

PROMOTION STRATEGY & PRODUCT DIVERSIFICATION IN ORDER TO IMPROVE COMPETITIVE ADVANTAGE AND ITS IMPLICATIONS ON PERFORMANCE MARKETING BPR ACROSS THE REGENCY AND SUKABUMI CITY

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Abstrak

Keywords:

Promotion Strategy,
Product Diversification,
Competitive Advantage,
Marketing Performance.

This study was conducted to determine the effect of Promotion Strategy & Product Diversification in order to increase Competitive Advantage and its implications on the Marketing Performance of BPRs throughout Sukabumi Regency and City. The study was conducted at BPRs throughout Sukabumi Regency and City. This study is expected to be input for institutions in improving the quality and quantity of Promotion Strategy, Product Diversification, and Competitive Advantage, in order to improve Marketing Performance every year. In this study, sampling used Simple Random Sampling by distributing questionnaires to 134 staff and directors of BPRs throughout Sukabumi Regency and City. The questionnaire data were analyzed using SPSS Version 27 and Lisrel 8.80 software. The results of this study state that Promotion Strategy has an effect on Marketing Performance, Product Diversification has an effect on Marketing Performance, Competitive Advantage has an effect on Marketing Performance, Competitive Advantage is able to mediate the effect of Promotion Strategy and Product Diversification on Marketing Performance.

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INTRODUCTION

Banks play a crucial role in the economy as financial institutions that collect funds from the public and redistribute them in the form of credit. One type of bank that plays a role in supporting regional economic growth is the Rural Credit Bank (BPR). BPRs operate their businesses based on both conventional and sharia principles, but differ from commercial banks in that they do not provide payment services (Law No. 21 of 2008). BPRs focus more on savings, deposit, and credit services for the public, particularly in areas requiring easier and more flexible financial access.

Facing increasingly fierce competition from commercial banks and other non-bank financial institutions, rural banks (BPRs) must continuously improve their competitiveness. One way to remain competitive is by developing effective marketing strategies. The concept of marketing in the banking world extends beyond promotion to encompass products, pricing, distribution, and services that can attract public interest. According to Kotler & Keller (2019), appropriate marketing can increase public awareness of BPRs and build a positive image that differentiates them from commercial banks.

However, rural banks (BPRs) in Sukabumi Regency and City still face various marketing challenges. The lack of effective promotional strategies, lack of product diversification, and limited use of digital media are obstacles to attracting more customers. Furthermore, the presence of commercial banks, which are more well-known to the public, forces BPRs to compete more fiercely to build customer trust and loyalty. If marketing strategies are not immediately improved, BPRs could fall further behind their competitors and struggle to increase their customer base (Muttaaqqin & Muflihatin, 2021).

With technological advancements and digital transformation in the banking sector, rural banks (BPRs) need to adopt more modern marketing strategies, including the use of digital media and greater product diversification. Digitalization in marketing can help BPRs reach a wider market, increase interaction with potential customers, and strengthen their brand image (Amalia, 2021). Furthermore, innovation in banking products and services can provide added value to customers, making them more interested in using BPR products compared to conventional banks.

This study aims to analyze promotional strategies and product diversification in increasing the competitiveness of rural banks (BPR) and their impact on marketing performance. By understanding the factors that influence BPR marketing effectiveness, this study is expected to provide recommendations that BPRs can implement to increase their competitiveness amidst the increasingly competitive banking industry.

RESEARCH METHOD

This study uses a descriptive quantitative design to analyze the relationship between promotional strategies, product diversification, competitive advantage, and marketing performance in six Rural Banks (BPR) in Sukabumi Regency and City. The study population consisted of 200 BPR employees, and the sample was taken using a proportional stratified random sampling technique, resulting in 134 respondents. Data collection was conducted through a closed-ended questionnaire that had been tested for validity and reliability, using a Likert scale to measure the research variables. The data collection instrument refers to methods commonly used in social research, as described by Sugiyono (2016). For data analysis, this study used Structural Equation Modeling (SEM) as the main analytical tool, which allows researchers to evaluate the relationship between latent variables and indicator variables. The research model used includes structural equations and measurements, with hypothesis testing conducted using t-tests and F-tests to determine the significance of the influence between variables. The results of the analysis are expected to provide in-depth insights into the factors that influence marketing performance in BPRs, as well as strategic recommendations for improving such performance.

