

THE INFLUENCE OF SEGMENTING, TARGETING, AND POSITIONING ON CUSTOMER MOTIVATION TO CHOOSE SAVINGS HAJJ AT PT BSI KCP BANDUNG MAJALAYA

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Abstract: This study was motivated by fluctuations in the number of Hajj savings customers at PT BSI KCP Bandung Majalaya over several years. The objective of this research is to examine the influence of segmenting, targeting, and positioning strategies on customer motivation in choosing Hajj savings products. This study employs a quantitative associative research approach to analyze the relationships between the variables. The research sample consists of 178 respondents selected from a population of 322 Hajj savings customers using a purposive non-probability sampling technique. Data were analyzed using statistical tests including the t-test, F-test, and coefficient of determination (R^2). The results indicate that segmentation has a significant effect on customer motivation, explaining 23% of the variance in motivation ($R^2 = 0.230$). Targeting also shows a significant influence, accounting for 18.7% of the variance in customer motivation ($R^2 = 0.187$). Positioning demonstrates the strongest partial effect, contributing 26.9% of the variance in customer motivation ($R^2 = 0.269$). Furthermore, segmentation, targeting, and positioning simultaneously have a significant effect on customer motivation, with a combined explanatory power of 29.6% ($R^2 = 0.296$). These findings confirm that the effective implementation of STP strategies plays an important role in enhancing customer motivation to choose Hajj savings products

Keywords: Segmenting, targeting and positioning strategies, Hajj saving product, and customer motivation

1. INTRODUCTION

Indonesia, as a country with a Muslim-majority population, has experienced significant growth in the Islamic financial sector, particularly in Islamic banking institutions [1]. The increasing awareness of Sharia-compliant financial products has encouraged Islamic banks to continuously improve their services and develop competitive advantages in order to attract and retain customers [2]. One of the key products offered by Islamic banks is Hajj savings, which plays a crucial role in facilitating long-term financial planning for prospective pilgrims [3]. However, customer motivation to choose such products is influenced by various strategic and managerial factors that require systematic investigation.

In a highly competitive banking environment, Islamic banks must implement effective marketing strategies to differentiate their products from those of competitors [4]. One widely adopted marketing framework is the segmentation, targeting, and positioning (STP) strategy [5]. This framework enables banks to identify diverse customer characteristics, select the most potential market segments, and position their products in a way that aligns with customer expectations [6]. Proper implementation of STP strategies is essential for understanding customer needs and ensuring that banking products are perceived as relevant, trustworthy, and valuable [7].

Segmentation allows banks to classify customers based on geographic, demographic, psychographic, and behavioral characteristics [8]. Through effective segmentation, banks can design marketing strategies that are more focused and responsive to specific customer groups [9]. Targeting then involves evaluating

these segments and selecting those that are most attractive and feasible to serve [10]. By concentrating resources on selected target markets, banks can enhance service efficiency and increase customer satisfaction [11]. Together, segmentation and targeting help banks allocate their marketing efforts more strategically [12].

Positioning, on the other hand, focuses on shaping customer perceptions regarding a product or service [13]. In the context of Hajj savings, effective positioning can create a strong and positive image in the minds of customers, emphasizing attributes such as security, Sharia compliance, service quality, and long-term benefits [14]. A clear positioning strategy helps customers distinguish one bank's Hajj savings product from others, thereby strengthening customer motivation and loyalty [15].

Despite the importance of STP strategies, empirical studies examining their influence on customer motivation in the context of Hajj savings remain limited, particularly within Islamic banking institutions at the branch level. Therefore, this study aims to analyze the influence of segmenting, targeting, and positioning strategies on customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. By employing a quantitative associative approach, this research seeks to provide empirical evidence on the role of marketing strategies in enhancing customer motivation, as well as practical insights for Islamic banks in formulating more effective marketing policies.

2. RESEARCH METHODOLOGY

2.1. Research Design and Approach

This study employs a quantitative associative research approach, which aims to examine the relationships and causal influence between independent variables and a dependent variable through statistical analysis [16]-[17]. A quantitative approach was selected because the research focuses on numerical data derived from respondents' perceptions, which can be measured, analyzed, and interpreted objectively. The associative design is appropriate for this study as it seeks to determine the extent to which segmentation, targeting, and positioning strategies influence customer motivation in choosing Hajj savings products.

The variables examined in this study consist of segmentation (X_1), targeting (X_2), and positioning (X_3) as independent variables, while customer motivation (Y) serves as the dependent variable. The relationships among these variables are tested both partially and simultaneously to obtain a comprehensive understanding of their influence.

2.2 Research Object, Population, and Sample

The object of this research is Hajj savings customers at PT BSI KCP Bandung Majalaya. The population comprises all customers who actively hold Hajj savings accounts at the branch in 2024, totaling 322 individuals. Given the manageable population size and the need for respondents who meet specific research criteria, a non-probability sampling technique with a purposive sampling method was employed.

Purposive sampling was chosen to ensure that respondents had sufficient experience and understanding of the Hajj savings product. Based on these criteria, a total of 178 respondents were selected as the research sample. This sample size is considered adequate to represent the population and to conduct inferential statistical analysis.

