Sustainable Competitive Advantage in Finance and Management Information Systems

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This research examines the importance of sustainable competitive advantage in finance and management information systems. The researchers use several variables; organizational behaviour, strategic marketing, financial, management information system, and competitive advantage. This type of this study is causal, using a quantitative approach. In total, 100 samples were collected from distributed questionnaires. The data analysis technique was SEM with a PLS program. The result showed that organizational behaviour, finance and management information system significantly affects competitive advantage, while strategic marketing has no significant effect on competitive advantage. Also, organization behaviour indirectly affects competitive advantage through strategic marketing, finance and SIM.

Key words: *Competitive advantage, financial, management information system.*

Introduction

Competitive advantage is the heart of company performance in a competitive market, and it contains anything that the company can do to apply generic strategy (Porter, 1990). Essentially, competitive advantage grows from the value that the company can create for its customers. This value can be in the form of a price that is lower than that of a competitor. The more unique form is not only balancing the price, and sorts the customers, suppliers, and company into numerous different activities, but has interrelation and as source of this value.

To know how to maintain a competitive strategy, the principal concepts of competitive strategy itself must be known before-hand. Competition is vital for a company's success or failure. It determines whether an activity is necessary for the company to reach a goal, such as innovation, cohesive culture, or good implementation. Therefore competitive strategy has two essentials:

a) Attracting industry for long term profitability and for several determining factors, and
b) Determining relative competitive position is an industry.

The attraction of industry or a competitive position continuously changes, so its nature is dynamic. Industry and competition participants must then be understood within an analytical framework, as must a thoroughly competitive strategy. Competitive strategy uses a framework that actually creates and maintains competitive strategy within an industry, where the purpose is bridging strategy with implementation, and not treating both subjects separately. A fundamental determinant of company profitability is the attraction of industry, where the final competitive strategy is facing and changing the rules compatible with a company's interest.

Literature Review

Environmental Observation

Internal Factors

Internal environmental observations enable a company to know its strengths and weakness in confronting multiple business environment conditions. Then Kotler & Keller (2008a: 67) suggest at least four essential factors for internal environment analyses:

a) Marketing
b) Financial
c) Manufacture
d) Organization

By observing these internal environmental factors, the company will able to stipulate policies and an operational strategy that suits its strengths and weaknesses.

External Factors

Marketing opportunities is a need area, demanding buyer potential where company can work profitably (Kotler and Keller, 2008a: 64). There are three main sources of market opportunities. The first is to supply certain things when supply decreases. The second is to supply existing products or services in new ways or more excellently. There are some ways to reveal product or service improvement possibilities. They include asking for suggestions from consumers (problem detection method); asking consumers to describe one ideal product or service (ideal method); and asking consumers to make and use the product (consumer chain method). The third way is to make some new product or service.

Besides opportunities, some external developments are threats. An external environmental threat is a challenge that causes the tendency towards or actual disadvantage of development that will reduce sales and profit, if no defensive marketing action is performed (Kotler and Keller, 2008a: 65). When management successfully identifies threats and opportunities faced by specified business units, we can describe the attraction of those business unit wholeness.

Formulation of Competitive Advantage Strategy

Michael Porter (1990, in Hunger and Wheelen, 2003: 245) offers two "generic" competitive strategies to outperform other companies in a particular industry: low cost and differentiation, also known as Porter's generic strategy. Low cost is the ability of a company or a business unit to design, manufacture, and market a product proportionately in a more efficient way than its competitors. Differentiation, on the other hand, is the ability to provide unique and superior value to the buyer in terms of quality, special features, or after-sales service. These strategies are “generic” because companies of any type and size - even non-profit organizations - can use them.

Success in Competition

According to Anatan (2008: 30), competence in functional areas is the ability and performance of functional areas that support the achievement of corporate strategic goals, and play a role in obtaining, sustaining, or improving competitive advantage. However, competencies should not be easily imitated by a company’s competitors, and sustain the achievement of sustainable competitive advantage (Schoemaker, 1992). One way that companies or organizations can try to create a lasting competitive advantage, is through total quality management (TQM).

