

THE EFFECT OF PRIZE DRAW, PERCEPTION OF SERVICE QUALITY, AND MOBILE BANKING SERVICES ON SAVING INTEREST (Study at Bank Rakyat Indonesia, Bekasi Harapan Indah Branch)

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Abstraction

Bank Rakyat Indonesia (BRI) as a state-owned bank has an important role in increasing financial inclusion in society. One of the strategies implemented is to attract customers to save through a prize draw program, improving service quality, and developing digital services such as mobile banking. This study aims to analyze the effect of Prize Draws, Perception of Service Quality, and Mobile Banking Services on Saving Interest of BRI Bank Bekasi Harapan Indah Branch customers. This research method uses a quantitative approach with a survey method. The sample was determined through a simple random sampling technique, with a population of 700 people and the determination of the number of samples using the Krejcie and Morgan formula, so that 250 respondents were obtained. Data were analyzed using multiple linear regression with the help of SPSS version 26. The results of the study indicate that the three independent variables, namely Prize Draw ($t = 4.315$; $\text{sig} = 0.000$), Perception of Service Quality ($t = 4.053$; $\text{sig} = 0.000$), and Mobile Banking Services ($t = 4.934$; $\text{sig} = 0.000$), have a positive and significant effect on customer Savings Interest. The coefficient of determination (R Square) value of 0.453 indicates that 45.3% of the variation in customer savings interest can be explained by the three variables, while the remaining 54.7% is explained by other factors outside this research model. The implications of this study emphasize the importance for management at the branch level to continue to encourage the use of BRImo as an innovative and safe mobile banking service, consistently improve service quality, and develop attractive prize draw programs in order to strengthen customers' interest in saving sustainably.

Keywords: *Prize Draw, Service Quality, Mobile Banking Services, BRImo, Interest in Saving.*

INTRODUCTION

Banking in Indonesia has changed from being branch-based and manual transactions to being application-based, platform-based, using information technology, big data and artificial intelligence. This digital transformation must be followed by the development of highly specialized human resources. Banks face increasing competition from other intermediaries, which are increasingly digital, in their core businesses, such as payments and other financial transaction services. Changes in the use of technology in developing new products, services and business models have developed along with the emergence of financial technology (Fintech). Fintech can be understood as the use of information technology, innovation and automation technology in financial services. (Roziq, 2021).

The speed of adoption of various digital technologies from the user (customer) side has increased rapidly. Massive changes occur due to digital disruption from the sector that leaves incumbents with legacy technology that is potentially obsolete (such as mainframes) and branch networks. The presence of fintech requires banks to be able to provide new service standards as well as services that can be provided by new competitors (which offer low transaction costs and fast transaction times). Customers have expectations of new services in terms of friendly interfaces and transparency. Digital disruption will be a game changer in terms of increasing competition in the banking market which has the potential to have a major impact. Banking will move towards a customer-centric platform-based service model. Old players (incumbents) must adapt to restructuring or digital transformation.

Based on Law Number 10 of 1998, a bank is defined as a financial institution that collects funds from the public in the form of savings and distributes them to the public in the form of credit, through various financial service products that must be ready to face challenges and tight competition. Tight competition can be used as one of the benchmarks for the success of a bank, namely being able to collect as much funds from the public as possible. The

higher the savings in the bank, the more successful the bank is. To achieve this success, product design, service standards, marketing strategies, customer satisfaction and loyal customers to the bank are required.

Amid the pressure of the Covid-19 pandemic, the role of banking is greatly needed in helping the business world that is experiencing pressure, both through credit restructuring and through the distribution of new loans. The increasing demand for bank credit, both for consumer credit, working capital, and investment, will certainly increase purchasing power, business growth, and increased investment. In Indonesia itself, the ratio of assets to Gross Domestic Product (GDP) was only 55.01% at the end of 2019, according to data from the Financial Services Authority (OJK). This means that domestic banking still has a very large room to encourage expansion.

The rapid development of digital technology is a new challenge, especially in the era of digital banking & finance. The emergence of digital-based banking products: mobile banking, digital money or electronic money, cash transactions via QR Code, biometric-based transactions and blockchain-based transactions, must be considered in the decision-making process. The banking industry is faced with two choices: to adopt digital technology so that banks survive or remain conventional, but fall slowly (Gupta, 2018). Banks need to continue to improve customer service through digital transformation. However, transformation must be carried out carefully and in accordance with market needs. For example, banks should focus on developing and completing various mobile banking features for individual customers rather than developing internet banking. In addition, the growth of smartphone users in Indonesia is increasing rapidly every year. In addition, the character of the community, especially the millennial community today tends to prefer banking services that provide convenience and speed of transactions anytime and anywhere rather than considering interest rates.

Customer satisfaction is a benchmark for the success of marketing policies and strategies for banking financial products and services offered to customers. Satisfaction is expected to make customers loyal to the company as a service provider. However, making customers satisfied is not an easy job. Customers tend to have increasingly high demands, have expectations that are always more than what is given by the company as a service provider. One of the benchmarks of a Bank's success is the ability to obtain third-party funds (public funds) through savings in the form of savings or deposits. Third-party funds are greatly influenced by the interest in saving from customers. Interest in saving is a person's motivation that causes someone to save their money in a bank whose withdrawals can only be made according to certain conditions that have been agreed upon between the bank and the customer. (Nengsih et al., 2021).

