

# Analysis of Marketing Strategies in Enhancing Competitive Advantage in the E-Commerce Industry in the Banking Sector

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This study aims to analyze the marketing strategies implemented by the e-commerce industry in the banking sector in Parepare City to increase competitive advantage. This research uses a qualitative approach to understand in depth the marketing strategies implemented by the banking sector in the e-commerce industry in Parepare City. This approach was chosen because it allows an in-depth exploration of industry players' experiences, views, and policies. Data was collected through in-depth interviews, observations, and documentation studies, then analyzed thematically to identify patterns, strategies, and critical success factors in creating competitive advantage. This approach is expected to provide a comprehensive picture of the phenomenon under study. The sample in this research consisted of 3 (three) sources who were involved in banking. The results of this research indicate that the marketing strategy implemented by the banking sector in the e-commerce industry in Parepare City plays a significant role in creating a competitive advantage. Implementing digital strategies through mobile banking applications has effectively increased accessibility and interaction with customers.

## 1. Introduction

Digital transformation has reshaped industries globally, including the financial sector. As technology evolves, banking institutions face increasing pressure to adopt digital solutions to remain competitive and meet customer expectations. The integration of digital banking and e-commerce plays a crucial role in improving customer experience and operational efficiency, contributing to the broader goal of enhancing a company's competitive advantage. This research aims to explore the impact of digitalization, particularly digital banking, on the banking industry's growth and sustainability in the face of intense market competition.

### 1.1 Background

Competitive advantage refers to the unique capabilities that allow a company to outperform its rivals (Thatte, Rao, & Ragu-Nathan, 2013; Indah, 2013). In the banking sector, technological advancements have driven the shift towards digital banking, which is now a key differentiator. The Financial Services Authority (OJK) in Indonesia has recognized this trend, introducing regulations to facilitate modern banking services (OJK, 2018).

As technological developments progress, customer financial activities are starting to be colored by digital banking elements. With this convenience, customers benefit greatly. However, only some Indonesians can enjoy digital banking services. Mobile banking is a concept that allows individuals to carry out various financial transactions using mobile devices such as smartphones or tablets through appropriate banking applications (Regin et al., 2022)

Moreover, the rise of e-commerce platforms like Shopee and Tokopedia has significantly influenced the banking sector, offering new revenue streams and driving fee-based income. This growth, however, is not without challenges, including technical issues such as internet disruptions and limited public awareness (Apriyani, 2021; Damilaran, 2021). The digital shift presents both opportunities and obstacles, necessitating a strategic approach to leverage digital banking and e-commerce for sustained competitive advantage.

### *1.2 Problem Statement*

While digitalization in banking has revolutionized financial services, challenges persist in its adoption and implementation. The low penetration rate of digital banking services in Indonesia signals a significant gap in customer accessibility and engagement. Additionally, despite the promising role of e-commerce in enhancing bank performance, barriers such as infrastructure limitations and insufficient customer education impede its full potential. This research seeks to address these issues by examining the impact of digitalization on the banking sector, focusing on its role in fostering competitive advantage and customer satisfaction.

### *1.3 Objectives and Scope*

The primary objective of this study is to analyze the role of digital banking and e-commerce in enhancing the competitive advantage of banking institutions. Specifically, the research aims to:

1. Investigate the impact of digital banking on customer experience and operational efficiency.
2. Assess the contribution of e-commerce platforms to the financial performance of banks.
3. Identify the challenges and barriers to digital banking and e-commerce adoption.

The study will focus on the banking sector in Indonesia, using Parepare as a case study due to its unique market dynamics. The research will not cover all aspects of digital transformation but will concentrate on its financial and strategic implications within the banking industry.

## **2. Literature Review**

The rapid advancement of technology has spurred significant changes in the banking sector, prompting numerous studies on digitalization's impact on financial services. This section reviews prior research to establish the theoretical and empirical foundation of the study, highlighting key findings and identifying gaps that warrant further exploration.

### *2.1 Related Work*

The concept of competitive advantage is central to organizational success. Thatte, Rao, and Ragu-Nathan (2013) emphasize that competitive advantage arises from unique competencies that

distinguish a company from its competitors. Similarly, Indah (2013) asserts that organizations can achieve superior market positioning by leveraging capabilities that maximize value. These theories underscore the importance of adopting innovative strategies, such as digitalization, to sustain competitiveness.

Digital banking, a cornerstone of modern financial services, has been extensively explored. According to OJK (2018), digital banking services enhance customer experiences by offering seamless, independent, and secure transaction options. Mutiasari (2020) highlights the pivotal role of mobile and internet banking in transforming traditional banking operations. However, despite these advancements, Kholis (2018) reports that only 54% of Indonesians utilize digital banking, indicating room for growth.

