

The Effect of Differentiation and Positioning Strategies on Customer Satisfaction Using Digital Banking Service at PT. Bank Muamalat KC Mamuju

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ABSTRACT

Competition in the world of Islamic banking today is certainly getting tighter with the emergence of various new Islamic banks. In order to maintain a positive existence, Bank Muamalat as one of the pioneers of Islamic banking in Indonesia certainly requires a strategy to be able to win and retain its customers among the community. The two strategies used are the differentiation strategy and positioning of their digital banking services to be superior to other Islamic banking digital banking products. These two strategies are used to maintain customer satisfaction in the use of digital banking services. This study examines the relationship between differentiation strategy and positioning of digital banking services on customer satisfaction at PT Bank Muamalat Indonesia KC Mamuju. This study uses a quantitative approach. Methods of data collection was carried out using questionnaires, observation, and documentation studies. Research respondents are customers of PT Bank Muamalat Indonesia (BMI) Mamuju Branch Office. The sample used in this study were 97 respondents with accidental sampling technique. The data analysis techniques used in this study were descriptive analysis, validity and reliability tests, classical assumption tests, as well as multiple linear regression analysis and hypothesis testing using the F test (simultaneous) and t test (partial) with the help of SPSS for windows program software. (Statistical Package for Social Science) in processing research data.

Keywords: differentiation strategy; positioning; bank muamalat; customer satisfaction.

INTRODUCTION

People in developed and developing countries desperately need a bank as a place to carry out their financial transactions (Akib, 2014). In developed countries, banks are very strategic institutions and have an important role in the country's economic growth. In developing countries, the public's need for banks is not only limited to depositing and distributing funds but also to the services offered to banks (Al-Rashdi et al., 2021; Ihlen, 2008). Currently, many sharia-based banks have emerged due to public awareness about interest that has been sheltered in conventional banks as usury and contains an element of uncertainty (Forte & Moura, 2013; Slepov et al., 2017; Tripathi, 2019).

When many Islamic banks appear, competition between banks is getting tighter and more competitive in terms of products and services, both nationally and internationally (Osterwalder et al., 2014; Tripathi, 2019). Where every bank will always try to look ahead of its competitors. Based on customer needs for improving the quality of technology from creative and innovative bank products so that in the end customers will feel the impact of using digital banking services so that they are able to provide maximum satisfaction to customers and can feel the benefits (Li & Yu, 2013; Yordanova, 2013).

In participating in a market competition, a company must have reliable competence where the company must do something new and different from its competitors or in other words dare to be different by using a differentiation and positioning strategy (dare to be different) (Akpoymare et al., 2012; Claudiu-Cătălin, 2014; Iyer et al., 2019), differentiation strategy can be done in five ways, namely product differentiation, service differentiation, personnel differentiation, marketing channel differentiation and corporate image differentiation (Banker et al., 2014; Samuel et al., 2017).

Based on observations or observations made, it is known that the ability of PT. Bank Muamalat Indonesia (BMI) Mamuju Branch Office to compete in conducting sales and product marketing activities is still far below its competitors in this case fellow Islamic or conventional banking, this can be seen from the decrease in the number of individual customers and the decreased use of transactions using digital banking in this case the use of digital banking. mobile banking application (Hedin et al., 2011). Judging from the differentiation and positioning strategy of Bank Muamalat itself, which has potential in terms of using digital banking services supported by sophisticated and innovative technology to be able to compete with other banks (Anati et al., 2013; Grynszpan et al., 2014; Trappey et al., 2012).

Based on the descriptions and phenomena that have been stated, it is very interesting to conduct research on "The Effect of Differentiation and Positioning Strategies on customer satisfaction using digital banking services at PT. Bank Muamalat Indonesia (BMI) Mamuju Branch Office.

METHOD

This study uses a quantitative type in analyzing the data by using a descriptive approach (descriptive research) and explanatory (explanatory research). The descriptive approach seeks to describe the results of research on the data obtained. While the explanatory approach is used to explain the effect of the independent variable (independent) on the dependent variable. The independent variable in this study consists of differentiation strategy, positioning, while the dependent variable is customer satisfaction (Jhandir, 2012; Wantara & Tambrin, 2019). The research will be carried out in Mamuju Regency, precisely at PT. Bank Muamalat Indonesia (BMI) Mamuju Branch Office (Lim et al., 2012).

RESULT AND DISCUSSION

Based on the results of the analysis of the data that has been collected from respondents with a questionnaire, the profile of the respondents can be described in the following graphic form.

