for all employees of modern credit retail companies. The company uses the Point Method to determine the division of employee groups. The determining factors used by the company are as follows:

<table>
<thead>
<tr>
<th>NO</th>
<th>FAKTOR PENENTU</th>
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<tbody>
<tr>
<td>1</td>
<td>Education</td>
</tr>
<tr>
<td></td>
<td>Faktor ini mengukur tingkat minimum pendidikan formal, pelajar bisnis, dan jenjang profesional dan setifikasi yang dilakukan untuk metode pekerjaan.</td>
</tr>
<tr>
<td>2</td>
<td>Work Experience</td>
</tr>
<tr>
<td></td>
<td>Faktor ini mengukur jumlah minimum pengalaman yang berkaitan dengan pekerjaan, apakan diperoleh dari bidang industri yang sama, untuk dipindahkan atau dipromosikan ke posisi yang diinginkan.</td>
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<tr>
<td>3</td>
<td>Leadership/Supervisory/Responsibilities</td>
</tr>
<tr>
<td></td>
<td>Faktor ini mengukur tingkat tanggung jawab atasan karyawan lain dan pengawas terhadap kuantitas dan kualitas pekerjaan karyawan lain.</td>
</tr>
<tr>
<td>4</td>
<td>Personal/Organizational Contacts</td>
</tr>
<tr>
<td></td>
<td>Faktor ini mengukur tingkat komunikasi dan hubungan dengan orang lain baik secara internal dan eksternal.</td>
</tr>
<tr>
<td>5</td>
<td>Customer Service Relationships</td>
</tr>
<tr>
<td></td>
<td>Faktor ini mengukur tingkat kerampanan yang diperlukan dan tingkat frekuensi dalam bertanggung jawab terhadap konsumer.</td>
</tr>
<tr>
<td>6</td>
<td>Work Complexity</td>
</tr>
<tr>
<td></td>
<td>Faktor ini mengukur variasi, kesiapan, dan beban bekerja dan tingkat jaub yang diperlukan untuk menyelesaikan pekerjaan.</td>
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<tr>
<td>7</td>
<td>Working/Environmental Conditions</td>
</tr>
<tr>
<td></td>
<td>Faktor ini mengukur tuntutan fisik yang tidak dapat dihindari, usus-usrus tingkat dan / kondisi kesehatan berbahaya di mana pekerjaan dilakukan.</td>
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</table>

The compensation variables are described and divided into the following groups:
After the company determines the compensation variable above, using the composition of weight and degree of factor, the company determines the value of each level with a maximum value of 500:

The application of the Point Method in determining the employee class in accordance with the work evaluation of each employee, where then the company divides the employees into 3 groups:

<table>
<thead>
<tr>
<th>GOL</th>
<th>POINT</th>
<th>RANGE GAJI (Per bulan)</th>
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<tbody>
<tr>
<td>C</td>
<td>201-300</td>
<td>IDR 3,271,000 - IDR 3,500,000</td>
</tr>
<tr>
<td>B</td>
<td>301-400</td>
<td>IDR 4,000,000 - IDR 5,000,000</td>
</tr>
<tr>
<td>A</td>
<td>401-500</td>
<td>IDR 6,000,000 - IDR 7,500,000</td>
</tr>
</tbody>
</table>

*Group A*

Group A is a grouping of employees at the board of directors level, where at this level has responsibility for strategic planning and decision making that affect company policies, procedures, and practices.

*Group B*

Group B is a grouping of employees at the manager level, where at this level has the responsibility to supervise and direct their subordinates, as well as to report directly to the director according to their division.

*Group C*

Group C is a grouping of employees at the executive level, where at this level in carrying out their work they are more concerned with physical work or work actors.

9. **Compensation and Benefits**

The purpose of providing compensation, among others, is as a bond of cooperation, job satisfaction, effectiveness, motivation, employee stability, and work discipline.

Compensation is divided into two main components, namely:

a. Financial compensation, which is further divided into direct compensation and indirect compensation.

b. Non-financial compensation

**Financial Compensation**

*Direct:*

- Basic salary
- Holiday allowance
- Salary increases
- Fix allowance: food allowance, credit, vehicle fuel

*Indirects:*

- Health Insurance
- BPJS
- Days off and holidays
In principle, the remuneration system adopted by the company is competency based pay. Where the company considers in a balanced way the rewards given to the inputs and outputs of employees. The input in this case is how someone does a job to be able to achieve performance goals. This relates to what competencies that person needs to master. Likewise with the output, is what the work achieved by the person in his work. This output is the performance target generated by the person.

Competency-based remuneration system in a balanced manner considers 3 factors in determining the rewards given as the total income received by each employee, namely:

Factor 1 Position or Position
That is the value of the contribution given by the function of the position or position to the organization, which can generally be seen from 3 (three) things, namely, the demands of ability, problem solving and responsibility. This factor determines the amount of basic salary that people receive in return for the position or position they occupy.

Factor 2 Individual Competence
That is the competence possessed and brought by people to do their work as required. This factor is usually taken into account in the reward in addition to the income received in the form of benefits or incentives.

Factor 3 Performance
That is the achievement or work result shown either individually, in a team or in an organization, which has succeeded in achieving the performance targets set by the organization. This factor is usually taken into account in rewards in the form of incentives or bonuses.

Non-financial Compensation
The company maintains a safe and healthy work environment to support employee comfort. The company also pays attention to the needs of employees in terms of career security, workforce welfare and learning/training opportunities so that they are able to face challenges and be responsible in their work.

Non-variable benefits:
• Employee loan
• Pension fund

Benefit variables:
• Sales incentives
• Year-end bonuses

10. WORK APPRAISAL (PERFORMANCE APPRAISAL)
Performance appraisal is to assess the ratio of real work results to the quality and quantity standards produced by each employee. This follow-up assessment allows employees to be promoted, demoted, developed, and get araise.

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