RESULTS AND DISCUSSION

This study aims to analyze the influence of promotional strategies and product diversification on the marketing performance of rural banks (BPR), with competitive advantage as an intervening variable. Data were collected through questionnaires distributed to 134 BPR employees or officials in Sukabumi Regency and City. With a 100% respondent participation rate, this study measured the extent to which promotional strategies and product diversification played a role in improving marketing performance. The data were analyzed using descriptive methods with Microsoft Excel and quantitative methods through path analysis techniques using Lisrel.

Based on descriptive analysis of the respondents' characteristics, the majority of respondents were male (73 people or 54.48%), while 61 were female (45.52%). In terms of age, the majority of respondents were aged 20–30 years (52%), followed by 31–40 years (22%), 41–50 years (21%), and over 50 years (5%). Meanwhile, in terms of their highest education, the majority of respondents had a bachelor's degree (56%), followed by high school graduates (36%) and diplomas (8%). This indicates that most BPR employees have a high enough level of education to support banking operations.

The research results show that BPR marketing performance is measured through several main indicators, namely customer loyalty, sales, marketing efficiency, market share, and company profit or gain.

Table 1. Recapitulation Response Respondents Marketing Performance Variables

Indicator	Average Score (%)	Key Findings
Company Profit or Gain	82%	Marketing strategies contribute significantly to increasing profits.
Customer Loyalty	81%	Existing customers remain loyal and tend to recommend BPR.
Market share	80%	BPR succeeded in maintaining and expanding its market share.
Sale	79%	Increase in the number of new customers thanks to marketing strategies.
Marketing Efficiency	76%	Marketing efficiency still needs to be improved, especially in decision making (56%).

Based on the table, the indicator with the highest score is company profit or gain (82%), followed by customer loyalty (81%), market share (80%), sales (79%), and marketing efficiency (76%). Customer loyalty shows that existing customers tend to be more loyal than new customers (82%). Conversely, marketing efficiency has the lowest score, especially in the aspect of customer acquisition.

The promotional strategies implemented by rural banks (BPRs) in Sukabumi Regency and City have demonstrated high effectiveness in increasing brand awareness, customer loyalty, and customer satisfaction. Based on the questionnaire results, the majority of respondents agreed that promotional strategies consistently remind customers of the benefits and value of the BPR brand, with the highest score of 83%. Furthermore, effective promotions also increase brand awareness, particularly in terms of recognizability of the BPR logo and name, with the highest score of 84%. However,

challenges remain in attracting customers who have the potential to switch to other banks, with the loyalty indicator for BPRs receiving the lowest score of 76%.

Table 2. Recapitulation Response Respondents Promotion Strategy Variable

Indicator	Average Score (%)	Key Findings
Brand loyalty	80%	The majority of customers are loyal to the BPR brand.
Brand awareness	81%	The promotional strategy successfully increased brand awareness.
Customer retention rate	80%	Promotions help retain existing customers.
Customer satisfaction level	83%	Customer satisfaction is our top priority.
Advertising awareness level	80%	Advertisements attract the attention of the wider public.
Level of value perception	81%	Promotion increases the perceived value of the service.

Respondents assessed product diversification at Bank BPR Sukabumi Regency and City positively based on the questionnaire results. For the number of new products indicator, product innovation received the highest score at 83%, while new product launches in recent years received the lowest score at 80%. Meanwhile, for the product line breadth indicator, Bank BPR offered a variety of products with the highest percentage at 83%, while consistency in adding new products had a score of 81%. The risk reduction indicator showed that Bank BPR's ability to manage risks related to fluctuations in market demand had the highest score at 82%, while reducing dependence on a single source of income had the lowest score at 79%.