In the midst of national banking efforts to increase third-party fund collection, Bank Rakyat Indonesia (BRI) as one of the largest state-owned banks continues to innovate through marketing programs and service digitalization. One of the strategies used is a prize draw program, strengthening service quality, and developing mobile banking services (BRImo). These three approaches are expected to increase customer interest in saving, especially in the retail and micro segments which are BRI's main focus. However, based on empirical phenomena in the field, there are still customers who are not actively saving regularly, and the use of digital services is not evenly distributed among customers, especially in the Bekasi Harapan Indah area. Although the prize draw program is running, not all customers are encouraged to increase their balance or frequency of saving. Likewise, although BRI has improved the quality of service through digitalization and a personal approach, some customers admit that they still feel that the service is not optimal or not significantly different from other banks.

In addition, although BRImo as a mobile banking application is quite well-known, the level of adoption of its use is not always in line with the increase in savings activity. Many customers use BRImo only for transaction needs, not for saving. This shows an imbalance between the expectations of banking strategies and the actual behavior of customers in the field. This condition reflects the gap phenomenon between the marketing strategy and bank services with the actual behavior of customers in terms of interest in saving. Therefore, it is important to examine the extent to which prize draws, perceptions of service quality, and mobile banking services are truly able to encourage interest in saving, especially in the local context at Bank BRI Bekasi Harapan Indah Branch. This research is also to fill research gap in literature that there is still a contradiction in the influence between the influence of prize draws, perception of service quality, and mobile banking services on interest in saving, presented as follows.

Table 1. *Research Gap*

No	Researcher (Year)	Research Title	Findings	Research Gap Withdrawal
1	The Greatest Showman (2021)	The Influence of Prize Draws on Customers' Interest in Saving at Islamic Banks	Positive influence	Prize draws have been proven to increase interest in saving in Islamic banks. It needs to be retested in conventional banks such as BRI.
2	Arifin & Hidayat (2020)	The Influence of Rewards on Saving Interest in Microfinance Institutions	No significant effect	The context of microfinance institutions shows insignificant rewards. A gap appears for state-owned banks.
3	Sari (2022)	The Influence of Service Quality on BNI Bank Customers' Interest in Saving	Positive influence	Service quality is important in attracting customers. It needs to be re-examined by considering the digital era and mobile banking.
4	The Greatest Showman (2020)	Analysis of Perception of Service Quality on Saving Decisions at Rural Credit Banks	No effect	Service quality is not significant in BPR. Need to be reviewed in BRI with wider digital reach and services.
5	Princess (2022)	The Influence of Mobile Banking on Saving Interest at Bank Mandiri	Have significant impact ^a	Mobile banking plays an important role in attracting interest in saving. Needs to be tested on BRI's BRIimo platform.
6	The Last Supper (2021)	The Influence of Mobile Banking Usage on Students' Financial Behavior	No significant effect	Digital literacy affects results. Needs to be tested among BRI's general customers, not just students.

Source: Previous research

This study has a novelty that distinguishes it from previous studies, both in terms of the variables used, the empirical context, and the analytical approach applied. Specifically, this study combines three independent variables that are rarely tested simultaneously, namely prize draws, perceptions of service quality, and mobile banking services, in influencing customers' interest in saving. Most previous studies only highlight two variables, such as service quality and digital banking, without considering the aspect of prize-based promotions that are now widely applied by banks. Another novelty lies in the focus of the research locus which takes a case study at Bank BRI Bekasi Harapan Indah Branch, which represents a developing urban area with diverse customer characteristics, but has not been widely used as an object of academic research.

IDENTIFICATION OF PROBLEMS

Based on the background and phenomena above, researchers identified several problems faced by BRI Bank, Bekasi Harapan Indah Branch Office, including:

1. The target for achieving the number of customers and the amount of savings at BRI Bekasi Harapan Indah Branch Office has not been optimally achieved.
2. BRI bank savings products provide lower interest rates compared to other banks.
3. Customer interest in saving is still relatively low, as indicated by the amount of savings balance in customer accounts.
4. It was identified that prize draws, perception of service quality, and mobile banking services were thought to increase customers' interest in saving.

FORMULATION OF THE PROBLEM

Based on the background, problem identification and problem limitations, the formulation of the problem in this study can be described as follows:

1. Does the prize draw have a positive effect on customers' interest in saving at BRI Bekasi Harapan Indah Branch?
2. Does the perception of service quality have a positive effect on customers' interest in saving at BRI Bekasi Harapan Indah Branch?
3. Does mobile banking service have a positive effect on customers' interest in saving at BRI Bekasi Harapan Indah Branch?

LITERATURE REVIEW

Marketing Management

Marketing, more than any other business function, deals with customers. Before exploring more detailed definitions of marketing, perhaps the simplest definition is: Marketing engages customers and manages profitable customer relationships. The dual purpose of marketing is to attract new customers by promising superior value and to retain and grow current customers by delivering value and satisfaction (Kotler et al., 2020).

The formal definition of marketing is the science and art of exploring, creating, and delivering value to satisfy the needs of target markets at a profit. The marketing concept focuses on the total enterprise effort to provide exchange and value for customers, client partners, and society. Managing this exchange process requires a lot of work and skill. Marketing management occurs when at least one party to a potential exchange thinks about how to achieve the desired response from the other party. Thus, we see marketing management as the managerial responsibility that aligns the total enterprise effort to select and satisfy target markets with getting, keeping, and growing customers through creating, delivering, and communicating superior customer value at a profit for the organization. (Kotler et al., 2019).

