

Analysis Of Promotion And Service Quality On Savings Decisions At Pt Bank Sumut TcP Market Tavip Mediated Saving Intention

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Abstract

This study aims to test and analyze the influence of PROMOTION and service quality on savings decisions at PT Bank Sumut KCP Pasar Tavip mediated by saving intentions. The method used in this study is a quantitative method. Data analysis techniques using SMART PLS. Data collection techniques using Questioner and interviews. The population in this study is 370 customers. By using the slovin formula, a sample of 190 customers was obtained. The results of the study show that promotion has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip. Product quality has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip. Promotion and service quality have a positive and significant effect on the decision to save PT Bank Sumut KCP Pasar Tavip which is mediated by the intention to save PT Bank Sumut KCP Pasar Tavip.

Keywords :

Promotion, Service quality, Saving Decision

Introduction

In the era of globalization and increasingly fierce business competition, the banking industry is one of the most dynamic and rapidly growing sectors. Banks as financial institutions have a very important role in a country's economy, including in providing banking services to the community. One of the main services offered by banks is savings products and services. Savings is a form of investment and financial protection that is commonly used by the public. The decision to save is influenced not only by economic factors, but also by other factors, including the quality of the products and services provided by the bank. The quality of products and services is considered a key element in maintaining customer satisfaction and building trust. In the context of banking, product quality includes savings products offered, while service quality includes services and interactions between banks and customers (Rizkulillah, 2022).

A deep understanding of the needs and desires of potential customers or



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customers in the future is the key to success in the banking industry. In this context, the manager's ability to accurately predict what customers want and need in the future is key. If managers can accurately anticipate changes in customer preferences and needs, banks can design innovative products and formulate effective marketing strategies.

The importance of accurate predictions regarding customer needs and wants lies in the bank's ability to align products and services with customer expectations (Surya et al., 2020). In the face of increasingly competitive challenges, having a deep understanding of customer preferences allows banks to tailor their offerings with more precision (Kumar & Reinartz, 2018). In the context of marketing, there are external forces that influence marketing management's ability to build and maintain successful relationships with target customers (Linardo, 2018). This includes factors such as market trends, socioeconomic changes, and technology that can affect consumer behavior (Surya & Suwarno, 2023). By understanding and responding quickly to these factors, banks can build adaptive and responsive marketing strategies (Purba & Surya, 2024). For example, if banks can predict that future customers are likely to prefer digital banking services, they can allocate resources to develop and promote products that support online transactions. Similarly, if the trend shows an increase in customer interest in long-term investments, banks can focus on developing savings products that are profitable and attractive to customers.

In the context of the decision to save, understanding the needs and desires of customers is very relevant (Surya et al., 2022). If banks can understand that customers have a desire to save as a form of future investment, they can direct marketing efforts to increase awareness of savings products with competitive profit rates (Zeithaml et al, 2019). In other words, a deep understanding of customer preferences is the basis for formulating more focused and effective marketing policies and strategies (Nur Fatiha Utami Nasution et al., 2023). The factors that affect the purchase decision in the context of this study, namely the management according to Buchari Alma (2019) are influenced by financial economics, technology, politics, culture, products, prices, locations, promotions, physical evidence, people, processes and services. Before there is a purchase decision, consumers and customers see and understand the product or brand can influence the purchase decision, it is indicated by the purchase intent.

Purchase intention is the tendency of consumers to buy a brand or take actions related to a purchase as measured by the level of likelihood that consumers will make a purchase (Solomon, 2019). Factors that affect purchase intention are psychological factors, social factors, personal factors, product-service factors, environmental and situational factors (Engel et al, 2018). Bank Sumut or PT Bank Pembangunan Daerah Sumatra Utara is a regional development bank operating in North Sumatra, Indonesia. Bank Sumut was established on November 4, 1961 and is headquartered in Medan. As a regional bank, Bank Sumut has a focus on regional economic development and supporting business activities in the North Sumatra region. The bank provides a variety of banking services such as savings, credit, and other financial products. One of the branches of Bank Sumut is, PT. Bank Sumut KCP Pasar Tavip,



address Jl. K. H Wahid Hasyim No. 57 Kel.

