COSTING: Journal of Economic, Business and Accounting
Volume 8 Nomor 1, Tahun 2025
e-ISSN : 2597-5234

OPTIMIZING THE RM WORKBENCH TO EMPOWER RELATIONSHIP MANAGERS AND SUPPORT WHOLESALE BUSINESS PORTFOLIO GROWTH AT BBRI

OPTIMALISASI MEJA KERJA RM UNTUK MEMBERDAYAKAN RELATIONSHIP MANAGER DAN MENDUKUNG PERTUMBUHAN PORTOFOLIO BISNIS WHOLESALE DI BBRI

Nugraini Rahmaniasari[1], Utomo Sarjono Putro[2]
Bandung Institute of Technology, Indonesia[1,2]
nugrainirahmaniasari@gmail.com[1]

ABSTRACT

This study focuses on enhancing the RM Workbench at BBRI to support Relationship Managers (RMs) in driving wholesale business portfolio growth amidst challenges in the MSME segment. The research identifies a significant gap between the Workbench's intended functionalities and actual adoption due to usability issues and feature limitations. Leveraging frameworks such as the Technology Acceptance Model (TAM), Fishbone Diagram, SWOT/TOWS analysis, and CRM principles, the study systematically evaluates the factors affecting adoption. The findings reveal critical barriers, including the lack of intuitive design, insufficient training, and integration challenges. Strategic recommendations include adding advanced analytics, streamlining workflows, and incorporating predictive modeling to align the Workbench with RMs' needs. The proposed visual mockup aims to enhance usability and adoption, ensuring the RM Workbench becomes a central tool for improving operational efficiency, strategic decision-making, and client relationship management. This initiative supports BBRI's goal to diversify beyond MSME and strengthen its wholesale business segment to sustain long-term profitability and market leadership

Keywords: *RM Workbench, Technology Acceptance Model, Fishbone Diagram, SWOT/TOWS Analysis, CRM Principles Analytical Hierarchy Process, Cement Industry, Waste Management Services, Strategic Business*

ABSTRAK

Penelitian ini berfokus pada peningkatan RM Workbench di BBRI untuk mendukung Relationship Manager (RM) dalam mendorong pertumbuhan portofolio bisnis wholesale di tengah tantangan di segmen UMKM. Penelitian ini mengidentifikasi adanya kesenjangan yang signifikan antara fungsi-fungsi yang diharapkan dari Workbench dan adopsi aktual karena masalah kegunaan dan keterbatasan fitur. Memanfaatkan kerangka kerja seperti Technology Acceptance Model (TAM), Diagram Tulang Ikan, analisis SWOT/TOWS, dan prinsip-prinsip CRM, penelitian ini secara sistematis mengevaluasi faktor-faktor yang mempengaruhi adopsi. Temuan ini mengungkapkan hambatan kritis, termasuk kurangnya desain intuitif, pelatihan yang tidak memadai, dan tantangan integrasi. Rekomendasi strategis termasuk menambahkan analitik tingkat lanjut, merampingkan alur kerja, dan menggabungkan pemodelan prediktif untuk menyelaraskan Workbench dengan kebutuhan RM. Maket visual yang diusulkan bertujuan untuk meningkatkan kegunaan dan adopsi, memastikan RM Workbench menjadi alat utama untuk meningkatkan efisiensi operasional, pengambilan keputusan strategis, dan manajemen hubungan dengan klien. Inisiatif ini mendukung tujuan BBRI untuk melakukan diversifikasi di luar UMKM dan memperkuat segmen bisnis wholesale untuk mempertahankan profitabilitas jangka panjang dan kepemimpinan di pasar.

