



Segmenting, Targeting, and Positioning Analysis of Platinum iB KPR Purchase Decisions with Murabahah Agreement

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ABSTRACT

The increasing competition demands competitive advantage that should be owned by each company and requires a proper marketing strategy. The number of competitors is increasingly making consumers have many alternative options to get a product that is in accordance with expectations. BTN syariah is consistent in its core business namely housing finance in accordance with the visit of Bank BTN itself which is the leading bank in financing with mortgage products or residential financing. This purpose of this study aims to analyze and examine the factors of segmenting, targeting and positioning aspect on consumer purchase decisions of iB Platinum KPR product with murabahah contracts at BTN Syariah Mataram Branch Office. The research used the quantitative with regression analysis method. The sampling method used purposive sampling and the number of samples used in this study amounted to 55 respondents source was distribution online questionnaires via WhatsApp to Customers of BTN Syariah who had purchased KPR Platinum iB with murabahah contract. The data were analysed used IBM SPSS version 22 and analysis was carried out by several tests such as validity test, reliability test, classic assumption test, linear regression analysis and coefficient of determination test. The results of this study indicate that the segmenting, targeting and positioning, has a significant effect on purchase decisions of iB Platinum KPR product with murabahah contracts at BTN Syariah Mataram Branch Office. The findings of this study can be reference uses as a reference for future researchers who will study similar problems. This research can also be a reference for companies to always be able to maintain aspects of segmenting, targeting and positioning aspect in designing and determining effective and efficient marketing policies.

Keywords: segmenting, targeting, positioning, iB Platinum KPR, BTN Syariah.

INTRODUCTION

In this current era, housing is the most urgent need for every family to be met. Home has a valuable meaning for a family, used as a space for resting and shelter. Viewed from this aspect, it is not surprising that people's demand for

houses is increasing every year. However, house prices continue to increase every year making people unable to pay houses in cash ¹. Bank is used this opportunity to promote consumer products, that is home ownership financing. Bank also required to create programs and facilities that can attract customers to use their services. Various facilities are provided, including the ease of loan application, low administration cost and others. But at this time, people are worried about the high installment cost to be paid. This should no longer be a problem when using the home ownership financing programs (KPR) ².

KPR Bank BTN is a featured product that is only available in Bank BTN. KPR Bank BTN is divided into 3 types, these are KPR BTN Platinum iB, KPR Subsidized BTN iB and KPR BTN Indent iB. BTN Syariah is one of the banks distributing program House Finance Liquidity Facility (FLPP) with a subsidy quota limited by the government. The program is intended for low-income communities organized by Ministry of Public Works and Public Housing (PUPR). The subsidized housing program is provided by government for the residence of entire community with light installments. Not all communities can be given the subsidized housing program (KPR), because it is intended for determined communities ³. BTN Syariah presents a solution for Muslim communities who want to apply for subsidized housing program with Murabahah system that is KPR Platinum iB. The program is existed as a solution to own the house or apartment with a fast process, light collateral and fixed installments during the funding period during murabahah agreement (buying and selling) to receive various benefit ⁴.

At the same time, mortgage loans to acquire residential real estate are still the principal source of funding. Based on review result, the majority of customers (75.31%) bought residential property using KPR services, 17.658% people buy on credit, while 6.84% people buy in cash. The data shows that more people buy a house on credit than cash ⁵. BTN Syariah is now present as an intermediary for home buying and selling needs with murabahah agreement. Bank Tabungan Negara Syariah Mataram has offered a product named KPR Platinum iB, it is a financing facility for purchasing a house on credit over a certain period of time.

¹ Mohamad Heykal, "Analisis Tingkat Pemahaman KPR Syariah Pada Bank Syariah Di Indonesia," *Binus Business Review* 5, no. 2 (2014): 519-526.

² Maryam Batubara and Fauziyah Rizky Fadhillah, "Analisis Efektivitas Penyaluran Pembiayaan KPR Syariah Bersubsidi Di Bank BTN KC Syariah Medan," *JIEI: Jurnal Ilmiah Ekonomi Islam* 8, no. 02 (2022): 2135-2142.