3.3 Data Types and Data Collection Techniques

This study utilizes primary data obtained directly from respondents. Data were collected using a structured questionnaire distributed to Hajj savings customers. The questionnaire was designed using a Likert scale to measure respondents' perceptions of segmentation, targeting, positioning, and customer motivation variables. Each indicator was operationalized into measurable statement items to ensure clarity and consistency.

The segmentation variable includes indicators related to demographic, geographic, psychographic, and behavioral aspects. The targeting variable is measured using indicators such as market measurability, market size, accessibility, and differentiation. The positioning variable is assessed based on attributes, price and quality perception, product category, and competitive positioning. Meanwhile, customer motivation is measured through indicators reflecting customers' interest, desire, and intention to choose Hajj savings products.

3.4 Instrument Testing

Before conducting hypothesis testing, the research instrument was subjected to validity and reliability testing to ensure data quality. Validity testing was performed to determine whether each questionnaire item accurately measures the intended variable. Reliability testing was conducted using Cronbach's Alpha, with a value greater than 0.70 indicating that the instrument is reliable and consistent. In addition, a normality test was carried out using the Kolmogorov–Smirnov method to confirm that the data distribution meets the assumptions required for parametric statistical testing. These preliminary tests ensure that the collected data are suitable for further statistical analysis.

3.5 Data Analysis Techniques

Data analysis was conducted using Statistical Package for the Social Sciences (SPSS) software. Several statistical techniques were applied in this study. First, descriptive analysis was used to provide an overview of respondents' characteristics and general response patterns. Second, partial hypothesis testing was performed using the t-test to examine the individual influence of segmentation, targeting, and positioning on customer motivation. Third, simultaneous hypothesis testing was conducted using the F-test to assess the combined effect of all independent variables on customer motivation. Finally, the coefficient of determination (R^2) was calculated to determine the proportion of variance in customer motivation explained by the independent variables, both partially and simultaneously. These analytical techniques allow the study to draw statistically supported conclusions regarding the influence of marketing strategies on customer motivation.

3. RESEARCH RESULTS AND DISCUSSION

3.1 The Influence of Segmentation on Hajj Savings Customer Motivation

Table 1 presents the results of the coefficient of determination analysis examining the influence of segmentation on customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. The R Square value of 0.230 indicates that the segmentation variable explains **23% of the variance** in customer motivation, while the remaining 77% is influenced by other factors not included in this model. This result demonstrates that segmentation has a meaningful contribution in explaining customer motivation, although it is not the sole determining factor. The adjusted R Square value of 0.226 further confirms the stability and adequacy of the model.

Table 1: Results of the determination coefficient analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.480 ^a	.230	.226	2.150

a. Predictors: (Constant), Segmenting

Table 2 shows the results of the t-test analysis used to examine the partial effect of segmentation on customer motivation. The calculated t-value of 7.251 is greater than the t-table value of 1.97361, with a significance level of 0.000, which is below the 0.05 threshold. This indicates that the segmentation variable has a positive and statistically significant effect on customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. Therefore, the hypothesis stating that segmentation influences customer motivation is accepted, confirming the importance of effective segmentation strategies in enhancing customer motivation.

Table 2: t-Test results

Coefficients					
Model	Unstandardized Coefficients	Standardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	16.806	1.360		
				12.354	.000

	Segmenting	.299	.041	.480	7.251	.000
a. Dependent Variable: Customer Motivation						

3.2. The Influence of Targeting on Customer Motivation to Choose Hajj Savings

Table 3 presents the results of the coefficient of determination analysis for the targeting variable in relation to customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. The R Square value of 0.187 indicates that targeting explains **18.7% of the variance** in customer motivation, while the remaining 81.3% is influenced by other variables not examined in this model. This result suggests that targeting contributes to customer motivation, although its explanatory power is lower compared to segmentation and positioning. The adjusted R Square value of 0.182 indicates that the model is statistically acceptable.

Table 3: Analysis of determination coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.433 ^a	.187	.182	2.209
a. Predictors: (Constant), Targeting				

Table 4 displays the results of the t-test analysis assessing the partial effect of targeting on customer motivation. The calculated t-value of 6.365 exceeds the t-table value of 1.97361, with a significance level of 0.000, which is below the 0.05 threshold. These results indicate that targeting has a **positive and statistically significant effect** on customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. Accordingly, the hypothesis stating that targeting influences customer motivation is accepted, highlighting the importance of selecting appropriate target markets in enhancing customer motivation.

Table 4: t-Test results

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.101	1.658		9.711	.000
	Targeting	.316	.05	.433	6.365	.000
a. Dependent Variable: Customer Motivation						

3.3. The Influence of Positioning on Customer Motivation to Choose Hajj Savings

Table 5 presents the results of the coefficient of determination analysis examining the influence of positioning on customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. The R Square value of 0.269 indicates that the positioning variable explains **26.9% of the variance** in customer motivation, while the remaining 73.1% is influenced by other factors not included in this model. This result shows that positioning has a relatively strong explanatory power compared to segmentation and targeting, suggesting that how the product is perceived in the minds of customers plays an important role in shaping their motivation. The adjusted R Square value of 0.265 further indicates that the regression model is statistically reliable.