Kata Kunci: RM Workbench, Model Penerimaan Teknologi, Diagram Tulang Ikan, Analisis SWOT/TOWS, Prinsip-prinsip CRM, Proses Hirarki Analitik, Industri Semen, Jasa Pengelolaan Limbah, Bisnis Strategis

INTRODUCTION

State-owned banks are integral to the economic landscape of Indonesia, playing a critical role in fostering national economic growth and inclusive welfare. Among these institutions, PT Bank Rakyat Indonesia (Persero) Tbk (BBRI) stands out for its focus on micro, small, and medium enterprises (MSMEs). This segment has traditionally been BBRI's cornerstone for profitability, contributing consistently

high net interest margins over the past five years. However, a slowdown in MSME lending—evidenced by a modest annual growth of 5.04% in 2024 compared to 8.34% in 2023—poses a significant challenge. This deceleration is attributed to heightened credit risks and the lingering impacts of the COVID-19 pandemic. To maintain its leadership and growth trajectory, BBRI is shifting its strategic focus towards expanding its wholesale business portfolio, which offers opportunities for diversification and new revenue streams.

Despite investments in digital solutions for MSME Relationship Managers (RMs), similar advancements in the wholesale segment are lacking. Wholesale RMs currently rely on manual processes for critical tasks such as loan initiation and customer management, leading to inefficiencies. To bridge this gap, BBRI developed the RM Workbench, a digital tool intended to streamline operations and enhance RM effectiveness in acquiring and managing wholesale clients. However, the adoption of the Workbench has been alarmingly low, with usage rates declining by 23% as of October 2024. This underutilization highlights a gap between the platform's intended capabilities and its practical value for RMs, necessitating an in-depth analysis to identify usability and adoption barriers.

This study addresses the following key questions:

- What factors contribute to the low usability and adoption of the RM Workbench by Relationship Managers?
- What essential features should be added to improve the RM Workbench for Relationship Managers in the wholesale business?
- What does a proposed visual mockup of the improved RM Workbench look like to meet the needs of Relationship Managers?

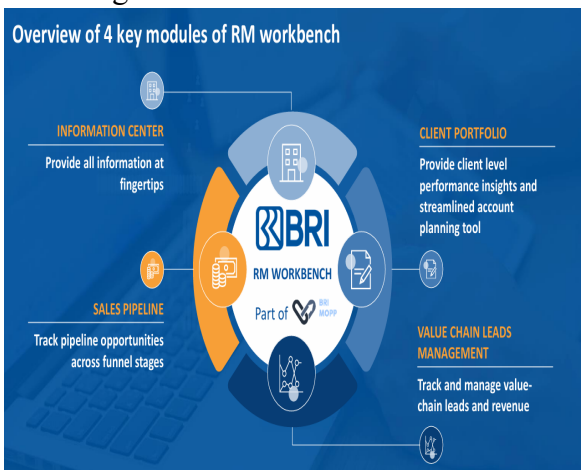

Figure 1. Overview of Key Modules of RM Workbench

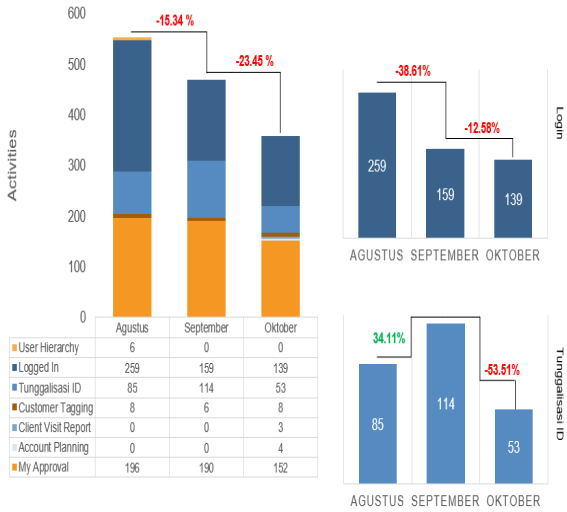

Figure 2. RM Workbench usage in the last 3 months

The primary objective of this research is to optimize the RM Workbench by addressing its usability challenges and aligning it with the operational needs of RMs in BBRI's wholesale banking division. The study aims to identify specific gaps in the tool's current design and functionality, propose enhancements to address these gaps, and develop a visual mockup of an improved dashboard. By achieving these objectives, the research seeks to empower RMs, enhance client relationship management, and support