Today, marketing must be understood not in the old sense of selling 'tell and sell' but in the new sense of satisfying customer needs. If marketers engage consumers effectively, understand their needs, develop products that deliver superior customer value, and price, distribute and promote them well, these products will sell easily. Selling and advertising are just parts of the larger marketing mix a set of marketing tools that work together to engage customers, satisfy customer needs and build customer relationships.

Broadly defined, marketing is a social and managerial process by which individuals and organizations obtain what they need and want through creating and exchanging value with others. In a narrower business context, marketing involves building profitable and value-laden exchange relationships with customers. Therefore, we define marketing as the process by which companies engage customers, build strong customer relationships, and create customer value in order to capture value from customers in return.

Marketing Services Management

The development of the business world in the era of globalization demands perfect performance from every process run by the company. Marketing is no longer seen as a separate part of the organization that only plays a role as a product sales process. The development of the marketing concept itself is inseparable from other organizational functions and ultimately has the goal of satisfying customers. Ineffective marketing (*ineffective marketing*) can be harmful to business because it can result in dissatisfied consumers. Effective marketing (*effective marketing*) actually has the opposite effect, namely creating value or utility.

Creating customer value and satisfaction is at the heart of modern marketing thinking. The goal of marketing is to attract new customers by promising the right value and retain current customers by meeting their expectations, thereby creating a level of satisfaction. Service marketing is any action offered by one party to another that is in principle intangible and does not result in any transfer of ownership. Service marketing is marketing that is intangible and immaterial and is carried out when the consumer is dealing with the producer.

Service (*services*) is different from goods (*goods*) because services are not visible and can give rise to various ways and activities in developing marketing strategies. Services as economic activities that have a number of intangible elements (values and benefits) related to them, which involve a number of interactions with consumers or with goods owned and do not result in changes in ownership in conditions that may arise and the production of a service may also not be related to physical products.

Lottery

Prize draws are one of the promotional strategies used by financial institutions to encourage people to save by offering the opportunity to win prizes through a lottery system. This concept is widely known in the literature as Prize-Linked Savings (PLS), a savings scheme where customers have the opportunity to win prizes without having to risk their principal.

According to Kearney, Tufano, and Goryan (2006) in their book "Making Savers Winners", PLS programs can increase individual motivation to save, especially among people who tend not to have regular saving habits. In this approach, the attraction of a lottery replaces conventional interest or returns with attractive and random prizes. Although the chances of winning are small, the incentive of the hope of winning creates an emotional drive that is strong enough to attract interest in saving.

Psychologically, lottery programs combine elements of entertainment and positive reinforcement into a financial activity. This approach is very relevant to the principles of behavioral economics, where individuals are more interested in the chance of winning big (even if the probability is small) than in the relatively small guaranteed return, such as regular savings interest.

Perception of Service Quality (*Perceived Service Quality*)

Perception of service quality is a consumer's assessment of the superiority or inferiority of a service received compared to their previous expectations. Service quality is not only determined by the final result of a service, but also by the process of interaction between consumers and service providers (Parasuraman et al., 1988). One of the most influential approaches in understanding the perception of service quality is the SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988). In this model, service quality is seen as a gap between customer expectations of ideal service and their perceptions of the service actually received. If customer perceptions exceed expectations, then service quality is considered high. Conversely, if the service received is below expectations, then service quality is considered low.

According to Parasuraman et al. (1988), service quality can be measured through five main dimensions, namely:

- a) **Tangibles (Physical Evidence)**
Includes the physical appearance of facilities, equipment, employees, and communication materials. For example, the appearance of the bank office, employee uniforms, brochures, and digital displays such as mobile banking applications.
- b) **Reliability**
The ability to provide promised services accurately and dependably. This includes consistency in service, such as the accuracy of banking transactions and the clarity of information.
- c) **Responsiveness**
The willingness and ability of employees to help customers and provide prompt service. In a banking context, this could be the speed with which officers respond to complaints or provide solutions.
- d) **Assurance (Guarantee)**
Knowledge and courtesy of employees and their ability to inspire trust and confidence. Including security in transactions and professionalism of bank staff.
- e) **Empathy**
Genuine and individual attention given to each client. This is reflected in the staff's ability to understand specific needs and provide personalized solutions.

This SERVQUAL model is the main foundation in measuring and improving service quality in various sectors, including the banking sector. In the context of this study, the perception of service quality is seen as an important factor that can influence customers' interest in saving. If customers feel high-quality service based on the five dimensions, then a sense of trust, satisfaction, and a desire to continue using the service and increase their savings in the bank will be created.

There are two main factors that affect service quality, namely expected service and perceived service (Parasuraman et al, 1985). If the service received or felt (perceived service) is in accordance with what is expected, then the service quality is perceived as good and satisfying. If the service received exceeds customer expectations, then the quality is perceived as ideal quality. Conversely, if the service received is lower than expected, then the service quality is perceived as bad. Thus, whether the service quality is good or not depends on the ability of the service provider to meet customer expectations consistently (Limbong et al., 2009).

Service Mobile Banking

Mobile banking services are a form of digital transformation in the banking industry that allows customers to conduct various financial transactions through mobile devices. Mobile banking not only offers efficiency, but also provides convenience, speed, and high accessibility in interacting with banking services without having to come directly to the branch office.