Table 3. Recapitulation Response Respondents Product Diversification Variable

Indicator	The Highest Score	Lowest Value
Number of New Products	83% (Product Innovation)	80% (New Product Launch)
Product Line Width	83% (Product Variety)	81% (Product Addition Consistency)
Risk Reduction	82% (Market Fluctuation Risk Management)	79% (Reduction in Income Dependence)
Increasing Competitiveness	83% (Competitive Ability)	81% (Success in Increasing Competitiveness)
New Product Sales Percentage	82% (Sales Increase)	81% (Diversification Contribution to Sales)

The competitiveness improvement indicator for BPR Banks demonstrated the highest competitive effectiveness (83%) and success in increasing market competitiveness (81%). In terms of new product sales percentage, the product diversification strategy reached 82%, contributing to an 81% increase in sales. The average indicator score ranged from 81% to 82%, with the three highest being: product line breadth, increased competitiveness, and product sales percentage (82%). Overall, product diversification was rated very good with a high level of agreement from

respondents.

The competitive advantage of rural banks (BPR) in Sukabumi Regency and City was assessed positively based on four main indicators. Difficult to imitate is demonstrated by strong relationships with customers (80%), although technology has the lowest value (72%). Rare is reflected in personalized services (78%), while rarely offered products are valued at 73%. Unique Value is supported by unique solutions in products and services (81%) and value differentiation compared to competitors (79%). Differentiation advantage is most prominent in focusing on specific market segments (81%), followed by unique features not found in other BPRs (79%).

Table 4. Recapitulation Response Respondents Competitive Advantage Variable

Indicator	The Highest Score	Lowest Value
Hard to Copy	Strong relationship with customers (80%)	Technology used (72%)
Rare	Personalized services (78%)	Rarely offered products (73%)
Uniqueness of Values	Unique solutions for customers (81%)	Unique value compared to competitors (79%)
Differentiation Advantage	Focus on a specific market segment (81%)	Unique features in other BPRs (79%)

Hard-to-Imitate and Rare indicators averaged 76%, while the Unique Value and Differentiation Advantages scored 80%, indicating BPR Bank's competitive advantage is in the excellent category. Respondents rated strong customer relationships, personalized service, and product differentiation strategies as key factors that are difficult for competitors to imitate.

Structural Equation Modeling (SEM) analysis begins with a normality test using SPSS 27.0 and outlier detection through z-score. Confirmatory Factor Analysis (CFA) was conducted with LISREL 8.80 to test the validity and reliability of the Promotion Strategy, Product Diversification, Competitive Advantage, and Marketing Performance variables. The results show a loading factor ≥ 0.50 , as well as Composite Reliability (CR) > 0.7 and Average Variance Extracted (AVE) > 0.5 , which confirms that the data is valid, reliable, and can be used for further analysis.

For example, the results of the validity test on the Marketing Performance variable show strong loading factor values on the five main indicators which can be seen in Table 1 below:

Table 5. Marketing Performance Loading Factors

Indicator	Loading Factor Value	Standardized Threshold	Information
LOYALTY	0.80	≥ 0.50	Valid
SALES	0.96	≥ 0.50	Valid
EFMAZ	0.87	≥ 0.50	Valid
PANGSAZ	0.83	≥ 0.50	Valid
LABAZ	0.85	≥ 0.50	Valid

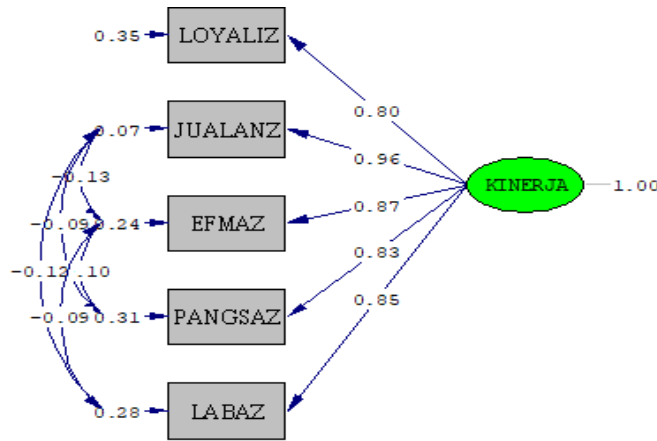
Furthermore, the reliability calculations show a CR value of 0.94 and an AVE value of 0.75, both of which meet reliability requirements. This is shown in Table 5 below:

Table 6. CR and AVE Values of Marketing Performance

Variables	CR	AVE	Information
Marketing Performance	0.94	0.75	Reliable

Overall, the analysis results indicate that the SEM model used meets validity and reliability standards and has a good model fit (Good Model). To clarify the structure of the relationships between variables in this study, the following is a Marketing Performance Path Diagram showing the relationship between indicators and constructs:

Figure 1. Marketing Performance Path Diagram



Chi-Square=0.00, df=0, P-value=1.00000, RMSEA=0.000

Mark Results Count Statistics Standard Value For Fit With a valid and reliable model, this study can accurately measure the relationship between variables and conclude their influence on marketing performance. The success of this model confirms that promotional strategies, product diversification, and competitive advantage have a significant influence on improving marketing performance, which can be the basis for the company's strategic decision-making. The Structural Equation Modeling (SEM) analysis begins with the 2nd CFA test, which ensures that each indicator has a loading factor value ≥ 0.50 , a t-value > 1.96 , and no negative error variance (Heywood cases) is found. This confirms that the estimated model is appropriate. Next, a model fit test was conducted using Goodness of Fit (GOF), where the results showed that the RMSEA (0.019), NFI (0.98), NNFI (1.00), CFI (1.00), IFI (1.00), and RFI (0.98) indicators were in the Good Fit category, although GFI (0.86), AGFI (0.79), and PGFI (0.59) were still in the Marginal Fit category. With the majority of indicators meeting the standards, this SEM model was categorized as a Good Model.

Table 7. SEM Model Suitability Test Results

Indicator	Mark	Criteria	Information
RMSEA	0.019	≤ 0.08	Good Fit
NFI	0.98	≥ 0.90	Good Fit
NNFI	1.00	≥ 0.90	Good Fit
CFI	1.00	≥ 0.90	Good Fit
IFI	1.00	≥ 0.90	Good Fit
RFI	0.98	≥ 0.90	Good Fit
GFI	0.86	≥ 0.90	Marginal Fit
AGFI	0.79	≥ 0.90	Marginal Fit
PGFI	0.59	≥ 0.90	Marginal Fit

SEM Hypothesis Testing

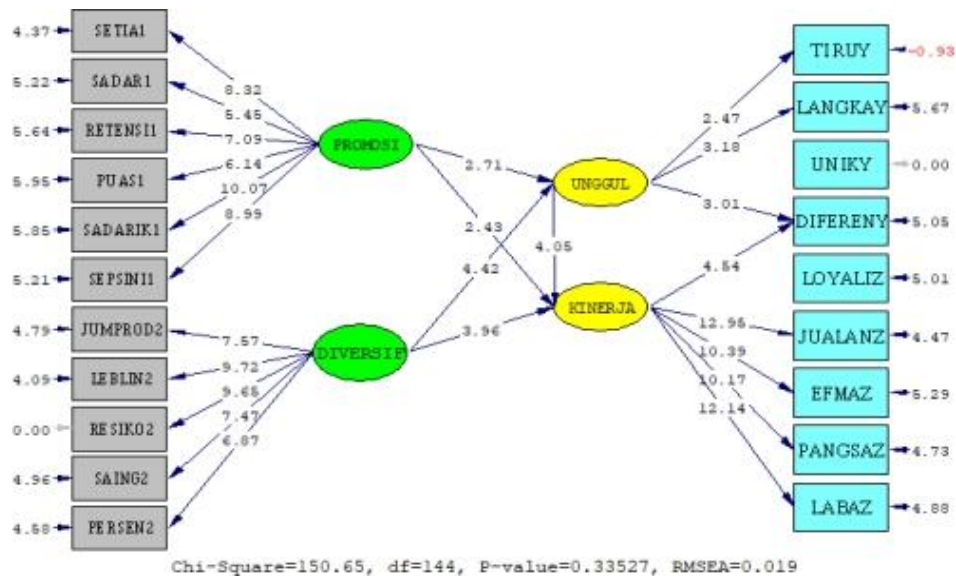
Hypothesis testing using LISREL 8.80 shows that Promotion Strategy (ξ_1) and Product Diversification (ξ_2) have a positive effect on Competitive Advantage (η_1) and Marketing Performance (η_2). The structural model shows that Competitive Advantage can mediate the effect of Promotion Strategy and Product Diversification on Marketing Performance with an R^2 value of 0.87. The estimation results show that all paths have a t-value ≥ 1.96 , so all hypotheses are accepted.

