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Implementation of Comprehensive Strategy and Risk at Marketing Strategy RASBiN Foundation Over Medical Bank Products

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For human resources, here the foundation takes approach 7s from Mckenzie which is consists of Shared Value, Strategy, Structure, Staff, Skill, System, Style. The work culture in the RASBiN foundation is addressed to a superior work culture. For the financial statements of the foundation are consists of the *Laporan Relialisasi Anggaran* (LRA), financial position reports, activity reports, cash flow reports, operational reports, CLAK. The collated of cash flow statement in foundation gets revenue from advertising sales, and donations from donors that are expected to take place every year with the total of amount around 10 billion for donations and annual income for pessimistic forecasting with 2% will be Rp. 9,62,333,223. Furthermore, the continued of 10 years in new foundation will be improve BEP / break even. For monthly operational expenses the foundation is Rp. 8,241,195,600 per year with an increase of 2-5% per year. In the risk analysis there are several ratios that are considered by the foundation to be fatal, one of which is technology that continues to grow and the security of user data is quite risky so the foundation strategy is to maintain and maintain consumer data storage every month and back up data with third parties.

Keywords: Comprehensive Strategy, Risk in Marketing, Products Medical Bank

1. INTRODUCTION

Indonesia is an early developed country with a many problem especially over risk in marketing. Here, from the observation data and analysis of problems it can be drawn, among others, as follows: (1) uneven and insufficient infrastructure problems adequate because of the approximately 9,599 health centers and 2,184 hospitals in Indonesia, most of them are centered in big cities, (2) the distribution of the number of medical personnel and health workers is not evenly distributed between regions in several regions of Indonesia where the health personnel are mostly based in Central Java 76,819 people, while North Kalimantan only 2,887 people; The number of nurse health personnel is more than 223,910 people compared to only 6 traditional health workers throughout Indonesia; then the most number of medical personnel in Indonesia, namely specialist doctors, amounted to 47,849 people, while dentists were only 11,686 people; and the distribution of medical personnel in Indonesia based in West Java is 14,272 people, this number is very different from the distribution of medical personnel in West Sulawesi which is only 310 people. In addition, due to the uneven distribution, the information that the public can about health is also uneven. (3) There

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is an unequal cooperative relationship between companies and health and medical personnel, and (4) funding problems, in 2014 the government allocated 2% of the APBN for the health sector. Meanwhile, health law number 36/2009 mandates that the health fund is 5% of the APBN. From this it results in health services such as clinics, hospitals and even the health industry such as pharmaceutical companies, it is difficult to find doctors and health workers. Coupled with infrastructure and development carried out by the government seems slow in terms of health facilities such as hospitals and others, and licensing that is too long and difficult to make a new hospital, private business people are reluctant to see the business. It can be seen from the data that has been described above as well. The number of health workers to doctor health facilities is not evenly distributed in several regions in Indonesia, and is only concentrated on the island of Java, so that hospitals and several companies engaged in the health sector find it difficult to find and find doctor candidates who are desired. Currently, all information regarding job vacancies for health professionals is only internal and is a reference for other health professionals. One example is a hospital, if it requires several doctors, especially specialist doctors, it is very difficult and even if the company gets these doctors

what happens is from the results of references which are recommended by existing health professionals. Apart from this, the uneven economic growth is also a factor in the difficulty of health workers in the regions. This is due to the lack of medical and health faculties in the regions, which has resulted in local residents who are going to take and choose health faculties to leave their regions in order to obtain the title of a doctor and health worker. In addition, as previously explained, one of the problems of BPJS Kesehatan is the limited number of health workers and doctors resulting in patients not being maximally served, this is due to the lack of doctors and doctors who are not able to accept the payment price paid by BPJS is too small. From these problems, it can be seen that there is an opportunity to meet the needs of health professionals, so we are looking to create an application that can accommodate these problems by providing the choice of health professionals needed. We choose an internet-based application because the internet network is not limited to distance and time so that information dissemination is much faster and is not hindered by distance, so if a company or hospital requires a doctor or health worker needed, easily find and place the desired advertisement with the application. In addition, with this application we hope that this application can be used by many people who are in need of health workers such as doctors for consults, nurses and midwives for home care or home care as well as news and information about health, seminars and other information can be seen in the application. This application also offers an online link where clinicians can register their clinic as well as doctors and health workers in it which can be used by customers, in this case, their regular patients in consultation and interaction, equipped with video calls and other menus.

In addition, the government role of the also plays a role in the development and growth of the regional economy so as to attract health professionals to work and devote themselves in that area. Basically, every company that competes in an industrial environment has a desire to be superior to its competitors. Generally, companies implement this competitive strategy explicitly through the activities of the various functional departments of the company. The basic premise of creating a competitive strategy starts from developing a general formula for how the business will be developed, what the goals are and what policies will be needed to achieve these goals. The notion of competitive advantage itself has two different but interrelated meanings. The first definition emphasizes excellence or superiority in terms of resources and expertise owned by the company. Meanwhile, the second definition emphasizes excellence in achieving performance so far. This definition is related to the company's position compared to its competitors. Companies that continue to pay attention to developments in their performance and seek to improve that performance have the opportunity to achieve a better competitive position. Here, a good competitive position, the company actually has strong capital to continue to

compete with other companies [1]. The competitive advantage is the heart of marketing performance to face competition [2]. Competitive advantage is defined as the benefit strategy of companies collaborating to create a more effective competitive advantage in their market. This strategy must be designed to create a continuous competitive advantage so that the company can dominate both the old and the new markets.