Table 5: Analysis of determination coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.519 ^a	.269	.265	2.094
a. Predictors: (Constant), Positioning				

Table 6: t-Test results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.212	1.546		9.194	.000
	Positioning	.368	.046	.519	8.056	.000

a. Dependent Variable: Customer Motivation

Table 6 shows the results of the t-test analysis used to examine the partial effect of positioning on customer motivation. The calculated t-value of 8.056 is greater than the t-table value of 1.97361, with a significance level of 0.000, which is lower than the 0.05 threshold. These results indicate that positioning has a positive and statistically significant effect on customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. Therefore, the hypothesis stating that positioning influences customer motivation is accepted, confirming that effective positioning strategies significantly enhance customer motivation.

3.4. The Influence of Segmenting, Targeting, and Positioning on Customer Motivation

Table 7 presents the results of the multiple correlation analysis examining the simultaneous relationship between segmentation, targeting, and positioning on customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. The correlation coefficient (R) of 0.544 indicates a moderate positive relationship between the independent variables and customer motivation. This finding suggests that the combined implementation of STP strategies is moderately associated with increased customer motivation, indicating that these marketing strategies jointly play an important role in influencing customers' decisions.

Table 7: Multiple correlation analysis

Model Summary									
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.544 ^a	.296	.284	2.068	.296	24.369	3	174	.000

a. Predictors: (Constant), Positioning, Segmenting, Targeting

Table 8 shows the results of the multiple regression analysis used to identify the partial contribution of each independent variable when analyzed simultaneously. The regression results indicate that segmentation ($\beta = 0.242$, $p < 0.05$) and positioning ($\beta = 0.377$, $p < 0.05$) have a **positive and significant effect** on customer motivation. However, targeting does not show a significant effect ($\beta = -0.037$, $p > 0.05$) when analyzed together with the other variables. This finding suggests that although targeting is significant in the partial test, its influence becomes weaker when combined with segmentation and positioning, indicating possible overlap or dominance of other variables.

Table 8: Multiple regression analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.555	1.639		8.272	.000
	Segmenting	.151	.063	.242	2.407	.017
	Targeting	-.027	.081	-.037	-.336	.738
	Positioning	.268	.074	.377	3.633	.000

a. Dependent Variable: Customer Motivation

Based on Table 8, the following regression model can be obtained.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 13.555 + 0.151X_1 - 0.027X_2 + 0.268X_3$$

Table 9 presents the coefficient of determination (R Square) for the simultaneous effect of segmentation, targeting, and positioning on customer motivation. The R Square value of 0.296 indicates that **29.6% of the variance** in customer motivation can be explained collectively by the three independent variables, while the remaining 70.4% is influenced by other factors outside the model. This result confirms that STP strategies provide a meaningful contribution to customer motivation, although additional variables such as service quality, trust, or religiosity may further enhance the explanatory power of the model.

Table 9: Analysis of determination coefficient

Model Summary									
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.544 ^a	.296	.284	2.068	.296	24.369	3	174	.000
a. Predictors: (Constant), Positioning, Segmenting, Targeting									

Table 10 displays the results of the F-test used to examine the simultaneous significance of segmentation, targeting, and positioning on customer motivation. The calculated F-value of 24.369 is greater than the F-table value of 2.66, with a significance level of 0.000, which is below the 0.05 threshold. These results indicate that the regression model is **statistically significant**, meaning that segmentation, targeting, and positioning simultaneously have a significant effect on customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. Therefore, the simultaneous hypothesis is accepted.

Table 10: F Test results

ANOVA a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	312.621	3	104.207	24.369	.000 ^b
	Residual	744.059	174	4.276		
	Total	1056.680	177			
a. Dependent Variable: Customer Motivation						
b. Predictors: (Constant), Positioning, Segmenting, Targeting						

4. CONCLUSION

This study concludes that segmentation, targeting, and positioning strategies play an important role in influencing customer motivation to choose Hajj savings at PT BSI KCP Bandung Majalaya. The findings show that segmentation and positioning have a positive and significant effect on customer motivation, indicating that a clear understanding of customer characteristics and a strong product image are key factors in encouraging customers to select Hajj savings products. Although targeting demonstrates a significant effect in partial analysis, its influence becomes insignificant when examined simultaneously with other variables, suggesting that its impact is overshadowed by segmentation and positioning.

Furthermore, the simultaneous analysis confirms that the combined implementation of segmentation, targeting, and positioning strategies significantly affects customer motivation, explaining nearly one-third of the variance in customer motivation. This implies that while STP strategies are essential, other factors beyond the scope of this study also contribute to customers' decision-making processes. Overall, these results highlight the importance for Islamic banks to prioritize effective segmentation and positioning strategies to enhance customer motivation and strengthen the competitiveness of Hajj savings products.

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