E-commerce's integration with banking services has also been a subject of interest. Apriyani (2021) and Damilaran (2021) discuss how e-commerce platforms like Shopee and Tokopedia drive fee-based income and enhance banking performance. However, these studies also reveal obstacles, including technical disruptions and inadequate customer education, which limit the effectiveness of digital strategies.

Chusumastuti et al. (2022) examine the broader impact of e-commerce on traditional industries, highlighting both disruptions and opportunities. Similarly, Luibana et al. (2022) investigate the interplay between digital marketing strategies, brand image, and customer loyalty, demonstrating the critical role of digital tools in maintaining competitive advantage.

## 2.2 Research Gap

Previous studies often discuss digital marketing in general but rarely explore how digital strategies can be sustainably adapted to create long-term competitive advantage in the local banking sector. Research is needed that identify innovative digital strategies that suit changes in technology and consumer behavior in Parepare.

Although previous research acknowledges the role of e-commerce in enhancing banking performance (Apriyani, 2021; Damilaran, 2021), few studies investigate the long-term implications of digital banking on customer loyalty and trust. Additionally, the interplay between regulatory frameworks (OJK, 2018) and technological innovations in driving digital adoption remains underexplored.

This study aims to address these gaps by examining the impact of digitalization on competitive advantage in Indonesia's banking sector, focusing on customer experience, operational efficiency, and the role of e-commerce in fostering financial growth.

## 3. Methodology

This study adopts a qualitative research design to explore the effectiveness of e-commerce marketing strategies in enhancing competitive advantage in the banking sector of Parepare City. The qualitative approach was chosen to gain in-depth insights into the experiences and perceptions of bank employees and customers, aligning with the research objective of understanding practical implementations and challenges.

### 3.1 Data Collection

The data collection process involved multiple methods to ensure a comprehensive understanding of the subject matter:

- **Primary Data:** Semi-structured interviews were conducted with employees from three banks in Parepare: Bank Muamalat, Bank Mega, and Bank Sulselbar. This method was chosen because it provides flexibility in exploring in-depth information from sources, while still referring to the question guide that has been prepared previously. Each interview focused on their marketing strategies, e-commerce adoption, and customer interactions.
  - **Sample Selection:** The study used purposive sampling, selecting participants who had direct experience with e-commerce and marketing strategies in their respective banks. The sample included:
    1. One employee from Bank Muamalat.
    2. One employee from Bank Mega.
    3. One employee from Bank Sulselbar.
- **Secondary Data:** Institutional documents, marketing reports, and relevant policies (e.g., OJK regulations) were reviewed to provide context and support the interview findings.
- **Observations:** Field observations were made at bank branches to understand customer engagement with e-commerce features.

### 3.2 Analysis Techniques

The collected data were analyzed using **thematic analysis**, a method suitable for identifying patterns and themes within qualitative data:

1. **Coding:** Transcripts from interviews and notes from observations were coded manually to identify recurring themes related to e-commerce strategies, customer engagement, and competitive advantage.
2. **Theme Development:** Codes were grouped into broader themes such as "marketing strategy effectiveness," "customer adoption barriers," and "competitive positioning."
3. **Comparative Analysis:** Findings from each bank were compared to identify unique strategies and common challenges.

The use of thematic analysis aligns with the research objective by uncovering nuanced insights and highlighting variations across institutions.

### 3.3 Validation

To ensure the reliability and validity of the findings:

- **Triangulation:** Data from interviews, observations, and secondary sources were cross-referenced. This method enhances credibility by confirming findings through multiple data sources.
- **Member Checking:** Participants were given summaries of their interview responses to verify accuracy and provide feedback on the interpreted data.
- **Peer Review:** The analysis process and preliminary findings were reviewed by colleagues within the academic field to ensure the interpretations were unbiased and robust.

These validation techniques help ensure the reliability of the research outcomes, supporting the study's conclusions on the role of e-commerce strategies in competitive advantage.

## 4. Results and Discussion

This section presents the key findings from the analysis of e-commerce marketing strategies within the banking sector in Parepare City. The results are based on interviews, observations, and secondary data collected from Bank Muamalat, Bank Mega, and Bank Sulselbar.