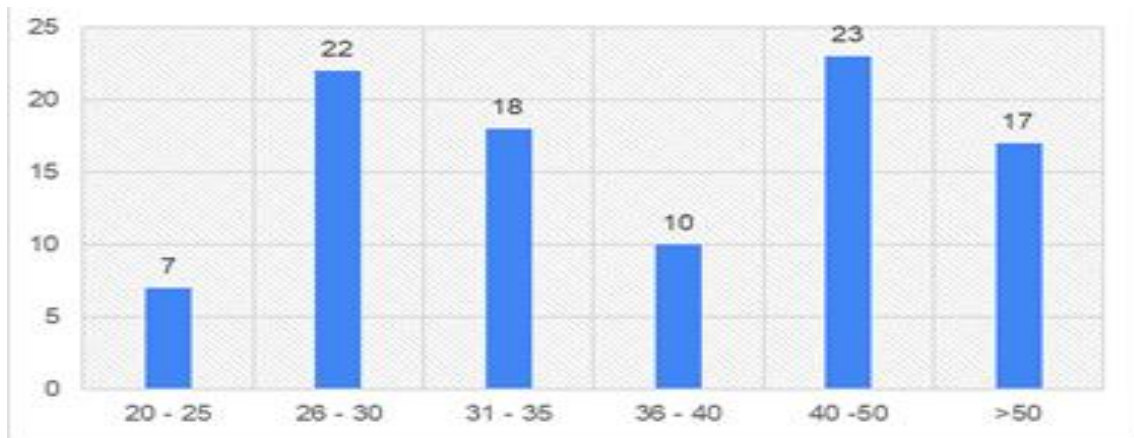


Figure 1. Graph of Respondent Age Profile

Based on the graph in Figure 1, it is found that the profile of respondents aged 20-25 years is 7 people (7.22%). Respondents aged 26-30 years amounted to 22 people (22.68%). Respondents aged 31-35 years amounted to 18 people (18.56%). Respondents aged 36-40 years amounted to 10 people (10.31%). Respondents aged 40-50 years amounted to 23 people (23.71%). Respondents aged over 50 years amounted to 17 people (17.53%). The highest number of respondents is in the age range of 40-50 years and the least is the age range of 20-25 years.

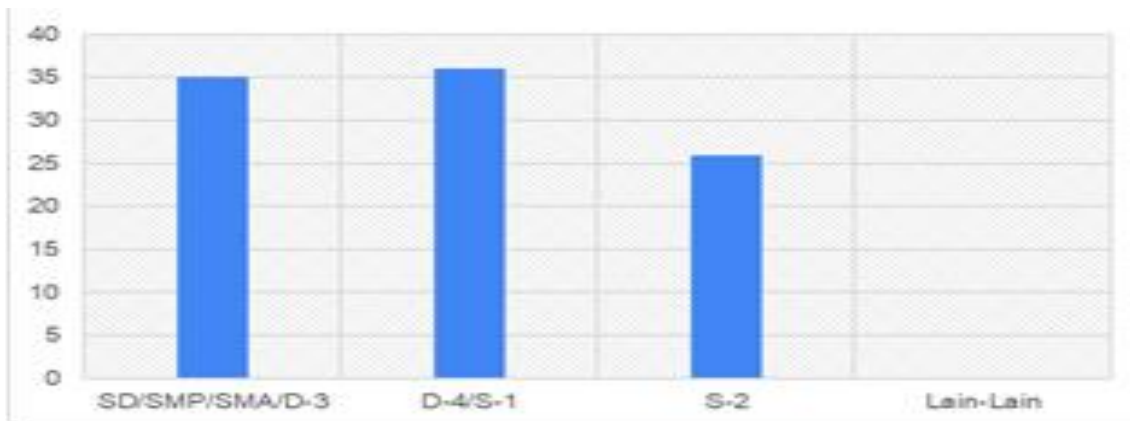


Figure 2. Respondent Education Graph

Based on the profile of educational background, it is known that the respondents with the educational background of elementary school, junior high school, high school, or D-3 are 35 people (36.08%). Respondents with educational background D-4 or S-1 amounted to 36 people (37.11%). Respondents with educational background S-2 totaled 26 people (26.80%). The largest number of respondents is the group with an undergraduate educational background while the least is Others with a total of 0 (0%).



Figure 3. Gender Graph of Respondents

Based on their gender profile, respondents can be grouped into groups of 52 men (53.61%) and 45 women (46.39%). From these data, the number of male respondents is more than female respondents.

Validity Test & Reliability Test

The validity test for the X1 variable is shown in the following table.

