



THE INFLUENCE OF COMPETITIVE ADVANTAGE AND E-BANKING FACILITIES ON CUSTOMER SATISFACTION WITH TRUST CUSTOMERS USER E-BANKING AS A VARIABLE INTERVENING AT PT BANK NEGARA INDONESIA PADANGSIDIMPUAN BRANCH

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Received: 2024-08-12

Revised 1 : 2024-08-22

Revised 2 : 2024-09-03

Accepted: 2024-09-21

Published : 2024-10-30

DOI: 10.54443/ijebas.v4i5.2151

Abstract

The form of product service developed by the bank is Electronic Banking or commonly referred to as E-Banking. BNI has E-Channel designation as E-Banking service product. E-Banking is one of bank services that enables customers to obtain information, can make communication and banking transactions through the Internet, and not a bank that only provides banking services through the internet. The purpose of this research is to know and analyze the influence of competitive advantage and e-banking facility to customer satisfaction with customer trust of e-banking user as intervening variable at PT. Bank Negara Indonesi (Persero), Tbk Padangsidimpuan Branch. Data collection in this research is done through survey approach with quantitative descriptive research type by spreading questionnaire to 94 people. Data analysis method used is path analysis (path analysis). The results showed that simultaneously showed competitive advantage and e-banking facilities have a positive and significant impact on customer satisfaction. Partially Competitive advantage positively and significantly to customer satisfaction. The e-banking facility has a positive and significant impact on customer satisfaction. Competitive advantage positively and positively influence to the belief of customer of e-banking user. The e-banking facility has a positive and significant impact on the e-banking customer's confidence. The e-banking facility has a positive and significant impact on the e-banking customer's confidence. The e-banking customer's confidence has a positive and significant impact on customer satisfaction. Competitive Advantages and e-banking Facility Positive Influence on Customer Satisfaction through Customer Confidence e-banking users as intervening variable at PT. Bank Negara Indonesia (Persero), Tbk Padangsidimpuan Branch.

Keywords: *competitive advantage and e-banking facility, trust and satisfaction*

Intoduction

Currently, the banking world in Indonesia is entering a period of very competitive competition, this is due to the large number of banks operating in Indonesia, both operating locally and operating on an international scale. The banking sector has a strategic role in contributing to a country's economic growth. With the growing development of the banking

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sector in Indonesia, competition between one bank and another is getting tighter, so this situation has given rise to an increasingly competitive banking business. A reality like this cannot be avoided, so every bank is required to design a strategy that can satisfy customers. Bank Negara Indonesia is a State-Owned Enterprise (BUMN) which operates in banking services, where BNI was founded in 1946 after the independence of the Republic of Indonesia. BNI continues to strive to provide the best service and best performance to all parties, especially to BNI customers to provide satisfaction to BNI customers. With the increasing use of the internet and what is now known as the digital era, BNI is taking this situation to develop its service products and performance.

Customer satisfaction has become a central concept in marketing theory and practice, and is one of the essential goals for business activities as stated by Tjiptono and Chandra (2012: 2) that marketing consists of all activities designed to produce and facilitate every exchange intended to satisfy consumer needs and desires. Customer satisfaction contributes to a number of crucial aspects, including creating customer loyalty, increasing the company's reputation, reducing price elasticity, reducing future transaction costs and increasing employee efficiency and productivity (Tjiptono, 2010). According to Sangadji & Sopiah (2013: 182) state that quality products and services play an important role in shaping consumer satisfaction, in addition to creating profits for the company where consumer satisfaction can establish a harmonious relationship between the company and consumers, creating a good basis for repeat purchases so that creating consumer loyalty which will form a word of mouth recommendation that can benefit the company. In reality, in the banking world, banks always try to provide excellent service solely to provide convenience and comfort to customers so that they feel comfortable and satisfied with the services provided.

