

## **“Analysis of the Influence of Digital Marketing Strategy on Customer Satisfaction at BRI PALOPO Branch**

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### **ABSTRACT**

*The aim of this research is to examine the influence of digital marketing strategy on customer satisfaction. This study employs a quantitative approach, utilizing primary data sourced from direct distribution of Likert-scale questionnaires to respondents, including both customers and non-customers of BRI PALOPO Branch. The population consists of BRI customers and non-customers. Purposive sampling technique was employed to select 129 samples. Data analysis in this research was conducted using IBM SPSS 25 software, employing various testing methods. The findings indicate that the influence of strategy does not significantly affect customer satisfaction, whereas digital marketing significantly impacts customer satisfaction.*

**Keywords:** *The Influence of Strategy, Digital Marketing, Customer Satisfaction.*”

### **1. INTRODUCTION**

Recent studies by Kapoor, K. K., & Dwivedi (2022) indicate that the success of implementing digital marketing strategies in banking depends not only on the technology used but also on how well the strategies are aligned with customer needs and preferences (Kapoor, K. K., & Dwivedi, 2022). Therefore, this research aims to identify the factors in digital marketing strategies that most influence customer satisfaction at Bank BRI Palopo, enabling researchers to provide recommendations to enhance the effectiveness of digital marketing.

From several previous research literatures, there are several analysis results indicating a relationship between marketing strategies and customer loyalty and satisfaction, as shown in the research by Andi Mardiana and Nur Ain Kasim (2016) that marketing strategies are crucial to enhance the dissemination of products or services produced in order to remain sustainable and competitive with similar products. If a company's marketing strategy is poor, it will affect the dissemination of products or services. Meanwhile, the relationship between marketing strategies and customer satisfaction based on the research conducted by Tia Artika and Olivia S. Nelwan (2018) states that in facing intense competition, appropriate marketing strategies are needed to increase the number of customers. (Panjaitan & Setyorini, 2020)

According to research by Chaffey, D., & Smith (2022), effective digital marketing involves the use of various online platforms for more personalized and responsive communication, which has been shown to increase customer satisfaction by providing faster and more relevant services (Chaffey, D., & Smith, 2022). This study fills a knowledge gap in the literature regarding the relationship between digital marketing strategies and customer satisfaction, particularly in the context of PT BRI Palopo. There have been no specific studies exploring this in the region. Thus, this research will contribute to deepening understanding of how digital marketing strategies can influence customer satisfaction in banking.

Customer satisfaction is a key indicator of the success or failure of a bank's digital marketing strategy. According to Gupta, S., & Aggarwal (2022), customer satisfaction in the digital banking sector can be influenced by various factors, including ease of use, transaction security, service

personalization, and real-time customer support. This study focuses on how Bank BRI Palopo implements these elements in its marketing strategy and their impact on customer satisfaction. The direct influence of customer satisfaction is increased customer loyalty, which can contribute to revenue growth and the bank's reputation in the public eye (Gupta, S., & Aggarwal, 2022). Through in-depth analysis of existing digital marketing practices, this research seeks to uncover the relationship between digital marketing strategies and customer satisfaction in the banking sector, providing strategic insights for management to optimize their interactions with customers in this digital era.

The researchers aim to identify which digital marketing strategies are most effective in enhancing customer satisfaction at BRI Branch in Palopo. This will provide valuable insights for the bank in allocating marketing resources more efficiently and effectively.

Although there have been some studies exploring this, this research will add and provide insights into how digital marketing strategies specifically affect customers in the Palopo region, so the results can be directly applied to improve service quality at BRI PALOPO

## **2.LITERATURE REVIEW**

### **The Influence of Strategy**

(Baker, 2022)From a practical standpoint, banks can harness digital marketing strategies to elevate customer satisfaction in various ways. By offering intuitive mobile banking applications with personalized features and recommendations, banks can streamline the banking experience and deliver value-added services.