³ Muhammad Rizal Satria and Tia Setiani, "Analisis Perbandingan Pemberian Kredit Kepemilikan Rumah (KPR) Pada Bank Konvensional Dengan Pembiayaan Murabahah Pada Bank Syariah," *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah Vol. 2*, no. 1 (2018): 107-117.

⁴ Yunita Maulida, Ahmad Sobari, and Hilman Hakiem, "Analisis Implementasi Take Over Pada Pembiayaan Hunian Syariah Pada Bank BJB Syariah Cabang Cibinong," *AL-INFAQ: Jurnal Ekonomi Islam* 12, no. 1 (2021): 99-120.

⁵ (Bank Indonesia, 2021)

Table 1. Realization of BTN Syariah FLPP Fund Distribution 2017-2022

Year	Realization of FLPP (Rp)	Realization of FLPP (Unit)
2017	2.706.624.492.776	23.763
2018	5.895.206.726.677	57.939
2019	7.545.288.389.506	77.835
2020	7.118.883.461.922	70.335
2021	9.315.950.230.855	76.381
2022	11.845.846.700.120	99.577
Total	44.427.800.001.856	405.830

Sources : Housing Financing Fund Management Center, 2022

Referring to table 1, the distribution of FLPP funds has increased every year, but there was a decrease caused by the decline of people's income due to the impact of Covid-19 pandemic, making the distribution of FLPP funds were slow. This is in line with data from Bank Indonesia that said, value of consumer funding distribution by Islamic banks in 2020 were slow due to low public income realization and declining economic growth.

Bank Tabungan Negara in Mataram branch is located on Jalan Pejanggik No 18 Cakranegara, Mataram City, West Nusa Tenggara and was inaugurated in early 2018. Research observation in housing located in Mataram and West Lombok shows sales figures of 684 subsidized housing units, 147 commercial housing unit. indicate that. Cash sales were made by 56% customers, while the installments were made by 12.6% people. The majority of people buy houses using murabahah financing because the down payment is cheaper, long payment term, the developer is trusted, and they get several pieces of furniture as the bonus. Implementing this murabahah contract for home ownership financing is easy to implement and has lower risks because it is related to the customer's income and business conditions. The realization in 2022 of FLPP subsidized housing at BTN Syariah Mataram Branch is dominated by millenials, it also as the second Bank in NTB that disbursed the most FLPP that is 22.6%. the realization of BTN Mataram Branch until 2022 has reached 4.086 units, of which 196 are of residential and 117 are of developer.

The decision of purchasing a KPR Platinum iB with a murabahah contract at BTN Mataram Branch can be influenced by several factors, these are segmenting, targeting and positioning. The segmentation of Platinum iB KPR makes it easier for customers to find products that suit their needs. The advantages offered are that easy to apply for financing, life and fire insurance protection for consumers which is obtained after doing the contract. The financing of Platinum iB KPR can be carried out through developers or not, customers can freely use the funds to purchase property in new or second hand condition. From the "targeting" aspect of KPR Platinum iB, the current generation aged 19-40 years both men and women are their target. Regarding the "positioning" aspect, KPR Platinum iB always provides discount on

administration fees. The aim of study is to examine the implication of segmenting, targeting and positioning on the decision to purchase Platinum iB KPR with murabahah contract at BTN Mataram Branch.

LITERATURE REVIEW

Segmenting

In the opinion of ⁶, market segmentation is a system of sorting the market into several potential and target customers, especially for them who have the same characters and interests. This market segmentation is the company's strategy to meet customer interests and needs through their product. It also helps the company get a better place and potential in growth. The advantage of using this aspect in marketing is company can design products more responsive according to market needs, analyze the wider market, get opportunities, control competitive positions to establish effective and efficient connection strategies ⁷.

To obtain optimal sales results, the most important thing for marketers is market segmentation for marketing the products. The market segmentation purpose is for grouping the diverse (heterogeneous) market into homogeneous market, where marketers can focus on offering product based on the characteristics, desires and needs of consumers. Market segmentation is enable marketers to handle sales to meet the needs of one or more specific market segments. This segmentation includes sociological, demographic, geographic, psychological and income level. These factors are being the benchmark for determine an accurate market segments ⁸.