BBRI's strategic goal of strengthening its wholesale business segment

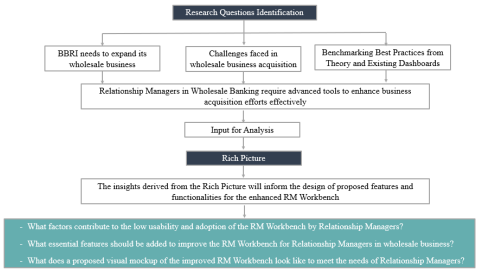

Figure 3. Framework for Formulating Research Questions

LITERATURE REVIEW

this chapter builds upon the challenges and objectives identified in Chapter 1 by exploring theoretical frameworks and tools that can address the low usability and adoption of the RM Workbench. Key concepts, including the Technology Acceptance Model (TAM), Fishbone Diagram, and Customer Relationship Management (CRM), provide a foundation for understanding the gaps between the Workbench's current functionalities and its potential as a strategic tool for Relationship Managers. Additionally, the integration of Business Intelligence (BI) and CRM principles, alongside SWOT and TOWS analyses, offers actionable insights for optimizing the platform. The conceptual framework, grounded in the DMAIC methodology, ensures a structured approach to enhancing the Workbench, aligning it with evolving customer expectations and BBRI's strategic goals in wholesale banking. This theoretical grounding serves as a roadmap for the research, guiding the development of targeted solutions to empower RMs and drive sustained business growth.

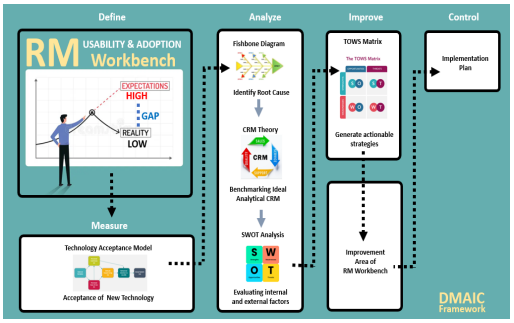

Figure 4. Conceptual Framework Diagram

A. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) serves as a foundational framework to explain and predict user acceptance of new technologies. Developed by Davis in 1989, TAM identifies two primary factors influencing user adoption: perceived usefulness (PU) and perceived ease of use (PEOU). PU assesses the extent to which a technology enhances job performance, while PEOU evaluates its intuitiveness and effortlessness. This study uses TAM to analyze the low usability and adoption of the RM Workbench by Relationship Managers (RMs) at BBRI. By focusing on these constructs, the research aims to uncover actionable insights to improve the Workbench and increase its effectiveness as a strategic tool for RMs.

B. Fishbone Diagram

The Fishbone Diagram, or Ishikawa Diagram, is widely used in quality management and process improvement for identifying root causes of problems. This visual tool categorizes potential causes into areas like features, processes, technology, and management. In the context of the RM Workbench, the diagram provides a systematic approach to uncover the barriers to usability and adoption. While insightful, its effectiveness relies on the quality of input from stakeholders. By applying this

tool, the research ensures that identified solutions target the root causes, enabling sustainable improvements in the Workbench's design and functionality.

C. Customer Relationship Management (CRM)

Customer Relationship Management (CRM) is a strategic approach designed to optimize customer interactions and loyalty. In banking, CRM enables Relationship Managers to anticipate client needs, personalize solutions, and improve profitability. Analytical CRM, in particular, aggregates customer data, provides predictive insights, and tracks performance metrics. This study aligns the RM Workbench with CRM principles to empower RMs by delivering tailored insights and streamlining client engagement. The integration of CRM principles ensures the Workbench is not just a tool for operational efficiency but also a driver for strategic relationship management and customer satisfaction.

D. CRM and Business Intelligence (BI)

The integration of CRM with Business Intelligence (BI) enhances operational efficiency and profitability by providing data-driven insights. BI tools enable banks to streamline processes, connect systems, and anticipate customer needs effectively. For BBRI, aligning the RM Workbench with BI principles ensures a seamless blend of strategic insights and operational excellence. This integration helps RMs manage large datasets, generate actionable intelligence, and deliver superior client experiences, positioning BBRI competitively in the wholesale banking market.