Competitive advantage basically grows from the values or benefits created by the company for its buyers. Customers generally prefer to buy products that have more value than what they want or expect. However, this value will also be compared with the price offered. Product purchases will occur if the customer considers the price of the product in accordance with the value it offers. The competitive advantage is the ability of a business entity (company) to provide more value to its products than its competitors and that value does bring benefits to customers [3]. Some indicators used to measure competitive advantage are product uniqueness, product quality, and competitive price. Product uniqueness is the company's product uniqueness that combines artistic value with customer tastes. Product quality is the design quality of the company's products. Meanwhile, competitive price is the company's ability to adjust the price of its product to the general price in the market. Meanwhile, according to the types of competition based on the level of product substitution. Here, brand Competition, where a company can see its competitors as other companies that offer the same or similar products and services to the same customers with the same price range [4]. In addition, the Industry where the company can see its competitors more broadly, that is, the company considers its main competitors as all companies that make the same product or type of product. Form competition is company competition by looking more broadly, namely all companies that produce products that provide the same benefits. General competition, companies can view their main competitors in a broader sense, namely all companies that compete for the same rupiah consumption. From this it creates an opportunity and business idea in the field of technology, especially a job search application specifically for doctors and other health workers under the name medical bank. In this application it is devoted to health workers, doctors and companies who are looking for doctors and other health workers and can be used by anyone who needs doctors and other health workers. This application is equipped with a video call, assistance in finding candidates and adding several features such as additional information for training invitations, seminars, communication forum homepage and the latest information and other info, as well as an appointment feature that is connected to email besides that there is a menu for an online clinic which includes it. There is a doctor's menu that can be selected for interaction, and there is a menu for buying drugs at several online pharmacies as well as an additional menu for emergency calls with the user's location that can be selected.

2. METHODOLOGY

The first stage or the Input Stage of RASBiN Indonesia Foundation strategy formulation consists of External Factor Evaluation (EFE), an Internal Factor Evaluation (IFE) Matrix, and a Competitive Profile Matrix (CPM). This stage namely input stage which contains the basic input information needed by RASBiN Indonesia foundation to formulate strategies.

A. External Factors Evaluation Matrix (External Factor Evaluation -EFE)

External factor before creating a matrix of external strategic factors, the first point needs to know that external strategic factors [5]. Here, matrix external consists of opportunities, threats, weight, rank and total. The following are ways to determine the external strategic factors, arrange them in column 1 (5 to 10 opportunities and threats), give weight to each factor in column 2, starting from 1.0 (very important) to 0.0 (not important). These factors may have an impact on strategic factors, the calculation of rating (in column three) for each factor by giving a scale ranging from 4 (outstanding) to 1 (poor) based on the influence of these factors on the condition of the company concerned rated +1). Threat rating is the opposite. For example, if the threat value is very large, the rating is 1. Conversely, if the threat score is slightly rating 4, multiply the weight in column 2 by the rating in column 3 to get the factors whose values vary from 4.0 (outstanding) to 1.0 (poor). External Factor Evaluation (EFE) in our business plan, namely RASBiN Indonesia was developed with 15 main external factors that influence the company's success with 8 opportunity factors and 7 threat factors. Weights range from 0.0 (not important) to 1.0 (very important) to indicate the relative significance of a factor to the company's success. Ranking between 1 to 4 on each major external factor to show how effective the company's current strategy is in responding to these factors, where 4 = the response is very good, 3 = the response is above average, 2 = the response is average, 1 = the response is below average. The ratings are based on the effectiveness of the company's strategy.

B. Internal Factor Evaluation (IFE) Matrix

The internal strategic factors of a company are identified, an internal strategic factor table is compiled to formulate these internal strategic factors in the framework of the company's Strength and Weakness [5, 6]. The following are ways of determining the Internal Strategy Factor. First, determine the factors that are the strengths and weaknesses of the company in column 1, weighting each of these factors on a scale ranging from 1.0 (most important) to 0.0 (not important). Based on the influence of these factors on the strategic position of the company (all of these weights must not exceed a total score of 1.00). Calculate the rating (in column 3) for each factor by giving a scale ranging from 4 (outstanding) to 1 (poor), based on the influence of these factors on the location of

the company concerned, positive variables (all variables that fall into the power category) is assessed from +1 to +4 (very good) by comparing it with the industry average or with the main competitors, while the negative variable is the opposite. For example, if the company's weakness is very large compared to the industry average, the value is 1, whereas if the company's weakness is below the industry average the value is 4. Then, multiply the weight in column 2 by the rating in column 3 to get a factor whose value varies from 4.0 (outstanding) up to 1.0 (poor). From this there are several internal factors that can be developed by the RASBiN Indonesia Foundation consisting of 9 groups which are divided into 5 strength factors and 4 weakness factors. Weights range from 0.0 (not important) to 1.0 (very important), to indicate the relative significance of a factor to the company's success. Ranking between 1 and 4 on each major external factor to indicate how effective it is. The company's current strategy in responding to these factors, where 4 = the response is very good, 3 = the response is above average, 2 = the response is average, 1 = the response is below average. The ratings are based on the effectiveness of the company's strategy.

C. Matrix Competitive Profile (Competitive Profile Matrix-CPM)

The competitive matrix for YAYASAN RASBiN Indonesia was developed to identify the main competitors of YAYASAN RASBiN Indonesia and their specific strengths and weaknesses in relation to the company's strategic position. The explanation of the keys to the success of our product is described in the following in Table I.

