



## The Effect of Saving Products Promotion Strategy and Quality of Services on Saving Decisions in Bni Tasikmalaya

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### ABSTRACT

The background of this research is where a survey conducted by Top Brand, for 5 years in a row BNI always gets the first rank compared to other banks. This shows that the decision to save at Bank BNI is very high compared to other banks such as Bank BRI, Bank BJB, and Bank Mandiri. Where the presentation obtained shows that the customer's decision to save at BNI Bank since 2016-2021 seen from the number of savings has increased from year to year, but the increase has fluctuated. In 2020 the increase was only 1,624 customers, lower than the previous year, and the highest increase in the number of customers occurred in 2021. The decision to save BNI KC Tasikmalaya customers still needs to be improved, considering that the decision is the end of a treatment, so it can determine the success of a program or ideas. Thus, the formulation of the problem in this study is how does the promotion strategy of savings products affect the decision to save at BNI KC Tasikmalaya? How does the promotion strategy of savings products and service quality affect the decision to save at BNI KC Tasikmalaya? While the research method used in this study is explanatory research, namely research used to explain causal relationships between variables through hypothesis testing which is formulated or often referred to as explanatory research. This study is a research conducted to determine the effect of the promotion strategy of savings products and service quality on the saving decisions of BNI KC Tasikmalaya customers.

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## INTRODUCTION

Decision is a procedural approach to problem solving which includes problem identification, information gathering, alternative research, purchasing decision making, and post-purchase consumer behavior (Keller, 2009: 184). According to Private and Irawan in Fahrudin and Yulianti (2015:55), the saving decision is the customer's understanding of product wants and needs through evaluating current sources, setting purchase goals, and finding alternatives, so that post-purchase behavior supports purchasing decisions. although the level of financial literacy is good, if the disposable income is not sufficient to save, it will not affect students making decisions to save

(Sunarsih & Wijyantie, 2021). In addition, the Service Quality Factor has a positive and significant impact on customer decisions (Hastharita, 2020).

Various firm techniques, including discounts, strategic location, and quality of service, are applied in an effort to make customers decide to save at the bank. For financial institutions to thrive, they must be more active in the market to meet the banking needs of the public. In addition to channeling funds, the main function of the banking industry is to collect funds, while other financial organizations focus mainly on cash distribution (Kasmir, 2019:9)

Given the various demands of each individual, the majority of individuals can use savings as an investment at this time. The ability to save allows a person to meet their needs, both planned and unplanned. The need for saving in this day and age is emphasized by the occurrence of unexpected expenses.

Bank is a financial institution that accepts public funds in the form of savings. The Bank is one of the participating entities and contributes to addressing this issue. Banks are used for various financial transactions, including securing money, making investments, sending money, making payments, and collecting money (Kasmir, 2019:9). However, not everyone is aware of the need to save, so a number of variables are needed to encourage people to save. BNI Bank also offers a variety of savings products including (1) Taplus. (2) Business Taplus, (3) Young Taplus, (4) Tapenas, (5) Child Taplus, (6) Non-Individual Business Taplus, (8) My Savings, and (9) Tappa 5000”.

Bank BNI has been at the top of the Top Brand survey for five consecutive years. Compared to other financial institutions such as "Bank BRI, Bank BJB, and Bank Mandiri", Bank BNI has a much higher proportion of savers. Bank BNI accepts the proportions given in Table 1.1:

Tabel 1  
**Total Savings at BNI Tasikmalaya Branch Office**

Year	Total Savings	Enhancement
2016	7320	
2017	10223	2903
2018	15634	5411
2019	19736	4102
2020	21360	1624
2021	27447	6087

Source : Data BNI KC Tasikmalaya 2022

Based on the data in Table 1.1 above, it shows that the decision to save customers at BNI Bank since 2016-2021 seen from the number of savings has increased from year to year, but the increase has fluctuated. In 2020 the increase that occurred was only 1624 customers, lower than the previous year, and the highest increase in the number of customers occurred in 2021. The increase and decrease in the number of savings is shown in the following graph.