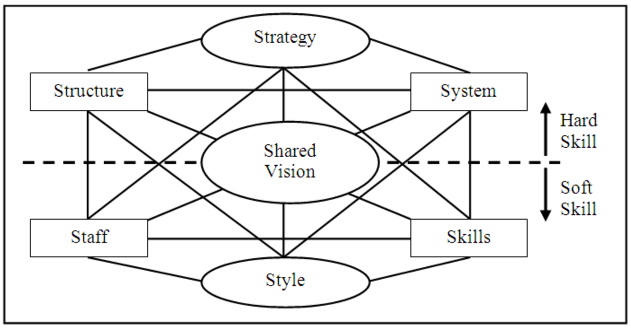
Quality Competitiveness

In relation to that, Porter (1990) states that at least eight factors determine a company product: Performance, features, reliability, “conformance”, durability, service-ability, aesthetics, and perceived quality. Good performance is seen as the appearance of these products compared with similar products. Reliability relates to product reliability, while conformance is more intent on good production processes, to produce the product. Durability tends to be meaningful in terms of the durability of a used product. Service-ability is based on customer satisfaction. It measures how far a product can give satisfaction to end users. Aesthetics is meaningful as to the value of art and product design, including colours and more. Perceived quality is something receiving wide recognition from the community as a quality product (Tanjung, 1998). As for service quality, it consists of: timeliness - the performance promised at the time, honour - something done happily, consistency – repeatedly gives customers a different experience every time, convenience - easy access for customers, completeness - needed, and thoroughness - do it right every time.

Strategy Implementation
7-S McKinsey

Strategy implementation is an "action oriented" factor that makes something happen. Implementing a strategy is the task of changing the current state, motivating human resources, developing core competencies, improving capabilities and processes, creating an organizational culture, reaching targets based on existing potential, and striving to cope with resistance to change (Reksohadiprodjo, 2003: 69). In order for the strategy to work effectively, 7-S McKinsey provides an overview of the necessity of mutual corresponding elements in an organization:

Figure 1. McKinsey's 7-S Framework



Source: Jauch and Glueck (1998: 327)

a) Strategy.
b) Structure.
c) System.
d) Style.
e) Staff.
f) Shared values (or superordinate goals).
g) Expertise.

Total Quality Management (TQM)

Total Quality Management (TQM) is founded on the word "Total" which means whole or integrated; "Quality" means everything that is able to meet customer wants or needs (meeting the needs of customers) (Gaspersz (2008: 4)). In ISO 8402 (Quality Vocabulary), quality is the totality of the characteristics of a product that supports its ability to satisfy specified or specified requirements. Quality is often interpreted as customer satisfaction or conformation to the requirements, and management is the process of planning, organizing, staffing, leading and controlling all activities within the organization.

Looking at various definitions of Quality Management above there is particular emphasis on the quality of doing everything well, from the beginning, with the aim of meeting customer satisfaction.

Evaluation and Control

A company can take steps to achieve its goals. Control processes compare performance with desired results, and provide the necessary feedback for management to evaluate the results obtained and take necessary corrective actions (Camillus (1986) in Hunger and Wheelen (2003: 384)). The process is as follows:

In banking, three services need to be managed professionally; fund-raising, lending, and certain other services. These must be managed simultaneously, as each is related to each other. Thus, a lack of professional management of even service will result in losses for the bank itself, especially the funding and lending groups (Ohimain & Izah, 2015). In this regard, finance management as to resources and the use of funds will make supporters in creating competitive advantage.

Understanding the Source and Use of Bank Funds

Balance sheet items on the side of the liabilities are called sources of funds. Balance sheet items on the assets side are expressed as the use of funds. The origins of fund sources include share capital, stock premiums, retained earnings and profits or losses for the current year. Other funds expressed as debt can be classified as public funds and borrowing funds for example.

Community funds are sourced from individuals, corporations, governments, households, cooperatives, foundations, and others, both in rupiah and foreign currency (Rivai et al. (2007: 413). The fund consists of demand deposits, savings deposits and time deposits. Demand deposits have the highest value, followed by savings and finally time deposits. Time deposits can be in the form of time deposits generally, certificates of deposit, and deposits on call.

The Importance of Bank Fund Management

The main function of intermediary finance institutions is to indirectly transfer funds, from the surplus unit of funds to the deficit unit of funds. This condition routinely creates an ongoing conflict, from time to time, namely risks that may arise from any activity; either in the raising or use of funds. In the collection and use of funds the bank must always maintain the security of its liquidity on the one hand, and on the other must generate maximum profitability. Therefore, banks should always be especially cautious in establishing sound funding structures, in the sense of how the banks get loans from other depositors and creditors as needed, and integrate the use of these funding sources so as to ensure bank liquidity and profitability; the core of fund management (Rivai et al., 2007: 406).

Management Information Systems

MIS are not new. Their scope is actually contained in its three words, namely "system", "information", and "management" (Nidhom et al., 2009).