Increasing the use of e-banking is the main focus for BNI. However, the rise in fraud cases makes customers doubtful. For this reason, BNI needs to convince customers that e-banking remains safe if used wisely and carefully. Customer trust is the key to the success of e-banking, because without trust, customers are reluctant to use this service. According to Sangadji and Sopiah (2013: 202), customer trust in e-banking users is the consumer's perception of how far a certain attribute produces or provides certain benefits where someone is looking for a product or service that will solve problems and meet their needs. The importance of building good relationships with customers is the key to a bank's success. Effective communication, adequate facilities and excellent service are crucial elements in gaining customer trust.

Despite this, many customers are still hesitant to switch to digital banking services such as e-banking. Some of the factors causing this are concerns about transaction security, a preference for interacting directly with bank officers, and a lack of digital literacy. To overcome this, banks need to continue to improve system security, provide education to customers, and provide various conveniences in accessing e-banking services. One form of product service developed by banks is Electronic Banking or commonly known as E-Banking. BNI has the name E-channel as an E-Banking service product. E-Banking is a banking service that allows customers to obtain information, carry out communications and banking transactions via the internet network, and is not a bank that only provides banking services via the internet (Tampubolon, 2006). According to BNI Customer Service Management (2015), internet and



digital network-based services include, among others; ATM (Automated Transaction Machine), BNI SMS Banking, BNI Mobile Banking, and BNI Internet Banking. The use of services via e-banking is still relatively low at the BNI Padangsidempuan Branch Office, meaning that customers when carrying out transactions prefer to come to the office through the transaction process via a teller compared to the e-banking services provided by BNI. This kind of phenomenon will have an impact on customer trust in Bank BNI, where customer trust in Bank BNI's excellent products will be eroded and could reduce the number of BNI customers in Padangsidempuan. High customer trust in e-banking services will increase customer satisfaction with BNI Bank products. Meanwhile, low trust will reduce the bank's image in the eyes of customers, this is because there are still customers who do not understand the e-banking application because they have not been properly socialized about the use of e-banking at BNI bank Padangsidempuan Branch, as a result there are still many customers who cannot use the application and good e-banking services.

Literatur Review
Competitive Advantage

Competitive advantage is a situation where a company can create a good defensive position over its competitors (Li et.al, 2006). Another understanding conveyed by Hill and Jones (2010) states that competitive advantage is based on special competencies, namely the company's specific strengths that can enable the company to make its products different from the products offered by competitors and have lower prices than competitors. According to Tjiptono (2001), the marketing strategy that can be chosen by companies that implement a differentiated product strategy so that they always have a competitive advantage in the market can be done by choosing the following strategies: 1. Product Differentiation. 2. Differentiation in Service Quality.

Electronic Banking Facilities

Internet banking is a form of internet-based Electronic Banking, where customers can carry out financial service transactions in a pseudo-circle, therefore a bank that has a website but cannot carry out transactions on the website is not considered internet banking (Hadi and Susilowati, 2007). The quality of the e-banking system according to Gerrad and Cunningham (2003) in the success of e-banking is the ability to innovate to meet customer needs by using feature availability on the website. In relation to e-banking services, according to Nochai (2013: 102) there are 7 (seven) things that are used as indicators to determine the level of quality of internet-based banking services or electronic banking, namely: 1. Security Accountability. 2. Transaction Efficiency. 3. Assistance to Customers. 4. Customer Security. 5. Customer Convenience. 6. Performance. 7. Service Content.

E-banking User Customer Trust

According to Sangadji and Sopiah (2013: 202), customer trust in e-banking users is the consumer's perception of how far a certain attribute produces or provides certain benefits where someone is looking for a product or service that will solve problems and meet their needs. According to Sumarwan, (2011:165) consumer trust is consumer knowledge about an object, its attributes and benefits. In general, the definition of trust concerns the existence of trust by the

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first party (one party) in the second party (another party) that the second party will behave in a way that will bring positive results to the first party. According to Jia, Shen (2009) there are several constructs which are indicators of trust, namely: 1. Website security. 2. Website Confidentiality. 3. Guarantee of Security and Confidentiality. 4. Compensation for losses due to security and confidentiality reasons.