Marketing strategy is a series of actions or methods employed by a business unit to achieve its goals, which include decisions resulting from individual or collective thinking. Marketing strategies greatly influence a company's sales volume. If the marketing strategy in a company runs smoothly, then the sales volume will increase. (Hulu et al., 2021)

Marketing strategy is a technique used by a company to achieve predetermined goals, containing core decisions about target markets, product placement in the market, marketing mix, and marketing cost estimation. (Dhamayanti, 2022)

Personalized marketing campaigns, product differentiation, pricing strategies, and customer relationship management (CRM) initiatives are among the approaches that have been proven effective in improving customer satisfaction (Kumar, V., 2020)

According to (Li, Y., & Bernoff, 2021)businesses that prioritize customer-centric digital marketing strategies tend to enjoy higher levels of customer satisfaction and loyalty.

In recent years, banks have increasingly embraced digital marketing strategies to engage customers and enhance their overall banking experience. These strategies encompass a wide array of online channels, including social media platforms, email marketing campaigns, search engine optimization (SEO) techniques, and mobile applications.(Smith, R., & Taylor, 2023)

Empirical research has provided valuable insights into the efficacy of digital marketing strategies in shaping customer satisfaction within the banking sector(Chen, L., 2022)

Pem Pendapat(Kotler, 2016)states that in marketing there are activities and institutions and processes to create, conduct communication, and deliver and can exchange offers that have value for customers or society in general. digital aspirations by Jarlest Andini Agustinanda, (2020)

### **Digital Marketing**

According to Dave Chaffey (Fitria Rachmawati, 2018), digital marketing is digital marketing, which has the same meaning as electronic marketing (e-marketing). Digital marketing is the application of digital technology that forms online channels (Online Channels) to the market (Website, E-mail, database, digital TV, and various latest innovations. Including blogs, podcast feeds, and social networks) aims to contribute to marketing activities, to profitably build and develop relationships with customers.(Yacub & Mustajab, 2020)

Mobile Banking (also known as M-Banking, SMS Banking, and so on) is a terminal used for performing balance checks, financial transactions, payments, and more. By using mobile devices

such as mobile banking, mobile banking is currently mostly shown via SMS or mobile internet. Mobile banking services include products such as SMS Banking, Mobile phone banking, and so on. Mobile banking services are modifications of internet banking services that connect banks with their customers remotely through the internet network. Zuzmawati et al., (2023)

(Chen, L., 2022) demonstrated a positive correlation between banks' social media engagement efforts and customer satisfaction levels, highlighting the importance of interactive communication and timely responsiveness.

Factors that may influence customer loyalty include service quality, product quality, and customer satisfaction. Therefore, it is interesting to know the extent of the influence of service quality and product quality on customer loyalty Zulkarnain et al., (2020)

Research by (Baker, 2022) revealed that brands that engage in interactive and engaging digital marketing campaigns are more likely to retain customers and generate repeat business.

(Tafesse & Wien, 2020) showed that authentic and interactive social media strategies enhance customer engagement and satisfaction. This study identifies that relatable and responsive content on social media enhances brand value and customer loyalty.

In recent years, banks have increasingly adopted digital marketing strategies to engage customers and enhance their overall banking experience. These strategies encompass various online channels, including social media platforms, email marketing campaigns, search engine optimization (SEO) techniques, and mobile applications (Smith, R., & Taylor, 2023). Empirical research has provided valuable insights into the effectiveness of digital marketing strategies in shaping customer satisfaction within the banking sector (Chen, L., 2022). Marketing expert Kotler (2016) states that marketing involves activities, institutions, and processes to create, conduct communication, deliver, and exchange offers that have value for customers or society in general, with digital aspirations (Jarlest Andini Agustinanda, 2020).