Table I. Description of key success

No	Key of success	Description
1	Customer Specificity	Medical bank has customers ranging from doctors, health workers, health companies, hospitals, clinics, health communities and the general public who need health information. 2 Increasing the number of health professionals. One of the keys to the success of our products is the growth in the number of doctors and health workers. With this growth, it is expected that the users of our application will also increase.
2	Increasing the number of health professionals	One of the keys to the success of our products is the growth in the number of doctors and health workers. With this growth, it is expected that the users of our application will also increase.
3	User Ease	Medical bank makes its application as easy as possible so that it is easy to understand by its users, prospective early users just need to register on the home page and enter the STR number that the initial prospective user has, confirm and will get an account key to enter further. Medical bank is an easy solution to find and fulfill the needs of doctors and health workers according to the criteria
4	Human Resources Skills	RASBiN Foundation Indonesia has qualified human resources in managing the performance and controlling the performance of this medical bank application, very capable resources in the health sector are owned by YAYASAN RASBiN Indonesia, besides that YAYASAN RASBiN Indonesia also has human resources in

	in terms of information technology to always support every activity in a medical bank. This good human resource skill is one of the advantages possessed by YAYASAN RASBiN Indonesia to be the initial capital to enter the competitive market.
5 Additional Applications	In the medical bank application there are several additional features in order to support the needs of users, namely there is a video call feature where users can communicate directly and face to face personally and this is very useful if one of the doctors or health workers wants collaborating with other doctors or other health workers and of course also with hospitals that need their services, next is an appointment feature that is connected to an email that can be directly connected to the user's email, in this case doctors and health workers who directly enter their personal email so that makes it easier to communicate besides using video calls, besides that it is also equipped with an easy information application in it where each user can fill in and view news and information that is up to date, this application is also equipped with online clinics and pharmacies, video call applications can also be used right to consult between patients and doctors.
6 Price	For FOUNDATION prices, RASBiN Indonesia provides a free price to enter the application.

D. Matching Stage

Focuses on creating sensible alternative strategies including: Strengths-Weakness-Opportunities-Threats (SWOT). Strategic Position and Action Evaluation (SPACE) matrix. Boston Consulting Group (BCG) matrix. Internal External Matrix (IE). Matrix Strategy (Grand Strategic Matrix).

a) SWOT Analysis

The SWOT matrix is an important matching tool to help managers develop 4 types of strategies. The four strategies referred to are the SO (Strength-Opportunity) strategy, the WO (Weakness-Opportunity) strategy, the ST (Strength-Threat) strategy and the WT (Weakness-Threat) strategy. In this matrix, determining key success factors for the internal and external environment is a difficult part so that good judgment is needed [7, 8]. Here, the SWOT analysis has described of in this study as follows:

Strength (S)

- In the form of a health information service application
- This application is also intended for clinics, hospitals, drug companies and the general public who need doctors and health workers who are needed
- Video calls, assistance in finding candidates and adding several applications such as additional information for training invitations, seminars, communication forums and the latest info and other info, as well as an appointment application that is linked to email. This application also allows participants or users to send news and activities that can be uploaded to this application which will create added value for the user

- Applications connected to android and the internet
- Medical data base of companies and health professionals, the application is easy to use.

Weakness (W)

- The existence of companies with similar applications
- The web is only an application that provides information on health and anything related to health
- Existing equipment produced abroad
- Requires large capital

Opportunity (O)

- Users of the application are health professionals and the general public
- The growing number of doctors and health professionals in Indonesia
- The increasing number of Internet and social media users, especially supported by the increasing use of smart gadgets, will further increase the number of e-commerce transactions in Indonesia.
- The need for doctors for the era of the BPJS health
- Financial and economic stability for the medical profession
- Doctors and health professionals generally gather in certain big cities and provinces, so that the number of doctors and health workers is less in the regions
- Lack of information on doctors and other health.
- Lack of job-seeking facilities specifically for health workers and doctors, and information on health in general

Threat (T)

- There are applications that are almost similar
- Requires experts and special knowledge
- Existing equipment is produced abroad
- Central data that still exist outside the country so it will be difficult to trace if there are matters relating to law
- Based on Government Regulation Number 46 of 2013, the tax treatment of e-commerce entrepreneurs with a gross income not exceeding IDR 4.8 billion is subject to the same tax as the MSME tax, which is 1% of turnover.
- The higher the prevailing interest rate, the total business debt will increase, thus slowing down the development of the business world. Costs depend on the rupiah exchange rate against, interest rates, inflation and the dollar are quite high, interest rates also affect business strategy
- It needs a large enough capital

b) Internal External (IE)

The Internal-External (IE) matrix is developed from the General Electric model (GE-Model). The parameters used include the internal strength meter and the external influence faced by the company. The IE matrix aims to see

the position of the company and obtain a more detailed business strategy at the business division level. The IE matrix is divided into three main areas with different strategic implications, namely the Internal External Matrix which is a model developed from General Electric, the parameters used include the internal strength parameters of the company and the external influences facing the company [9]. The purpose of using this model is to obtain a more detailed corporate level business strategy over external and internal matrix (see Table II).

Table II. Internal-External Matrix (IE) RASBiN foundation, Indonesia

Internal		External	
Factor	score	Factor	score
Strength	3,20	Opportunity	2,05
Weakness	0,40	Threat	1,00
Total	3,60	Total	3,05

c) Grand Strategic Matrix

The grand strategy matrix is a matching stage in the strategy formulation process. This matrix is based on two evaluation dimensions, namely competitive (Competitive Position) and market growth (Market Growth). Characteristics of the variable grand strategy matrix, namely; Market growth has characteristics as an external factor that influences the choice of strategy. Competitive Position has characteristics as an internal factor that affects the choice of strategy. The appropriate strategies for an organization to consider are listed in the order of their attractiveness within the respective quadrants of the matrix. The Grand Strategy matrix has four quadrants that represent the state of a company. Quadrant one represents a company with a high market growth and a strong competitive position. Firms in quadrant two need to seriously evaluate their current approach to the market. Quadrant three companies compete in an industry that is growing slowly and has a weak competitive position. These companies will have to make drastic changes to avoid further decline and possible liquidation. Quadrant four companies have high cash flow rates and a limited need to grow internally and can often execute diversification strategies successfully. The company can also run a joint venture. The Grand Strategy Matrix in non-profit organizations can be used, but it must be modified and adjusted to the goals to be achieved by the government organizations that use it.