E. SWOT and TOWS Analysis

SWOT analysis is instrumental in evaluating the RM Workbench's strengths, weaknesses, opportunities, and threats, offering a structured approach to improvement. Complementing SWOT, the TOWS analysis translates insights into actionable strategies by leveraging strengths to exploit opportunities and addressing weaknesses to mitigate threats. Together, these frameworks provide a comprehensive evaluation of the Workbench, ensuring enhancements align with organizational objectives and market demands. The integration of these analyses supports the development of a robust, user-friendly platform for RMs.

F. Conceptual Framework and DMAIC

The conceptual framework for this research is structured around the DMAIC methodology—Define, Measure, Analyze, Improve, Control. This systematic approach begins with identifying usability gaps in the RM Workbench, measuring its effectiveness using TAM and Fishbone Diagram, and analyzing CRM and SWOT data for actionable insights. The Improve phase integrates TOWS strategies to enhance the platform, while the Control phase ensures sustainable adoption through monitoring and updates. This framework offers a clear pathway to align the Workbench with the needs of RMs and the strategic goals of BBRI.

G. CRM Applications in Wholesale Banking

In wholesale banking, CRM extends beyond transaction management to encompass data-driven decision-making and strategic client engagement. The RM Workbench, guided by CRM principles, enables RMs to segment clients, forecast opportunities, and personalize solutions. Analytical CRM enhances these functionalities by

integrating predictive modeling and advanced analytics, transforming the Workbench into a comprehensive tool for managing wholesale client portfolios. This alignment ensures BBRI meets evolving client expectations while driving growth in the wholesale segment

The dynamic nature of customer expectations necessitates robust tools that combine digital accessibility with personalized service delivery. Studies highlight the increasing importance of CRM-enabled platforms in meeting these demands. By embedding CRM principles and advanced analytics into the RM Workbench, BBRI can address these expectations effectively. Enhancing digital accessibility and RM expertise not only strengthens client relationships but also reinforces BBRI's market leadership in Southeast Asia's wholesale banking sector.

RESEARCH METHODOLOGY

The research employs a structured approach to analyze and address the low usability and adoption of the RM Workbench, an integrated portfolio management tool for Relationship Managers (RMs) at BBRI. The design focuses on answering key questions related to the factors affecting usability, essential features for improvement, and a proposed visual mockup of an enhanced RM Workbench. A conceptual framework integrating theoretical insights from the Technology Acceptance Model (TAM), Fishbone Diagram, CRM principles, and SWOT/TOWS analysis forms the basis for systematic investigation. This framework ensures a comprehensive understanding of the current gaps and provides actionable recommendations to align the Workbench with organizational goals.

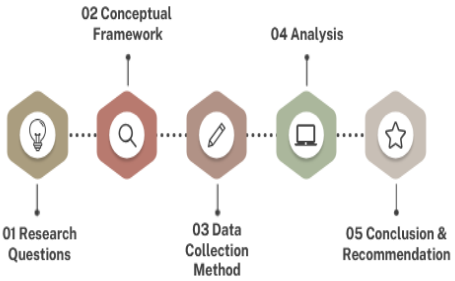

Figure 5. Research Design Diagram

Data collection encompasses both primary and secondary sources. Primary data is gathered through semi-structured interviews with RMs, the Division Head of Change Management, and the Director of Wholesale Banking at BBRI. These interviews focus on understanding the usability challenges, feature gaps, and alignment with organizational strategies. Secondary data, including RM Workbench usage metrics, performance reports, and relevant internal documents, supplements the qualitative insights. This mixed-method approach ensures a robust and holistic perspective on the research problem. Respondent selection follows a phased approach, with insights gathered progressively to refine findings and guide strategic recommendations.