Targeting

Targeting is determining as target market regarding to the problem of selecting, sorting and reaching the target. Marketers need to understand patterns or market group. Marketing target are stated as a process of linking the marketing mix with market needs to make the product is accepted in market. Target implementing is required to know who is being observed, to help them understand their strength and customers, allows them to measure potential demand for their products, knows the competitor products so the company can send their products to the market based on the needs and preferences ⁹.

Company needs to determine target in order to plan the effort. Targeting is an activity of measurement and deciding one of market segments that company will penetrate. In determining which segment to choose as a target, the company can decide whether will be focus on interest from one segment, a number of segment, or all markets ¹⁰. By segmenting the market, marketing program can be more organized and company can used the marketing resources efficiency and

⁶ (Priansa, 2017)

⁷ (Ujang, 2015)

⁸ (Adeyani & Anggraini, 2021)

⁹ (Putra & Hasbiyah, 2018)

¹⁰ (Putu, 2019)

effectively. Through market segmentation, sales effort can be focused on consumers who are potential. Apart from that, market segmentation is linking needs and activities ¹¹.

Positioning

Positioning means an action to prepare company's offer and image to occupies a central position in the customer's mind who were being targeted. Positioning aims to ensure that product reached by customers is something special and they like the product. Through positioning, potential customers have special consideration for the brand and identify themselves with the brand ¹². This positioning looks at how company builds customer trust. The product must be positioned specifically in the customer's mind, which means the product and label has a good image in the minds of consumers. This can be seen through consumer interest in the form of positioning logos, slogans, jingles, and other physical attributes.

Customers will take goods or services which are they desired and need based on its function. Determining positioning means how the identity of a product can be embedded in customer's mind compared to other similar product, intend to gain trust, integrity and testimonials from customers. In determining its positioning, company can demonstrate its competitive advantages to win the competition ¹³.

Purchasing Decision

The purchasing decision is a final decision that made by customers when they buy a product. Customer's purchasing decisions consists of understanding a product, searching the product information, evaluating the product and process of making decision. Product information that customer get is used for process of evaluating the product and decision making, make it easier for consumer to find products according to their needs ¹⁴. Consumers who evaluate a choice from a large number of products in market will make decision based on their satisfying with the product. Consumer will be satisfied if their needs and desires are fulfilled when using the choosing product. This large number of purchasing results will have impact to greater profit ¹⁵.

The company must estimate consumer purchasing decision on buying the goods to be able to achieve high profits. If the company can make consumer do certain purchase by analyzing consumer needs on quality of product, price, and promotion, then a company can be superior in market competition. Seeing that market condition are increasingly tight, company must have plans to win the market competition by providing products that meet consumer desires and

¹¹ Kayati, "Peran Theory of Reasoned Action Terhadap MinatT Menggunakan Produk Bagi Hasil Bank Syariah," *Journal of Accounting and Finance* 3, no. 01 (2018): 454-467.

¹² (Azizah et al., 2020)

¹³ (Febriyani et al., 2020)

¹⁴ (Ilmiyah & Krishermawan, 2020)

¹⁵ Achmad Durrifa'i and Venny Adhita Octaviani, "Pengaruh Persepsi Nasabah Terhadap Keputusan Pembelian Kredit Pemilikan Rumah (KPR) Bni Griya," *Jurnal Fokus* 19, no. 1 (2021): 54-60.

needs. Apart from that, consumers also decided in terms of price, promotion and quality of product ¹⁶.