D. Alternative Strategies

From the matrix it can be matched with the SWOT analysis so that the following results. Market Development can be represented in collaboration with several health professional communities (O4, O6, S5). Market Penetration is represented by improving the quality of superior product services. (O3), Providing the best prices and even giving it free for customers (O5). Providing complaint and input services for customers so that products are increasingly developing in the process. (O4,

W4). Product Development is represented by making other variations in the development of the product (O1, S1, S3). Forward integration is represented by working with several internet network providers. (O3, W5), Collaborating with the government in providing easy access in providing the raw materials needed to establish a business in the internet network sector (see Table III).

Table III. Alternative Strategy RASBiN foundation, Indonesia

No	Alternative Strategy	IE	GSM
1	Market Development	√	√
2	Market Penetration	√	√
3	Product Development	√	√
4	Future integration	√	√
5	Backward integration		√
6	Horizontal integration		√
7	Related diversification		√

E. Decision Stage

The relative attractiveness of various strategies based on the extent to which key external and internal critical success factors are utilized or enhanced [10, 11]. The relative attractiveness of each strategy is calculated by determining the cumulative impact of each of the internal and external critical success factors. The six steps that must be done in making a QSPM, namely listing opportunities, threats, strengths and weaknesses on the left, QSPM this information is taken from the EFAS and IFAS matrices, giving weight to each external and internal [12]. This weight is the same as in the EFAS and IFAS matrices, then write down the resulting alternative strategies in the SWOT matrix, set the Attractiveness Score (AS), which is a value that indicates the relative attractiveness for each strategy chosen by the US determined by examining internal and external factors, and how the role of each factor in the process of selecting the strategy that is being made. Attractive score is limited to 1 = not attractive, 2 = rather interesting, 3 = interesting, 4 = very attractive. Calculate the Total Attractiveness Score (TAS) by multiplying the weight by the attractiveness score on each line. Total Attractiveness Score (TAS) shows the relative attractiveness of each alternative strategy. Calculate the total value of TAS in each QSPM column. From several TAS values obtained, the highest TAS value of the alternative strategy shows that the alternative is the main choice and the smallest TAS value shows that this alternative strategy is the last choice (see Figure 1).

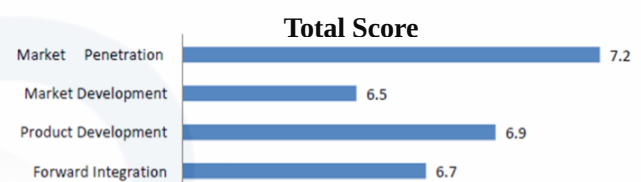


Figure 1. Value of strategy companies

From the results above, four criteria are obtained, namely Forward Integration with a value of 6.7. Product

Development with a value of 6.9. Market Penetration with a value of 7.2. Market Development with a value of 6.5. From these results, it can be sorted so that the order of the highest values is obtained starting from Market Penetration, Product Development, Forward Integration, and Market Development. This is the conclusion of IE matrix and Grand Strategy Matrix that pious touch where in quadrant 1 explained that the quadratic is a quadrant grow and build. intensive strategy (market penetration, market development, and product development) or integration (integration to backward, forward integration, and horizontal integration are options in one of the company's strategies where market penetration is shown by providing the best prices and even providing free for customers and like the others that have been described above. So that it can be concluded that our company is implementing a strategy market penetration as a strategy that will be implemented first Market Penetration Strategy This strategy seeks to increase the market share of an existing product or service through more aggressive and large marketing efforts.

F. Generic Strategies

A strategy is suitable for our company in this case the RASBiN Indonesia Foundation, by looking at the results of the QSPM matrix where the results of the points work with several groups of health professional communities with values; 7.2 which is the highest assessment score among other assessments. This illustrates that our product is a product created and allocated to the consumers who specifically so generic strategies we fit is differentiation (differentiation) which is a strategy that aims to produce a product or service that is unique in the industry and is directed to consumers who are relatively sensitive against the price. In this case, this is the uniqueness of the products we offer, so that it requires higher entry or administration fees than similar applications offered in the market. With certain prices that we offer to customers, especially existing healthcare workers and doctors, the applications that are given and offered will be rated higher than other similar applications.

Competitive Advantage Products In the form of job searches specifically for doctors and health workers and people who need health information personnel, which consists of video calls, assistance in finding candidates and adding several applications such as additional information for training invitations and seminars and other information, this application also makes participants or users can send news and activities that can be uploaded in the application, and the display is much more attractive, applications that are connected to android and the internet, medical data bases from companies and health professionals, easy to use applications. In creating this application requires personnel who are experts in their fields. In this application there is also a menu regarding online clinics and emergency calls as well as online pharmacies where the general public can use this application to get health services.

3. RESULTS AND DISCUSSION

A. Segmenting

A segmentation studies are designed to find the needs and desires of certain consumer groups. Based on this information, certain goods or services can be developed that can satisfy these needs and desires. In addition, segmentation studies are also conducted to determine which media is appropriate to convey promotional messages to certain groups. Each consumer group usually has a certain preference for market communication media, especially consumer markets can be segmented based on four major groups of variables, namely geographic, demographic, psychographic, and behavioral variables. Marketers must use a combination of these four variables to obtain the best segmentation method (see Figure 2).