Mobile Banking (also known as M-Banking, SMS Banking, etc.) is a terminal used for performing balance checks, financial transactions, payments, and more. Mobile banking services include products such as SMS Banking, Mobile phone banking, and others, and are a modification of internet banking services connecting banks with their customers remotely through the internet network (Zuzmawati et al., 2023). Chen, L. (2022) demonstrated a positive correlation between banks' social media engagement efforts and customer satisfaction levels, highlighting the importance of interactive communication and timely responsiveness. Factors that may influence customer loyalty include service quality, product quality, and customer satisfaction. Therefore, it is interesting to know the extent of the influence of service quality and product quality on customer loyalty (Zulkarnain et al., 2020). Research by Baker (2022) revealed that brands engaging in interactive and engaging digital marketing campaigns are more likely to retain customers and generate repeat business. Tafesse & Wien (2020) showed that authentic and interactive social media strategies enhance customer engagement and satisfaction, identifying that relatable and responsive content on social media enhances brand value and customer loyalty.

### **Customer Satisfaction**

Customer satisfaction is highly valuable for maintaining the presence of customers (Reza Nurul Ichsan, Ahmad Karim, 2021).

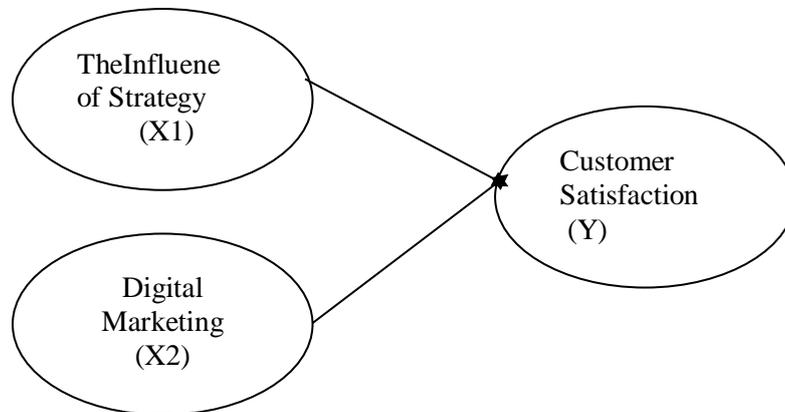
Customer satisfaction with websites is closely related to the quality of service provided by companies, such as the features provided and customer service that can serve customers well (Febrian & Ahluwalia, 2020).

Luo et al., (2019) explored the use of artificial intelligence in digital marketing and its impact on customer satisfaction, finding that AI-based tools such as chatbots and predictive analytics in digital marketing significantly enhance personalization, thereby increasing customer satisfaction.

Customer satisfaction is crucial for companies in the financial services sector. High-quality service is one of the keys to a company's success. Improving service quality is an important challenge for companies to compete in the global market (Zuzmawati et al., 2023). According to Wulanjani, & Derriawan (2018), customer satisfaction is the level of one's feelings after comparing the perceived (performance or results) with their expectations. Consumers can experience three levels of satisfaction, depending on whether the product's performance is below

expectations, matches expectations, or exceeds expectations (Gunawan, 2022). Solomon (1996) defines customer satisfaction as what a consumer feels about a particular service or product after it has been used (Zouari & Abdelhedi, 2021).

### Framework



### 3. RESEARCH METHODS

This research employs a quantitative approach aimed at identifying the relationship between independent and dependent variables. In this study, purposive sampling technique is used for sample selection, involving data selection based on specific criteria to ensure adequate representativeness of the broader population. The population involved in this study consists of 128 respondents, comprising both customers and non-customers (Risdayanti et al., 2024). Data collection technique in this research involves directly distributing questionnaires to respondents using Likert scale measurements. The data analysis method used in this study utilizes IBM SPSS 25 software, as SPSS is more informative, facilitating users in interpreting results with higher accuracy (Risdayanti et al., 2024).

#### Descriptive Data Analysis Test

(Ghozali, 2014) suggests that descriptive analysis can be used for data analysis by describing or depicting the collected data without drawing conclusions or generalizations. In this descriptive analysis, there will be no significance tests or error rates because the researcher has no intention of making generalizations, thus avoiding errors in generalization (Jarlest Andini Agustinanda, 2020).