From the above, it can be deduced that MIS are designed to inform support decision-making on management activities within an organization.

Strategic Planning of Information Resources

To have capability in facing interbank business competition, development of the right Information Technology to support the bank's operations, in accordance with an established strategy, becomes very important. The things that need to be considered and become future considerations are (Tjokro, 2008):

a) The ease and convenience of conducting banking transactions. The customer will consider it to be important, when selecting a bank for its financial affairs.
b) Information Technology can support excellent services to customers, maintain customer loyalty (CRM system) and minimize finance risk. Therefore it requires a strategic choice to technological needs. The choice to address technology in-house or to outsource it, must be addressed by top management, to obtain IT that fits the optimal cost.
c) Inter-bank strategic cooperation can be created by connecting various services and products electronically, through the interface between the banking system owned by each bank.

d) Internet banking and mobile banking will change how the community transacts its banking. Therefore it is necessary to prepare both the business and technology side, and timing, when launching internet and mobile banking into the market.

Finally, it can be said that in the future the business success of a bank will be none other than the ability of its Information Technology itself. To win the competition between banks, there are two alternatives; be the cheapest or innovate. To become the cheapest requires economies of scale, in the form of a large customer base with the intensive IT skills to serve it. If the bank chooses to innovate in its products and services, it is necessary that creative human resources can serve with a high level of service and innovation. This option will be appropriate for banks that rely on a particular target market.

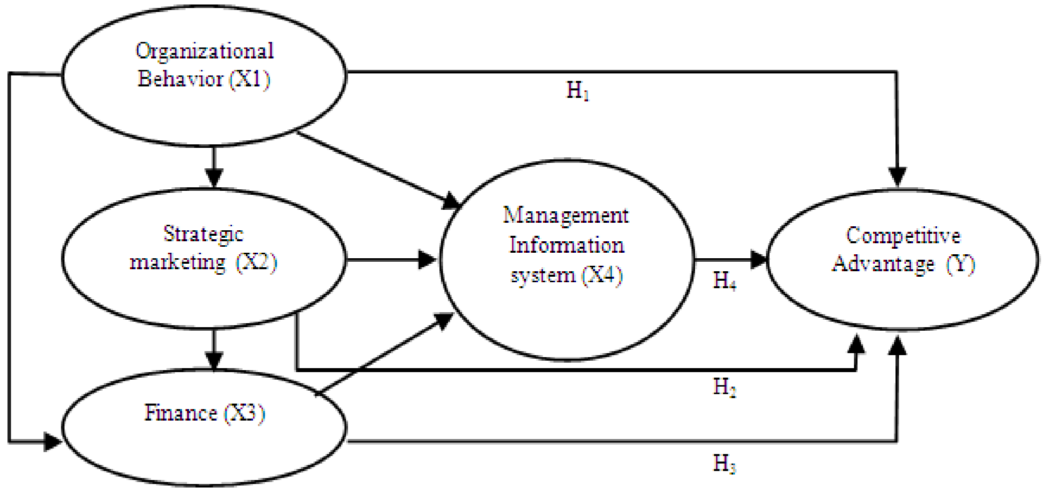
Decision Support System (DSS)

Decisions by managers in troubleshooting can be facilitated. Herbert A. Simon, Nobel-winning management expert from Carnegie-Mellon University, in his book Models of Discovery (1977), sets out a method for clarifying decisions. Simon believes that the decision is in a continuum, with a programmed decision at one end and non-programmed decision on the other. The type of programmed decision is repetitive and routine, up to the limit where a procedure must have been made to handle it, so that the decision need not be treated as de novo (something new happens every time). Non-programmed decisions are new, unstructured, and seldom consistent (McLeod and Schell, 2007: 293).

Methodology

Based on the basic theory and empirical studies mentioned above, this study selected organizational behaviour, strategic marketing, finance and management information systems as independent variables. Competitive advantage is the dependent variable.

Figure 2. Conceptual Research Framework



This study examines the effects of organizational behaviour, strategic marketing, finance and management information systems, upon competitive advantage. Each variable is as follows:

a) The first variable (X1) is Organizational Behaviour. This variable relates to the organizational culture reflected in human resource activities, which is responsible in providing services and completing work, and independent in taking various decisions in accordance with authority.
b) The second variable (X2) is Strategic Marketing. It relates to the company's ability to perform a superior marketing strategy oriented to the customer, in service quality, relationship with customers and the branding offered.
c) The third variable (X3) is Finance. The company must be able to control liquidity in supporting the smooth operation of the business, and the use of funds in supporting expected income and capital, in relation to facilitating the development of company ability.
d) The fourth variable (X4) is Management Information System. It relates to the company's ability to provide customer information for marketing, sales and service for the customer.
e) The fifth variable (Y) is the Competitive Advantage. This variable is directed to the performance of a company, based on excellence. Total Quality Management is the standard, starting from the process of environmental analysis, strategy formulation, strategy implementation, evaluation and control.