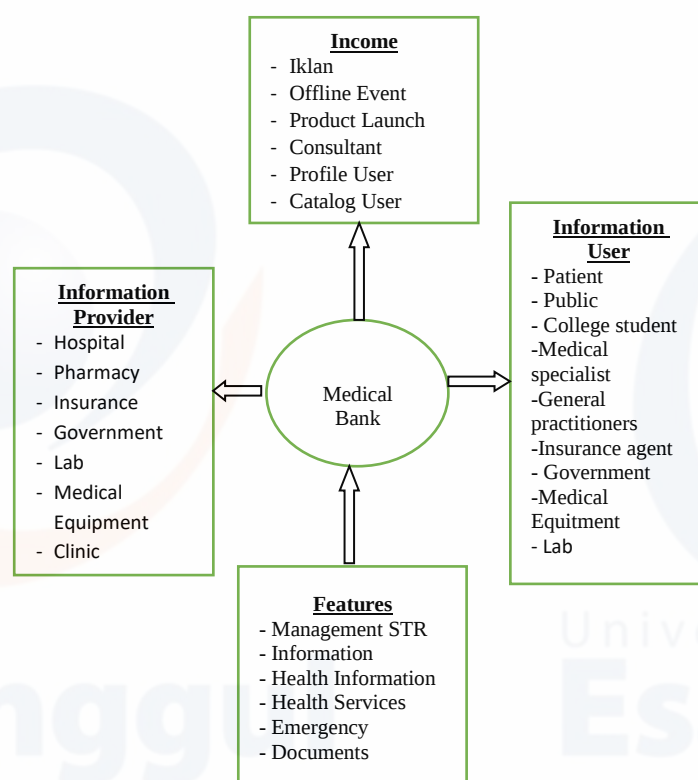


Figure 2 Market Segmentation by Customer Need

Furthermore, to see segmentation of customer need we also analyze market based on Segmentation, Market Determination, and Positioning (see Table IV),

Table IV. Segmentation, Market Determination, and Positioning by customer need

Market Segmentation	Market Determination	Market Position
1. Identify market segmentation variables	3. Evaluating the attractiveness of each segment	5. Identifying possible positioning concepts for each market segment
2. Developing a profitable segment.	4. Choosing target segments.	6. Choose to develop and communicate the chosen positioning concept

B. Targeting

Furthermore, after targeting market determination we analyze customer segmentation. The product of the targeting is the target market, which is one or several market segments that will be the focus of marketing activities. Sometimes targeting is also called selection because marketers have to select. Selecting here means that marketers must have the courage to focus their activities on only a few parts (segments) and leave other parts. For the target of this business plan company are health workers and the general public who need health information and services. Thus, this business plan company chooses undifferentiated marketing or mass marketing business plan using this strategy in order to decide whether to ignore different market segments and fill the entire market with one offer is the best thing. That is, the strategy is more focused on the needs of consumers in general than others. This strategy is expected that the company can easily reach the needs of the general public and health workers for the health services and information needed. In addition to getting benefits quickly without differentiating the segmentation so that users or users of the application can be spread and used by every group (see Table V).

Table V. Target Market for the Indonesian RASBiN Foundation

No	Target	Item	Value
1	B2B	Pharmaceutical industry	210
2		Traditional Medicine Small Business	828
3		Cosmetics Industry	454
4		General Hospital	2.045
5		Individual Practitioner	4.576
6		Primary Clinic	3.880
7		Dentist's Practice	1.150
Total			13.143
1	B2C	Customer between 35-54 Years	42.333.330
2		Medical specialist	48.367
3		General practitioners	41.898
4		Nursing Personnel	296.876
5		Midwifery Officer	163.541
6		Health Support	264.703
Total			43.148.715

As can be seen in Table V, B2C has a total of 43,148,715 people and B2B has a total of 13,143 people for a total of 43,161,858 people. From these two things the foundation tries to describe the target of B2B and B2C by 50% with a total number of 21,580,929 users. This was taken based on opportunities that were expected to provide benefits to the foundation from the two divisions. The foundation tries to describe if the increase from the previous distribution results with a gradual increase starting from 2% to 6% over 5 years.

C. Positioning

Thus, a positioning is not a product strategy but a communication strategy. It is related to how consumers place your product in their brain, in their life, so that potential customers have certain judgments and identify themselves with that product. All consumers, but all the consumers you are targeting, that is, those in the segment you have chosen. Here, a positioning in the context of marketing is the way a product, brand or company organization is carried out by current and prospective customers. In the positioning statement there should be a formula formed for: Target Segment - an explanation of the segment targeted by the company, Brand Name - the name of the product that is offered, Frame of Reference - product categories offered, Point of Differentiation - product uniqueness compared to products in the same category, and Reason to Believe - evidence to reinforce the uniqueness of the products offered.

D. B2C Marketing Mix

According to Kotler & Armstrong, a marketing mix is a collection of controlled tactical marketing tools that a company integrates to generate the response it wants in target markets. The 4P marketing approach, namely product, price, place and promotion, often works for goods, but various additional elements require attention and distribution systems. The company's business plan strategy in marketing this Business plan product is to approach several universities and advertisements, disseminating information using pamphlets, leaflets, billboards and so on, it can be said that it is still ineffective and very limited. The development of information technology and the complexity of the need for information that can be processed and accessed where and when to make computer networks an option to support this. Furthermore, we concentrate on this computer network on the internet network. Various kinds of internet technology can be used, one of which is the World Wide Web (or hereinafter referred to as "web"). In subsequent developments, the web can become a tool that is not only able to provide information but also able to process information. One of them is by creating a business activity in the form of Business to Customer (B2C) which includes transaction activities carried out electronically, especially via the internet (online). Business to Business (B2B) is an activity of electronic business transactions between business people and other business people. B2B is related to requests and sending business proposals. B2B uses a method of exchanging business documents between companies using a computer application with an agreed standard format called EDI (Electronic Data Interchange). The strategic approach of this business plan foundation is market penetration, where with this strategy the business plan has the objectives, among others, to maintain or increase the market share of this product, this can be achieved by a combination of a competitive pricing strategy, advertising, sales promotion and maybe more.

