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## COMMUNICATION STRATEGIES IN MARKETING AS COMPETITIVE ADVANTAGES IN A CREDIT COOPERATIVE IN SOUTH AMAZON – BRAZIL

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**Abstract:**-The following article has the its theme the use of communication strategies in marketing in the credit union, stressing the advantages that the use of these bring to the cooperative venture. Communication strategies in marketing involves the marketing mix, which consists of using promotional tools to promote and create awareness to consumers about the products and services offered by the company, stimulating consumption. The credit union has the feature of dual nature, contemplating both the economic side when the social side of his associates, if becoming thus, a different financial institution. The research aimed to report the use of communication strategies in marketing to obtain advantages in the Cooperative Credit Free Admission Central South Brazilian Sicoob CREDIP, that gets the biggest rooms highlight in this industry in the state of Rondonia. Through applied evaluation and recorded interviews, we obtained, the current and planned use of communication strategies in marketing from the Sicoob CREDIP accompanying the standard established by Confederation Sicoob system using promotional tools that provide greater visibility and viability in the competitive market with a view to increasing its associates and increased market share of the cooperative.

**Keywords:**Marketing. Communication in Marketing Strategy. Marketing Mix. Credit Union. Advantages.

### INTRODUCTION

In accordance with the Law of Cooperatives (LAW no. 5,764 / 71), credit unions are societies of people, with nature itself legal, non-profit, to provide, by means of mutual assistance, the provision of financial services to their members, as the granting of credit, acquisition of demand and time deposits, checks and other services and products, in addition to other specific operations and duties set out in the legislation in force, with the right guaranteed to all financial market instruments (PINHEIRO, 2008). Although they are differentiated from other financial institutions, credit unions are not excluded from a competitive market, and need to stand out among the other credit unions and banks.

In an organization that is not-for-profit as a credit union, the use of marketing strategies , in addition to being method that promotes growth and expansion of the market, aimed at attracting contributions in terms of time, money, and other resources and maintain its operations, in addition to achieving its objectives predefined (TRUE, 1993). Communicate effectively without losing focus of the ideals of cooperativism is one of the goals of the marketing communication in a credit union. Through this tool, the doctrine, the principles, results, new products, benefits and prices are disseminated and perceived not only by members, as well as by potential associated and general market.

In this context, the research is limited in the area of Marketing and has examined the use of communication

Ariela Felicia Gomes da Silva\* , Ademir Luiz Vidigal filho\* , Carlaile Largura do Vale\*\* and Lucelia Largura do Vale\* .“COMMUNICATION STRATEGIES IN MARKETING AS COMPETITIVE ADVANTAGES IN A CREDIT COOPERATIVE IN SOUTH AMAZON – BRAZIL” Review of Research | Volume 4 | Issue 5 | Feb 2015 | Online & Print

strategies in marketing to gain advantages in a credit cooperative, looking for them to be identified and relate the importance of the use of such strategies for the survival of the enterprise cooperative market. Therefore, the overall objective was to analyze the strategies of communication in marketing to gain advantages in the cooperative credit object of this study, the Credit Union of the Central-South Rondônia's - Sicoob Credip; backed by specific objectives were to identify the communication strategies in marketing used by the company in study; Raise the elements of the marketing mix used by the cooperative credit and analyze the benefits perceived by the managers and employees of the credit cooperative natural and by credit union central, arising from the use of communication strategies in marketing.

The relevance of the research has as reference the current scenario of credit cooperatives. According to information provided by the Report of Banking and Credit (2011) of the Central Bank of Brazil (BACEN), there are 1,274 credit unions in Brazil, as they in 7TH position in the ranking of major financial institutions in the country. Note that the credit unions are highlighted in the financial market and data prove that the industry is growing faster than the other financial institutions for many years. The following search seeks to correlate this expansion and maintenance of the market on the part of credit cooperatives to the use of communication tools in marketing, in addition to the advantages that supposedly these tools offer.

## 1 THEORETICAL FOUNDATION

### 1.1 MARKETING

Define a single general concept and central marketing is an action almost impossible, because it involves many factors that have changed in accordance with the time and with the opinion of various authors. Officially, the concept is defined by the American Marketing Association (AMA, 2007), which stated that the marketing is an organizational function and a set of processes for creating, communicating and transmitting values to customers; to manage relationships with customers, to benefit the organization and its stakeholders.

It is clear that the various concepts about marketing talk among themselves, centering on the fact that the exchange between people, of a good or service, to meet the needs of those involved, both consumer and organization. They don't buy things they buy solutions to their problems, so the marketing seeks to meet their desires and needs through market actions grouped in the so-called composed of marketing or 4 Ps, which is the set of controllable variables that the company can use to influence the response of consumers (HONORATO, 2004). follows the conceptualization and explanation of composed of marketing, and how communication strategies in marketing are used by a company.

### 1.2 COMMUNICATION Strategies IN MARKETING

One of the central roles of marketing in an organization is the definition and implementation of strategies for the achievement of pre-established objectives. Inserted into general strategies of a company, are communication strategies in marketing. To understand this concept it is necessary to define two other concepts: the strategy of communication.

According to Oliveira (1997), strategy is the set of decisions made with the purpose of guiding the company's position on the environment, that is, they are sets of guidelines and rules that seek the positioning on the market in which the company operates, represented by their challenges, objectives and goals. In marketing, strategy consists of a logic of marketing by which the business unit expects to achieve your marketing goals. Are then developed specific strategies to target markets, a marketing mix of communication and the level of spending, based on market segments in which the company wants to focus (KOTLER, 2003).