The Influence of Segmenting on Purchasing Decisions for KPR Platinum iB

Marketers are required to carry out market segmentation on the products that they sold to achieve optimal sales result especially in selling subsidized housing (KPR Platinum iB). The application of segmenting aspect in BTN Syariah Mataram Branch only focuses on two market segmentation, these are geographic and demographic. This geographic segmentation is aimed to classify market based on region by sorting consumer in regional scale and geographic location. In this case, BTN Mataram Branch applies geographic segmentation through a regional control strategy. Meanwhile, demographic segmentation is applied to divide the market into several categories based on social class, religion, occupation, age, and gender. This is the most effective strategy used in BTN Syariah KPR Platinum iB products ¹⁷. As known, the public's enthusiasm for sharia contract financing is growing and increasing currently. Indicates that the need for Sharia financing in Lombok continues to increase. This fact is in line with study ¹⁸ which said, there are positive and significant implication of market segmentation aspects for purchasing decisions. This segmentation determines the level of purchasing decisions. Researches put a hypothesis:

H1 : Segmenting has a positive and significant influence on purchasing decision of KPR Platinum iB

The Influence of Targeting on Purchasing Decisions for KPR Platinum iB

Targeting in a marketing context is strongly related to the existence of media that can be used to reach the target segment. Targeting has two function, first is selecting (filtering the target market) according to certain standards, and second is reaching (reaching the target market) in connecting value. Target market is related to some actions including reaching, sorting and also choosing markets. In the opinion of ¹⁹, targeting has an influence on purchasing decisions after grouping market into several segments. Targeting is the process of evaluating and screening a number of market segments that are considered the most attractive through marketing programs. The targeting is applied by BTN Syariah Mataram Branch in marketing KPR Platinum iB is by determining market

¹⁶ Elwin Frandika Sembiring and Sunargo, "Pengaruh Harga, Promosi Dan Lokasi Terhadap Keputusan Pembelian Rumah KPR Subsidi Di PT Sinar Jaya Putra Kampar Batam," *Jurnal Paradigma Ekonomika* 17, no. 1 (2022): 117-126.

¹⁷ Fajriyah Salsabila Halim, Purnama Putra, and Isti Pujihastuti, "Analisis Penerapan Strategi Segmenting, Targeting Dan Positioning Terhadap Tabungan Haji Pada Bank Tabungan Negara Syariah Kc Bekasi," *JIEI: Jurnal Ilmiah Ekonomi Islam* 9, no. 01 (2023): 564-572.

¹⁸ Fariz Hamdan and Sonang Sitohang, "Pengaruh Segmenting, Targeting Dan Positioning Terhadap Keputusan Pembelian Furniture," *Jurnal Ilmu dan Riset Akuntansi* 10, no. 2 (2021): 1-18; Tumini, Joni Hendra, and Sentris Ranjanis, "Pengaruh Strategi Segmenting, Targeting, Positioning Terhadap Keputusan Pembelian Sepeda Motor Matic Di Kota Probolinggo," *Ecobuss: Jurnal Ilmiah Ilmu Ekonomi dan Bisnis* 9, no. 2 (2021): 87-94.

¹⁹ Bekti Widanta, Intri Ayu Murti, and Muinah Fadhillah, "Strategi Pemasaran STP (Segmenting, Targeting, Positioning) Untuk Produk BPR Syariah Mitra Harmoni Yogyakarta," *Inovasi: Jurnal Ilmiah Ilmu Manajemen* 10, no. 1 (2023): 156-162.

targets using concentrated marketing, where the company focuses on one or two segments. The goal is to make the company more effective in terms of production, promotion and distribution. As research ²⁰ states, the targeting aspect has a significant impact on purchasing decisions. Then, the hypothesis proposed in this research is:

H2 : Targeting has a positive and significant influence on the decision to purchase KPR Platinum iB

The Influence of Positioning on Purchasing Decisions for KPR Platinum iB

Positioning is an activity in preparing products to bring a special impression for consumers, so they know the advantages of product. The key of successful positioning is customer can understand the product or service, then it must conduct to bring positive image in the minds of consumers. Without product positioning, consumers do not know the main competitive of company. The greater marketing strategy is used in the form of positioning, the more product has an opportunity to become the choice of customers ²¹. In this case, the positioning used by BTN Syariah Mataram Branch on KPR Platinum iB is divided according to attributes, product users, prices, quality and competitors. This positioning gives perception, especially to each customer by allocating products based on clearer and more organized designs. KPR Platinum iB is the right choice for consumers to get their dream home. The better way to allocate KPR Platinum iB, the more a good image will appear in consumer's mind for the advantages of these products. This is in sync with study ²² prove that positioning has a positive and significant impact on purchasing decisions. Then, the hypotheses proposed in this research is:

H3 : Positioning has a positive and significant influence on decision of purchasing KPR Platinum iB

METHODS

This study uses quantitative methods with regression analysis to explore correlations between variables. The author is used primary data and sample collection using a purposive sampling method, then the sample size of 55 respondents was obtained by distributing questionnaires online via WhatsApp to customers of BTN Syariah Mataram Branch who has purchased a house through KPR Platinum iB with murabahah contract. The customer is aware of the KPR Platinum iB murabahah agreement and this financing has been running for

²⁰ Dedi Rudiana and Dwi Hastuti Lestari Komarlina, "Market Segmentation, Targeting Strategy and Positioning Strategy Performance Effects to the Tourists Satisfaction In Pangandaran Beach Pangandaran District," *International Journal of Scientific and Technology Research* 7, no. 9 (2018): 67-76; Tumini, Hendra, and Ranjanis, "Pengaruh Strategi Segmenting, Targeting, Positioning Terhadap Keputusan Pembelian Sepeda Motor Matic Di Kota Probolinggo."

²¹ (Kasali, 2011)

²² T Edyansyah et al., "The Influence of Segmenting, Targeting and Positioning Strategies on Purchase Decisions At Zhalsa.Id Stores in Lhoksukon City," *JIMEA: Jurnal Ilmiah Manajemen, Ekonomi & Akuntansi* 6, no. 3 (2022): 1253-1262; Indra Adrianto, Intan Miraka Lailya, and Eman Sulaeman, "Pengaruh Brand Positioning Terhadap Keputusan Penggunaan Aplikasi Fintech Lending Kredivo," *Jurnal Ilmiah Wahana Pendidikan* 9, no. 4 (2023): 221-235.

at last one year. Two variables were used in this study these are Independent and dependent variables.

- a) Independent variables are including Segmenting (X1), Targeting (X2) and Positioning (X3).
- b) Dependent variable is Purchase Decision (Y)

After obtaining all data, then it was analyzed by using SPSS 22 for Windows. The author uses several test methods, these are validity, reliability, classical assumptions, multiple linear regression analysis and coefficient determination test.

RESULT AND DISCUSSION

Validity and Reliability Test

The object of carrying out a validity test is to ensure that each questionnaire question that has been distributed by researchers is valid, then it can be used to obtain data correctly. This obtained from a comparison between r-count and r-table were $df = n-2$ with alpha 0.05. if the Pearson Correlation value is $> r$ -table, it is declared valid.

Table 2. Validity Test

Variable	Pearson Correlation	R-table ($\alpha = 5\%$)	Validity Output
Purchase Decision	0,715	0,273	Valid
Segmenting	0,653	0,273	Valid
Targeting	0,675	0,273	Valid
Positioning	0,710	0,273	Valid

Source: Data Processing SPSS, 2023

Based on result in table 2, it shows that purchasing decisions, targeting, positioning and segmenting have a Pearson Correlation score $> r$ -table. It is said that all questions are valid and they can be a valid measuring tool. The reliability of variable is determined if the Cronbach's Alpha score is > 0.6 . if the reability is > 0.6 it is considered not good, but if the score is 0.7 means in the good category and the reliability in very good category is got when the score is more than 0.8.

Table 3. Reliability Test

Variable	Cronbach's Alpha	N of Items	Keterangan
Purchase Decision	0,708	5	Reliabel
Segmenting	0,659	7	Reliabel
Targeting	0,677	7	Reliabel
Positioning	0,701	7	Reliabel

Source: Data Processing SPSS, 2023

Build upon table 3, the Cronbach's Alpha score for Purchasing Decisions = 0.708, segmenting = 0.659. targeting 0.677 and positioning = 0.702. From the result, it is finding that this study is reliable and acceptable.