Table 8. SEM Hypothesis Test Results

Hypothesis	Variable Relationship	T-Count Value	Standard Coefficient	Conclusion
H1	Promotion Strategy → Marketing Performance	2.43	0.76	Accepted
H2	Product Diversification → Marketing Performance	3.96	0.13	Accepted
H3	Competitive Advantage → Marketing Performance	4.05	0.16	Accepted
H4	Promotion Strategy → Competitive Advantage	2.71	0.54	Accepted
H5	Product Diversification → Competitive Advantage	4.42	0.13	Accepted
H6	Promotion Strategy & Product Diversification → Competitive Advantage	5.37	$R^2=0.58$	Accepted
H7	Promotion Strategy, Product Diversification & Competitive Advantage → Marketing Performance	3.58	$R^2=0.87$	Accepted

The Sobel test results show that Competitive Advantage plays a significant role as a mediating variable in increasing the effectiveness of Promotion Strategy and Product Diversification on Marketing Performance, with t-tests of 2.25 and 2.96, respectively (greater than t-table 1.96). The SEM model used has met the validity, reliability, and model fit tests, with all hypotheses proven significant. In conclusion, Promotion Strategy and Product Diversification have a positive effect on Competitive Advantage and Marketing Performance, both directly and through mediation. Therefore, strengthening promotion strategies and product diversification is an important step in improving competitive advantage and marketing performance.

Figure 2. SEM Structural Model Diagram



DISCUSSION

Influence Diversification Product (ξ_2) to Performance Marketing (η_2) The results of the study indicate that Product Diversification has a positive and significant influence on the Marketing Performance of BPRs throughout Sukabumi Regency and City, with an influence coefficient of 0.46 and a t-value of 3.96 (>1.96). This means that every increase in product diversification will increase marketing performance by 0.46 units. The dominant indicators in this variable are the width of the product line, increased competitiveness, and the percentage of new product sales, each of which received a positive response of 82%. Product diversification allows BPRs to attract various customer segments, increase competitiveness, and increase sales of new products compared to the previous period. Thus, effective product diversification can be a primary strategy in improving BPR marketing performance, in line with research by Abdullah, W (2016), which also states that product diversification has a positive influence on marketing performance.

The Effect of Competitive Advantage (ξ_3) on Marketing Performance (η_2) The results of the study indicate that Competitive Advantage has a positive and significant effect on the Marketing Performance of BPRs throughout Sukabumi Regency and City with a coefficient of 0.33 and a t-value of 4.05 (>1.96), which means that every increase in Competitive Advantage will increase Marketing Performance by 0.33 units. The main indicators in this variable are uniqueness of value and differentiation advantage, each with a response rate of 80%. Uniqueness of value shows BPR's efforts in creating products and services that have unique appeal to customers, while differentiation advantage reflects the development of new products that are attractive and easy to use according to market needs. Thus, increasing Competitive Advantage will strengthen the attractiveness of BPRs, increase customer decisions to choose their services, and contribute to improving marketing performance, as supported by research by Arbawa, DL (2018).

Influence Strategy Promotion ($\xi 1$) towards Excellence Compete ($\eta 1$) The results of the study indicate that Promotion Strategy has a positive and significant effect on the Competitive Advantage of BPRs throughout Sukabumi Regency and City, with a coefficient of 0.27 and a t-value of 2.71 (>1.96). This means that each increase in Promotion Strategy will increase Competitive Advantage by 0.27 units. The main indicator of this variable is Customer Satisfaction Level, with a response of 83%, indicating that effective promotion programs contribute significantly to customer satisfaction. With good promotions, customers more easily remember BPR products and services, thereby increasing the bank's competitiveness in the market. This strengthens customers' decisions to continue using BPR services, which ultimately increases Competitive Advantage. This finding is in line with research by Oktapriani, R. (2021), which also states that Promotion Strategy has a significant effect on Competitive Advantage.