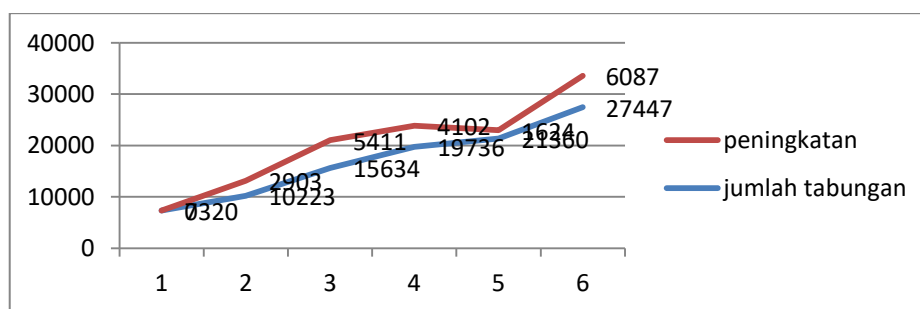


Figure 1 Increase in Total Savings for 2016-2021

This of course can be influenced by various factors, such as the very attractive promotion of Bank BNI and the quality of services that ensure customer happiness and encourage customers to make savings decisions. To determine the ideal banking company strategy, it is very important to understand which elements significantly influence the customer's decision to save at BNI Bank. This raises the question, what elements have the most influence on the achievements of Bank BNI over the last few years, especially in terms of Promotion and Service Quality. In addition, there is also the need for things that will influence storage decisions according to Deftyan Hadi Pratita and Sri Herianingrum (Pratita & Herianingrum, 2018) service providers, normative perceptions, clear information, processes, product sharia values, references, environment and office layout design.

Promotions carried out by banks are very important to introduce customers to bank offers so that customers know the products offered by the bank. Promotion is a means to directly or indirectly inform, remind, and convince people about a product or brand being offered (Keller, 2009: 184). With respect to decisions, promotions increase sales figures. In general, promotional efforts will decrease when sales are high. When this activity is carried out, promotion can be done by offering new goods so that it can attract clients' interest in the products or services we offer.

In addition, the relationship between service quality and customer decisions to deposit funds in banks is very strong. Service quality attracts consumers to develop close relationships with banks. Long term, enabling banks to understand consumer demands and expectations. By enhancing a good customer experience and minimizing the negative, banks can increase the value of customer deposits.

## RESEARCH METHOD

This research uses explanatory research method. Explanatory research is defined as research that tests hypotheses to explain causal relationships between variables. Sometimes, explanatory research is also known as research that explains causal relationships between variables. This research is classified as high because it not only has independent and comparative value, but also explains, predicts, and controls a phenomenon using quantitative methodology. (Singarimbun, , 2015: 68).

While quantitative research approaches are based on positivism and are used in analyzing a particular population or sample for the purpose of testing known and generalized hypotheses, qualitative research methods are based on pragmatism. (Sugiyono, 2014:121). If the previous opinion is related to the implementation of the research, this research is a test of the impact of the promotion strategy of savings products and service quality on the saving decisions of BNI KC Tasikmalaya customers.

## RESULTS AND DISCUSSIONS

### Results of Research on Savings Product Promotion Strategy Variables

Promotion is a company's effort to convey and present its goods to its marketing targets. Promotion is a very important part of the marketing mix, and through this activity, directly or indirectly, each bank seeks to market all of its products and services.

In promotion, banks are expected to directly or indirectly advertise their products and services. The customer will not know the bank unless it is promoted. As a result, advertising is the most effective method of acquiring and retaining customers. One of the bank's promotional objectives is to provide enlightenment to potential customers about the goods offered and to attract new customers. This campaign also tries to remind customers of the product, convince them to buy, and ultimately improve the bank's reputation in the eyes of customers. To find out how the marketing plan implemented by PT Bank BNI KC Tasikmalaya, data was collected using a questionnaire, and the results were summarized in the Recap of the Savings Product Promotion Strategy.

**Tabel 2.**  
Recapitulation of Respondents' Responses  
Against Savings Product Promotion Strategy Variables

No	Description	Maximun Result	Earnings	Precentage	Criteria
1.	Provide Information				
	a. The promotional strategy used is to provide information	500	284	56,8	Enough
	b. The promotional strategy used is able to make people who don't know know	500	396	79,2	Good
	c. The promotional strategy used is able to attract the interest of both new and old customers	500	388	77,6	Good
2.	Influence				
	a. The promotional strategy used is able to influence potential customers	500	370	74	Good
	b. The promotional strategy used is able to influence old customers	500	398	79,6	Good
	c. The promotional strategy used is able to influence customers to join	500	406	81,2	Very Good
3.	"Remind customers about the company and the products it offers"				
	a. The promotional strategy used is able to remind customers about the company	500	391	78,2	Good
	b. The promotional strategy used is able to remind customers about the products offered	500	393	78,6	Good
	c. The promotional strategy used is able to increase the knowledge of new prospective customers	500	390	78	Good
	d. The promotional strategy used is able to increase the knowledge of customers who have long joined	500	403	80,6	Very Good
	Amount		3.819	763,8	