Table 1

Test the validity of the variable X1

No Question	Rcount	R table	Sig	Note:
X1.1	0.770	0.195	0.000	Valid
X1.2	0.832	0.195	0.000	Valid
X1.3	0.817	0.195	0.000	Valid
X1.4	0.821	0.195	0.000	Valid
X1.5	0.848	0.195	0.000	Valid
X1.6	0.631	0.195	0.000	Valid

Source: Primary data processed by SPSS 25 (2021)

Based on the results of the validity test in Table 1, the correlation number (r count) is obtained which is greater than the required r table, which is 0.195. The value of Correction Item Total Correlation (r count) for the Differentiation Strategy variable (X1) is between 0.631 – 0.848. These results indicate that the value of r count > 0.195 (r table), thus indicating that all statement items on the Differentiation Strategy questionnaire are valid or able to reveal something that will be measured by the questionnaire, so that it can be used for further analysis.

The validity test for the X2 variable is shown in the following table.

Table 2

Test the validity of the variable X2

No Question	Rcount	R table	Sig	Note:
X2.1	0.779	0.195	0.000	Valid
X2.2	0.782	0.195	0.000	Valid
X2.3	0.766	0.195	0.000	Valid
X2.4	0.806	0.195	0.000	Valid
X2.5	0.759	0.195	0.000	Valid
X2.6	0.789	0.195	0.000	Valid

X2.7	0.789	0.195	0.000	Valid
X2.8	0.786	0.195	0.000	Valid

Source: Primary data processed by SPSS 25 (2021)

Based on the results of the validity test shown in Table 2, the correlation number (r count) is obtained which is greater than the required r table, which is 0.195. Correction Item Total Correlation (r count) Positioning variable (X2) is between 0.759 – 0.806. These results indicate that the value of r count > 0.195 (r table), thus indicating that all statement items on the Positioning questionnaire are valid or able to reveal something that will be measured by the questionnaire, so that it can be used for further analysis.

The validity test for the Y variable is shown in the following table.

Table 3

Y . variable validity test

No Question	Rcount	R table	Sig	Note:
Y1	0.688	0.195	0.000	Valid
Y2	0.770	0.195	0.000	Valid
Y3	0.828	0.195	0.000	Valid
Y4	0.765	0.195	0.000	Valid
Y5	0.797	0.195	0.000	Valid
Y6	0.638	0.195	0.000	Valid
Y7	0.856	0.195	0.000	Valid
Y8	0.847	0.195	0.000	Valid

Source: Primary data processed by SPSS 25 (2021)

Based on the results of the validity test shown in the table above, the correlation number (r count) is obtained, which is greater than the required r table, which is 0.195. The value of Correction Item Total Correlation (r count) for the Customer Satisfaction variable (Y) is between 0.638 – 0.856. These results indicate that the value of r count > 0.195 (r table), thus indicating that all statement items on the Customer Satisfaction questionnaire are valid or able to reveal something that will be measured by the questionnaire, so that it can be used for further analysis.

The results of the reliability test for the questionnaire are shown in Table 4 below.

Table 4

Questionnaire reliability test results

No.	Variable	Cronbach's Alpha	Reliability Standard	Information
1.	Differentiation Strategy (X1)	0.878	0.60	Reliable
2	Positioning (X2)	0.905	0.60	Reliable
3.	Customer Satisfaction (Y)	0.888	0.60	Reliable

Source: Primary data processed by SPSS 25 (2021)

Classic assumption test

In the classical assumption test, several tests were carried out, including normality test, multicollinearity test, and heteroscedasticity test.

The following is a table of normality test results using the Kolmogorov-Smirnov method.

Table 5
Kolmogorov-Smirnov . test results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		97
Normal Parameters ^{a,b}	mean	.0000000
	Std. Deviation	2.81174502
Most Extreme Differences	Absolute	.118
	Positive	.070
	negative	-.118
Test Statistics		.118
asympt. Sig. (2-tailed)		.200 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Primary data processed by SPSS 25 (2021)

Based on the normality statistical test above, it shows that the normality test with Kolmogorov Smirnov with an Asymp.Sig (2-tailed) value of 0.200 is greater than 0.05, then the data is concluded that the data is normally distributed.

The following is a table of multicollinearity test results.

Table 6
Multicollinearity test results

Model	Coefficients ^a						Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.		Tolerance	VIF
	B	Std. Error	Beta					
(Constant)	3,673	2,247		1,635	.105			
Differentiation Strategy	.516	.095	.403	5.403	.000		.609	1,642
Positioning	.504	.074	.505	6.774	.000		.609	1,642

a. Dependent Variable: Customer Satisfaction

Based on the output results above, the calculation results of the Tolerance value show that there is no independent variable that has a Tolerance value of less than 0.10 which means there is no correlation between the independent variables whose value is more than 95%. The results of the calculation of the Variance Inflation Factor (VIF) value also show the same thing that there is no one independent variable that has a VIF value of more than 10. So, it can be concluded that there is no multicollinearity between independent variables in the regression model.