Over the past three years, in figure 1.1 there has been a development in the number of savings and customers at PT Bank Sumut KCP Pasar Tavip, as seen in the following data. In 2020, the total amount of savings reached IDR 30,048,241,215 with a total of 6,824 customers. The following year, namely in 2021, there was a significant increase in both the number of savings and customers. The amount of savings increased to IDR 35,125,912,369 with a total of 7,098 customers. However, in 2022, there was a slight decrease, where the amount of savings became IDR 32,129,422,397 with 6,984 customers. These changes reflect the dynamics in saving activities at PT Bank Sumut KCP Pasar Tavip during the period.

The research carried out by Ulya et al, that product quality and service quality, have a positive and significant relationship with the intention or interest in saving at Bank BNI Semarang Branch. A similar study was carried out by Ermawati & Sidiq (2021) that product quality and service quality have a positive and significant effect on the intention to save at PT Bank Mandiri (Persero) Tbk Kcp Kendal Boja In addition, research conducted by Ulfa & Sulistyorini (2019) revealed that product quality and service quality have a significant influence on the decision to save at BPD Central Java.

The results of the previous study are in line with research by Febrian & Budianto (2023), that product quality and service quality have a positive and significant influence on the decision to save in banks. This study aims to explore and analyze the impact of product quality and service quality on the intention of decision to save at PT Bank Sumut KCP Pasar Tavip. Based on the background of the problem, the author carried out a research on Service Quality with the title "Analysis of promotion and product quality and Towards the Decision to Save PT. Bank Sumut KCP Pasar Tavip mediated by the intention to save

Literature Review

Purchase Decision (Saving)

Purchase decisions are behaviors that refer to the final purchase behavior of consumers, both individuals and households who buy services and products for personal consumption. According to Engel et al (2017), the purchase decision involves a number of complex stages and consumers can choose from a variety of alternatives before making a final decision

Indicators of purchasing decisions in saving According to Kottler and Armstrong (2018), there are four indicators of purchasing decisions in saving , namely:

1. Steadiness to buy (save) after knowing the information.
2. Deciding to buy (save) because the brand and product are the most liked.
3. Considering buying (saving)



Intention to Save

Intention is the inclination, desire, or goal that an individual has to perform an action or achieve a certain result. Intention (intention) in Lopez et al (2023) is a cognitive representation of a person's readiness to perform a certain behavior/action, and this intention can be used to measure a person's behavior/action. Intention can reflect an individual's awareness, motivation, and plan to perform an action or achieve a goal. Purchase intention refers to a person's tendency or purpose to make a purchase of a product or service. (Andriansah, 2022).

Factors Influencing Purchase Intent

Based on the division of factors that affect purchase intention according to Engel et al. (2018), here is a further explanation of each factor:

1. Psychological Factors
2. Social Factors
3. Personal Factors
4. Product-Service Factors

Buying Intention Indicator (Manabung)

According to Mowen and Minor (2016) Indicators in *purchase intention* are the following:

1. Transactional Interest
2. Referral Interest
3. Preferential Interest

Quality of Service

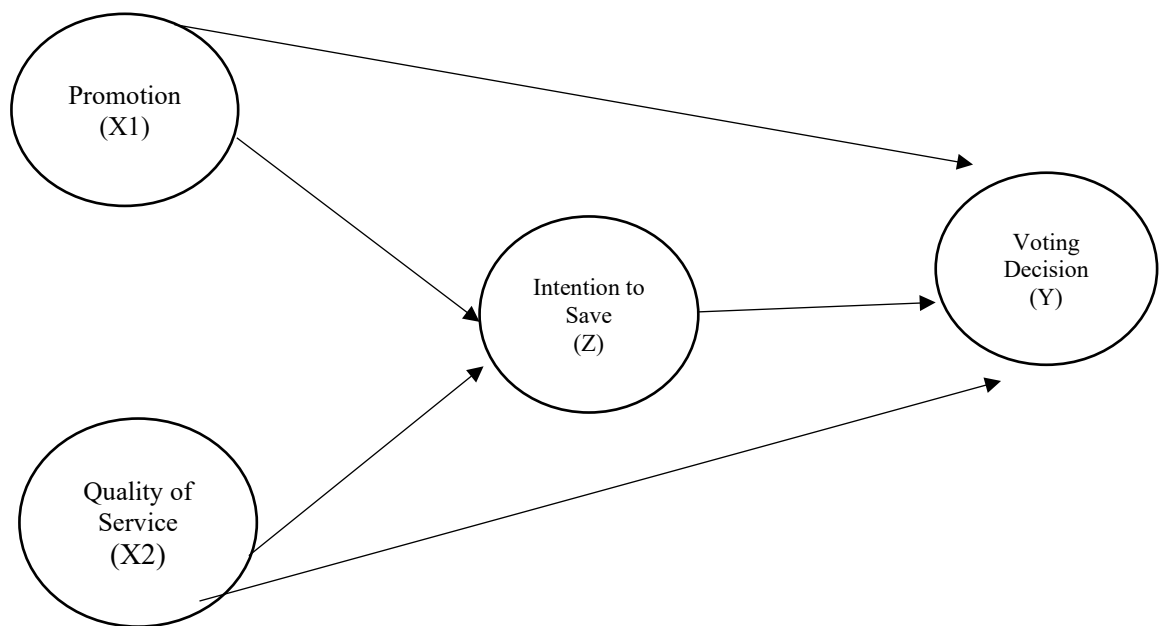
According to Parasuraman et al in Wilson et al (2016), service *quality* can be defined as the customer's perception of the difference between their expectations and the actual performance of the service they receive. The experts developed a model known as the GAP model to identify discrepancies between expectations and reality in ministry.

Gronroos (2017) provides a definition of service quality as a match between customer expectations and their perception of the results of the services provided. According to him, service quality is closely related to the interpersonal relationship between service providers and customers, as well as the ability of service providers to understand and meet customer needs. Service Quality *Indicators* According to Wilson et al (2017), there are five dominant factors in determining service quality known as ServQual (Service Quality), namely 1) reliability, 2) responsiveness, 3) assurance, 4) empathy, and 5) tangible.



Promotion

According to Kottler (2022) Promotion is one of the important elements in the marketing mix which aims to increase consumer awareness, interest, and desire for certain products or services. In general, promotion refers to various activities that are carried out to attract the attention of consumers and encourage them to buy the product or service offered. Promotions can be ads, direct sales, discounts, special events, or loyalty programs. Factors that affect promotion are 1) Company Resources, 2) Messages Conveyed, 3) Promotional Media, 4) Market Competition, 5) Consumer Needs and Preferences; Indicators of Promotion: Indicators of promotion success can be seen from several aspects, including: 1) Increased Sales, 2) Increased Brand Awareness, 3) Consumer Engagement Level, 4) Changes in Consumer Preferences, 5) Customer Loyalty.



Picture 1. Conceptual Framework of the Research

Hypothesis of this study:

H1: Promotion has a positive and significant effect on the intention to save at PT Bank Sumut KCP Pasar Tavip.

H2: Service Quality has a positive and significant effect on the intention to save at PT Bank Sumut KCP Pasar Tavip.

H3: Saving intentions have a positive and significant effect on the intention



to save at PT Bank Sumut KCP Pasar Tavip.

H4: Promotions have a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip.

H5: Service Quality has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip.

H6: Promotion has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip through the intention of saving.