To understand user acceptance of mobile banking services, the most relevant theory used is the Technology Acceptance Model (TAM) developed by Fred D. Davis (1989), there are two main constructs that influence a person's intention to use technology, namely:

- a) *Perceived Usefulness*(PU) – the extent to which a person believes that using a particular system will improve their performance.
- b) *Perceived Ease of Use*(PEOU) – the extent to which a person believes that using the system is free from heavy effort.
- c) *User Acceptance*– is the result of PU and PEOU which together influence attitudes and behavioral intentions to use technology.

According to Davis (1989), if a technology system is perceived as easy to use and useful, then users will be more likely to accept it and use it actively. In the context of banking, mobile banking will be increasingly accepted if users feel that the service: (a) Facilitates daily transaction activities. (b) Saves time and costs and (c) is safe and reliable.

TAM is widely used in research on technology adoption in the financial services sector, and has proven to be an effective model in explaining user behavior in accepting technology-based systems, including mobile banking services. Therefore, the use of mobile banking by BRI customers, especially through the BRImo application, can be understood through the TAM theory which emphasizes the importance of perceived usefulness and ease in encouraging voluntary technology adoption by users.

Interest in Saving (*Intention to Save*)

Interest in saving is an internal drive or tendency of an individual to save part of their income or wealth, either for future needs, emergencies, or other long-term goals. This interest can be formed from the perception of the benefits of saving, environmental habits, or the individual's belief in their ability to carry out saving activities.

To understand the behavior of interest in saving more comprehensively, one of the relevant behavioral psychology theories used is the Theory of Planned Behavior (TPB) developed by Icek Ajzen (1991). TPB is a development of the Theory of Reasoned Action (TRA) and emphasizes that intention is the main factor that drives actual behavior, including in the context of financial behavior such as saving. The theory of Icek Ajzen (1991) explains that a person's intention to carry out a behavior is determined by three main components, namely:

- a) **Attitude Toward the Behavior (Attitude towards Behavior)**
Attitude is a positive or negative evaluation of a behavior. In the context of saving, if someone believes that saving is beneficial, such as helping to achieve financial goals, providing a sense of financial security, and increasing life stability, then this attitude will form a strong intention to save. Conversely, if saving is considered unimportant or troublesome, then the interest in saving tends to be low.
- b) **Subjective Norms (Subjective Norms)**
Subjective norms are individual perceptions of social pressure or the influence of others who are considered important in their lives, such as family, friends, or society. If the surrounding environment provides support for saving habits, or when someone knows that people they value have saving behavior, then this will strengthen the individual's intention to save.
- c) **Perceived Behavioral Control (Perceived Behavioral Control)**
This reflects the extent to which a person feels capable or has control over performing a behavior. In terms of saving, factors such as sufficient income, availability of access to financial services (e.g. mobile banking), ease of deposit process, and minimal administration costs will increase the perception of control a person has over the act of saving. If a person feels that saving is easy to do, then their desire to save will be higher.

In today's modern context, the three components of TPB are very relevant to the conditions of digital banking. For example, the development of mobile banking technology such as BRImo can influence perceived behavioral control due to the ease and accessibility of the savings services offered. Promotional campaigns such as prize draws can also strengthen positive attitudes towards saving behavior. On the other hand, encouragement from the work environment or family also creates social norms that encourage individuals to save consistently.

Theoretical Framework

The main objective of this study is to examine the influence of prize draws, perceptions of service quality, and mobile banking services on customers' interest in saving at Bank Rakyat Indonesia, Bekasi Harapan Indah Branch Office.

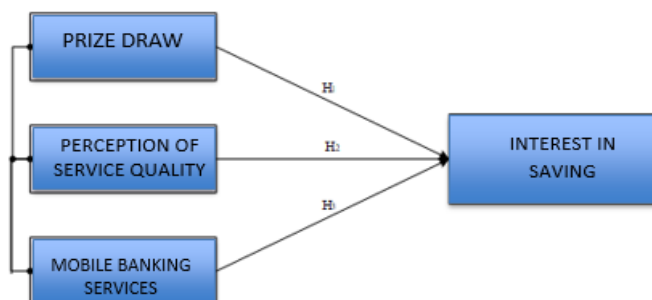


Figure 1. Framework of Thought

RESEARCH METHODS

Research Design

This research can be categorized as explanatory research with a quantitative approach. The research attempts to explain the inter-relationship of several variables identified from the observed phenomena. This type of research is causality research because it will test whether there is an influence or not between several independent variables that affect one dependent variable. This study tests the influence of prize draws, perceptions of service quality, and mobile banking services on customer savings interest at Bank Rakyat Indonesia Bekasi Harapan Indah Branch Office.

Population and Sample

The population in this study are existing customers or customers who already have an account at BRI Bekasi Harapan Indah Branch. The BRI Bekasi Harapan Indah Branch Office referred to is registered with the Financial Services Authority. The population in this study are all active customers (Britama, Simpedes, Giro, Deposito) at the BRI Bekasi Harapan Indah Branch Office, which is recorded as many as 700 customers.

The sampling technique was done by convenience sampling, respondents who were met at Bank BRI Bekasi Harapan Indah Branch Office were given a questionnaire either filled in directly or guided. The criteria for the sample were customers who already had an account in the form of savings (Savings, namely Britama, Simpedes, Giro, Deposits) at the BRI Bekasi Harapan Indah Branch Office. Determination of sample size in this study was carried out using the Krejcie and Morgan formula (1970) which is appropriate for quantitative social research. The following is a table of Krejcie & Morgan., (1970) to determine the number of samples (S) from a certain population (N) at a 95% confidence level and a margin of error of $\pm 5\%$.

