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## Journal of Positive School Psychology (JPSP)

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Journal of Positive School Psychology (ISSN 2717-7564) published now by ASR Research India is a peer-reviewed journal covering positive psychology and provides an international forum for the science of positive psychology in education and school settings. The JPSP, which is published twelve times a year, is an open-access that publishes research outcomes with significant contributions to the understanding and improvement of the positive psychology of education and services in school settings. The journal encompasses a full range of methodologies and orientations that include educational, cognitive, social, behavioral, preventive, cross-cultural, and developmental perspectives. The JPSP publishes research regarding the education of populations across the life span.

## Announcements

### Journal Publisher Authentication Information

(<https://journalppw.com/index.php/jpsp/announcement/view/4>)

2022-09-18

Recently few months back the publisher of journal is changed to Society of Psychology and Education India which is a part of ASR Research Center India. This details have already been updated in ISSN portal <https://portal.issn.org/resource/ISSN/2717-7564> (<https://portal.issn.org/resource/ISSN/2717-7564>)

Also the publisher information on scopus page is already updated which can be checked on **scopus.com**.

Some fake researchers from India have published an invalidated article in Springer regarding the authenticity of journal. After having lot of communication with Springer Team, ASR Research Center have filed a case against this authors for spreading fake news about journal. That article is also flagged as fake and is maintained till legal case is running and as a proof. Many of authors have already denied to be a part of that article but their approvals have been recorded on Springer.

ASR India has filed case against them under **Section 67 – Publishing Obscene Information, Section 420 – Cheating and dishonestly inducing delivery of property, Section 463 – Making false documents or false electronic records.**

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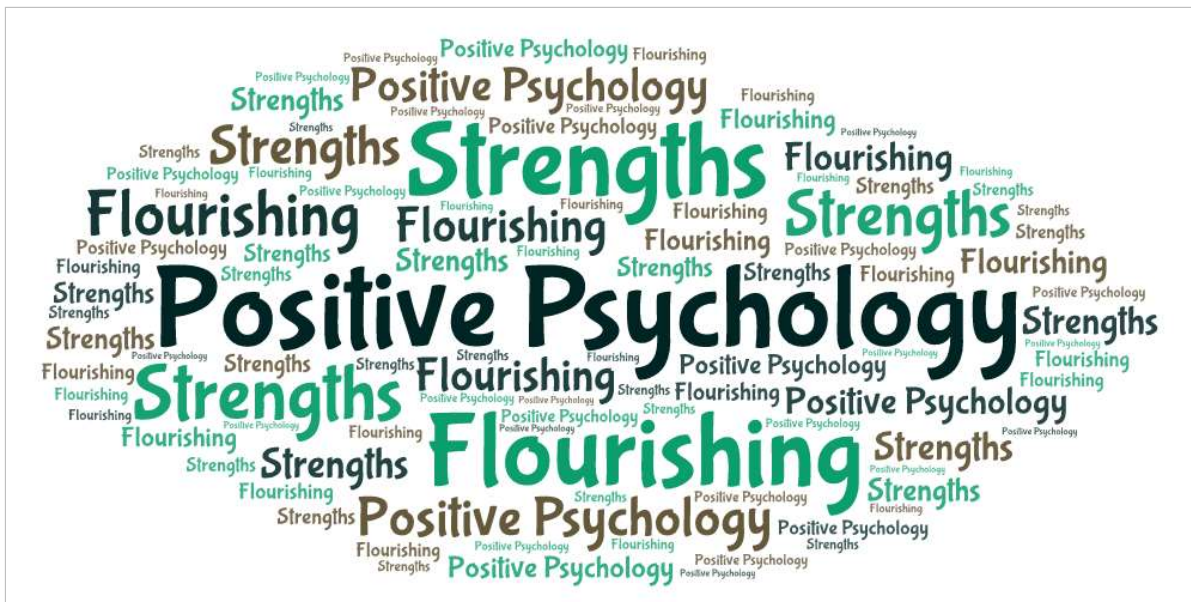


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## Keywords





# Consistency of Law No.25/2007 on Investment with Article 33 of the 1945 Constitution of the Republic of Indonesia in Realizing Social Justice and People's Welfare (A study with a Positivism-Normativism approach)