Classic Assumption Test

Normality Test

This test can applicate One Sample Kolmogorov Smirnov test, when the Asymp Sig (2-tailed) score is > 0.05, it is finding that there is a normal data distribution. However, if the Asymp Sig (2-tailed) score is < 0.05, normal data were not found in the distribution.

Table 4. Normality Test

Unstandardized Residual		
N		55
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,02903572
Most Extreme Differences	Absolute	,055
	Positive	,052
	Negatif	-,055
Kolmogorov-Smirnov Z		,725
Asymp. Sig. (2-tailed)		,655
a. Test distribution is Normal		
b. Calculated from data.		

Source: Data Processing SPSS, 2023

Build upon table 4, obtained a significant score (2-tailed) as 0.655. because the score is 0.655 > 0.05, it is stated that normal distribution data is formed, so the data can be used in research.

Multicollinearity Test

In the regression equation, multicollinearity problems are not found if it produced NPF score < 10 and Tolerance > 10.

Table 5. Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std.	Beta	Toleranc	VIF

		Error			e	
1	(Constant)	2,805	2,410			
	Segmenting	,231	,061	,467	,977	1,024
	Targeting	,131	,059	,325	,977	1,024
	Positioning	,083	,057	,179	,977	1,024

a. Dependent Variable: Purchase Decision

Source: Data Processing SPSS, 2023

Referring to table 5, the overall independent variable score in this study is > 0.10 (Tolerance > 0.10). meanwhile the NPF value is less than 10 (VIF < 10). It is found that symptoms of multicollinearity were not found among the independent variables.

Autocorrelation Test

In this study, the authors used Durbin-Watson method to test the autocorrelation. If $D-W > (dU)$ and $< (4-dU)$ indicate no autocorrelation is found in data.

Table 6. Autocorrelation Test Output

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	,845 ^a	,714	,705	2,046

a. Predictors: (Constant), Sg, Tr, Ps
 b. Dependent Variable: PD

Source: Data Processing SPSS, 2023

Build upon table 6, obtained $1,648 < 2,046 < 2,141$ and an autocorrelation of 0 is obtained, indicating that autocorrelation is not formed.

Heteroscedasticity Test

The heteroscedasticity test in this research uses a scatterplot graph between the predicted value of dependent variable, that is ZPRED and the residual SRESID. Heteroscedasticity does not occur if there is no clear pattern and the point are scattered above and below 0 number on Y axis.

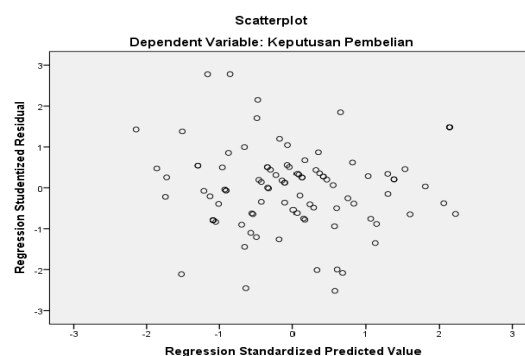


Image 1. Heteroscedasticity Test Result

Build on figure 1, the data distribution in the scatterplot is not systematic and does not conform to a certain pattern, the points do not merge only at the bottom or top but are scattered around the number 0, it shows that heteroscedasticity problem is not found.

Multiple Linear Regression Analysis

Table 8. Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficient	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,147	2,519		3,882	,000
	Segmenting	,404	,132	,481	1,164	,020
	Targeting	,520	,101	,510	3,795	,000
	Positioning	,384	,162	,302	1,453	,004

a. Dependent Variable: Purchase Decision

Source: Data Processing SPSS, 2023

According to table 8, obtained 1,147 as the constant value (α), while the (β) score is 0,404 for Segmenting, the (β) score for Targeting is 0,520 and the (β) score for Positioning is 0,384. Then bellow equation is formed:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 1,147 + 0,404X_1 + 0,520X_2 + 0,384X_3$$

Information:

1. The constant value is 1,147, indicated that if Segmenting, Targeting and Positioning (X_1 , X_2 and X_3 value is 0), then the KPR Platinum iB Purchase Decision (Y) has a percentage of 1,147.
2. The Segmenting coefficient (X_1) value is positive that is 0,404, indicating that every single unit of segmenting increases, causes an increase in the KPR Platinum iB Purchase Decision by 0,404.
3. The Targeting coefficient (X_2) is positive, that is 0,520 meaning that every single unit increasing that occurs will be accompanied by an increase in KPR Platinum iB Purchase Decision of 0,520.
4. The Positioning coefficient (X_3) is positive, that is 0,384, meaning that every single unit increasing that occurs will be accompanied by the KPR Platinum iB Purchase Decision of 0,384.

Hypothesis Testing Simultaneous Test (F Test)

When the significance is $< 0,05$, means H_0 is rejected, indicated that independent and dependent variables have a significant effect. If it get significance score $>0,05$, it finds that H_0 is accepted, then it stated that independent variables have no impact to dependent variable.

Table 9. Simultaneous Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	20,515	3	6,838	9,407	0,000 ^b
Residual	52,101	52	1,001		
Total	72,616	55			

- a. Dependen Variable: Purchase Decision
 - b. Predictors: (Constant), *Segmenting*, *Targeting*, *Positioning*
- Source: Data Processing SPSS, 2023

Reffering to result in table 9, it can be stated that F-count value is $9,407 > F$ -table $3,19$, systematically obtained a significant value of $0,000 < 0,05$, then it is said that simultaneously X_1, X_2, X_3 implicate to KPR Platinum IB purchase decisions (Y).

Partial Test (T test)

If the resulting probability is $< 0,05$, it indicates that there is significant implication from independent variable to dependent variable. But if the resulting probability is $> 0,05$, indicates that it will not have a significant effect.

Table 10. Partial Test (T Test)

Model		Unstandardized Coefficients		Standardized Coefficient	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,147	2,519		3,882	,000
	<i>Segmenting</i>	,404	,132	,481	1,164	,020
	<i>Targeting</i>	,520	,101	,510	3,795	,000
	<i>Positioning</i>	,384	,162	,302	1,453	,004

a. Dependent Variable: Purchase

Decision

Source: Data Processing SPSS, 2023

Referring to table 10, Segmenting (X_1) has a significance of $0,020 < 0,05$. It shows that H_1 is accepted but H_0 is rejected. The decision to purchase KPR Platinum iB products is influenced by segmenting.

Targeting (X_2) has a significance of $0,000 < 0,05$. Hypothesis H_2 is approved but H_0 is rejected, so the conclusion is decision to purchase KPR Platinum iB products is influenced by targeting aspect.

Positioning (X_3) has a significance of $0,004 < 0,05$. This indicates that H_3 is accepted and H_0 is rejected. The conclusion is, decision to purchase KPR Platinum iB products is influenced by positioning.

Coeffision Determination Test

In this test is expected to get an r squared score that is greater than 0,5 because a good value is between 0 and 1.

Table 11. Coeffision Determination Test (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,845 ^a	,714	,705	1,050

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

Source: Data Processing SPSS, 2023

Build upon table 11, it is known that Adjusted R Square value is 0,705, indicating that independent variables (Segmenting, targeting and positioning) can influence dependent variable (purchasing decisions) by 70,5% and the researchers did not study the remaining 29,5% in the research.

The Influence of Segmenting on Purchasing Decisions for KPR Platinum iB

Segmenting has a significant and positive effect on purchase decision of KPR Platinum iB BTN Syariah Mataram Branch products as proven by the probability, that is $0,020 > 0,05$. BTN Syariah Mataram Branch implements geographic segmentation through a regional control strategy. Meanwhile, demographic segmentation is used to divide the market into several categories based on demographics, religion, social class, age and gender. This is the most effective strategy used in BTN Syariah in marketing KPR Platinum iB products²³. As known, the public’s enthusiasm for sharia contract financing is increasing and growing currently. This points that the need for Sharia KPR financing in

²³ Halim, Putra, and Pujihastuti, “Analisis Penerapan Strategi Segmenting, Targeting Dan Positioning Terhadap Tabungan Haji Pada Bank Tabungan Negara Syariah Kc Bekasi.”