#### Data Quality Test

1. Validity Test
2. Reliability Test

#### Classical Assumption Test

1. Normality Test
2. Heteroscedasticity Test
3. Multicollinearity Test

#### Hypothesis Testing

Hypothesis testing is a statistical method used to make decisions about a hypothesis statement regarding a population based on sample data.

1. Determination Test (R<sup>2</sup>)
2. Simultaneous Test (F Test)
3. Simultaneous Test (T Test)

#### 4.RESULT AND DISCUSSION

Based on the information in Table 1, it is shown that the majority of respondents are female, totaling 65 individuals or 50.39%, while the remaining respondents are male, totaling 64 individuals or 49.61%.

Gender	Sum	Percentage
Woman	65	50,39%
Man	64	49,61%
TOTAL	129	100%

Source : *Self Proceed*

#### Descriptive Data Analysis Test

	N	Minimum	Maximum	Mean	Std. Deviation
TheInflueneof Strategy	128	10	16	13,53	1,415
Digital Marketing	128	8	16	13,88	1,889
Customer Satisfaction	128	11	43	13,84	2,921
Valid N (listwise)	128				

"In this study, the variable Strategy (X1) shows a distribution of values ranging from 10 to 16, with a mean value of 13.91 and a standard deviation of 1.415. This average value indicates that the strategies implemented can generally be categorized as highly effective. Meanwhile, the variable Digital Marketing (X2) demonstrates minimum and maximum values ranging from 8 to 16. The average value for this variable is approximately 13.53 with a standard deviation of 1.889, reflecting a relatively high level of customer satisfaction towards the implemented digital marketing."

**Data Quality Assessment****Validity Test**

<i>No.</i>	<i>Variable</i>	<i>Instrument r Hitung code</i>	<i>r Hitung</i>	<i>r Tabel n-2 (120-2=118)</i>	<i>Information</i>
1	<i>TheInflueneof Strategy</i>	<i>X1.1</i>	<i>0,508</i>	<i>0,173</i>	<i>Valid</i>
		<i>X1.2</i>	<i>0,578</i>	<i>0,173</i>	<i>Valid</i>
		<i>X1.3</i>	<i>0,511</i>	<i>0,173</i>	<i>Valid</i>
		<i>X1.4</i>	<i>0,560</i>	<i>0,173</i>	<i>Valid</i>
2	<i>Digital Marketing</i>	<i>X2.1</i>	<i>0,29</i>	<i>0,173</i>	<i>Valid</i>
		<i>X2.2</i>	<i>0,037</i>	<i>0,173</i>	<i>Valid</i>
		<i>X2.3</i>	<i>0,051</i>	<i>0,173</i>	<i>Valid</i>
		<i>X2.4</i>	<i>0,029</i>	<i>0,173</i>	<i>Valid</i>
3	<i>Customer Satisfaction</i>	<i>Y1</i>	<i>0,156</i>	<i>0,173</i>	<i>Valid</i>
		<i>Y2</i>	<i>0,84</i>	<i>0,173</i>	<i>Valid</i>
		<i>Y3</i>	<i>0,10</i>	<i>0,173</i>	<i>Valid</i>
		<i>Y4</i>	<i>0,279</i>	<i>0,173</i>	<i>Valid</i>

Source : Self Proceed

Based on the data presented in the table, it is evident that Pearson Correlation Scores exceeding 0.173 indicate that all questions posed have adequate validity. Therefore, it can be concluded that the research instrument is sufficiently valid for use in further testing.