So, if the population is 700, then the required sample size based on the Krejcie & Morgan formula is 248. The number of samples that can be used in this research is 248 rounded up to 250 customers of the BRI Bank Bekasi Harapan Indah Branch

Method of collecting data

The source of research data is the most important thing in determining the method of data collection. In this study, the data source used is primary, because the data used by researchers requires a source that can answer research questions without any intermediary from other people. The source can provide answers or responses to each question contained in the questionnaire. The questionnaire distributed by the researcher was distributed to several customers who already had accounts at the BRI Bekasi Harapan Indah Branch Office by distributing questionnaires to customers who visited the BRI Bekasi Harapan Indah Branch Office.

Data Analysis Techniques

This study uses a quantitative data analysis approach, using a quantitative data analysis methodology with multiple regression test methods, normality tests, multicollinearity tests, heteroscedasticity, autocorrelation., as well as model feasibility tests, tests of the influence between research variables.

RESEARCH RESULTS AND DISCUSSION

Research result

The subjects or respondents in this study were existing customers (active customers) at Bank BRI Bekasi Harapan Indah Branch Office who already had an account in the form of savings (savings, namely *britama*, *simpedes*, *giro*, *deposit*) at BRI Bekasi Harapan Indah Branch Office. This criterion was set to ensure that respondents were familiar enough with BRI marketing programs such as prize draws, service quality, and the use of mobile banking services.

Data collection was carried out by distributing questionnaires to 250 respondents selected based on the sampling technique using the Slovin formula. The distribution of questionnaires was carried out directly by researchers from February 2 to March 15, 2025. Respondents who returned the questionnaires completely and validly were in accordance with the target, namely 250 people.

The method used in this study is a non-probability sampling method, with a purposive sampling approach, where respondents are selected based on certain characteristics, namely active savings customers of BRI Bekasi Harapan Indah Branch who have used conventional and digital banking services routinely. This is done to obtain relevant data in measuring the influence of prize draws, perceptions of service quality, and mobile banking services on interest in saving. With this approach, it is hoped that the data obtained truly reflects the real perceptions and experiences of customers in using BRI services and how this affects their interest in continuing to save at the bank.

Respondent Identity Based on Gender

The following will describe the gender identity of BRI Bank customers at the Bekasi Harapan Indah Branch below.

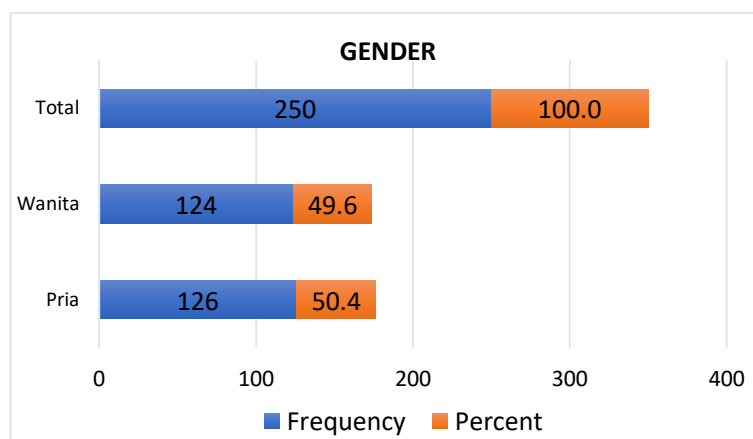


Figure 2. Respondent Identity Based on Gender

Source: Processed data, 2025

Based on the gender in the image above, from a total of 250 respondents who were sampled in this study, it was found that 126 respondents (50.4%) were male, and 124 respondents (49.6%) were female. This shows that the distribution of the gender of respondents in this study is relatively balanced between men and women, with a very small difference. This means that there is no tendency for one particular gender group to dominate the customer population that was used as respondents. This balance reflects that the BRI Bekasi Harapan Indah Branch savings program or service reaches customers evenly, both men and women. Thus, the data obtained from respondents can reflect customer perceptions and interests more broadly, without bias towards certain gender groups.

Respondent Identity Based on Age

The following will describe the identity of respondents based on the age range of BRI Bank customers at the Bekasi Harapan Indah Branch below.

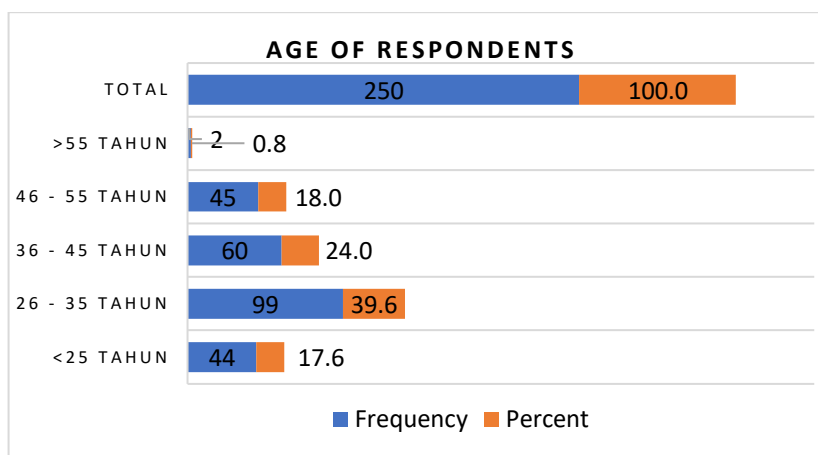


Figure 3. Respondents by Age

Source: Processed data, 2025

Based on the image showing the age frequency, from a total of 250 respondents in this study, the age distribution is divided as follows: respondents aged <25 years were 44 people (17.6%), aged 26–35 years were 99 people (39.6%), aged 36–45 years were 60 people (24.0%), aged 46–55 years were 45 people (18.0%), and aged >55 years were 2 people (0.8%). This means that the most dominant age group is customers in the 26–35 age range, which is 39.6% of the total respondents. This shows that the majority of customers who are respondents are a productive and economically active generation, who generally have a fixed income and tend to be active in managing finances and utilizing various banking products and services, including savings and mobile banking.