H7: Service Quality has a positive and significant effect on the decision to save PT Bank Sumut KCP Pasar Tavip through the intention to save

RESEARCH METHOD

Type of Research

The type of research that researchers use is quantitative research. According to (Sugiono, 2017), quantitative research can be interpreted as a method based on filsafat positivism, used to research on a certain population or sample, sampling techniques are generally carried out randomly, data collection using research instruments, data analysis is quantitative/statistical with the aim of testing predetermined hypotheses. This type of quantitative research is carried out to make a research that aims to adapt a research.

Research Location and Research Time

The location of the research was carried out at the PT Bank Sumut KCP Pasar Tavip North

Sumatra Province. The research time was carried out for 3 months.

Population and Sample. (Sugiono, 2019) population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by the researcher to be studied and then drawn conclusions. The population and sample in this study. In this study, samples were taken from a part of the population that was the focus of the study, considered representative of the population as a whole. The determination of the sample size uses the formula put forward by Slovin:

$$n = \frac{N}{1 + N \cdot 0,05^2}$$

$$n = \frac{370}{1 + 370 \times 0,05^2} = 190 \text{ Nasabah}$$

Research Data Sources



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The data source used in this study is primary data.

Operational Definition of Research Variables

Table 1. Variable Operational Definition

No.	Variabel	Definisi Operasional	Indikator	Skala
1.	Saving Decision (Y)	The purchase decision in this study is that saving is a process of selecting and evaluating various alternatives options according to Kottler and Armstrong (2018	1. Steadiness to save 2. Deciding to buy or save 3. Considering buying or saving Kottler and Armstrong (2018	Likert

No.	Variabel	Definisi Operasional	Indikator	Skala
2.	Intention to Save (Z)	Intention to save in consumer behavior psychology is identical to purchase intention which refers to the likelihood of consumers buying a product or service of Mowen and Minor (2016)	1. Interest Transactional 2. Referral Interest 3. Preferential Interest 1. Minat Explorasi (Mowen dan Minor (2016)	Likert

3.	Promotion (X1)	One of the important elements in the marketing mix (marketing mix) which aims to increase consumer awareness, interest, and desire for certain products or services. In general, promotion refers to various activities that are carried out to attract the attention of consumers and encourage them to buy the product or service offered. Kottler (2022)	1)Increased Sales 2)Increased Brand Awareness 3)Consumer Engagement Rate 4. Changes in Consumer Preferences, Customer Loyalty. Kottler (2022)	Likert
4.	Service Quality (X2)	Service quality can be defined as a customer's perception of the difference between their expectations with actual performance Wilson (2017),	1. Reliability, 2. Responsiveness 3. Assurance 4. Empathy, Dan 5. Tangible Wilson (2017),	Likert

Data Analysis Techniques Data analysis in this study uses Structural Equation Modeling (SEM) based on Partial Least Square (PLS) using SmartPLS 3.3.3 software. According to (Gozali, 2014) Partial Least Square (PLS) is a fairly powerful analysis method because it is not based on many assumptions.

RESULTS AND DISCUSSION



Result In this research, the first test carried out was the analysis of the outer model (measurement model). There are two components in the validity test, namely the convergence test and the discrimination test. The validity of convergence was assessed through an average variance extracted (AVE) score of > 0.5 and a loading factor value of > 0.7 . The validity of the crime was tested by cross-loading. The reliability test was determined using Cronbach's alpha > 0.7 and composite reliability > 0.7