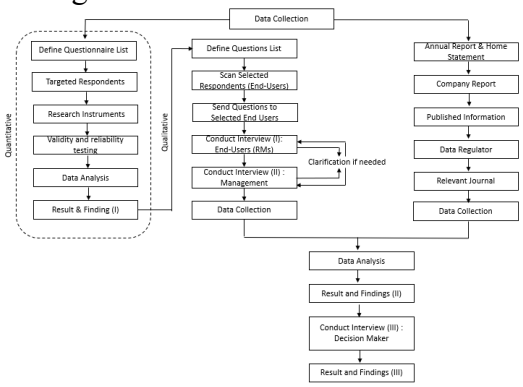

Figure 5. Methodology to collect data and information

The research employs a thematic analysis to synthesize qualitative insights from interviews with quantitative metrics derived from secondary data. TAM dimensions—Perceived Ease of Use (PEOU) and Perceived Usefulness (PU)—serve as core metrics for

evaluating RM adoption and usability. The Fishbone Diagram identifies root causes of challenges in areas such as features, processes, and management. SWOT and TOWS analyses further contextualize these findings, transforming them into actionable strategies. The iterative analytical process ensures that insights are both comprehensive and directly applicable to enhancing the RM Workbench

All data is carefully screened to exclude sensitive or confidential information, ensuring ethical compliance. Interview recordings are cross-referenced with notes to ensure accuracy, and clarifications are sought where necessary. The Slovin formula guides sample size determination, ensuring representativeness while maintaining feasibility. This rigorous methodological approach guarantees the reliability of the findings and their alignment with BBRI's strategic objectives for its wholesale banking segment.

Table 1. Project Scope

Target Users	Relationship Managers in BBRI's Wholesale Banking Division, as primary users of the RM Workbench.
System Analysis	Evaluating the current functionalities, user experience, and adoption barriers of the RM Workbench.
Proposed Solution	Identifying the necessary features and functionalities to improve the RM Workbench and creating a visual mockup of an enhanced version that aligns with RMs' needs.
Stakeholder Input	Insights will be gathered from Relationship Managers, Division Heads, and the Director of Wholesale Business at BBRI

Table 2. Respondent Demographics

Variable	*Category*	*Frequency*	*%*
Gender	*Man*	*62*	*57,9%*
	Woman	*45*	*42,1%*
Divisi	*AGR Division*	*15*	*14,0%*
	EMG Division	*28*	*26,2%*
	INS Division	*15*	*14,0%*
	ITG Division	*18*	*16,8%*
	MNP Division	*20*	*18,7%*
	SJK Division	*11*	*10,3%*
Corporate Title	*Junior Manager*	*12*	*11,2%*
	Manager	*14*	*13,1%*
	Senior Manager	*60*	*56,1%*
	AVP	*15*	*14,0%*
	VP	*3*	*2,8%*
	SVP/EVP	*3*	*2,8%*
Work Experience	*0-5 years*	*35*	*32,7%*
	11-15 years	*32*	*29,9%*
	6-10 years	*35*	*32,7%*
	More than 15 years	*5*	*4,7%*

RESULT AND ANALYSIS

The results and discussion highlight the challenges and opportunities for enhancing the RM Workbench, utilizing a structured DMAIC framework to identify root causes and propose solutions. Key findings reveal issues with usability,

insufficient features, complex workflows, and limited training, all of which hinder adoption. Analytical tools like the Fishbone Diagram, SWOT, and TOWS analyses pinpoint actionable strategies, such as integrating AI for advanced analytics, streamlining workflows, and providing tailored training. Addressing technological barriers and strengthening management support are also critical to improving Perceived Ease of Use (PEOU) and Perceived Usefulness (PU), which directly influence Acceptance of Technology (AOT). The proposed solutions include role-specific customization, real-time updates, and a user-friendly interface, supported by a phased implementation plan to ensure sustainable impact. These enhancements aim to transform the RM Workbench into a strategic asset for Relationship Managers, driving operational efficiency, customer engagement, and wholesale business growth at BBRI

A. Define Phase: Identifying the Problem

The Define Phase of the DMAIC framework reveals that the RM Workbench faces critical usability challenges, including low adoption rates and a lack of essential features to support RMs effectively. Relationship Managers perceive the dashboard as unintuitive and insufficiently aligned with their daily workflows, which limits its utility as a strategic tool for managing wholesale client portfolios. The objective of this phase was to define the problem scope and gather stakeholder insights, emphasizing the need for a user-friendly and functionally robust RM Workbench to streamline operations and enhance decision-making.