Customer Satisfaction

Kotler (2009) stated that customer satisfaction is a person's feeling of happiness or disappointment that arises after comparing their perception or impression of the performance or results of a product and their expectations. Based on Kotler's opinion, it can be concluded that customers will feel satisfied if their expectations can be met. Kotler (1972) in Tjiptono and Chandra (2012:2) states that marketing consists of all activities designed to produce and facilitate any exchange intended to satisfy consumer needs and desires. According to Sangadji & Sopiah (2013: 182) state that quality products and services play an important role in shaping consumer satisfaction, in addition to creating profits for the company where consumer satisfaction can establish a harmonious relationship between the company and consumers, creating a good basis for repeat purchases so that creating consumer loyalty which will form a word of mouth recommendation that can benefit the company.

Research methods

The type of research used is quantitative descriptive research. Quantitative descriptive research includes collecting data to test hypotheses or answer questions regarding the latest status of the research subject (Kuncoro, 2007). This research was carried out at PT. Bank Negara Indonesia (Persero), Tbk Padangsidimpuan Branch which is located at Jalan Patrice Lumumba I No. 5 Padangsidimpuan, South Tapanuli. The population in this research are customers who have used e-banking facilities at PT. Bank Negara Indonesia Padangsidimpuan Branch, the sample was carried out using the accidental sampling method, namely a sampling technique based on chance (Sugiyono, 2010). The sample used in this study after rounding the results was 94 people. This study tested hypotheses using multiple linear analysis. Data analysis techniques used the path analysis method to test the hypotheses in this study.

Results and Discussion

Substructure T TEST I

The results of the partial significance test (t statistical test) on the substructure model I in Table 1

Table 1
Substructure Regression Coefficient I

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.056	.866		2.375	.020
X1	.263	.115	.192	2.287	.025
X2	.455	.052	.736	8.787	.000

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a. Dependent Variable: Z

Based on Table 1, the multiple regression equation in this study is:

1. The regression coefficient This shows that competitive advantage has an influence on increasing the trust of customers using e-banking. This means that the competitive advantage that exists in the minds of customers influences the trust of customers who use e-banking.
2. The regression coefficient This shows that e-banking facilities have a positive effect on the trust of customers using e-banking.

Substructure T TEST II

The results of the partial significance test (t statistical test) on the substructure model II are in Table 2

Table 2
Substructural Regression Coefficient II

Model	Standardized Coefficients		T	Sig.
	Beta			
1 (Constant)			1.424	.158
X1	.184		2.525	.013
X2	.768		10.531	.000

a. Dependent Variable: Y

Based on Table 2, the multiple regression equation in this study is:

1. The calculated t value for competitive advantage (2.525) is greater than the t table value (1.66) or the sig t value for competitive advantage (0.013) is smaller than alpha (0.05). Based on the results obtained, reject H₀ and accept H₅ for competitive advantage. Thus, partially competitive advantage has a positive and significant effect on customer satisfaction, meaning that competitive advantage has a real effect on increasing customer satisfaction.
2. The calculated t value for e-banking facilities (10.531) is greater than the t table value (1.66) or the sig t value for e-banking facilities (0.000) is smaller than alpha (0.05). Based on the results obtained, H₀ is rejected and H₆ is accepted for e-banking facilities. Thus, partially, e-banking facilities have a positive and significant effect on customer satisfaction, meaning that the existence of e-banking facilities has a real effect in increasing customer satisfaction.

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Substructure T TEST III

The results of the partial significance test (t statistical test) on the substructure model III are in Table 3.