Personal resource dedicated to selling. Safe from the domination of market growth. A mature market restructuring by the maneuvers of competitors, this will require the aggressiveness of a vigorous promotional campaign, supported by a pricing strategy designed to make the market "less attractive" to competitors. Increasing usage by existing customers, for example: introducing customer loyalty programs. The implementation of market penetration as a marketing strategy is defined as "business as usual". Market penetration should be executed in a business that focuses only on markets and products that marketers understand very well. Marketing intelligence is also needed to obtain information about competitors and customer needs. Because of this, this strategy will require a lot of new investment in its implementation because it must be preceded by market research.

E. Product

In planning the marketing of a product, marketing is required to consider five levels of the product. The five levels of the product stated by Kotler and Keller are as follows; core product, basic product expected product, augmented product, potential product (see Table VI).

Table VI. Products of the Indonesian RASBiN Foundation

No	Item	Description
1	Target Segment	All people, both general and health professionals who need information about health.
2	Brand Name	<i>Medical Bank</i>
3	Frame of Reference	An application for health information connected to the internet network.
4	Point of Differentiation	As an application that provides convenience in information and health services in which there are several menu options
5	Reason to Believe	Domestic products produced by the nation's children and used by the general public and health professionals in obtaining health information and services

Table VII shows the five-top product of medical bank. Here, the product level is described as follows:

Table VII Five Levels of Medical Bank Products

No	Product level	Description
1	Core product	Ease of obtaining services and information on health without distance and time limitations
2	Basic product	Website and android with internet network
3	Expected product	Ease of accessing health services and information online
4	Augmented product	Completeness of the menu that can be selected by the general public or health professionals, the appearance is much more attractive
5	Potential product	Free entry fee

F. Price

Price is the only element of the marketing mix that provides income or income for the company, while the other three elements (product, distribution, and promotion) cause costs (expenses). Besides that, price is an element of the mix that is flexible, meaning that it can be changed quickly Kotler (2015). For the price of this business plan product, it is given free of charge, the consideration is as an initial promotion. In addition, for clinics, hospitals and other companies this business plan will charge a fee to advertise on the brands or on this business plan billboard. The price that this business plan sets to advertise on this business plan application is based on several input sources, one of which is the advertisement on Facebook ads, which is Facebook Ads or Facebook ads, which is a new feature offered by Facebook to promote a user's Fan page with reach settings. Different according to the wishes of the advertiser. Here advertisers are required to have a Fan page so that other Facebook users can "Like" or become followers. The material on the Fan page can be in the form of company names, websites, products, individuals, trademarks and so on. Later, advertisements can be designed more specifically according to the target market, such as location, gender, demographics, interests, marital status, and educational background and so on. The goal is of course for the advertisements to be more effective and right on target. On the basis of the above, the company provides a tariff of Rp. 100 per click of existing advertisements with advertisers being the general public. Whereas for health companies, this business plan charges a rate of Rp. 1,000,000 on the basis of which to determine the price of independent advertising, two ways, namely (1) on a CPM basis. That is, advertisers are charged a fee per 1000 pages views like the extension of CPM, namely Cost per Mille. In Latin means a thousand). Usually this method is used by foreign bloggers, the reason is that overseas advertisers can pay a fortune for blogs with high traffic. (2) Fixed Price. That is, the price of independent advertising stalls using a fixed price, depending on the page view and the size of the ad. Usually in Indonesia this method is used in determining the price of independent advertising stalls.

Meanwhile, for independent advertising standards, it seems that until now there has been no standardization, competition is determined by each blog owner. Who charges high with charges the low depends on blog owner. In the end, what happens is like price competition. According to this business plan, it is time for Indonesian bloggers to set an independent ad price standardization for uniformity, so that there is no price competition. However, there are bloggers who have carried out research on the prices of independent advertising stalls which may be able to be used as an example of price standards even though there is no official standard for independent advertising booth prices.

G. Location

The RASBiN Indonesia Foundation is a non-profit company / foundation built by 4 individuals, in the distribution of the capital composition consisting of 20% per person. Foundation Office. RASBiN Indonesia is located at Jalan Scientia Blok B No.3, Gading Serpong, Tangerang Banten. And funds are around Rp. 10,000,000,000 (ten billion rupiah) where the capital is obtained from several investors and private funds. RASBiN Indonesia Foundation is a company engaged in internet-based technology, Medical Bank is the name of the product we launched. This product is a platform in the form of a website and android application that is connected via the internet. We see several opportunities, namely the increasing number of internet users every year and the increasing need for doctors in each region, making the RASBiN Indonesia Foundation try to create an application that can provide solutions as well as a forum for several health professions. Until today, every region in Indonesia really needs health and medical personnel to consult about health and ask for treatment from them.

This application is a job search application specifically made for experts, namely health and medical personnel (doctors) in finding a job. This application can also be used by companies engaged in the health sector where our products can make it easier for these companies to find candidates for doctors and health workers they need. In fact, this application can also be used by clinics, hospitals, drug companies and others who need doctors and health workers. In this application there are several interesting features such as video calls, assistance in finding candidates, there are links to training and seminar invitation information and other information, there are features in the form of columns to add and send news or activities so that application members can share the results of their posts on the page their respective accounts.