Table 2. Cronbach's alpha, composite reliability, and average variance extracted

Variable	Indicator Items	Factor loading	Cronbach's alpha	Composite reliability	AVE	Conclusion
Voting Decision (Y)	SDC1	0,878	0,821	0,894	0,737	Reliable
	SDC2	0,862				
	SDC3	0,834				
Intention to Save (Z)	ITS1	0,831	0,817	0,891	0,732	Reliable
	ITS2	0,909				
	ITS3	0,873				
	ITS4	0,799				
Promotion (X1)	PMT1	0,789	0,827	0,885	0,758	Reliable
	PMT2	0,864				
	PMT3					
	PMT4	0,932 0,940				
Quality of Service (X2)	SQL1	0,856	0,873	0,858	0,871	Reliable
	SQL2	0,872				
	SQL3	0,865				
	SQL4	0,871				
	SQL5	0,856				

The factor loading score obtained based on Table 2 is more than 0.70, which means that it shows the reliability of the indicator measuring the online purchase decision process. Cronbach's alpha and composite values. eliability is greater than 0.70, proving that the five variables are said to be reliable. Meanwhile, the AVE score > 0.5 , proving that each variable was declared valid. The cross-loading value with its construct is used to test the validity of discrimination. In order to evaluate the validity of discrimination, an additional method that can be applied is to compare the average variance extracted (AVE) score along with the correlation between the construct and other constructs

Table 3. Results of the validity test of Diskrimin-Fornell Larcker Criterium



	Employee Performance	Leadership Style	Work Motivation	Work Environment
Keputusan Memilih	0,928			
Niat Menabung	0,920	0,950		
Promosi	0,911	0,949	0,945	
Kualitas Pelayanan	0,931	0,909	0,955	0,908

Based on the results of Table 3, the preference, attitude, and motivation of consumers toward the purchase decision obtained an AVE value of > 0.5 , so it was declared to have passed the discrimination validity test. It can be said that variable measurement indicators have been proven to be valid in terms of discriminant validity. It can be concluded that the data model of this study meets the good criteria. After passing the validity and reliability test, the next stage is to evaluate the inner model through coefficient determination (R^2) and the coefficient path test. The magnitude of the influence given by independent variables on other variables can be analyzed with R-square.

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Table 3. Result R-square



	R-square (R2)	R-square adjusted
Voting Decision(Y)	0,922	0,919
Intention to Save (Z)	0,916	0,913

Based on Table 3, the keputusan pembelian R2 value of 0.919 (91.9%) was obtained due to the aspects of promosi and kualitas pelayanan, keputusan pembelian was influenced by 0.913 (91.3%).

Table 4. Direct Influence test results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T-statistics (O/STDEV)	P-Value
Promotion Intention to vote	0,084	0,090	0,111	4,757	0,000
Quality of Service Intention to vote	0,579	0,580	0,103	5,634	0,000
Intention to vote Voting decision	0,182	0,185	0,094	3,935	0,000
Promotion Decision Voting	0,282	0,282	0,101	2,802	0,005
Quality of Service Voting decision	0,075	0,238	0,102	2,901	0,003
Intention to Vote					
Quality of Service Voting decision Intention to Vote	0,648	0,640	0,100	6,508	0,000

Based on Table 4, the promosi gets t-statistics 4.757 higher than t-table (1.65) and gets p-value of 0.000 greater than 0.05. Thus, preference positively and significantly affects niat memilih, so H1 is accepted. The attitude obtained a t-statistics value of 5.634 higher than the t-table (1.65) and a p-value of 0.000 greater than 0.05. It can be said that kualitas pelayanan positively and significantly affects niat memilih, so H2 is accepted. Niat memilih got a t-statistics value of 3.935 higher than t-table (1.65) and a p-value of 0.000 greater than 0.05. It was concluded that niat memilih had a positive effect and significant to the keputusan memilih, then H3 is accepted. Promosi gets a t-statistics value of 2.802 higher than t-table (1.65) and a p-value of 0.005 greater than 0.05. It was concluded that Promosi significantly influenced the keputusan memilih, so H4 was accepted. The Kualitas pelayanan obtained a t-statistics value of 6.508 higher than the t-table (1.65) and a p-value of 0.000 greater than 0.05. This proves that kualitas pelayanan affects the keputusan memilih, so H5 is accepted. Kualitas pelayanan higher than table (1,65) and gets p-value of 0,000 greater than 0,05