The above variables have a close relationship and affect each other.

Hypothesis

Based on previous research and the theoretical framework related to problem formulation, research objectives, and the conceptual framework of research, the proposed hypotheses are as follows:

a) Hypothesis 1 (H1): There is a direct effect of organizational behaviour on competitive advantage.
b) Hypothesis 2 (H2): There is a direct effect of strategic marketing on competitive advantage.
c) Hypothesis 3 (H3): There is a direct finance effect on competitive advantage.
d) Hypothesis 4 (H4): There is a direct effect of management information systems on competitive advantage.
e) Hypothesis 5 (H5): There is an indirect effect of organizational behaviour through strategic marketing and management information systems on competitive advantage.
f) Hypothesis 6 (H6): There is an indirect effect of organizational behaviour through strategic and finance marketing on competitive advantage.
g) Hypothesis 7 (H7): There is an indirect effect of organizational behaviour through strategic marketing, finance and management information systems on competitive advantage.
h) Hypothesis 8 (H8): There is an indirect effect of organizational behaviour through management information systems on competitive advantage.
i) Hypothesis 9 (H9): There is an indirect effect of organizational behaviour through finance and management information systems on competitive advantage.
j) Hypothesis 10 (H10): There is an indirect effect of organizational behaviour through finance on competitive advantage.

Types of R

This study uses a type of causality research that shows the direction of the relationship between independent variables with dependent variables, in addition to measuring the strength of its relationship (Kuncoro, 2003: 10). This research uses a quantitative approach; the method of using a number of samples and numerical data or a number (Sugiyono, 2014: 7).

Result and Discussion

The result of the research

Table 1. Outer Model Quality Criteria

Latent	AVE	Composite Reliability	Cronbach's Alpha
KCompetitive	0.579	0.871	0.814
Financial	0.656	0.849	0.728
POrganization	0.517	0.881	0.841
PStrategic	0.746	0.855	0.660
SIM	0.715	0.883	0.801
Criteria	*> 0.5*	*> 0.7*	*> 0.6*

Inner Model (Structural Model)

The analysis of suitability level in the constructed structural model shows the conclusion, that the overall model has been "Relevant" in explaining both the studied variables and the effect on each variable. The calculation of the value of Q2 in obtaining the value of 0,981 already exceeds the critical limit of 0,5. Thus the structural model has been declared suitable and appropriate.

There are four endogenous variables in the inner model studied, i.e. Strategic, Financial, SIM and Competitor. In the equation model with endogenic PS the strategic value of R2 reaches 0,449. In the Equation Finance model, the R Square value equals 0,523. The third equation model with endogen SIM R Square value reaches 0,703, while for endogen Kcompetitive the R Square value reaches 0,751. This means that the percentage to which Strategic Marketing can be explained by organizational behaviour reaches 44.9%, while the finance variable can be explained by two predictor variables of organizational behaviour and strategic marketing reaching 52.3%. In the endogenous model of MIS, the ability of predictor variables are as follows: POrganization, Pstrategic and Finance in explaining the variable SIM reach 70,3% while for the competitiveness model explained directly by the organization behaviour, MIS and Finance of 75.1%.

Hypothesis Test Results

Hypothesis Test 1 (H1)

The direct effect of Organizational Behaviour on Competitive Advantage reaches 0,358, which means any increase in organizational behaviour will be followed by increasing competitive advantage. The result of the test with t-statistic shows the direct effect of

POrganization to KCompetitive in obtaining t-value of 4.975 and has exceeded the critical limit of rejection of H0 by 2,008, so that H0 is rejected.

Hypothesis 2 (H2)

The second hypothesis is that there is no direct effect of strategic marketing on competitive advantage. The result of path coefficient analysis between PStrategic with KCompetitive gets an 0,006 value which means that there is a positive influence on KCompetitive, but the effect is very low. The t-statistic test that was performed received a t-value of 0,934 which means it is still below t critical; 2,008, so that H0 is accepted.