Based on the table above, it is known that the savings product promotion strategy is in the good category, where the overall score obtained from the respondents' responses reaches an average of 394.9. This shows that the response if the percentage reaches 76.38%. Thus, it is clear that the respondents' responses to these variables are included in the good category.

### Quality of Service at BNI KC Tasikmalaya

Public service providers are said to be qualified if they are able to meet the needs of the community and the expectations of their constituents through the delivery of products and administrative services. The results of data collection on the quality of services provided by the BNI KC Tasikmalaya bank are presented in the recapitulation of respondents' answers to the variable quality of savings services.

**Tabel 3.**  
Recapitulation of Respondents' Responses to Service Quality Variables

No.	Description	Maximun Result	Earnings	Precentage	Criteria
1.	<i>Tangibel</i>				
	a. Service facilities and infrastructure	500	388	77,6	Good
	b. Convenience of a place to do	500	387	77,4	Good

	service				
2.	<i>Reliability</i>				
	a. Ability of officers to deliver services clearly	500	400	80	Good
	b. The expertise of officers in providing services	500	392	78,4	Good
3.	<i>Responsiveness</i>				
	a. "Responding to every customer/applicant who wants to get service"	500	370	74	Good
	b. "Accuracy and punctuality of officers in serving customers"	500	398	79,6	Good
4.	<i>Assurance</i>				
	a. Guaranteed ease of service procedures	500	392	78,4	Good
	b. Guaranteed certainty of service completion time	500	380	76	
5.	<i>Emphaty</i>				
	a. "Servant with friendly attitude"	500	389	77,8	Good
	b. "Officers serve non-discriminatory (discriminatory)"	500	407	81,4	Very Good
	Amount		3934		

Based on the table above, it is known that the quality of service is included in the good category, where the overall score obtained from the respondents' responses reaches an average of 393.4. This shows that the response, if presented, reaches 79%. As a result, it is evident that the respondents' responses to these factors are included in the good category.

### Variables of Saving Decision at BNI KC Tasikmalaya

The decision to save is a process where customers make their choice by making a decision to use one of the savings products issued by BNI. Smart companies seek to understand their customers' entire savings choice process, including learning, selecting, using, and even abandoning their products. The buying process begins long before the actual purchase and has a subsequent impact. To find out the saving decisions of BNI Bank customers, it looks like in the recapitulation of respondents' responses to the saving decision variable

Table 4.  
Recapitulation of Respondents' Responses Against Savings Decision Variables

No.	Description	Maximun Result	Earnings
1.	<i>Pearson</i>		
	a. "The customer's decision to save at Bank BNI KC Tasikmalaya is due to the attractive offers provided by employees"	500	388
	b. "The customer's decision to save at Bank BNI KC Tasikmalaya is due to the friendly staff"	500	363
	c. "The customer's decision to save at Bank BNI KC Tasikmalaya is due to interest in the ability of its employees to convince customers"	500	379
2.	<i>process</i>		
	a. The customer decides to save because the process is easy	500	396
	b. The process of saving at BNI Bank can be completed immediately	500	383
	c. The requirements needed are not complicated	500	396
3.	<i>Physical</i>		
	a. The customer decides to save because BNI KC	500	388

	Tasikmalaya has a comfortable room		
	b. The customer decides to save because BNI KC Tasikmalaya has friendly employees	500	370
	c. The customer decides to save because BNI KC Tasikmalaya has supporting facilities	500	398
	d. The customer decides to save because the employees of BNI KC Tasikmalaya have competent abilities in their fields	500	392
	Amount		3884
	Average		388.4

Based on the table above, it is known that the respondents' responses to the saving decision variable are in the good category, where the overall value obtained from the respondents' responses reaches an average of 388.4. This shows that the response if the percentage reaches 79%. Thus, it is clear that the respondents' responses to these variables are included in the good category.