After defined these two factors inherent in the subject matter, is defined communication strategies in marketing as the set of activities in which marketers focus to determine the appropriate markets for the company offerings and the development of the marketing mix effective (TRUE, 1993). Thus, a company such as a credit union, not even aiming at profit, seeks to develop communication strategies in marketing to disseminate their results and products to current and potential stakeholders and the general public.

### 1.3 MARKETING MIX

The interaction between an organization and its means internal and external environments through composed of marketing. In 1960, Professor Jerome McCarthy was the first to address the marketing of systemic form, representing that composed of marketing or also known as the 4 Ps: Product, Price, Place (distribution) and Promotion (promotion) (COBRA, 1992; HONORATO, 2004).

Second Crocco (2006), the 4Ps or also called composed of marketing, are the combination of strategic variables controllable by organization geared toward the creation of value for the consumer and the achievement of the objectives of the organization offeror. The interactions of these four variables aiming at the satisfaction of the

desires and needs of the public and segments chosen by organizations, in addition to help in achieving the objectives pursued by the same. About these tools, the definitions of Xavier (2009), Cobra (2007) and Crocco (2006) can be seen in table 1.

**Table 1: The tools of 4Ps.**

<b>PRODUCT</b>	<ul style="list-style-type: none"> <li>• Basic Characteristics of goods and services.</li> <li>• Variety, quality, design (format).</li> <li>• The brand name, practicality, packaging, size, guarantees.</li> <li>• Colors, flavors, aromas, typology and tipometria of labels.</li> <li>• Consumers buy the benefit of the good or service, to meet your needs.</li> </ul>
<b>PRICE</b>	<ul style="list-style-type: none"> <li>• Reflects cost to the consumer.</li> <li>• Conditions of payment, acceptance or not of cards or coupons, split price, promotions, discounts, concessions, financing.</li> <li>• Variable flexible, easy change without cost.</li> </ul>
<b>DISTRIBUTION POINT OR POINT-OF-SALE</b>	<ul style="list-style-type: none"> <li>• Distribution, physical location and logistics for the availability of the products/services to consumers.</li> <li>• Structure and management of the activities of agents in channels, operations of attacked and retail and physical distribution.</li> <li>• Product Flow properties, information, resources, and promotions, linking production to consumption.</li> </ul>
<b>PROMOTION</b>	<ul style="list-style-type: none"> <li>• Communication of the products or services to target audience.</li> <li>• Information about configuration, needs that meets and how it meets the needs.</li> <li>• Search persuade or encourage potential buyers to experimentation.</li> <li>• Advertising, public relations, personal selling, sales promotion and direct marketing.</li> </ul>

Source: Xavier (2009), Cobra (2007) and Crocco (2006), adapted by the author

The composed of marketing is used to direct the marketing strategies of an organization, in addition to being oriented to the creation of value for the consumer, and consequently, the achievement of predefined objectives. Despite the benefits and functionality, these four variables are influenced by the environment in which the organization is inserted and by factors that are not controllable, such as social and demographic change, in addition to technological advances, causing failure in the planning of such a tool (MUCKIAN, 2002). It is then the company to use the tools of the marketing mix whereas its particularities, in addition to its internal environment and external.

#### 1.4 MIX OF COMMUNICATION IN MARKETING

According to Belch (2011), the communication of an organization with the market takes place as part of a promotional plan carefully planned and controlled. This promotional plan is called composite or promotional mix of communication in marketing. Second Crocco (2006, p. 160), the mix of communication in marketing or composed of communication in marketing is the effort of communication for the recognition and the creation of awareness of a product on the part of target buyers, involving the information about its configuration, the needs that it potentially meets and how he meets these needs.

The composed of communication in marketing or mix of communication in marketing is formed by five promotional tools: advertising, sales promotion, public relations, management of the sales force (or personal sales) and direct marketing. The elements mentioned above and its tools can be seen in figure 1.



**Figure 1: The elements of communication in marketing .**  
Source: Belch (2011, p . 28) Adapted by the author.

The function of all the elements of communication integrated marketing is to communicate to customers and prospects, in addition to other relevant public, which the company offers to the market, in issues of goods and services (BELCH, 2011). Below is the explanation of each of these promotional tools, relating their concepts and features.

#### 1.4.1 Propaganda

According to Belch (2011) and Baljeet Grewal and Levy (2012) propaganda is the most visible of the components, a form of communication from a source identifiable paid, provided by means of a communication channel and made to persuade the receiver to take some action, at present or in the future. The main objective is to make the product or service is known through the media, for which the consumer go to the same.

Second Blessa (2006), there is the existence of institutional propaganda or corporate advertising, which is the disclosure of the company, institution or concept, aimed at fixing or to change its public image. This type of advertising is not aimed at the sale, but the predisposition in favor of the public in relation to the product, service, brand or institution that the sponsors. Used by large corporations, the institutional propaganda advertises the products and services with a focus on positive image of the company.

On the vehicles (channels) by which messages of propaganda are transmitted, Sissors and Bumba (2001) define that they use the mass media , through the means of conveyance, such as newspapers, magazines, radio and television, which are especially appropriate for the distribution of advertising to a generic public dispersed, i.e. earth. These types of media inserted in mass media are prioritise by authors Sissors and Bumba (2001), Kotler (2000) and Muckian (2002) in table 2:

**Table 2: characteristics, advantages and disadvantages of vehicles of propaganda.**

<b>NEWSPAPERS</b>	<ul style="list-style-type: none"> <li>• Immediate Sense and periodicity</li> <li>• Movement directed to the public of earth</li> <li>• Market Segmentation flexible geographical</li> <li>• The advertisement of easy and rapid change</li> </ul>
<b>MAGAZINES</b>	<ul style="list-style-type: none"> <li>• Selectivity (reach audiences selective and specific public)</li> <li>• National Coverage and local</li> <li>• Color Reproduction and quality</li> <li>• Longer service life due to rereading</li> <li>• Increased power of permanence (time and space for more information)</li> </ul>
<b>RADIO</b>	<ul style="list-style-type: none"> <li>• Great coverage and flexibility</li> <li>• Low Cost</li> <li>• Selectable by target audience</li> <li>• Character of intrusion</li> </ul>
<b>TV</b>	<ul style="list-style-type: none"> <li>• National Coverage of earth</li> <li>• Low per capita cost of coverage</li> <li>• National Prestige</li> <li>• Messages memorable and repeatable</li> </ul>

Source: Sissors and Bumba (2001), Kotler (2000) and Muckian (2002) adapted by the author.