B. Measure Phase: Assessing User Acceptance

Using the Technology Acceptance Model (TAM), this phase evaluates Perceived Ease of Use (PEOU), Perceived Usefulness (PU), and Acceptance of IT-Based Systems (AOT). Results indicate moderate acceptance, with an average PEOU score of 2.56 and a PU score of 2.43 on a Likert scale. Respondents noted that while the dashboard supports tracking profitability, it falls short in areas like identifying new business opportunities and providing seamless workflows. These findings underscore the need for enhancements to improve user perception and adoption,

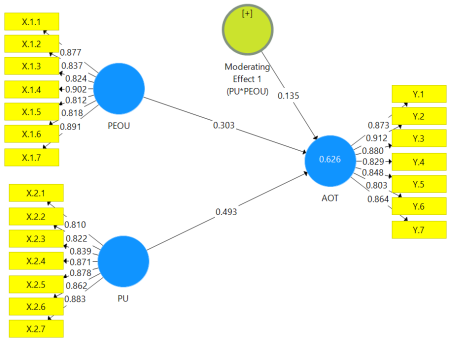

Figure 6. SmartPLS Bootstrapping Results (Source: Output SmartPLS 3.0, 2024)

C. Analyze Phase: Root Cause Investigation

The Analyze Phase employs the Fishbone Diagram to explore key categories contributing to low usability—Features, Processes, Technology, Management, and People. Critical issues include the absence of advanced analytics, slow system performance, complex workflows, and insufficient training. For example, data inaccuracies and a lack of real-time updates emerged as major barriers. These insights, supported by stakeholder interviews, highlight specific areas where targeted improvements can drive higher adoption rates.

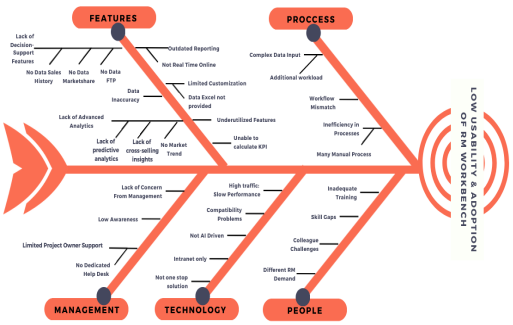

Figure 7. Fishbone Diagram

The RM Workbench lacks advanced decision-support features such as market trend analysis, predictive analytics, and customizable reporting. These gaps limit the tool's ability to support strategic decision-making. Implementing AI-driven insights, real-time analytics, and comprehensive customer profiling would enable Relationship Managers to anticipate client needs and enhance their portfolios. For instance, predictive models could flag cross-selling opportunities, improving both efficiency and customer engagement.

The analysis identifies inefficiencies in the RM Workbench's processes, including overly complex data entry and manual interventions. These issues reduce PEOU and disrupt daily operations. Streamlining workflows through automation and aligning them with RM tasks can significantly enhance usability. Automated data inputs and intuitive dashboards, for example, would minimize administrative burdens, allowing RMs to focus on strategic activities.

Human factors, such as inadequate training and variability in RM expertise, were found to negatively impact system adoption. Respondents highlighted the need for tailored training programs that address specific user roles and responsibilities. These programs, combined with mentorship initiatives, could enhance user confidence and ensure the RM Workbench meets the diverse needs of its users.

Technological limitations, including slow response times and intranet-only access, restrict the RM Workbench's utility. Enhancing system infrastructure for better performance and integrating cloud-based access can provide RMs with greater flexibility and reliability. Additionally, introducing AI capabilities like predictive analytics and automated decision-support can improve PU, making the system indispensable for daily operations.

Management-related challenges, such as limited involvement and insufficient awareness of the RM Workbench's capabilities, contribute to low adoption. Active advocacy, including promoting the system's strategic benefits and providing ongoing support through a dedicated help desk, can build organizational commitment and user confidence. These efforts are essential to fostering a culture of adoption and continuous improvement.