Lombok continues to increase. This in line with research ²⁴ which states that positive and significant implications were found on market segmentation aspects for purchasing decisions. This market segmentation determines the level of purchasing decisions.

The Influence of Targeting on Purchasing Decisions for KPR Platinum iB

According to the analysis result of data, obtained a significant and positive effect on Targeting to Purchase Decision for KPR Platinum iB BTN Syariah Mataram Branch product, as proven by probability of $0,000 > 0,05$. This is in line with study result that inflation has a significant negative impact on investment returns. Targeting has an impact on purchasing decisions after grouping the market into several segments. Targeting is the process of selecting and evaluating a number of market segments through marketing programs. The targeting strategy applied by BTN Syariah Mataram Branch in Marketing KPR Platinum iB products is by determining market targets using concentrated marketing, the company focuses on one or two segments. This objects to make the company more effective in terms of production, promotion also distribution. As research ²⁵ states that targeting aspect has a significant impact to purchasing decisions.

The Influence of Positioning on Purchasing Decisions for KPR Platinum iB

From the analysis result of data, Positioning has a significant and positive effect on purchasing decision of KPR Platinum product as evidence by its probability of $0,004 > 0,05$. Without positioning products, consumers will not know the competitive advantage in financial industry. The wider of product that is marketed in the form of positioning is used, the better assumption of consumers is obtained (Kasali, 2011). In this case, the positioning used by BTN Syariah Mataram Branch on KPR products is divided according to attributes, product users, prices and quality and competitors. The application of positioning gives a special image in each customer. KPR Platinum iB products is an accurate target for consumers in buying a dream home. The better the way to place the product, the better perceptions in the consumer's mind will be wake up. This is synchronous with study ²⁶ said that positioning has a significant and positive effect to purchasing decisions.

²⁴ Hamdan and Sitohang, "Pengaruh Segmenting, Targeting Dan Positioning Terhadap Keputusan Pembelian Furniture"; Tumini, Hendra, and Ranjanis, "Pengaruh Strategi Segmenting, Targeting, Positioning Terhadap Keputusan Pembelian Sepeda Motor Matic Di Kota Probolinggo."

²⁵ Rudiana and Komarlina, "Market Segmentation, Targeting Strategy and Positioning Strategy Performance Effects to the Tourists Satisfaction In Pangandaran Beach Pangandaran District"; Tumini, Hendra, and Ranjanis, "Pengaruh Strategi Segmenting, Targeting, Positioning Terhadap Keputusan Pembelian Sepeda Motor Matic Di Kota Probolinggo."

²⁶ Edyansyah et al., "The Influence of Segmenting, Targeting and Positioning Strategies on Purchase Decisions At Zhalsa.Id Stores in Lhoksukon City"; Adrianto, Lailya, and Sulaeman, "Pengaruh Brand Positioning Terhadap Keputusan Penggunaan Aplikasi Fintech Lending Kredivo."

CONCLUSION

Based on study result, it is proven that Targeting, Segmenting and positioning have a significant and positive impact on purchase decision of KPR Platinum iB product with murabahah contract at BTN Syariah Mataram. If the product quality matches what is offered, it can attract customer interest to make purchasing decisions. The market positioning can make customer order the product again and received good review from consumers. Positioning, segmenting and targeting have an Adjusted R Square value of 70,5% and the remaining 29,5% is influenced by other variables. This study result can be used as a reference for the next researcher who will discuss similar problems. This is also can be a reference for company to always maintain aspect of segmenting, positioning and targeting in determining market policies.

Author's Contribution

Maria Assumpta Wikantari, Loso Judijanto: Contribute to formulating research ideas, collecting data, processing data, and interpreting data

Helmy Syamsuri, Sylvia Kartika Dhamayanti: Contributing to writing systematics, research methods, analyzing interpretation results

Yudi Nur Supriadi: Contributed to compiling a literature review.

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors.

Therefore, no ethical approval was requested.

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