Thus, the advertisement strongly contributes to the performance of the marketing mix of an organization, being the main means used, in spite of its disadvantages, and is not only responsible for the dissemination of the product or service, as well as the organization that produces it and offer to the market.

**1.4.2. Sales Promotion**

It is sales promotion as any activity that aims at increasing the sales, the type does not staff, but which often includes the propaganda (COBRA, 2007). Second Blessa (2006), sales promotion is the specific effort of promotion objectives to promote sales. Unlike the other tools, the focus of sales promotion is to offer an incentive to purchase, and you make them using Live Preview la (KOTLER, 2000).

The tools of any sales promotion can be focused in both channel members such as wholesalers and retailers, as the final consumers. The first strategy is called push, in English) and the second is called pull pull, in English) (BALJEET GREWAL; LEVY, 2012). Second Crocco (2006), Kotler (2000) and Belch (2011), the strategy of sales promotion directed at the consumer end (pull) aims at attracting consumers to bring them up to the retailer or wholesaler and make a purchase or testing of the product.

Several factors contribute to the use of this tool, because the promotion is currently accepted as an efficient tool for sales, in addition to the growth in the number of brands, the frequency with which the competitors use promotions, the greater sensitivity of consumers to price, the demand for the trade and the decline in the efficiency of propaganda due to saturation and the high cost (KOTLER, 2000). However, the promotion of sales also faces saturation to be easy and general use, where you should combine promotions more advantageous, more innovative than the competition and use of media attractions at the point of sale.

**1.4.3. Public Relations**

To Baljeet Grewal and Levy (2012), is the organizational function that manages the company's communications to achieve a variety of objectives, including the construction and maintenance of a positive image, dealing with history and unfavorable events, in addition to preventing them and maintain positive relationships with the media. Second Kotler (2000) this tool also has the function to support the marketing department, in addition to support launch of new products, repositioning of a mature product and acquisition of interest in a product category. A popular tool of public relations is the sponsorship of events. Occurs when organizations support various activities (financially or in other ways), usually in sectors cultural, sporting or entertainment (BALJEET GREWAL; LEVY, 2012).

This type of tool the mix of communication in marketing has achieved the greatest growth in recent years, being used by large companies. Due to this the question of the value of the information and the importance of the positioning of a brand in the market, with respect to its image and goals, for it to be a success and output of their products and services.

**1.4.4. Management of sales force or Sales staff**

For Barbosa e Silva (2010), management of sales force is sales call staff, and consists in face-to-face

interaction with the customer with the purpose of making promotion and sales, allowing the immediate feedback enabling adjust communication to meet the needs of the customer. Thus, these activities are of extremely personal between vendors and customers, to increase the fidelity and the contact with the organization, the brand and finally, the product or service. The sales staff can occur in a variety of environments: face-to-face, video conferencing, telephone, or internet. Their cost is very high in comparison with other forms of communication, but it is the best way to sell certain types of goods and services (BALJEET GREWAL; LEVY, 2012).

Second Kotler (2000), the sellers serve to link the company's personnel with customers, and bring the information that the business needs of their consumers, through specific tasks, such as the search for potential customers and indications; being responsible for transmitting information about the company's products and services and offering several services allied to sale, such as consultancy, technical assistance, financing and fast delivery. The use of this tool not only allows the use of the media, as the employee, who will be trained properly and will make use of personal strategies, to assist or persuade the potential buyers to purchase the product or service of the company or to act in accordance with a Idea (BELCH, 2011).

#### 1.4.5 Direct Marketing

One of the latest tools, direct marketing is inserted in the era of the emergence of new media, where companies can sell their products and services to customers without intermediaries (KOTLER, 2000). To Baljeet Grewal and Levy (2012), direct marketing consists in achieving sales and promotional techniques that provide materials for individual communications to potential customers, where the initiatives are via telephone, post, TV commercials, catalogs, in addition to initiatives based on the internet, such as e-mail and M-Commerce, to request a direct response. Briefly, the main advantage of this type of marketing is the approximation of the company with the customer, in addition to the ease of consumer products and services in the market.

Second Kotler (2000), the most recent forms of direct marketing are the electronic channels, inserted in the age of information and technology. The term e-commerce describes a wide variety of electronic transactions over the internet and use of online services, magnetic cards for transactions considered the marketing in the 21st century. According to Baljeet Grewal and Levy (2012), there is also the existence of M-commerce (mobile commerce), which involves communicate and sell to customers through their mobile devices, such as cell phones and tablets.

The technology in direct marketing is reflected in the use of the internet. To Kotler (2000), the Internet is a global mesh of networks of computers that made possible the communication instant global and decentralized. The use has increased with the recent development of the World Wide Web, easy to use, and Web browsers such as Microsoft Internet Explorer and Google Chrome. Users can navigate and obtain texts, graphics, images and sounds incorporated. Second Crocco (2006), the internet has advantages because it has agility in the exchange of information, low cost for both maintenance and update of means, personalization, generating a feeling of exclusivity on the client and allows you to enlarge the relationship.

