

# MIXUL DE MARKETING ÎN INSTITUȚIILE DE MICROREDITARE

## MARKETING MIX IN MICROCREDIT ORGANIZATIONS

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**Abstract:** The marketing concept admits that an institution must offer the market an optimal combination of four factors (marketing mix) - product, price, placement and promotion – in order to produce a desired response from the target market. Depending on the characteristics of the target market and the characteristics of products / services, some other elements may be added to the “4 Ps” of traditional marketing mix concept. Microfinance activities are part of the tertiary sector, the financial sub-sector. Marketing activities undertaken by microfinance institutions are influenced by both the characteristics common to all services but also the characteristics of financial services. This article presents the peculiarities of marketing mix in microfinance services, adding particular elements (partnerships, procedures, processes, people) to the classical “4 P” elements of the marketing mix (product, price, placement, promotion).

**Keywords:** marketing mix, microcredits, microcredit institutions, microfinance.