Hypothesis test

Hypothesis testing using multiple linear regression analysis. The multiple regression model in this study is to examine the effect of the independent variable Differentiation Strategy (X1), Positioning (X2), on the dependent variable Customer Satisfaction (Y). The following is a description of the results of multiple regression testing and the test output table using the SPSS version 25.0 program in the form of a summary model output, ANOVA (F test), and coefficient (t test) as follows.

Table 7

T test results (partial test)

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	3,673	2,247		1,635	105		
Differentiation strategy	.516	.095	.403	5.403	.000	.609	1,642
Positioning	.504	.074	.505	6.774	.000	.609	1,642

a. Dependent Variable: Customer Satisfaction

Source: Primary data processed by SPSS 25 (2021)

From the coefficient table, the t_{count} value is 5.40 and the t_{table} value is known to be 1.983. By comparing the t_{count} and t_{table} , it is found that $t_{\text{count}} > t_{\text{table}} = 5.40 > 1.983$, because the t_{count} is greater than t_{table} , it can be concluded that the regression coefficient of the Differentiation Strategy variable is significant. The results obtained from the comparison of sig. with significance level: sig. = 0.000 < 0.05. Because sig. < , it can be concluded that H1 is accepted and H0 is rejected, meaning that the regression coefficient on the doference strategy variable partially (individually) has a significant effect on customer satisfaction. Thus, Hypothesis I is accepted

From the coefficient table, the t_{count} value is 6.774 and the t_{table} value is known to be 1.983. By comparing between t_{count} and t_{table} , it is found that $t_{\text{arithmetic}} > t_{\text{table}} = 6.774 > 1.983$, because the value of $t_{\text{arithmetic}}$ is greater than t_{table} , it can be concluded that the regression coefficient of the positioning variable is significant. The results obtained from the comparison of the value of sig. with the level of significance: sig. = 0.000 < 0.05. Because sig. < , it can be concluded that H2 is accepted and H0 is rejected, meaning that the regression coefficient on the positionig variable partially (individually) has a significant effect on customer satisfaction. Thus, Hypothesis II is accepted.

The results of the F test (simultaneous test) can be seen in Table 8 below.

Table 8
Table ANOVA (Simultaneous Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1601.155	2	800,577	99,217	.000 ^b
	Residual	782,685	97	8069		
	Total	2383,840	99			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Positioning, Diferentiation Strategy

Source: Primary data processed by SPSS 25 (2021)

Based on the output above, it can be concluded that the motivation of the Differentiation and Positioning Strategy has a simultaneous and significant effect on Customer Satisfaction. It can be seen from the ^{calculated} F value above which is 99.217 which is greater than 2.70 and the probability of 0.000 is less than 0.05, and the ^{calculated} F value > F_{table}. Thus, F_{arithmetic} > F_{table} (33.532 > 2.57). Thus the hypothesis is accepted.

The results of the coefficient of determination test can be seen in Table 9 below.

Table 9
Model Summary^b

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.820 ^a	.672	.665	2.841

a. Predictors: (Constant), Positioning, Differentiation Strategy

b. Dependent Variable: Customer Satisfaction

Source: Primary data processed by SPSS 25 (2021)

Based on the output display of the summary model, the adjusted R² (coefficient of determination that has been adjusted) is 0.665. This value indicates that 66.5% of the variation in Customer Satisfaction can be explained by variations in the independent variables, namely the Differentiation Strategy (X1), Positioning (X2), while the remaining 33, 5% is explained by other reasons outside the model.

CONCLUSION

Based on the results of the analysis and discussion that has been carried out in the previous section and by linking it to the problem formulation, several conclusions can be drawn as follows. The differentiation strategy has a significant effect on customer satisfaction at PT Bank Muamalat KC Mamuju. This is shown from the results of the t-test for the X1 variable, which shows that the t-_{count} value is greater than the t-_{table} value (5.40 > 1.983) and the significance value is sig. <= 0.000 < 0.05.

Positioning strategy has a significant effect on customer satisfaction at PT Bank Muamalat KC Mamuju. This is indicated by the results of the t-test for the X2 variable, which shows that the t_{count} value is greater than the t_{table} value ($6.774 > 1.983$) and the $\text{sig.} < = 0.000 < 0.05$. Differentiation and positioning strategies have a simultaneous/simultaneous effect on customer satisfaction at PT Bank Mauamalat KC Mamuju. This is known from the results of the F test which shows that the $F_{\text{calculated}}$ F is greater than the F_{table} value ($33.532 > 2.57$) and the probability of 0.000 is less than 0.05.

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