The second tool inserted in direct marketing digital are social networks, sites where people subscribe, register their personal data, in the so-called profiles, and can relate with other people, using exchange of media such as photos and videos. Examples of such sites are Twitter and Facebook, two of the most popular websites worldwide. In Brazil, more than 80% of internet users participate in any social network, so that they must be understood and considered in any business activity (TORRES, 2009).

Therefore, it is observed that the choice of the mix of communication in marketing depends not only on the company's objectives, such as the marketing goals you want to achieve. Allied to this, there is a relationship between the mix of communication in marketing with the available resources to ensure that the considerable quantities of the product are sold, and that the promotional tools are put into practice.

### 1.5 CREDIT COOPERATIVES AND MARKETING STRATEGIES

Cooperatives are considered a way of defense in relation to human work and an alternative to the capitalist system, being organized as solidary economy. Credit unions, following such principles, aims to promote savings and finance needs or projects of its members (YOUNG, 2005).

The characteristics of social marketing practiced by cooperatives are the same is considered proactive and seek to anticipate the needs, interests, preferences or perceptions that the internal and external markets are likely to have in the future (CRUZIO, 2003, p. 24).

Second Cruzio (2003), cooperatives that use social marketing need to identify their internal and external, because for each one of them must be a type of differentiated marketing, managing the elements of composed of marketing effectively. This management stems from the offer to its members and general market of quality goods and services, the prices and deadlines more accessible that joint ventures; the development of advertisements aimed at disseminating best products and services of associates in target market; the choice of appropriate media to reach the greatest number of target markets and the improvement in the aspect of packaging or presentation of the products offered on the market. Briefly, these actions cause alterations that would eventually culminate in propiciamento of



financial results and cost for both the cooperative and the cooperative members in the form of leftover liquid, while at the same time meet the needs and preferences of the various internal and external.

Therefore, the credit union must combine the social media technology available to the disclosure of their objectives, as well as a cooperative venture, as well as its performance in social perspective, seeking always obtain benefits that reflect in the provision of its services and offer your products to our members and target market. It is important that communication strategies in marketing are keeping up with the trends of the market in which the credit union is inserted, in addition to being flexible and according to his purposes.

## 2 METHODOLOGY

The following research is applied and exploratory, descriptive, based on deductive method and approach of qualitative type. The population and sampling are of type non-probabilistic, where the subjects of the research were selected according to their relationship with the delimitation of the research theme, not presenting reasoning mathematics. Using data collection techniques such as bibliographical research, documentary research and field research, through the application of questionnaires and semi-structured interviews and the analysis of the results was performed by means of a description of the responses obtained in the questionnaires and interview applied, using discourse analysis as technical.

The form of data collection was carried out primarily through the application of a structured questionnaire via e-mail to single employee of Communication and Marketing Area at Sicoob North Central, located in the city of Porto Velho (RO). The second step consisted in applying semi-structured interview, carried out with the participation of three employees of the Marketing of the Array of Sicoob Credip, located in the city of Pimenta Bueno (RO). The record form was made through notes of responses acquired and audio recording via mobile device, with the consent of the participants. The last step consisted of the application of semi-structured questionnaires via e-mail to three managers of the main service posts of Sicoob Credip in different cities.

The research also used the method of documentary research, where it has been examined whether the marketing plan of the cooperative credit target of this study, aiming to identify the actions of promotional credit cooperative annually, and its planning about the mix of communication in marketing through the description of the same.

## 3 RESULTS AND ANALYSIS OF DATA

The target of this study is the Credit Cooperative Free Admission Central-South Rondônia's - Sicoob Credip, the first institution of its kind in the state of Rondonia. The Sicoob Credip was founded in day December 21, 1996 at the instigation of the then Government of the State, in the city of Pimenta Bueno. In 1998 it was installed in the building of Rural Association, occupying two office rooms, and only in the year 2003, the credit union has joined the System of Credit Cooperatives in Brazil (SICOOB), bringing standardization, operationalization, greater coverage area and new products for the development of the cooperative (MOURA, 2012). The research was carried out in Sicoob North Central, which is the Central Cooperative in which the Sicoob Credip, then cooperative natural, belongs. In addition, the research was conducted in the Sicoob Credip, where the aim of the present study was to carry out the study both in the array, which receives and establishes the marketing strategies, such as in management positions, which perform the same, covering the whole process of strategies Communication in marketing.

The first stage of the research consisted of a structured questionnaire with 21 questions sent by e-mail to the one employee of the Department of Marketing of Sicoob North Central, located in the city of Porto Velho (RO).

He asked if the participant as the same would describe the scenario of the communication between the central cooperative in which it operates and the credit cooperative natural target of this study, responding as "Good". WAS also questioned the participant as the same would assess the marketing practiced by credit cooperative, noting the alternative "Good" as a response, and still, evaluated 9 to 10 the degree of importance of marketing for the credit union.

On being asked about the communication tools in marketing used by credit union unique, the participant responded that "Propaganda" and "Public Relations" are the most used. Referring to promotional tool Propaganda, the participant responded that the most commonly used method is in "Magazines", and about the use of the promotional tool sales promotion, through competitions and prize draws. WAS also questioned the use of the tool Public Relations", where the participant replied that gives through the action of "Partnership with newspapers and/or magazines"; stating also the use of the tool direct Marketing through the Internet (Facebook, Twitter, Blog, Website, Advertisements on sites) and direct Mail (via mail or e-mail)", as a means of dissemination of natural cooperative.