### 4.1 Key Findings

Table 1: Summary of E-Commerce Features and Strategies in Each Bank

Bank	E-Commerce Partnerships	Marketing Strategy	Customer Feedback
Bank Muamalat	None	Focused on traditional banking; no e-commerce	Limited engagement with digital services
Bank Mega	Tokopedia	Promotes mobile banking with Tokopedia	Positive; ease of use and integration
Bank Sulselbar	Shopee, OVO, GoPay	Comprehensive, frequent socialization activities	High satisfaction; strong digital presence

Key Patterns Identified:

#### 1. Diverse E-Commerce Adoption:

- Bank Muamalat has no partnerships, focusing solely on core banking services.
- Bank Mega collaborates with Tokopedia, offering seamless transactions.
- Bank Sulselbar leads with multiple partnerships, including Shopee, OVO, and GoPay.

#### 2. Marketing Strategies:

- Banks with e-commerce partnerships focus heavily on digital promotion.
- Socialization activities play a crucial role in educating customers about mobile banking and e-commerce integration.

#### 3. Customer Experience:

- Banks with e-commerce features report higher customer satisfaction due to the convenience and flexibility of online transactions.
- Lack of e-commerce in Bank Muamalat results in lower digital engagement.

### 4.2 Interpretation of Results

The findings highlight significant differences in the adoption and impact of e-commerce strategies across the three banks, emphasizing their influence on competitive advantage.

#### 1. Strategic Impact on Competitive Advantage

- Bank Sulselbar**, with its diverse e-commerce partnerships, demonstrates a strong competitive position. The integration with multiple platforms aligns with customer expectations in a digital-first environment, contributing to increased customer retention and satisfaction.

- **Bank Mega** benefits from its targeted partnership with Tokopedia, streamlining its service offerings to meet customer needs effectively.
- **Bank Muamalat's** lack of e-commerce features hinders its ability to compete in a rapidly digitalizing market, underscoring the critical need for innovation in its marketing strategies.

## 2. Significance of Marketing Strategies

- Digital marketing strategies, including social media promotions and field socializations, enhance customer awareness and adoption of e-commerce services. These strategies are particularly effective in banks with well-established e-commerce collaborations, as seen with Bank Sulselbar.

## 3. Alignment with Research Objectives

- The results support the study's objective to evaluate the impact of e-commerce strategies on competitive advantage. They reveal that banks leveraging e-commerce partnerships not only improve their market position but also deliver superior customer experiences, addressing gaps identified in earlier studies.

The findings reinforce the importance of adopting robust e-commerce strategies to maintain competitiveness and meet evolving customer expectations in the digital era.

## 5. Discussion

This section delves into the broader implications of the study's findings, comparing them with prior research, addressing limitations, and suggesting areas for future research.

### 5.1 Comparison with Prior Research

The findings of this study align with existing literature on the significance of e-commerce in enhancing competitive advantage in the banking sector. Previous research by Chusumastuti et al. (2023) emphasized the disruptive potential of e-commerce in traditional industries, highlighting the need for innovation to remain competitive. Similarly, Luibana et al. (2023) demonstrated the positive impact of digital marketing strategies on customer loyalty and business performance.

- **Alignment:**
  - This study corroborates the assertion that partnerships with e-commerce platforms can significantly enhance a bank's competitive positioning. Bank Sulselbar's collaborations with Shopee, OVO, and GoPay echo findings from other studies where diverse digital partnerships resulted in higher customer satisfaction and increased market share.
- **Contrasts:**
  - Unlike the studies that generalize digital adoption benefits across industries, this research highlights disparities within the banking sector. Bank Muamalat's traditional focus without e-commerce features showcases a segment resistant to full digital integration, reflecting limitations in adopting a one-size-fits-all digital strategy.

## 5.2 Limitations

While the study provides valuable insights, several limitations may have influenced the findings:

1. **Sample Size:**
  - The study focused on three banks in Parepare City, limiting the generalizability of the results to other regions or larger urban centers.
2. **Qualitative Design:**
  - The reliance on qualitative data, while rich in detail, limits the ability to quantify the impact of e-commerce strategies on competitive advantage.
3. **Temporal Constraints:**
  - The data collection period (December 2023 to February 2024) may not capture long-term trends or the impact of evolving digital strategies over time.
4. **Participant Bias:**
  - Interviews with bank employees could introduce bias, as participants might emphasize positive aspects of their strategies while underreporting challenges or failures.

## 5.3 Future Research

Building on the insights and addressing the limitations of this study, future research could explore the following areas:

1. **Quantitative Analysis:**
  - Conduct quantitative studies to measure the financial impact of e-commerce strategies on bank performance, such as revenue growth, customer acquisition, and retention rates.
2. **Comparative Studies Across Regions:**
  - Expand the research to include banks in different regions or countries to compare the effectiveness of e-commerce strategies in varying market conditions.
3. **Customer-Centric Perspectives:**
  - Investigate customer perceptions and satisfaction levels directly, using surveys or focus groups to complement the findings from bank employee interviews.
4. **Longitudinal Studies:**
  - Explore the long-term impact of e-commerce partnerships on competitive advantage, tracking changes over several years to identify sustained trends and impacts.
5. **Integration of Emerging Technologies:**
  - Future studies could examine the role of emerging technologies, such as AI-driven personalization and blockchain, in enhancing e-commerce capabilities within the banking sector.