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## Abstract

Investment is very important for development with the aim of growing the national economy and improving people's welfare. Investment in Indonesia is regulated in Law No. 25 of 2007 concerning Investment (UUPM) which is a regulation that was launched with a policy of attracting large investments. However, there has not been a significant increase in people's welfare, even though Indonesia's natural resources have enormous potential and should be more than sufficient. The state regulates the economy through the economic constitution, Article 33 of the 1945 Constitution of the Republic of Indonesia, therefore regarding investment in the field of natural resources related to the Investment Law, this legal factor needs to be investigated to find out the factors that become obstacles in its objectives. The study was conducted by studying and analyzing the structure, principles, and objectives of the Investment Law. Economic Constitution of the Republic of Indonesia (Article 33) is the basis and source of the economic legal arrangements under it. Whether the Investment Law is in accordance with Article 33 needs to be proven because through Article 33 the legal norms that underlie the prosperity and welfare of the people through the economy have been determined, called justice. The UUPM normatively must be in accordance with the Article 33, therefore the it needs to be tested. UUPM has principles that are determined as the basis and as a benchmark as well as functioning in conformity assessment with Article 33, tested using the positive-normative approach to conclude its consistency. Findings, in UUPM there is the principle of "togetherness", the principle is almost the same as "together with the principle of kinship" in Article 33 but the meaning is different so that through positive-normative testing the value is different because it is different in its goals and policies, so it will be different in its implementation. In conclusion: UUPM only textually in accordance with the principles of Article 33; but the values are different, normatively inconsistent and therefore unable to realize the prosperity and welfare of the people. It is recommended to implement the UUPM in accordance with the principles and values contained in Article 33.

**Keywords:** Economic Constitution, Consistency, Principle, Rational, Justice.

## INTRODUCTION

Auditing is part of the assurance service, so it is Investment certainly is very important for development with the aim of growing the national economy and improving people's welfare. Investment in Indonesia is regulated in

Law No. 25 of 2007 concerning Investment (UUPM) which is a regulation that was launched with a policy of attracting large investments. However, there has not been a significant increase in people's welfare, even though Indonesia's natural resources have



## EFFECT OF MARKETING STRATEGY ON BANK PERFORMANCE: THE CASE OF ABYSSINIA BANK, ETHIOPIA

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### Abstract

This study is conducted to assess the effect of marketing strategy on bank performance in the case of Abyssinia bank, Hawassa, Ethiopia. The study employed an explanatory research design with a quantitative research approach. The required data were collected from 76 bankers. The data collected through questionnaires were analyzed using the help of SPSS software version 21. A Multiple linear regression analysis was used to examine the given data. The study's findings showed that the performance of the Abyssinia bank branch was influenced by product, price, promotion, and place. Delivering quality services, using technology properly, applying product differentiation methods properly, diversifying products, and delivering products that meet customers' needs significantly affect bank performance. Likewise, it has a reasonable service charge, a better interest rate on saving deposit, provides interest-earning in a relatively short period, gives low-interest rate on loan, and opens a book free of charge have a significant effect on bank performance. Similarly, promoting bank services using appropriate promotional tools, properly publishing products/services for customers, and having an available budget to use appropriate promotional tools significantly affect bank performance. Equally, found near to home/workplace, located at a convenient place, convenient opening and closing hours of the bank, and having many branches in different places significantly affect bank performance.

**Keywords:** Price, Promotion, Product, Place, Marketing Strategy

### 1. INTRODUCTION

The global market has made companies see the internationalization of their activities to remain competitive. Marketing strategy has become an important tool globally for any organization to remain in a competitive market environment. A marketing strategy is a set of resource allocation decisions made throughout a business. This includes both desired goals and ideas about acceptable and, more importantly, inappropriate methods of accomplishing them. With the

expanding importance of the financial industry, pressures for more effective financial services marketing management are increasing. Frontline sales performance is dependent on effective marketing methods (Aremu & Lawal, 2012).

On the other hand, due to the competitive environment in today's business, the most pressing issue for sellers is not only providing exceptional, high-quality products or services, but also retaining loyal customers who will