Some issues addressed the process of receiving and sending communication strategies of marketing by North Central. The participant said receive the communication strategies in marketing via "Post/internal mail, e-mail and periodic meetings"; explaining that passes these strategies for the credit union unique, in this case, the Sicoob Credip, via "E-mail and internal mail via post office" as regards the frequency of communication strategies in marketing are transferred to credit union unique, the participant stated that the same "(...)" are transferred only when

there is a need, i.e. when the Swiss launches some strategy," he says. Still on the strategies fails, the participant stated that are "Good" the results obtained with the use of communication strategies in marketing , and that they are able to achieve their goals.

On other issues, dealt with the point of view of the participant about the advantages of the use of communication strategies in marketing cooperative Sicoob Credip. His response was that the advantages are "The largest space in the media than the other credit unions and/or banks; and higher performance of cooperative enterprise in a competitive market". The same said that the visible results of such use are the "Increase of members/associates, an increase in the disclosure of credit cooperative natural, increase the dissemination of cooperativism and increase loyalty among the members/associates".

To be questioned on the aspects to be improved with regard to the use of communication strategies in marketing in general, the participant stated that the aspects "Language, internal disclosure and external" can improve with respect to the definition of communication strategies in marketing by Sicoob Confederation. Also, the participant stated that the aspects "Language, involvement of responsible and involved, feedback" can improve with respect to the passthrough communication strategies in marketing to the Central Cooperative.

Addressed to the participants which general importance have marketing to credit cooperative, the personal perspective of the same. The participant 03 said that the importance of marketing the general point of view is the "visibility and transparency to members and to the community", in which the participants 01 and 02 agreed with the issue of transparency, to which replied, respectively: "Well, I think the importance is because everyone wants to have that transparency, that is to show what we do, how we work. (... ) Also a way to offer our products, pro staff know, I think that it is important for this, because if it had not marketing, people not grips the cooperative", and the participant 02 complements "It is important to take back to members and to those who do not is still cooperating, as is the cooperative. (... ) This is the importance of marketing , lead for the members and for the future members what is credit union".

The interviewees also assessed the current scenario of communication between members and the general public with the credit union. The participants 01 and 02 evaluated the scenario as "Good", and justified that "(... ) we have much to improve, especially with the general public. With the cooperative reached, but with who is not cooperating we still have plenty to work". The participant 03 chose the alternative "Regular" referring to communications landscape and justified their answer "has a lot to improve. The level, the communication with the staff has to improve. The information has had a lot of noise, has not come to all. For this reason, it is necessary to develop new strategies for the communication be effective". All participants agreed that there is need for improvement with regard to marketing practiced by credit union.

With respect to communication strategies in marketing used by credit cooperative Sicoob Credip, all participants chose all alternatives, which are: Advertising, Personal Selling, Public Relations, Management of Sales Force and Direct Marketing . The participant 01 emphasized that the tool Public Relations is inserted in the marketing department , not offering a single professional to perform this function. When asked about the means of propaganda used by credit cooperative, the participant 03 scored all alternatives, which are "Radio, Television, Newspapers and Magazines" and participants 01 and 02 marked all less the alternative "Magazines".

For the alternative "Radio", the participant 03 explained how the process works: "Through the Service Posts we got in contact with the radios more heard. The managers take contact with the radios and the marketing of the matrix comes in contact with and directly closes the contract with the radios in each municipality". The participant 01 complemented, explaining the beginning of this process: "The Sicoob North Central sends the audio of campaign or we got the campaign information and send out to the Radio station, to which the speaker make the propaganda," he says.

For the alternative "TV", the participant 03 says that it is done the same process of Radio stations, to which the participant 01 complements "On TV we used the commercial advertising. We outsource, the producer who does, we are not doing the video. Some of these come from Sicoob Confederation, which send us to people, other everyone tells us to do in a producer". Already for the alternative "Newspapers", the participants agreed that it is not a usual marketing , for disclosure and products and yes, disclosure of official documents, explained by the participant 03: "Newspapers, only we used for the publication of official documents, because the cost to you publish some news in the official is still very high. Only one (news), is high". Only the participant 03 marked the alternative "Magazines", referring to internal disclosure of cooperative: "With respect to magazines, we have our newsletter internal Sicoob", he says.

He wondered if the participants who are responsible and which way is used the promotional tool Manages sales force or Sale in personal credit cooperative. The participant 03 replied that "The staff of the (department) Product does this, then the person responsible would be goods industry (each agency) and the matrix has a manager. The actuation of this tool is still shy, the question of our sales promotion is still very timid, we need to improve. It is more reactive than proactive". On the relationship of the Marketing department with the Products, explains: "are carried out four campaigns per year, we help in dissemination, in preparation of the art and the purchase and distribution of gifts of the campaigns. If something is missing, a poster or a material 'x', for example, we do the request and dispatch. We offer the support of them, the sale is with them," he says.

With respect to other promotional tool, questioned the use and the means to use "Sales Promotion" in credit cooperative. All participants chose the alternatives "Coupons, Giveaways, contests, and Sweepstakes". The participant 03 explained, the general point of view, the use of this strategy: "marketing is what promotes actions to boost products. The greater part of this question the creation comes from industry and marketing of products of the matrix. The strategy for disseminating us whom we have defined. The Sicoob North Central makes, for example, the single, makes the VT, but the strategy of promoting this is borne by the individual. They are the standard that has to be, but the type of action who defines are the Jobs of Attendance". On the evaluation of the use of this tool, the participant 03 says: "In truth, it must have more planning of these actions and there is the difficulty of measuring both result that this action has brought to us," says the interviewee.