This internet-based platform can be opened via the website or android where the Medical Bank has a database that is connected to the Indonesian Doctors Association organization so that the STR (Registration Certificate) data registered by members can be tracked easily by our integrated system. Our application is easy to use. The Medical Bank application is difficult to duplicate or imitate because it requires professional and experienced experts in technology and software so that the features in this application can be created and can be used easily. In addition, our application also collaborates with online health magazines. Online magazines that are active in cyberspace will be made partners as a source of application of this is one strategy us to make our website attractive to members who have registered. We can also work with several online magazines to make a strategy so that our website is better known by health workers and medical personnel in Indonesia. Our application can also be used as a forum in the world of health to accommodate all information about doctors and health workers so that they can find out information about health seminars,

making registration letters for doctors and other health workers. This application can also connect doctors and health workers with hospitals or other companies to communicate and exchange information about existing job opportunities.

H. Distribution

A distribution channel is an organizational device that is interdependent in providing a single product or service for use or consumption by consumers or business users. Here distribution channels as a series of organizations that are interdependent and involved in the process of making a product or service ready for consumption. This business plan targets the B2C marketing channels to be the general public of working age and health professionals with a general approach, namely advertising, disseminating information during campus seminars and others. Meanwhile, the B2B approach was carried out in several professional associations such as IDI (Indonesian Doctors Association), IBI (Indonesian Midwives Association), PPNI (Indonesian National Nurses Association) and others by collaborating with these associations in order to direct health professionals to become users of the Medical Bank application. This business plan as well as several insurance associations in Indonesia. This Business plan product can also be accessed via Android in order to make it easier for users to access the application, as a survey that The Nielsen Global Survey of E-Commerce surveyed more than respondents who had internet access in 60 countries to learn about online shopping intentions from consumers throughout world. This study provides clarity on consumers' intentions to buy both consumable and non-consumable goods in a growing e-commerce landscape. The findings of this survey reveal that travel services are the ones most consumers plan to purchase online, along with ticket sales services for events such as movie tickets, shows, exhibitions and

I. Promotion

Promotion is one of the determining factors for the success of a marketing program. Here, activities intended to convey or communicate a product to a target market, to provide information about its features, uses and most importantly about its existence, to change attitudes or to encourage people to act. Marketing promotion consists of five types, namely; (1) Personal Selling Direct (face-to-face) communication between sellers and potential customers to introduce a product to potential customers and form a customer's understanding of the product so that they will then try and buy it. (2) Mass Selling An approach that uses communication media to convey information to the general public. Mass Selling consists of; (1) Advertising is a form of indirect communication, based on information about the advantages or advantages of a product, arranged in such a way as to create a pleasant feeling that will change people's minds to buy. (2) Publicity, publicity is a form of non-personal presentation

and dissemination of ideas for goods and services. (3) Sales Promotion, Sales promotion is a form of direct persuasion through the use of various incentives that can be arranged to stimulate product purchases immediately or increase the number of goods purchased by customers. (4) Public Relations, Public relations is a comprehensive communication effort from an organization to influence the perceptions, opinions, beliefs and attitudes of various groups towards the organization. (5) Direct Marketing, direct marketing is an interactive marketing system that utilizes one or more advertising media to generate measurable responses or transactions in any location.

RASBiN Foundation for Personal Selling by providing online customer service that can be contacted 24 hours to make it easy for users to get the help and information needed. For Mass Selling, this business plan company conducts advertising messages through TV broadcasts and other social media. In addition, sales promotion is carried out by providing information that while downloading or downloading the application there is no charge. Public relations is carried out by cooperating with several associations of health professionals, clinics and universities to introduce this business plan application in addition to installing banners and distributing flyers in areas deemed appropriate. For this Direct Marketing Business plan, one of them is digital marketing or digital marketing. Marketing activities will be carried out intensively using computer media, starting from product offering, payment and delivery. In the context of marketing, global crisis conditions have made many organizations start thinking and looking for saving methods, it is no secret that the biggest costs for organizations always come from marketing costs and labor. Therefore, business organizations must be good at seeing opportunities to carry out effective marketing activities in the digital era at a low and effective cost. In carrying out a digital marketing strategy, there are various tools that can be used. Some of these tools can be used for free while others are paid tools. The following are some digital marketing tools that online marketers can use, namely; Google Analytic, Google Ads, social media. This business plan creates an online site where there is information about products and registration, where the online web for this business plan product is www.medicalbank.com while for social media such as Instagram. This business plan will describe this business plan product and several testimonials from several people who have used Medical Bank products. This is done as a market penetration strategy. Other things that are done are creating a community of application users, broadcasting advertisements on radio, television, and other social media.

4. CONCLUSION

From all the chapters that have been previously created, the conclusion from the RASBiN Indonesia foundation, namely the RASBiN Indonesia foundation is a foundation engaged in technology with an application named Medical Bank which is an application in providing health

information and online health service. If it can be concluded per chapter, then Chapter I has the following conclusions. This application is based on problems in Indonesia where many people in Indonesia have not been well informed equal distribution of health services and information. From the data shows that health workers such as general practitioners in Indonesia must serve 2,320 people while for specialist doctors have to serve approximately 8,540 people throughout Indonesia. In addition to the problems of other problem health workers emerging is the lack of growth in health facilities in the area, so that with internet-based health applications we hope to help for help the community in helping get information about health and services based online.