Table 3
Substructural Regression Coefficient II

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.314	.635		2.070	.041
Z	.533	.033	.862	16.330	.000

a. Dependent Variable: Y

Based on Table 3, the simple regression equation in this research is:

1. The trust of customers using e-banking has a positive value of 0.800, meaning that the influence of the trust of customers using e-banking is in the same direction as increasing customer satisfaction. This shows that the trust of customers using e-banking has an influence in increasing customer satisfaction. This means that the existence of customer trust in e-banking users has a significant influence in increasing customer satisfaction

Table 4
Direct and Indirect Influence

Variable	Effect		Total	Ket
	Direct	Indirect via Y1		
X1 to Z	0.263	-	0.263	Hypothesis 1 Accepted
X2 to Z	0.455	-	0.455	Hypothesis 2 Accepted
X1 to Y	0.156		0.156	Hypothesis 3 Accepted
X2 to Y	0.293	-	0.293	Hypothesis 4 Accepted
Z to Y	0.533	-	0.533	Hypothesis 5 Accepted
X1 to Y through Z	-	0.180	0.180	Hypothesis 6 Accepted



X2 to Y through Z	-	0,297	0,297	Hypothesis 7 Accepted
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Discussion

The Influence of Competitive Advantage and e-banking Facilities on Customer Trust in e-banking users

The research results show that competitive advantage and e-banking facilities simultaneously have a positive and significant effect on customer trust in e-banking users. Sustainable competitive advantage is the value that a company is able to create for its consumers. Continuously. This sustainable competitive advantage can be seen from the company's accuracy in providing products to the market and responding to consumer complaints such as product quality, consumer needs, mastery of new markets and continuous product innovation (Helmi, 2007).

The Influence of Competitive Advantage on the Trust of Customers who use e-banking

The research results show that competitive advantage has a positive and significant effect on customer trust. Sustainable competitive advantage is the value that a company is able to create for its consumers. Continuously. This sustainable competitive advantage can be seen from the company's accuracy in providing products to the market and responding to consumer complaints such as product quality, consumer needs, mastery of new markets and continuous product innovation (Helmi, 2007). Competitive advantage is at the heart of the performance of companies operating in competitive markets. The company's advantages basically grow from the value or benefits that the company or organization can create so that consumers believe in buying the products offered. If the company is then able to create an advantage through one of the three existing generic strategies, it will gain a competitive advantage (Aaker, in Asmarani, 2008).

The influence of e-banking facilities on the trust of customers using e-banking

The research results show that e-banking facilities have a positive and significant effect on customer trust. Customer trust in e-banking users is the belief that service providers can use it as a tool to establish long-term relationships with the customers they will serve. Customer trust using e-banking is a willingness or belief in exchange partners to establish long-term relationships to produce positive work (Crosby et al., in Yulianto and Waluyo, 2007). The results of this research are supported by previous research by Tomy (2015). The research results show that there is a significant influence between e-banking facilities and competitive advantage. E-banking facilities represented by three indicators have had a real influence on competitive advantage, these three indicators are style, quality and design. Thus, e-banking facilities have a direct effect on competitive advantage, which means that the higher the e-banking facilities, the higher the competitive advantage. The results of this research show that e-banking facilities have a significant effect on competitive advantage, this is proven by the acceptance of the hypothesis. This shows that product variety will affect the product's competitive advantage.

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The Influence of Competitive Advantage and e-banking Facilities on Customer Satisfaction

The research results show that competitive advantage and e-banking facilities simultaneously have a positive and significant effect on customer satisfaction. Customer e-banking user satisfaction is something that is very valuable in order to maintain the company's existence in the future. The services provided to customers will increase the trust of customers using e-banking which will determine whether a customer is satisfied or not. According to Kotler (2009) that customer satisfaction is the level of a person's feelings after comparing the perceived performance (results) compared to their expectations. If the perception of performance cannot meet customer expectations, dissatisfaction will occur and vice versa.

The competitive advantage of e-banking services at Bank BNI PadangSidimpuan Branch is still constrained by the quality of e-banking itself, both in terms of its features, the speed of the e-banking network, and other services that can make it easier for customers to make transactions. The quality of e-banking services at Bank BNI Padangsidimpuan Branch is still not very good when compared to other banks. The e-banking network is often slow, as well as features that are not in accordance with customer wishes, making it difficult for customers to make transactions using e-banking, making customers dissatisfied with the facilities available in e-banking, so many customers switch to other banks. because the features of e-banking services at other banks are in accordance with customer wishes and make transactions easier for customers.