By addressing these areas, future research can provide a more comprehensive understanding of the evolving dynamics between e-commerce and competitive advantage in the banking industry.

## 6. Conclusion

Based on the research results, it can be concluded that marketing strategy plays an



important role in creating a competitive advantage for the banking sector in the e-commerce industry in Parepare City. Implementing digital strategies through mobile banking applications has effectively increased accessibility and interaction with customers.

To increase competitiveness sustainably, banks need to continue to innovate in services, expand strategic partnerships, increase people's digital literacy, and develop adaptive and data-based marketing technology. A strategy that is responsive to market changes will be the key to success in the competitive e-commerce industry.

## **7. Recommendation**

Based on the findings and analysis, the following recommendations are proposed to enhance the effectiveness of e-commerce marketing strategies in the banking sector and to guide future research and practice.

*For Banking Institutions:*

### **1. Adopt Comprehensive E-Commerce Strategies:**

Banks like Bank Muamalat should consider integrating e-commerce platforms into their digital services to remain competitive and meet evolving customer expectations. This could involve partnerships with established e-commerce providers such as Shopee or Tokopedia.

### **2. Enhance Customer Education:**

Banks should invest in regular socialization and training programs to educate customers on the benefits and use of e-commerce-enabled mobile banking. This could be achieved through workshops, webinars, and social media campaigns.

### **3. Leverage Data Analytics:**

Implement advanced data analytics to understand customer behavior better and tailor e-commerce services to specific needs. Personalized marketing strategies can enhance user experience and drive customer loyalty.

### **4. Strengthen Digital Infrastructure:**

Ensure robust and secure digital platforms to support seamless e-commerce transactions. Reliability and security are critical to building customer trust in online banking services.

### **5. Expand Partnerships:**

Banks with existing e-commerce partnerships, such as Bank Mega and Bank Sulselbar, should explore collaborations with more platforms to diversify service offerings and cater to a broader customer base.



## Appendix

### Appendix A: Interview Guide

#### Sample Questions for Bank Employees

1. **E-Commerce Adoption**
  - Does your bank currently use e-commerce platforms? If yes, which ones?
  - What factors influenced the decision to adopt or not adopt e-commerce services?
2. **Marketing Strategies**
  - What marketing strategies are used to promote your bank's e-commerce features?
  - How do you educate customers about using e-commerce-integrated mobile banking services?
3. **Customer Engagement**
  - How do customers respond to your bank's e-commerce services?
  - What feedback do you receive regarding the ease of use and reliability of mobile banking applications?
4. **Challenges and Improvements**
  - What challenges has your bank faced in implementing e-commerce strategies?
  - How do you plan to improve your bank's e-commerce services in the future?

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### Appendix B: Sample Data from Interviews

**Table B1: Summary of Key Points from Interviews**

Bank	E-Commerce Platform	Main Marketing Strategy	Key Challenges	Customer Feedback
Bank Muamalat	None	Traditional promotions, no e-commerce focus	Limited digital engagement	Prefer traditional banking methods
Bank Mega	Tokopedia	Social media, direct customer education	Initial customer onboarding	Positive response to digital integration
Bank Sulselbar	Shopee, OVO, GoPay	Field socialization, digital advertisements	Network issues in rural areas	High satisfaction, seamless transactions

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### Appendix C: Detailed Observation Notes

#### Observations at Bank Branches

- **Bank Mega:** Customer interactions heavily focused on promoting mobile banking and Tokopedia partnership.
- **Bank Sulselbar:** Strong emphasis on educating customers about multiple e-commerce integrations through brochures and demo sessions.
- **Bank Muamalat:** Minimal digital promotions, focus on traditional banking services.

## Appendix D: Customer Questionnaire (Sample)

### 1. General Information

- Age: \_\_\_\_\_
- Occupation: \_\_\_\_\_
- Do you use mobile banking? Yes/No

### 2. Experience with E-Commerce Services

- Are you aware of your bank's e-commerce features? Yes/No
- How often do you use these services?
  - Daily
  - Weekly
  - Rarely
- Rate your satisfaction with the e-commerce services on a scale of 1 to 5 (1 = Very Dissatisfied, 5 = Very Satisfied).

### 3. Feedback and Suggestions

- What do you like most about the e-commerce services provided?
- What improvements would you suggest?

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