Influence Diversification Product ($\xi 2$) to Competitive Advantage ($\eta 1$) The results of the study indicate that Product Diversification has a positive and significant effect on the Competitive Advantage of BPRs throughout Sukabumi Regency and City, with a coefficient of 0.52 and a t-value of 4.42 (>1.96). This means that each increase in Product Diversification will increase Competitive Advantage by 0.52 units. The main contributing indicators are the width of the product line, increased competitiveness, and the percentage of new product sales, each with a value of 82%. BPRs that offer various types of products can attract more customer segments and increase their competitiveness compared to other banks. In addition, product diversification has been shown to increase product sales compared to the previous period. In other words, this strategy is a major factor in strengthening the competitive advantage of BPRs in the banking market. This finding is in line with the research of Syafi'i, A. (2023), which states that Product Diversification has a significant effect on Company Growth and Competitive Advantage.

Influence of Promotion Strategy ($\xi 1$) and Product Diversification ($\xi 2$) on Competitive Advantage ($\eta 1$) The results of the study indicate that Promotion Strategy and Product Diversification together have a positive and significant effect on the Competitive Advantage of BPRs in Sukabumi Regency and City, with a contribution of 58% ($R^2 = 0.58$), while the remaining 42% is influenced by other factors outside the study. The coefficient of influence of each variable is 0.27 for Promotion Strategy (t-count = 2.71) and 0.52 for Product Diversification (t-count = 4.42), where Product Diversification has a more dominant influence in increasing Competitive Advantage. The more effective the Promotion Strategy implemented, the easier it is for BPRs to build competitive advantages, while appropriate Product Diversification will further strengthen the competitiveness of banking products and services. This finding confirms that the combination of the two strategies can increase the attractiveness and sustainability of BPRs in the banking market.

The Influence of Promotion Strategy ($\xi 1$), Product Diversification ($\xi 2$) and Competitive Advantage ($\xi 3$) on Marketing Performance ($\eta 2$) The results of the study indicate that Promotion Strategy, Product Diversification, and Competitive Advantage together have a positive and significant effect on the Marketing Performance of BPRs in Sukabumi Regency and City, with a contribution of 87% ($R^2 = 0.87$), while the remaining 13% is influenced by other variables outside the study. The coefficient of

influence of each variable is 0.22 for Promotion Strategy (t-count = 2.43), 0.46 for Product Diversification (t-count = 3.96), and 0.33 for Competitive Advantage (t-count = 4.05), which indicates that Product Diversification has the most dominant impact on improving Marketing Performance. The more effective the Promotion Strategy and the wider the Product Diversification offered, the Competitive Advantage of BPR banks will increase, which ultimately has a positive impact on Marketing Performance. These results are in line with previous studies which state that brand image, promotion, and trust have a significant effect on purchasing decisions.

CONCLUSION

The conclusion of this study indicates that promotional strategies, product diversification, and competitive advantage significantly influence the marketing performance of rural banks (BPR) in Sukabumi Regency and City. Of these three variables, product diversification has the greatest impact on improving marketing performance. This indicates that the more diverse the products and services offered, the greater the bank's opportunity to attract customers. Furthermore, promotional strategies and competitive advantage also play a crucial role in enhancing the competitiveness and public trust in rural banks.

The research also revealed that competitive advantage can mediate the influence of promotional strategies and product diversification on marketing performance. However, based on the Sobel test, the direct influence of promotional strategies and product diversification on marketing performance is greater than the indirect influence through competitive advantage. This means that while competitive advantage is important, direct improvements in promotional strategies and product diversification will have a more immediate impact on the marketing performance of rural banks in Sukabumi Regency and City.

Based on these findings, the implication is that rural banks (BPR) need to continuously improve their promotional strategies by utilizing various media, including digital marketing, and increasing promotional appeal to more effectively reach potential customers. Furthermore, product diversification must be continuously developed by adapting banking services to changing market needs. Competitive advantage must also be strengthened through improving service quality, investing in technology, and training employees to provide better and more professional service.

As a recommendation, rural banks are advised to further optimize their promotional strategies through regular evaluations of the effectiveness of marketing campaigns and the use of social media. Furthermore, product diversification should be carried out innovatively by adding relevant services and offering more attractive product packages to customers. Competitive advantage also needs to be strengthened by improving service quality, developing employee skills, and maintaining the bank's positive reputation and image to remain competitive in the increasingly competitive banking industry.

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