**Reliability Test**

<i>Variable</i>	<i>Alfa Cronbach</i>	<i>Alpha Standard</i>	<i>Results</i>
<i>Pengaruh startegi</i>	<i>0,539</i>	<i>0,60</i>	<i>Reliable</i>
<i>Pemasaran Digital</i>	<i>0,598</i>	<i>0,60</i>	<i>Reliable</i>
<i>Kepuasan Nasabah</i>	<i>0,741</i>	<i>0,60</i>	<i>Reliable</i>

Source : Self Proceed202

And from Table 3, all variables have Cronbach's Alpha values greater than 0.60. This means that all variables are acceptable, thus enabling them to proceed to the next testing phase.

**Classic assumption test**

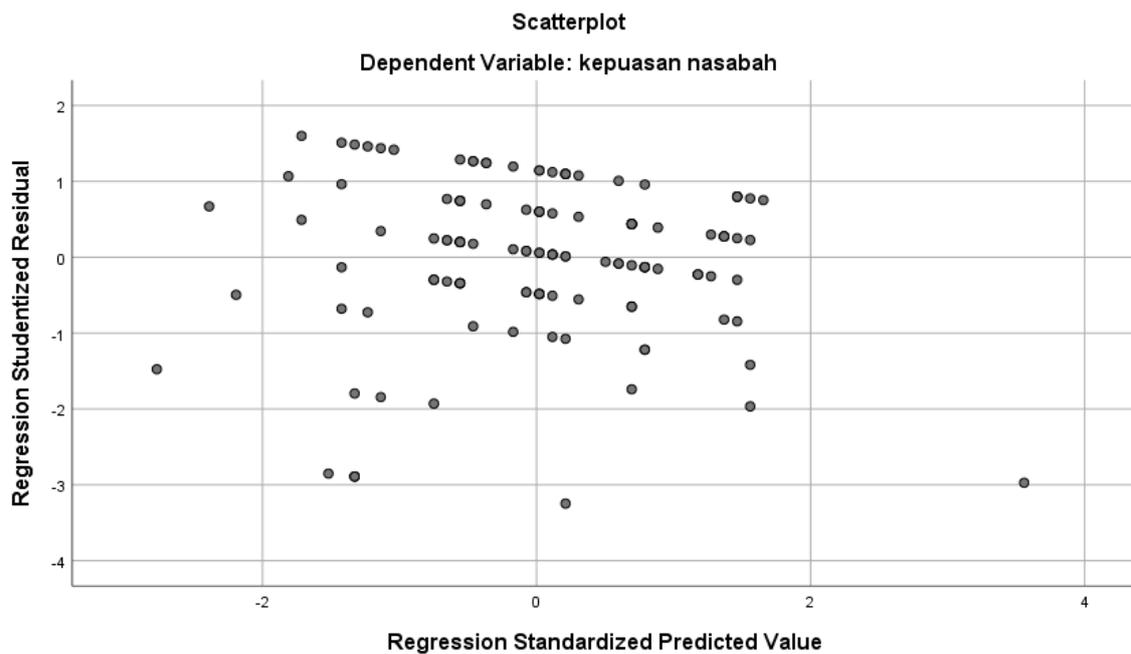
**Normality test**

	Not standardized Remainder
N	128
Parameters Normala, bMean Std. Difference Deviation	13.8828125 ,45073911
Most Extreme Statistical Test Positive	,073 ,073
Negative	-,064
Absolute Asymp. Signature. (2-tail)	,073 .094c

Source: Primary Data processed with SPSS 22, 2024

Based on table 5, the Asymp value can be seen. signature . (2-tailed) is 0.094. This means that this number is greater than 0.05 . So it can be concluded that the data has a normal distribution.

**Heteroscedasticity Test**



Seen from Figure 1, the data points are evenly distributed above and below the horizontal line number 0 on the Y axis. This shows that the regression model does not have heteroscedasticity problems so it can be used well.