Table 5. Indirect Coefficient path test results

	Original	Sample	Standard	T-statistics	P-Value
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	sample (O)	mean (M)	deviation (STDEV)	(O/STDEV)	
Promotion → Voting Decision → Intention to Vote	0,084	0,090	0,111	4,757	0,000
Quality of Service Voting decision Intention to vote	0,579	0,580	0,103	5,634	0,000

Promosi obtained a t-statistics value of 4.757 higher than t-table (1.65) and a pvalue of 0.000 greater than 0.05. This proves that promosi has a positive and significant effect on keputusan memilih yang dimediasi niat memilih, higher H6 is accepted. The kualitas pelayanan obtained a t-statistics value of 5.634 higher than the t-table (1.65) and a p-value of 0.000 greater than 0.05. This proves that kualitas pelayanan have a significant positive effect on election decision mediated intention to vote, so H7 is accepted.

DISCUSSION

Based on the results of the first hypothesis test, promotion has a positive and significant effect on the intention to choose to save at PT Bank Sumut KCP Pasar Tavip , as evidenced by the acquisition of p-values, which are $0.000 < 0.05$. The influence of promotion on voting intention is huge, especially in the context of marketing and consumer purchasing decisions. Promotions often raise awareness about products or services that were previously unknown to consumers. When consumers are more aware of a product, they are more likely to consider it when making a purchase decision. Discount offers or additional gifts in promotions can increase consumers' intention to choose to save at Bank Sumut. For example, if there is a rebate or cashback program, consumers may feel they are getting more value, which encourages them to choose the product over competitors.

Based on the results of the first hypothesis test, service quality has a positive and significant effect on the intention of choosing to save at PT Bank Sumut KCP Pasar Tavip. Service quality as evidenced by the acquisition of p-value, which is $0.000 < 0.05$. An analysis of the quality of service includes a variety of factors that exist in the workplace that can affect how intention to save. Good service quality can build customer trust in financial institutions. If customers feel well served, they tend to feel safer to keep their money. This trust is one of the important factors that affect the intention to save. Easy and convenient services, such as a fast account registration process, easy online access, and an efficient transaction system, will increase customer comfort. Customers who feel well served are more likely to open a savings account and save their money.

Based on the results of the third hypothesis test, Niat menmensaving has a positive and significant effect on the decision to choose to save at PT bank Sumut KCP Pasar Tavip, as evidenced by the acquisition of p-value, which is $0.000 < 0.05$. An analysis of



the intention to save shows that the decision to choose to save at PT Bank Sumut KCP Pasar Tavip. The intention to save has a very strong influence on a person's decision to choose to save. Intention is the first step or motivation that encourages individuals to act. In the context of saving, this intention affects how a person decides to do or not to do the act of saving. The intention to save serves as a basic motivation that encourages a person to start or continue the habit of saving. When a person has a strong intention to save, they are more likely to make the decision to open a savings account or choose a savings product that suits their goals. The intention to save also affects the decision in choosing the type of savings product to use. Someone with the intention of saving for a specific purpose (such as education, buying a home, or retiring) tends to choose savings products that are more specific and align with their long-term goals.

Based on the results of the fourth hypothesis test, promotion has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar of p-value, which is $0.000 < 0.05$. Promotions carried out by financial institutions or banks can have a significant influence on a person's saving decision. In this case, the promotion can be in the form of various offers designed to attract customers to open a savings account, increase their savings balance, or invest in a specific financial product. Attractive promotions, such as sign-up bonuses, higher interest for a certain period of time, or direct rewards, can spark people's interest in opening a savings account. This is often a driving factor that makes someone who previously did not intend to save become more interested in making this step. With attractive incentives or offers, they feel more motivated to take advantage of the opportunity.