The SWOT analysis identifies strengths such as detailed customer insights and analytics capabilities, while highlighting weaknesses like data inaccuracies and training gaps. Opportunities include leveraging AI for personalized customer engagement and entering new markets. Threats, such as cybersecurity risks and technological obsolescence, emphasize the need for robust security measures and a proactive approach to innovation.

Table 3. SWOT Analysis

Strength	Weaknesses
• Comprehensive Customer Insights • Enhanced Decision-Making	• Lack of Feature • Data Accuracy Challenges • User Training

• Boosted Sales Opportunities	Requirements • Overdependence on Technology
Opportunity	**Threats**
• AI and Predictive Analytics Potential • Expansion into New Markets • Personalized Customer Experiences	• Cybersecurity Risks • Competitive Landscape • Technological Obsolence

D. Improvement Phase: Actionable Strategies

The TOWS analysis outlines strategies to leverage strengths and address weaknesses. For example, integrating AI-driven analytics can enhance customer profiling and market segmentation, while role-specific training programs can improve user adoption. Additionally, adopting modular system architecture ensures scalability and protects against technological obsolescence. These improvements align with organizational goals and user expectations.

Table 4. TOWS Analysis

Strengths-Opportunities (SO) Strategies	**Strengths-Threats (ST) Strategies**
• Leverage Customer Insights with AI for Proactive Solutions • Enhance Personalized Experiences in Emerging Markets • Expand Sales Opportunities with Real-Time Personalization	• Strengthen Cybersecurity with Centralized Data Management • Outpace Competitors with Innovation • Prevent Technological Obsolescence with Scalable Upgrades
Weaknesses-Opportunities (WO) Strategies	**Weaknesses-Threats (WT) Strategies**
• Address Data Accuracy Through AI Integration • Provide Role-Specific Training for Effective Use • Streamline User Experience in New Markets	• Mitigate Overdependence on Technology with Balanced Engagement • Combat Cybersecurity Risks with Comprehensive Training • Address Technological Obsolescence with Innovation Partnerships

E. Control Phase: Sustaining Improvements

The Control Phase focuses on long-term sustainability through continuous monitoring and updates. Standard Operating Procedures (SOPs), periodic training, and user feedback mechanisms ensure the RM Workbench remains relevant and user-friendly. A dedicated support team provides real-time assistance, fostering confidence and enabling smooth transitions during updates.

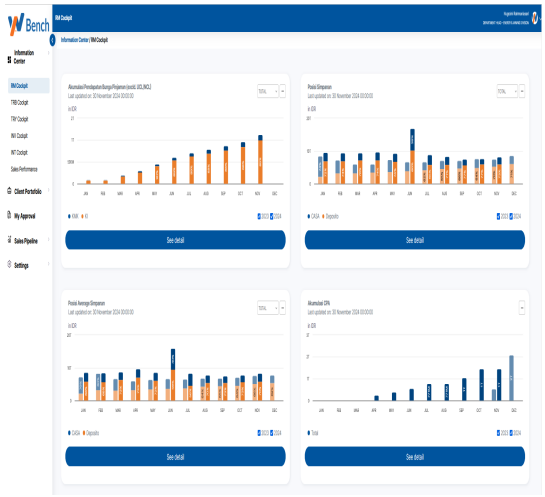

Figure 8. Current RM Workbench

To align with industry benchmarks, the RM Workbench requires features like aggregated customer overviews, real-time market insights, and a user-friendly interface. Proposed enhancements include a visual mockup that integrates these functionalities into a cohesive design. A phased implementation plan ensures seamless integration, with short-term goals focusing on module design and medium-term objectives emphasizing AI integration. These strategies aim to position the RM Workbench as a leading tool in wholesale banking.