### 3.3 Analysis of the Effect of Savings Product Promotion Strategy on Savings Decisions at BNI KC Tasikmalaya

Based on the results of the study, it is known that the respondents' responses to the savings product promotion strategy, which was carried out by BNI KC Tasikmalaya, were in the good category. The score obtained from the respondents' responses reached an average of 394.9. This shows that the response if the percentage reaches 80%. Thus, it is clear that the respondents' responses to these variables are included in the good category.

The correlation of the savings product promotion strategy variable with the decision to save at BNI KC Tasikmalaya is 0.785 at a significance level of 0.000. The value of the coefficient of determination (KD) or R<sup>2</sup> (Adjusted R Square) of 0.617 indicates that "the savings product promotion strategy affects the decision to save by 61.7% and the remaining 38.3% is influenced by other variables".

Meanwhile, the results of the significance test show that the promotion strategy of savings products has a significant effect on saving decisions. This is evidenced by the results of the t-test calculation where t-count is greater than t-table. Thus, the results are significant.

Andri Yani's daughter. In his research entitled "Analysis of the Effect of Promotion and Service Quality on Interest Decisions of Prospective Customers (Study at Bri Syariah Branch Office of Kedotan Bandar Lampung)", the results show that promotion affects decision making on customer interest. Therefore, the promotion variable has a large and partial effect on the interest of prospective consumers in BRI Syariah IB dream savings. In addition, the service quality variable has a beneficial effect on service quality and affects customer interest decision making.

### 3.4 The influence of service quality on saving decisions at BNI KC Tasikmalaya

The quality of service is included in the good category, where the overall score obtained from the respondents' responses reaches an average of 393.4. This shows that the response, if presented, reaches 79%. Thus, it is clear that the respondents' responses to these variables are included in the good category. The service quality strategy with the decision to save at BNI KC Tasikmalaya is 0.812 at a significance level of 0.000. The value of the coefficient of determination (KD) or R<sup>2</sup> (Adjusted R Square) of 0.659 indicates that "the quality of service affects the decision to save by 61.7%, the remaining 38.3% is driven by other variables".

Meanwhile, the results of the significance test show that service quality has a significant effect on saving decisions. This is evidenced by the results of the t-test calculation where t-count is greater than t-table. Thus, the results are significant. Iin Mandasari, the results of his research entitled "Promotion and Service Quality Towards Customer Decisions to Save at BRI Syariah

Cirebon Branch", the results show that service quality with level has a positive and significant effect on customer decisions to save at BRI Syariah Cirebon branch.

### 3.5 Analysis of the influence of savings product promotion strategies and service quality on saving decisions at BNI KC Tasikmalaya

Respondents' responses to the saving decision variable were categorized as good, where the overall value obtained from respondents' responses reached an average of 388.4. This shows that the response if the percentage reaches 79%. Thus, it is clear that the respondents' responses to these variables are included in the good category

SPSS found an effect size of 0.875 for variables X1 and X2 on variable Y, and R2 (R Squared) of 0.765, which together indicate that the promotion strategy of savings products and service quality can influence saving decisions by 76.50%, while the rest 23.5% influenced by other variables.

The results of the f-test calculation show that f-count is greater than f-table, this indicates that "promotional strategies for the quality of savings goods and services can influence saving decisions. Customer satisfaction". Asti Dwi Putri in her research entitled "Promotion and Service Quality Towards Savings Decisions in Bsm Savings Products Pt Bank Syariah Mandiri Simpang Patal Palembang Sub-Branch Office", in this study, two independent variables, namely promotion and service quality, together can explain the consequences of saving decisions. The remaining 18.4% is explained by variables outside the scope of this study, namely the contribution of independent variables other than the two variables studied

## CONCLUSION

Based on the results of research and discussion, it can be concluded several things as follows. Respondents' responses to the savings product promotion strategy tend to be good, as well as the decision to save. The data reveal that the promotional approach for savings products has a considerable impact on the decision to save. This means that if the promotion strategy of saving products increases, it will be followed by an increase in saving decisions. Responses to service quality are often positive, such as decisions to save. The results of the investigation show that service quality has a major impact on savings decisions. This shows that an increase in saving decisions will follow an increase in service quality. Respondents' responses to product promotion strategies and service quality tend to be good, as well as saving decisions. The results of the analysis show that product promotion methods and service quality have a major impact on savings decisions. This shows that an increase in saving decisions will follow an increase in service quality.

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