Based on the results of the fifth hypothesis test, the quality of service has a positive and significant effect on the decision to choose to save in PT Bank Sumut KCP Pasar Tavip, as evidenced by the acquisition of p-values, namely $0.000 < 0.05$. The quality of service has a very big influence on a person's decision to choose to save at a financial institution or bank. Good service quality includes various factors that affect the customer experience and their decision to choose where to save. One of the most important aspects of choosing a financial institution to save for is the level of trust. If banks or financial institutions provide professional, responsive, and transparent services, this will increase customer trust in the institution. This trust influences the decision to save because customers tend to choose safe and reliable places to store their money.

Based on the results of the sixth hypothesis test, promotion has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip which is mediated by the intention to save, as evidenced by the acquisition of p-values, which are $0.000 < 0.05$. The influence of promotion on the decision to choose to save mediated by the intention to save is a concept that can be explained through an understanding of how promotion can affect a person's motivation or intention to save, which then leads to the decision to save itself. Attractive and profitable promotions can trigger someone's intention to save. When a bank or financial institution offers promotions



such as higher savings interest, direct gifts, or free administration fees for a certain period of time, this can create an internal incentive for a person to start saving.

Based on the results of the seventh hypothesis test, the quality of service has a positive and significant effect on the decision to choose to save at PT Bank Sumut KCP Pasar Tavip which is mediated by the intention to save, as evidenced by the acquisition of p-values, which are $0.000 < 0.05$. The influence of service quality on the decision to choose to save mediated by the intention to save can be explained in several steps that show how the quality of service affects a person's intention to save, which will ultimately affect their decision to choose to save at a financial institution or bank. Good service quality is very influential in shaping someone's intention to save. If a bank or financial institution provides satisfactory service, customers will feel valued, comfortable, and trusted. This will increase their motivation or intention to save. The quality of service, which includes aspects such as service speed, comfort, ease of accessing services, and responsiveness to customer needs, will strengthen the customer's intention to open a savings account. Good service quality is very influential in shaping someone's intention to save. If a bank or financial institution provides satisfactory service, customers will feel valued, comfortable, and trusted. This will increase their motivation or intention to save. The quality of service, which includes aspects such as service speed, comfort, ease of accessing services, and. responsiveness to customer needs, will strengthen the customer's intention to open a savings account. Once the good quality of service affects the intention to save, this intention will act as a mediator between the quality of service and the decision to choose to save. This means that even though the quality of service is good, a person will only decide to save if they have the intention or motivation to save. If the quality of service succeeds in generating a positive intention to save, then customers are more likely to make the decision to save at the financial institution

Conclusion

Promotion has a positive and significant effect on the intention to save at PT Bank Sumut KCP Pasar Tavip. Service Quality has a positive and significant effect on the intention to save at PT Bank Sumut KCP Pasar Tavip. Intention to save has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip. Promotion has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip. Service Quality has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip. Promotion has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip which is mediated by the intention to save. Quality of service has a positive and significant effect on the decision to save at PT Bank Sumut KCP Pasar Tavip which is mediated by the intention to save.

Suggestion



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Improving Service Quality: Because service quality has a significant influence on saving intentions and decisions, Bank Sumut KCP Pasar Tavip should focus on improving the quality of their services.

Effective Marketing Strategy: An effective marketing strategy must be implemented to increase customer awareness and understanding of the advantages of products and services offered by Bank Sumut. This can include more aggressive marketing campaigns, increased promotion through social media, and financial education programs for customers.

Increased Savings Intention of Customers: Banks can develop programs that encourage customers' intention to save, such as providing incentives or rewards for customers who regularly save or increasing interest rates for certain savings accounts.

Advanced Analysis: Further research can be conducted to identify other factors that may influence a customer's savings intentions and decisions. This could include other demographic aspects, such as employment or income, as well as psychological factors such as customer trust and loyalty to the bank

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