The Effect of Competitive Advantage on Customer Satisfaction

The research results show that competitive advantage has a positive and significant effect on customer satisfaction. Creating customer satisfaction can provide several benefits, including a harmonious relationship between the company and customers, providing a good basis for repeat purchases and creating customer loyalty and forming a word of mouth recommendation that benefits the company (Tjiptono, 2008). The gap between customer expectations and product performance is the core of customer satisfaction. Customer expectations, especially the marketing mix provided by the company, are an important factor in the customer satisfaction process. Amir (2006) stated that, 'Satisfying customers is what can make customers stay, customers come back again or your customers bring their friends. Or, on the contrary, if a customer is disappointed, they will most likely not inform other customers.'

The Effect of e-banking Facilities on Customer Satisfaction

The research results show that e-banking facilities have a significant effect on customer satisfaction. Creating customer satisfaction can provide several benefits, including a harmonious relationship between the company and customers, providing a good basis for repeat purchases and creating customer loyalty and forming a word of mouth recommendation that benefits the company (Tjiptono, 2008). The gap between customer expectations and product performance is the core of customer satisfaction. Customer expectations, especially the marketing mix provided by the company, are an important factor in the customer satisfaction process. Amir (2006) stated that, 'Satisfying customers is what can make customers stay, customers come back again or your customers bring their friends. Or, on the contrary, if a customer is disappointed, they will most likely not inform other customers.'



The influence of customer trust in e-banking users on customer satisfaction

The research results show that customer trust in e-banking users has a positive and significant effect on customer satisfaction. Customer satisfaction with e-banking users is something that is very valuable in order to maintain the company's existence in the future. The services provided to customers will increase the trust of customers using e-banking which will determine whether a customer is satisfied or not. According to Kotler (2009) that customer satisfaction is the level of a person's feelings after comparing the perceived performance (results) compared to their expectations. If the perception of performance cannot meet customer expectations, dissatisfaction will occur and vice versa.

The Influence of Competitive Advantage and e-banking Facilities on Customer Satisfaction through Customer Trust from e-banking Users

Competitive advantages and e-banking facilities have a positive and significant effect on customer satisfaction through the trust of e-banking customers in PT. Bank Negara Indonesia (Persero), Tbk Padangsidempuan Branch, where indirectly the competitive advantage of an e-banking product and service, as well as the facilities of the e-banking service, influence customer satisfaction. According to Kotler (2009), the competitive advantage of a product provides more benefits to the company, where by having a competitive product, the company will provide maximum service to consumers, thereby increasing consumer confidence in the products made by the company.

The services provided by Bank BNI Padangsidempuan Branch are in the form of competitive bank products, where Bank BNI Padangsidempuan Branch has internet-based application service products, namely e-banking applications. The services and facilities provided by e-banking must be able to provide convenience for customers, where the services and facilities provided are adequate, however, the network and features (facilities) in e-banking services are still many that cannot be understood by people. customers so that there are still customers who cannot use e-banking applications properly. This suboptimal service has an impact on customer satisfaction in using BNI Bank products and services, where customers feel they are still not satisfied with the services provided, thereby reducing the level of customer trust in the services and facilities of BNI Bank Padangsidempuan Branch. As a result, some customers switched to other banks because the applications at other banks were easy and easy for customers to use.

Conclusion

Based on the results of the research and discussion in the previous chapter, it can be concluded as follows: PT. Bank Negara Indonesia Padangsidempuan Branch must be able to increase its competitive advantage. This can be done by making e-banking administration costs easier or providing relief such as cutting costs, carrying out continuous e-banking innovation with the principle that customers are interested in the product and continuously introducing e-banking. banking so that it can be useful by being market oriented and providing e-banking facilities so that customers have more confidence in the company, this can be done by improving e-banking features, increasing the quality of e-banking use or services, adding programs to speed

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up the e-banking network so that speed up time users in transactions, where Bank BNI Padangsidimpuan Branch can collaborate with online network operators whose networks can be used in e-banking services, and whose networks are very fast and serve all regions in Indonesia.

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