Respondents Based on Last Education

The following will describe the respondents' identities based on their last education as customers of BRI Bank, Bekasi Harapan Indah Branch below.

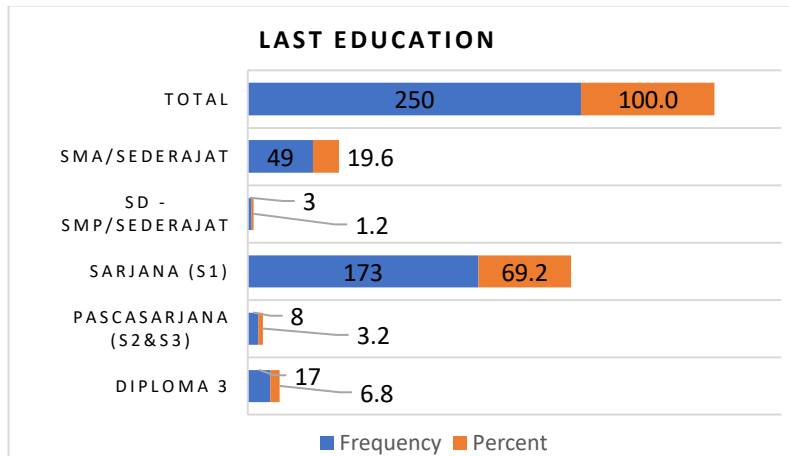


Figure 4. Respondents Based on Last Education

Source: Processed data, 2025

Based on the last level of education, from a total of 250 respondents in this study, the majority of respondents were Bachelor's degree graduates (S1) as many as 173 people or 69.2%. Respondents who graduated from high school/equivalent were in second place with a total of 49 people (19.6%), followed by Diploma D3 graduates as many as 17 people (6.8%), and Postgraduate graduates (S2 & S3) as many as 8 people (3.2%). Meanwhile, there were 3 respondents (1.2%) who only completed elementary school or junior high school/equivalent education. This means that the majority of respondents are individuals with a high level of education, who are generally assumed to have a good level of financial literacy and are able to understand and evaluate banking products and services, including programs such as prize draws and digital service features such as mobile banking. This shows that the majority of respondents have the capacity to make rational financial decisions.

Respondent Identity Based on Length of Time as a Customer

The following will describe the respondents' identities based on the length of time they have been customers of BRI Bank, Bekasi Harapan Indah Branch below.

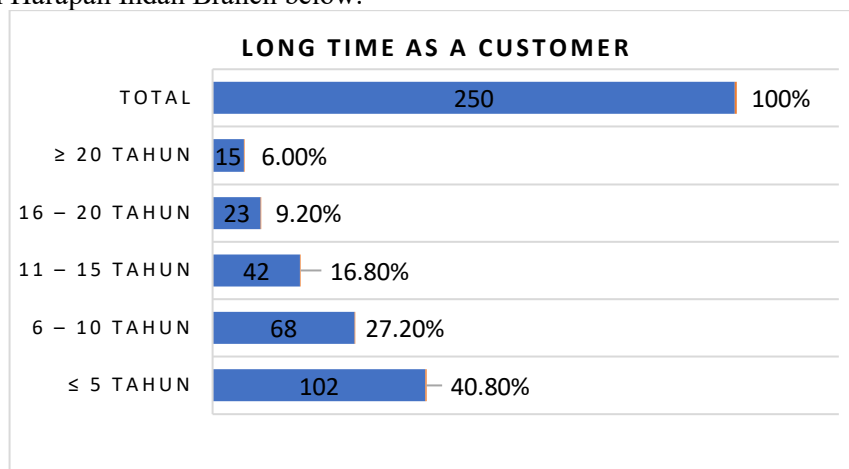


Figure 5. Respondents Based on Length of Time as Customers

Source: Processed data, 2025

Based on the length of time as a customer, from a total of 250 respondents involved in this study, most of them were customers who had had a relationship with BRI Bekasi Harapan Indah Branch for ≤ 5 years, namely 102 people (40.80%). Furthermore, 68 people (27.20%) had been customers for 6-10 years, 42 people (16.80%) for 11-15 years, 23 people (9.20%) for 16-20 years, and only 15 people (6.00%) had been customers for ≥ 20 years. This means that the majority of respondents are relatively new to intermediate customers in terms of loyalty when transacting at BRI, especially in the last five years. This indicates that most respondents are still in the active stage of forming perceptions and experiences of the banking products and services offered.

Data Normality Test

The results of the regression normality test are presented as follows.