**Multicollinearity Test**

Model		Collinearity Statistics	
		Tolerance	Vif
1	Strategy	,642	1,559
	Digital Marketing	,642	1,559

Source: Primary Data processed with SPSS 22, 2024

From table 6, the Tolerance test results show that there are no independent variables that have a tolerance value of less than 0.1. Therefore, it can be concluded that between the independent

variables there is no correlation or multicollinearity does not occur

### F Test

Model	Amount of square	df	Means Square	f	Sign hand
Regression	420,488	2	12,901	65,096	,000 <sup>b</sup>
Remainder	122,731	38	3,420		
Total	543,220	40			

The f test results in table 7 show that the f table is 3.07. And from this table the number is 65,096 . From the calculated f results, it can be seen that the data is greater than the f table, besides that the significance value is 0.000, which means it is smaller than the 5% significance level or  $0.000 < 0.05$ , indicating that the f value is significant and in accordance with the test results, thus the model used in research worthy of use.

### T Test

	Q	df	Sig. (2 – tailed)
Strategy Influence	6,000	125	806
Digital Marketing	4,181	125	000

This test was carried out with the aim of determining the effect of individual independent variables on the dependent variable. This analysis includes an assessment of statistical significance as well as a comparison between t-table and t-count values. The t-table value can be found in the statistical table at a significance level of 5% or 0.05, by calculating the degrees of freedom ( $df = nk - 1$ ), where n is the number of samples and k is the number of independent variables. In this context  $df = 128 - 2 - 1$  which is equivalent to 125. Therefore, based on the statistical table, the t-table value at the 5% significance level or 0.05 is around 1.657

The test results show that the strategy influence variable has a tcount value of 6.000 while the corresponding ttable value is 4.181. Thus it can be concluded that  $tcount > ttable$  with a significance level of  $806 > 0.05$  . Therefore, the first hypothesis (H1) cannot be accepted or there is no positive influence between the influence of student strategies on customer satisfaction. The failure of strategies to influence customer satisfaction can be caused by less effective implementation, inadequate service quality, and the influence of internal and external factors. Internal factors such as lack of coordination between departments or lack of employee training can affect strategy outcomes. On the other hand , the influence of external factors such as increased competition or changes in industry trends can also disrupt the implementation of the strategy. In addition, methodological limitations in research, such as the use of non-representative samples, also need to be taken into account to understand the results obtained and design appropriate improvement strategies.

From the test results, it was found that the digital marketing variable had a tcount value of 4.181 compared to a ttable value of 1.657 with a significance level of  $000 < 0.05$ , so the second hypothesis (H2) was accepted because there was a positive influence between digital marketing on customer satisfaction. Acceptance of the second hypothesis (H2) shows that the digital marketing strategy implemented by BRI Palopo Branch has a significant impact on customer satisfaction. These results indicate that the efforts made by BRI in adopting digital technology in its marketing strategy have a positive contribution to customer perception and satisfaction

## 5.CONCLUSION

This study identifies the relationship between GDP and annual consumption economics variables from 1967 to 2014 using ARDL, Cointegration and Causality granger analysis. not surprisingly, there is a long-run equilibrium relationship between GDP and consumption with a long-term ARDL model, a 10% change in consumption will result in long-term change of 44% in GDP. It is not surprising that there is no short-run equilibrium relationship between GDP and consumption. 10% of consumption will result in a short-term change of ARDL model of 95% in GDP. GDP variables and consumption are cointegrated in the long run significantly at lag interval 10, whereas the use of lags 1 and 5 intervals is not credited in the long run. Using a cointegration test with lag interval 1, 5 and 10 indicates significant for all usage slowness. So it can be summarized in the context of GDP and short term economic consumption that is cointegrated for all the prevailing interval lags. concludes that long-term causality test results between GDP variables and significant consumption with time intervals 5 and 10. intervals 1, 15 and 20 have no long-term causality relationship between GDP and consumption variables. causal model with short term. With lagging intervals of 1, 5, 10 and 15, there is a short-term causal relationship between the variable GDP and consumption. As for the use of delay interval 20 there is no causal relationship in the short term between the variable GDP and consumption in Indonesia.

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