He wondered if the respondents to use the promotional tool Public Relations and the way in which it occurs. All participants selected all alternatives, stating that the credit cooperative performs "Sponsorship of events, Partnerships with newspapers and/or magazines, Partnerships with radio stations, Partnerships with television networks and Sponsor social projects". Already the participant 03 also pointed out the alternative "Other: Sponsorship of Social Projects", justifying their choice: "In the case of projects partner is different, we also have a policy and there is a period of registration of these projects. The tenderers shall send these projects and the array will analyze and check which the project best fits the policy of social projects, which will be more viable. The idea of supporting social projects is of Credit Cooperative Natural Sicoob Credip", says the participant 03.

When questioned about the use of the promotional tool Direct Marketing by credit cooperative, all participants have marked the options "Internet" and "M-Commerce" as the means of propagation of promotional tool. The participant 03 justified the choice of the alternative "Internet", explaining that: "Every day we have identified and launched some propaganda, some information to members via Facebook and Twitter. Weekly we listened to blog, updating it. We will try to do this because it is difficult, but this is our idea. The site does not have to update more, because it is the Central North. Also we use the linkd command, which is a social network more professional, and updated weekly". The advantages of the use of this medium, the participant 02 explains: "The range is very good, by means of the Internet are people aware of what is happening, such as a selection of employees, send resumes, the internet reaches more than the media radio and television," he says.

On the alternative "M-Commerce", the participant 03 explains "The use of propaganda by cellular has no periodicity. First, because it is expensive to send message, because we have 15,000.00 cellular registered and pay the unit, in addition to the cost be prorated by PA's when we used, then the cost is too high still", and in accordance with the participant 02: "The program that sends messages is online, this software sends sms messages and we pay per message sent and received response also. Sometimes, just bothering people, who are asking to cancel, remove your number from the list", justifying the use of the medium and its disadvantages.

In accordance with the specific objectives outlined for conducting the research, addressed to the participants which are the visible results of the use of communication strategies in marketing by credit union, from the point of view of the same. The participant 01 replied that the results more noticeable are the "Increase of cooperative members and increased hiring of products offered by the cooperative. The satisfaction of the cooperative, its increased participation and greater dissemination of cooperative are also satisfactory results". Already the participant 03 was well aim to answer the question: "we have no tool of measurement, unfortunately. Our function is that the information reaches the cooperated without noise. It has arrived, but still needs to improve too. The participation of members in assemblies is 14,5 %, one of the functions of our industry is to increase this participation and this is becoming reality," says the interviewee.

By Following the specific objectives of the research, also asked the interviewees what are the advantages perceived acquired by the cooperative credit through the use of communication strategies in marketing. The participant 03 replied that the biggest advantage is the right information to the members, without forgetting the dual nature of the cooperative: "information arrives personalized, because if you understand the information in the databases are generalized, are released and who achieve 'fish', everything as well. In the case of credit cooperative, we launched direct information to members, information that he really need to know. We know that the cooperative needs to acquire that information, then they are not random information. Our goal is always inform and show that our cooperative cares with that site in which it is inserted. The cooperative works on economic development of cooperating, in addition to worry about social development and with the well-being," he says.

Already the participant 01 justified its response regarding the function of the Marketing industry: "We show the transparency, everything that happens, everyone knows how it works the cooperative, the other institutions do not disclose fully. The issue is that each cooperative member must be more of that customer, we have to keep the cooperative", reply complemented by participant 02: "We have to use the fact of being cooperative, expose the fact that the cooperated in addition to user is also owner, and trace the path that the cooperative follows. Our advantage is to be Sicoob, be part of a system which is the largest in Brazil and we went out in front on account of this, then it is not difficult to make advertisements", he explains.

They also addressed the participants who are responsible, and how the communication strategies in marketing used by credit union are defined. The participant 02 replied that "The Sicoob sends National strategies for the North Central, which passes the campaigns, updating always. However, we should also exercise the internal

ideas, not only in the matrix and the attendant also". The participant 03 responded and differently, explaining that the strategies are created and implemented in the cooperative natural: "Here in Sicoob Credip in products sector. The area of marketing and products are responsible. With the participation of management and with the entire executive board," he says.

When asked if there is a budget set for the marketing strategies used by credit cooperative, all participants have answered yes and explained how the process works: "We define the actions that will be carried out per year and how each action will require investment. We proposal and troubling the Administrative Council. Since each COUNTRY sends their strategies before we finish the marketing plan. Uniting the strategies of PA's with our present to the council," says participant 03.

It sought to identify how it works the passthrough communication strategies in marketing for the service posts the credit cooperative, which in total, correspond to 22 agencies in 19 cities and 3 districts in the state of Rondonia. The participant 03 explained the process: "We'll the material via intranet and communication via Pandion or Spark (internal programs of instant message). we do not meeting until the moment no, but the managerial meetings will have to be for this. As they occur monthly, then we will have to advance the information to managers, to pass to employees". The participant 02 justifies its response with the focus in the operational part of the marketing industry: "When is concerned of flyers, posters, gifts, i.e. materials, we ordain via internal mail, taxi or even carrier, depending on the size. AND the information, send via e-mail, ftp, even on the phone," he says.

It sought to identify how is the purchase of the material used for the internal disclosure and external actions of marketing communication. The participant 01 explained how the process works: "We are the media requests in their majority, through the Portal of Purchases of Sicoob. When the portal takes some time to get ready, to have them when we need more agility, we (the materials needed) here. We Can't create a art here and have the portal, they have ready-made templates and probley from there. Already the newsletters and other things we do here." The participant 03 also justifies the question of the difficulties of the receipt of the material in a timely manner: "Some of the materials we buy, we ourselves have developed and asked to prepare or buy the portal the most basic products or of third parties. Suppliers in the state are few, and that is there is the difficulty of delivery, to meet the deadline for delivery. This is to our disadvantage", explains.