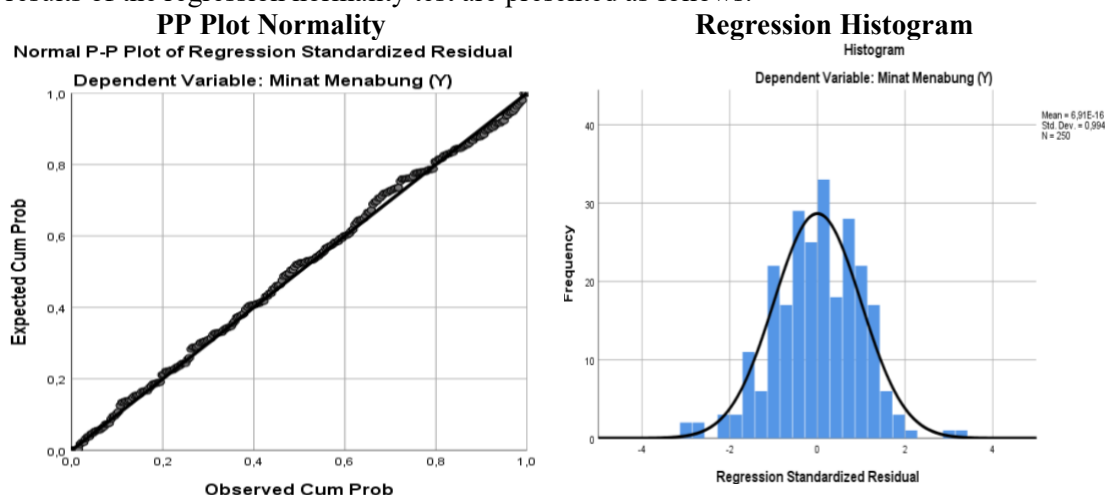


Figure 6. PP Plot and Histogram Normality Test

In Figure 6. above, the P-plot normality test shows that the points regularly follow a straight diagonal line, which means that the data is normally distributed. So that it shows that the normality assumption has been met, it can be continued to the next stage.

Linearity Test

Linearity test is conducted to determine whether there is a linear relationship between the independent and dependent variables. Based on the guidelines from Ghazali (2016), the relationship between two variables is said to be linear if the significance value in the Linearity test is below 0.05, and the significance value in the Deviation from Linearity test is above 0.05. The results of the regression Linearity test of this study are presented as follows.

**Table 2. Linearity Test Results
Prize Draw (X1) * Interest in Saving**

			F	Sig.
Interest in Saving (Y)	Between	(Combined)	7,238	,000
* Prize Draw (X1)	Groups	Linearity	119,223	,000
		Deviation from Linearity	1,016	,442

Perception of Service Quality(X2) * Interest in Saving

			F	Sig.
Interest in Saving (Y)	Between	(Combined)	6,417	,000
* Perception of	Groups	Linearity	132,310	,000
Service Quality (X2)		Deviation from Linearity	1,755	,151

Mobile Banking Services (X3) * Interest in Saving

			F	Sig.
Interest in Saving (Y) *	Between	(Combined)	7,255	,000
Mobile Banking	Groups	Linearity	109,954	,000
Services (X3)		Deviation from Linearity	1,120	,446

Source: SPSS data processing, 2025

The linearity test above is carried out to ensure that the relationship between the independent and dependent variables is linear, which is one of the assumptions in linear regression analysis. It is known that the relationship between the Prize Draw (X1) and Savings Interest shows a significance value in the Linearity test of 0.000 (below 0.05) and a significance value of Deviation from Linearity of 0.442 (above 0.05). This shows that the relationship between the two variables is linear.

The relationship between Perceived Service Quality (X2) and Interest in Saving also shows similar results, with a significance value in the Linearity test of 0.000 and a Deviation from Linearity of 0.151. Thus, it can be concluded that the relationship between X2 and interest in saving is linear.

The relationship between Mobile Banking Services (X3) and Savings Interest has a Linearity significance value of 0.000, and a Deviation from Linearity of 0.446, which means that the relationship between these two variables is also linear.

Multiple Regression Analysis

The results of multiple regression analysis to see how much influence the independent variables have on the dependent variables by considering the coefficient values. The regression results are presented as follows.

Table 3. Multiple Regression Test

Variables	B	Std. Error	t	Sig.
(Constant)	5,429	1,710	3,175	,002
Prize Draw (X1)	,381	,088	4,315	,000
Perception of Service Quality (X2)	,204	,050	4,053	,000
Mobile Banking Services (X3)	,325	,066	4,934	,000
R Square 0.453 F count 68.012 Adjusted R2 0.447 Probability F 0.000				

a. Dependent Variable: Interest in Saving (Y)

Source: processed data, 2025

The table above will discuss the results of the regression equation obtained from the coefficient significance test results which are displayed as follows.

Regression Equation:

Interest in Saving = 5.429 + 0.381 UB + 0.204 PKL + 0.325 LMB + e

a. The constant value of 5.429 indicates that if all independent variables (Lucky Draw, Perception of Service

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Quality, and Mobile Banking Services) are considered constant or unchanged, then the Interest in Saving will be worth 5.429. This constant value is the basis for calculating the influence of other variables in the model.