The business environment by using the Porter's Five Forces method, there is competition between them competing industries have high pressure with a value of 6.4, that is it means that the existing competition in this industry is quite high as it is existing competitors, so the RASBiN foundation did an analysis to overcome this with a scenario plan analysis and path analysis that generates steps in solving the problem the. In addition, this chapter tells about the PESTEL analysis generate at the point of analysis of success factors in this venture which are assessed as external factors. The collection of data and determine the strategy the foundation will be at use, for the EFE and IFE assessment the value for EFE is 3.05 and IFE for: 3,6 this shows that the business carried out by the RASBiN foundation can still compete with existing internal forces, for the strategy chosen by the foundation is a market penetration strategy obtained from calculation of the QSPM strategy with a value of strategy for market penetration as a strategy that will be implemented first. Market Penetration Strategy (Market Penetration Strategy). This strategy seeks to increase the market share an existing product or service through more marketing efforts incessant and great. Here, the value proposition which explains the excellence of the product in the form of an information search web application regarding health, as well as being connected to the website application and going forward connect with several applications such as OS, and Android. This application consists of several supporting features such as information about health, location maps hospital address finder and others. On the Customer Segment item in terms of this, the customer segment served is Internet Users who have an account to make friends, Advertisers and Marketers who take advantage of medical bank through the medical bank Ads feature to market something in these are self-recommendations for the company to see as well hospitals that are in need of health professionals. Our channels also collaborate with health professional associations such as IDI, IBI, PPNI in binding and informing customers and potential users. Advertising is a mediation for the delivery of information and introduction to our product. Customer Relationships. Customers can communicate with customer service personnel for assistance during the application process in use. This communication can be done at the

point of sale, through a call center, e-mail or other channels such as WhatsApp, Facebook or SMS. Second, namely special personal assistance, in this type of relationship, the company assigns dedicated customer service personnel for individual clients. Revenue Stream. The RASBiN Indonesia Foundation builds an income stream from sales of the resulting product assets, namely Medical Bank. Get a commission from the play store, if the recruiter who downloads this application reaches a certain nominal figure or more. Providing advertising facilities for companies that are want the product displayed in this application. Profit sharing or collaborate with companies to help market applications this or even buy this app license. Key Resources of RASBiN Foundation all of its products in Indonesia are more focused on human resources. That consists of physical, intellectual and human resources. Key Activities. Some of the key activities of our company are as follows; The use of technology and information systems for the creation of Medical Banks, Design web products with the help of the Information Technology team to create links and features on the Medical Bank website and application. The existence of product buying and selling activities over the internet including transactions of placing orders such as purchasing tools health and medicine using a doctor's prescription, Chart design flow of IT Maintenance and Computer Problem Solving for problem handling computer delivered user so activity s user -related computer can run smoothly. Key Partnerships, Key Partnerships companies we are working with network or broadband services in Indonesia, in collaboration with health professional associations such as IDI, IBI, PPNI, working together with the raw material provider in supplying computer needs and others, cooperate with top universities in compliance HR needs. Cost Structure. The Indonesian RASBiN Foundation's business model must be minimizing costs, however, a lower cost structure is more important for some business models than other business models. Business model cost structure divided into two classes, namely, cost-driven and value driven (value-driven), both are used by the RASBiN Indonesia Foundation. Could it is said that the Cost Structure of our company is a stock investor / venture capital, focused on customers who are health professions, products has several variations. Existing components, the main cost structure is SDM aka its human resources. This is because the biggest expense is on the issue of staff salaries. Moreover, where is the current standard of a person's salary programmers range from 10 million to 12 million a month.

Thus, market penetration strategy is obtained from the calculation of the QSPM strategy with value. Market penetration strategy as a strategy that will be implemented first previously which has been previously described in chapter 3, in this chapter more describes segments, targets, positions. The segments of the foundation are islands Indonesia and internet users, the target of the RASBiN foundation are users Internet from 35 to 54 years old and the health industry. Position the foundation is currently in the target segment obtained from the agreement management of the foundation with the consideration that the foundation is a new foundation with new products, apart from that, with this position the foundation's hopes are changes in users of all ages and segments for a pessimistic estimate or pessimistic forecasting, the foundation is targeting 2% of our target number of 43,161,858 targets the foundation divides into 20% of the target that will be used as the focus of the foundation, then it gets 8,632,372. For pessimistic forecasting, 2% of the target is 172,647 multiplied by the advertising price of IDR 1,000,000 for the company and IDR 100 for advertising per click / person, it is obtained in the 10th year an amount of Rp.10,333,453,265. For 4% normal forecasting, the target is 345,295 and multiplied by the advertising price, it is obtained in the 6th year an amount of Rp.11,126,801,838. And in optimistic forecasting, 5% of the target is obtained 431,619, and multiplied by the advertisement, the fifth year, the amount is Rp. 11,039,828,480. So it can be concluded with a capital of 10 billion with the pessimistic target required 10 years of BEP, normally 6 years of BEP are required, and optimistically it takes 5 years of BEP.

There are several risks involved should be avoided or diverted, the RASBiN foundation takes an analytical approach with the ISO 31000: 2009 Risk Criteria. This approach identifies risk and put it on an existing folder so that it can be assessed whether this risk is avoided or transferred, in the risk analysis there are several one of the risks the foundation considers fatal is technology which continues to grow and the security of user data is quite risky so the foundation's strategy is to carry out maintenance and care storing consumer data every month and backing up data with third party. Of the finances that are considered fatal by the foundation is profit and loss especially regarding the foundation's concerns to provide or support funds from donors, the foundation steps to make an agreement with donors to be able to support foundations in product development and business in finding and adding donors.

If a conclusion is drawn that medical bank products can compete with other similar products with one of the appropriate promotion strategies and good internal strength is a there is good financial support by donors so that with it if described with pessimistic forecasting return on capital/BEP can be achieved in year 10, Normal forecasting is achieved in year 6 and forecasting is optimistic on the 5th year with a capital of 10 billion.

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