Finally, he wondered if in general, what would be the strategic role of marketing communication for the credit union, in accordance with the participants. In the opinion of the participant 03 the strategic role is the "Conquest of the cooperative, the market, those who are outside, at the strategic level, for interest in the cooperative". Already the participant 02 replied that the marketing communications function to "Select the public, whom we want to achieve, and we must use strategy for this. (...) We need to do strategy to reach only to those who need it, direct products". The participant 01 adds: "Because it doesn't do publicize some product and spend time and money to disclose something to someone who has no interest, is a way of reducing costs, directing the correct communication," he says.

The third stage of the research consisted in choice of three managers of the main points of service of Sicoob Credip in Rondonia state, to participate and answer a questionnaire with 20 (twenty) questions about the research, sent to the same e-mail, The managers, here called participant 01, participant 02 and participant 03, are all male, aged between 29 and 39 years and with the civil status married. Yet, all have full Graduation in Higher Education, and some, with Expertise in the area in which they operate. The time that they act in the company of all are more than 3 years, in accordance with the questionnaire.

He wondered if the participants how they assess the communication between the members and the general public with the credit union. The participant 01 was evaluated as "Good", explaining that "Due to the large number of members there is still difficulty in having a communication that reaches all with efficiency". The participants 02 and 03 were classified as "Regular", justifying, respectively, that "The members still do not have the culture of which they are the owners of the business, that everything that is done between the cooperative and the associated is reversed as a result for himself" and that "Few members know the communication channels the cooperative", they say.

With respect to the use of communication strategies in marketing by credit cooperative, the participant 01 replied "Propaganda" and "Direct Marketing", and participants 02 and 03 chose the alternative "Sales Staff". When asked if the credit union uses some means of promotional tool "Propaganda", the participant 01 chose the alternatives "Radio, Television and Magazines", in addition to "No alternative", he said, "Banners and posters in agency", explaining that "The process is done by the matrix, which negotiates with radio stations and television networks through an advertising agency. The participant 02 has chosen the alternative "Radio", explaining that "It is the means to reach a greater number of public". Already the participant 03 chose all cited alternative, justifying that "Radio and Television are used only in some cities, however, there is a placement system national Sicoob", is justified.

Asked participants if the credit union uses the promotional tool sales promotion and through what actions happens. All participants selected the options "Coupons, Giveaways and Competitions and Sweepstakes", justifying that "are made campaigns throughout the network, including all agencies, in order to leverage the sale of any product, making raffles for cooperative members and also for employees who bang the goals," says the participant

01; and "That these actions are linked to the sale of any product/service in the cooperative," says the participant 02. Still, he wondered if the use of the promotional tool Public Relations and by means of which shares the same was performed. All participants chose the alternative "Sponsorship of events", explaining that "The sponsorship of events is local, done by the manager of the agency, with a focus on events of large proportion as agricultural fairs or social events," says the participant 01. When questioned about the use of the promotional tool direct Marketing and what means are more used, all participants marked the alternative "Internet (Facebook, Twitter, Blog, Website, Advertisements on Sites )", but only the participant 01 justified their choice, explaining that "The launch of campaigns are posted in social networks, mainly on Facebook," he says. Still, was questioned the use of the promotional tool Manages a sales force or Sales Staff and that way it would be, where all the participants responded positively to the use of such a strategy, where the participant 01 explained that "The agency there is a responsible for sales, and this occurs through approach to cooperative members", where the participant 03 off, justifying that "are made campaigns for the development of products, being used teams in their points of customer service" and participant 02 justified with "there is a sector in the matrix that gives us this support", referring to Product department of Natural Cooperative, located in Pepper Bueno.

In accordance with the specific objectives of the research, was asked to the participants which would be the visible results of the use of communication strategies in marketing by credit union. The participants 01 and 02 selected alternatives "Increase of members/associates" and "Increase in the dissemination of credit cooperative natural", explaining that "The strategies used the principle gave more viability to cooperative and increase of cooperative members. The retention and dissemination of cooperativism require an educational work that is achieved with long-term actions," says participant 01. Already the participant 03 chose the alternative "Increase in loyalty of members/associates", justifying their choice: "The work of awareness of associated with the use of the products and services of the cooperative and its benefits, generates result and satisfaction for the cooperated".

Also Following the proposed in specific goals, he wondered if managers which would be the perceived advantages acquired in the cooperative credit for the use of communication strategies in marketing. All participants chose the alternative "Best performance of cooperative enterprise in a competitive market", where the participant number 01 justified their choice: "The square of 'x' city, the main benefit was the increase in Market Share, increasingly the cooperative has increased its participation in the financial market of the city," he says.

On the relationship between the roles of the participants and the communication strategies in marketing, questioned as the same are transferred to them. All participants responded to the alternative "Informative" and "Meetings", explaining that "Normally communication strategies are relayed in managerial meetings and reapplied in internal meetings of agencies," says the participant 01.

In general, the participants evaluated the participation of nonmembers/associated with respect to actions of communication in marketing in service posts acting as "Good", in addition to assessing the participation of employees of service posts with regards to communication strategies in marketing used as "Great". When referring to the degree of importance of marketing for the credit union, the majority of participants agreed that this tool has maximum degree of importance to the credit union unique.

The Sicoob Credip has a Marketing Plan Every six months, which merges the actions sent by National Sicoob and actions created by Sicoob Credip, in its 22 service points and Matrix. We analyzed the Marketing Plan of the current year of 2013, which was drawn up in a spreadsheet, divided by columns that indicate the actions that will be carried out, including what are these actions and for serving; as will be performed; when will be carried out, who will be responsible for carrying out the actions; how much will it cost, on average, these actions; and the range in accounting that will be counted, divided into months of the year.