Figure 9. Mockup The New RM Workbench

CONCLUSION AND RECOMMENDATION

The RM Workbench plays a critical role in supporting Relationship Managers (RMs) at BBRI, yet its low usability and adoption reveal significant gaps across core areas such as Features, Processes, Technology, People, and Management. Using the DMAIC framework and analytical tools like TAM, Fishbone Diagram, SWOT, and TOWS analyses, this study identified key challenges including insufficient features, inefficient workflows, skill gaps, technological limitations, and weak management involvement. These factors have hindered the tool's potential to enhance RM productivity and strategic decision-making.

To address these challenges, the study proposed actionable solutions inspired by best practices in wholesale banking. Recommendations include integrating AI-powered analytics, real-time dashboards, and customizable interfaces, streamlining workflows, automating manual processes, and transitioning to cloud-based access. Role-specific training programs and enhanced management support are also critical to ensuring adoption. A structured implementation plan provides a phased approach to rolling out these improvements, ensuring sustainability and alignment with organizational objectives.

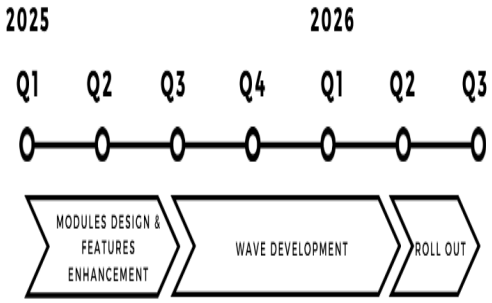

Figure 10. Proposal Implementation Timeline

When fully implemented, these enhancements will transform the RM Workbench into a robust and user-friendly tool, empowering RMs to manage client portfolios more effectively, uncover growth

opportunities, and drive BBRI's wholesale business success. This optimized platform will support strategic goals, improve operational efficiency, and position BBRI as a leader in the competitive banking industry.

REFERENCES

BOSE, R. .. ((2002).). CUSTOMER RELATIONSHIP MANAGEMENT: KEY COMPONENTS FOR IT SUCCESS. . *INDUSTRIAL MANAGEMENT & DATA SYSTEMS,*, 102(2), 89-97.

Boslaugh, S. (2007). *An introduction to secondary data analysis. Secondary data sources for public health: A practical guide.*

BRI. (2023). Retrieved from www.bri.co.id.

BRI. (2023). Retrieved from https://www.ir-bri.com/misc/PS/2023/2Q23-FU-Presentation.pdf.

BRI, B. (2023). Retrieved from https://www.ir-bri.com/misc/PS/2023/2Q23-FU-Presentation.pdf.

C, K. (2023). *Enhancing Market Development in South Sulawesi through Multi Criteria Decision: An Analytic Hierarchy Process (AHP) Approach, A Case Study of PT Makasar Distribution Centre.* Jakarta: https://fp-jkt.sbm.itb.ac.id/user/library.php?page=home.

Dimitriadis, S. (2008). Integrated customer relationship management for service activities An internal/external gap model. *Managing Service Quality*.

Dodd, G. a. (1934). *Security Analysis,*. United States of America: McGraw Hill.

Helms, M. M. (2010). Exploring SWOT analysis – where are we now? A review of academic research from the last decade. *Journal of Strategy and Management*.

Katadata. (2023). Retrieved from https://databoks.katadata.co.id/datapublish/2023/02/07/pertumbuhan-ekonomi-jawa-barat-paling-tinggi-se-pulau-jawa-pada-2022.

Kotler, P. &. (2007). *Principles of Marketing.* Boston Pearson Prentice Hall.

Lemon, K. N., & Verhoef, P. C. (2016). Understanding Customer Experience Throughout the Customer Journey. *Journal of Marketing*.

Mcleod, S. (2023). *Qualitative vs quantitative Research : Differences, Example & Methods. Simply Psychology.*

OJK. (2023). Retrieved from https://ojk.go.id.

Pradhan, S. (2021). MEASURING CUSTOMER LIFETIME VALUE: APPLICATION. *International Journal of the Analytic Hierarchy Process*.

Reinartz, W. K. ((2004).). The customer relationship management process: Its measurement and impact on performance. ,. *Journal of Marketing Research*, 41(3), 293-305.

Singh, S. (2003). *Simple Random Sampling. In: Advanced Sampling Theory with Applications.*