Hypothesis 3 (H3)

The third hypothesis of research suggests a direct financial effect on competitive advantage. The result of the PLS analysis was a direct effect between the finance variable and competitive advantage, expressed with a coefficient value of lane equal to 0,191.

Hypothesis 4 (H4)

The fourth hypothesis states a direct effect of Management Information Systems on competitive advantage. This hypothesis is proved where the test results of the statistical t-value show a value of 4,455, well above the critical limit of receiving H0.

Hypothesis 5 (H5)

The fifth hypothesis states that there is an indirect effect of organizational behaviour, through strategic marketing and management information systems to competitive advantage. It is only partially provable. The indirect effect of organizational behaviour on competitive advantage is not proven. This is because the direct influence of strategic marketing on MIS and competitive advantage is not significant.

Hypothesis 6 (H6)

In the sixth hypothesis, the test is the presence or absence of the indirect effect of organizational behaviour, through strategic and finance marketing to competitive advantage. It is concluded to have been proven. The path of direct influence between Organizational Behaviour on Strategic Marketing, Strategic Marketing of Finance and Finance of Competitive Advantage is a path with significant influence.

Hypothesis 7 (H7)

The seventh hypothesis posits a provable, indirect effect of organizational behaviour, through strategic marketing, finance and management information systems on competitive advantage. The T-Test count on the path of Organizational Behaviour towards Strategic Marketing, Strategic Marketing to Finance, Finance to SIM and SIM to Competitive Advantage is a proven path with a significant path coefficient.

Hypothesis 8 (H8)

Organizational behaviour also has an indirect influence on competitive advantage through SIM variables. The static T Test on the path coefficient between POrganization of SIM and SIM against KCompetitive proved to have a t count above 2,008.

Hypothesis 9 (H9)

The ninth hypothesis regarding any indirect effect of organizational behaviour through finance and management information systems on competitive advantage can also be proven. Statistic T-Test on the first line is the behaviour of the organization to the finance obtained t-value of 9,410, while the second line between the two through finance to the SIM obtained statistical t value of 3,656 and on the third track of the SIM against the advantage competes with t statistics of 4.455,

Hypothesis 10 (H10)

The tenth hypothesis, which states that there is an indirect influence of organizational behaviour through finance to competitive advantage, is also evident. The result of the statistical T Test on the skipped path shows a significant conclusion. The value of T Test result on the first path is the behaviour of the organization to the finance obtained value of 9,410, whereas the second line of finance to competitive advantage also proved significant with a t count of 2.702.

Discussion

The results indicate a direct effect of organizational behaviour on competitive advantage. That proves that the existence of good organizational behaviour will be able to impact competitive advantage. When increasing competitive advantage, it is also very important to pay attention to finance factors. Further, Porter (1990) explains that one determinant of competitive advantage is finance, where finance has an important role in a business. Competitive advantage is the heart of corporate performance in a competitive market, and contains the ways a company can apply its generic strategy (Porter, 1990). In this case, competitive advantage can also be influenced by MIS factors, which prove that MIS supports operational business activities, management in decision-making, and the competitive advantage of organizational strategy. Strategic marketing, however, does not contribute significantly to competitive advantage.

The result proves an indirect influence of organizational behaviour on competitive advantage, through MIS. However, an indirect influence of organizational behaviour toward competitive advantage through strategic marketing is not proven. This indicates that the existence of good organizational behaviour supported by adequate MIS will be able to increase competitive advantage. Porter (1990) defines competitive advantage as a corporate benefit strategy that collaborates for more effective competencies in the market place, allowing the company to dominate both old and new markets.

Conclusions

Based on the results of the analysis and the above discussion, the conclusions in this study can be given as follows:

a) Organizational behaviour has a direct influence on competitive advantage.
b) Strategic marketing has no significant effect on competitive advantage.
c) Finance has a direct influence on competitive advantage.
d) Management information systems have a direct influence on competitive advantage.
e) There is an indirect effect of organizational behaviour on competitive advantage through management information systems, while the indirect influence of organizational behaviour on competitive advantage through strategic marketing is not proven.
f) There is an indirect effect of organizational behaviour through strategic and finance marketing on competitive advantage.
g) There is an indirect effect of organizational behaviour through strategic marketing, finance and management information systems on competitive advantage.
h) Organizational behaviour has an indirect influence on competitive advantage through management information system variables.
i) There is an indirect effect of organizational behaviour on competitive advantage through finance variables and management information systems.
j) Organizational behaviour has an indirect effect on competitive advantage through finance variables.

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