It was observed that some actions are performed each month, being considered fixed actions, such as the update of the base cell, which corresponds to tool Direct Marketing, through the medium M-Commerce. This action involves other sectors of the cooperative, as the sector of T. I. (Technology and Information). As has already been mentioned previously, the propaganda by cell is performed by sending promotional messages to the members, which is updated by the sector of T. I., that uses a third-party program online that sends and receives messages, each of which (both sent and responses received) has a cost. The Marketing Industry is responsible for the creation and sending of these messages.

In the Marketing Plan examined, we also observe actions scheduled for celebrations, such as Mother's Day, Fathers Day, women's Day, World Environment Day and International Day of cooperatives. The majority of these actions involves gifts to employees and giveaways to nonmembers. The prizes are purchased through the Portal of Purchases of Sicoob, site on the internet where the system offers to cooperatives to purchase institutional t-shirts, calendars, bullets, flyers, mugs, keychains and various gifts. All material that is purchased is controlled through a Program of Warehouse, which records the inputs, outputs, and the stock of gifts and products.

The actions planned in the Marketing Plan are strictly followed and carried out in accordance with the employees of the Marketing Industry. They have the autonomy to be able to modify the plan in parties, with respect to any action or the way to carry it, but not in values. Once developed, the plan will for approval in administrative council, which meets every six months. Therefore, there are two Marketing Plans annually, which correspond to the two halves of the year, thus forming the Marketing Plan Annually.

## FINAL CONSIDERATIONS

This article has tried to identify the marketing of communication used by a credit union. In accordance with the foregoing, the marketing, in general, is necessary in any kind of enterprise, in which is no different from a cooperative venture. The role of marketing is strictly communicate the objectives proposed by an organization, with respect to the products and services it offers in a competitive market. For both, make use of communication strategies in marketing, to communicate effectively, by means of promotional tools to create awareness, inform and bring the return for such organizations. In a credit union, the role of communication strategies in marketing go beyond their usual functions. In addition to disclosing the products and services offered, also publishes the cooperative doctrine and the cooperative system differentiated for the market in general, as well as its advantages.

The study aimed to identify and analyze the communication strategies in marketing used by credit cooperative, as well as the benefits obtained. As a result, it was identified that the Sicoob Credip is a credit cooperative young, however, which uses all the promotional tools of communication in marketing (Advertising, Direct Marketing, Public Relations, Sales Personnel and Management of Sales Force) in a simple manner and differentiated, but planned, effective and trends of current organizations in relation to the use of technologies and creativity. It was observed that the cooperative, as belonging to a National System - SICOOB, must follow certain standards with relations to their marketing actions. However, the same get the autonomy of creation, with respect to local actions, which by means of differentiated and unique, are able to achieve the same goals of strategies by standardized system to which it belongs. An example of this is the sponsorship of Social Projects, action strictly created and performed by Sicoob Credip.

Still, the credit union has the Marketing department, which is responsible for all actions that involve communication strategies, in addition to internal marketing. Employees carry out the purchase, storage and dispatch of marketing materials for all agencies of the credit union, as well as the creation and preparation and disclosure material; they are also responsible for advertisements on radio stations, television stations and printed media, in addition to the standardization of marketing in all jobs handles and cooperative management of programs of education cooperative, which also shall be borne by the industry. This organization shows the importance of communication strategies in marketing on the part of Sicoob Credip, which uses the actions in marketing both to distribute to members and potential members, both for the employees of the credit union, the advantages and the reasons to join the cooperative system.

Finally, the general objective of this study is to relate what advantages the use of communication strategies in marketing brings to the Sicoob Credip. For both, we dealt with all those involved in the system, starting with the cooperative Sicoob North Central, which is responsible for receiving and reviewing strategies for cooperative natural Sicoob Credip. In this, he wondered if the employees involved with the direct receipt of such strategies, located at the Headquarters of the same, as far as the managers of the main points of service in the state of Rondonia, responsible for direct execution of such strategies in their agencies. It was concluded that the benefits obtained through the use of such strategies are numerous, always related to the creation of awareness, not only on the part of the cooperative, but also of the market in general, which is and how it works the cooperativism. The main advantage is in the dissemination of the dual nature of the cooperative, which provides financial services that are consistent with the market and satisfy the economic needs of their members, as also admiring the social development of the place in which it is inserted. Thus, the communication strategies in marketing aiming at the dissemination and information the cooperative system, using the transparency and the filtering of information disclosed. Such use has advantages perceived, as the increase of cooperative members, greater visibility and viability to cooperative ventures in the competitive market, in addition to the increase in the Market Share of the cooperative in the local market.

The credit cooperative Sicoob Credip belongs to a system of national level, SICOOB. However, the search was limited to collect data only in the area of operation of the cooperative, in the state of Rondonia. The cooperative Sicoob North Central, responsible for passing of the marketing strategies to Sicoob Credip is located in Porto Velho, capital of the state of Rondonia, limiting the search to the author of this Article, the questionnaire was sent by e-mail. Thus, also limited access to managers of service posts, because the Sicoob Credip is present in 19 municipalities in the state and in 3 districts. The search then gave the choice of 3 of these managers and sending the questionnaire to them by e-mail.

The research aimed at the marketing communication of Sicoob Credip and its advantages. However, this theme is very comprehensive, it is possible the academic production relating the same. The following suggestion indicates the search of identification and analysis of communication strategies in marketing directly from Sicoob Confederation, which is responsible for the creation, transfer and standardization of strategies. Still, there is the possibility of research with respect to the analysis and results of the use of the promotional tool Direct Marketing by Sicoob Credip, having in view the strength of disclosure of such tool nowadays. Therefore, the themes "communication strategies in marketing on credit cooperatives", allows multiple areas of research, with different approaches and results, aiming at the dissemination of cooperative enterprise.

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