- b. Prize Draw (UB) shows a positive coefficient (+) of 0.381. This means that at a significance level of 5% (0.05), the Prize Draw has a significant positive effect on Saving Interest at BRI Bekasi Harapan Indah Branch. This means that the more attractive and transparent the implementation of the prize draw offered, the higher the customer interest in saving. The direction of this relationship shows that the prize draw program is able to encourage increased customer participation in savings activities.
- c. Perception of Service Quality (PKL) shows a positive coefficient (+) of 0.204. This result shows that at a significance level of 5%, Perception of Service Quality has a significant positive effect on Interest in Saving at BRI Bekasi Harapan Indah Branch. This indicates that the better the customer's perception of service quality such as friendliness of officers, transaction security, and speed and accuracy of service, the greater the customer's desire to save. The direction of this relationship illustrates that improving service quality can be a driving factor in the growth of interest in saving.
- d. Mobile Banking Services (MBL) shows a positive coefficient (+) of 0.325. At a significance level of 5%, this variable has a significant positive effect on Saving Interest at BRI Bekasi Harapan Indah Branch. This means that the ease of use, reliability, and security of mobile banking services provided by BRI have a positive impact on customer interest in making savings. The direction of this relationship shows that digital transformation through mobile banking services can increase customer convenience and trust in managing their savings.

Research Hypothesis Testing

t-test (Partial Regression Test)

The t-test is conducted to test the influence of each independent variable partially on the dependent variable in the regression model built. where if the p value < 0.05 then it can be concluded that the independent variable has a significant effect on the dependent variable. The results of the t-test on the regression are presented in the following table.

Table 4. t-Test on Regression Model

Variables	Unstandardized Coefficients B	Std. Error	t-statistic	Standardized Coefficients Beta	Sig.
(Constant)	5,429	1,710	3,175		,002
Prize Draw(X1)	,381	,088	4,315	,272	,000
Perception of Service Quality (X2)	,204	,050	4,053	,261	,000
Mobile Banking Services(X3)	,325	,066	4,934	,277	,000

Dependent Variable: Interest in Saving (Y)

In the table above, the t-test will be explained below.

- a. Prize Draw Variable (X1)
Prize Draw has a positive and significant effect on Saving Interest, with a significance value of $0.000 < 0.05$ and a t-value of $4.315 > 1.96$. This means that the more attractive and active the implementation of the prize draw program offered by BRI, the higher the customer interest in saving. The first hypothesis is accepted.
- b. Service Quality Perception Variable (X2)
Perception of Service Quality has a positive and significant effect on Savings Interest, with a significance value of $0.000 < 0.05$ and a t-value of $4.053 > 1.96$. These results indicate that the better the customer's perception of the quality of service provided by the bank—such as employee friendliness, speed of service, and transaction security—the greater the customer's tendency to save. The second hypothesis is accepted.
- c. Mobile Banking Service Variable (X3)
Mobile Banking services have a positive and significant effect on Saving Interest, with a significance value of $0.000 < 0.05$ and a t-count value of $4.934 > 1.96$. This shows that the ease, security, and convenience of mobile

banking services can encourage customers to be more active in saving. The higher the quality of digital services provided, the greater the interest of customers in making savings. The third hypothesis is accepted.

F Test (Simultaneous Effect)

The results of the statistical test of the f-test (simultaneous effect) in this regression aim to determine whether the independent variables consisting of prize draws, perceptions of service quality, and mobile banking services together (simultaneously) have a significant effect on the dependent variable, namely interest in saving. This test is carried out by considering the significance value, where if the significance value is <0.05 , it can be concluded that all independent variables simultaneously have a significant effect on the dependent variable. The results of the regression test are presented below.

Table 5. F-Test Regression Model

Model	Fcount	Sig.
Regression 1		
Residual	68,012	0,000
Total		

Source: processed data, 2025

Table 5 above shows the results of the F statistical test, where the F-count value is 68.012 with a significance value of 0.000. Because the significance value is smaller than 0.05 ($0.000 < 0.05$), it can be concluded that the variables of Prize Draw (X1), Perception of Service Quality (X2), and Mobile Banking Services (X3) simultaneously have a significant effect on Customer Savings Interest at Bank BRI Bekasi Branch. This indicates that the three independent variables together are able to explain the variations that occur in customer savings interest. Therefore, the regression model used in this study is declared feasible for use in further analysis.

Model Determination Coefficient

The determination coefficient test is conducted to determine how much the regression model is able to explain the dependent variable based on the independent variables used in the study. The closer to the number 1, the greater the proportion of variability of the dependent variable that can be explained by the model (Ghozali., 2016).

Table 6. Regression Determination Coefficient

Model	R Square	Adjusted R Square
1	0.453	0.447

Source: processed data, 2025

Based on the results of the determination coefficient test shown in the table above, the R Square value is 0.453, which means that 45.3% of the variation in the dependent variable, namely Savings Interest, can be explained by the three independent variables used in the model, namely Prize Draws, Perception of Service Quality, and Mobile Banking Services. Meanwhile, the Adjusted R Square value of 0.447 shows that after being adjusted for the number of independent variables and the number of samples, around 44.7% of changes or variations in Savings Interest can be explained by this regression model. Thus, it can be concluded that this regression model has a fairly good ability to explain the influence of independent variables on the dependent variable, although there are still 54.7% of other variations explained by factors outside the model that were not examined in this study.

DISCUSSION OF RESEARCH RESULTS

The Influence of Prize Draws on Interest in Saving

Based on the test results, the Prize Draw has a positive and significant influence on the interest in saving of BRI Bank Bekasi Harapan Indah Branch customers, as indicated by a significance value of 0.000 (<0.05) and a t-statistic of 4.315. This finding indicates that the more attractive and routine a prize draw program is carried out by a bank, the higher the public's interest in saving.

Conceptually, a lottery program can be viewed as an incentive-based marketing strategy, which aims to provide extrinsic motivation to customers to take certain financial actions, in this case, saving. According to Kotler & Keller (2021), sales promotions such as lotteries are a form of short-term approach to encourage purchases or participation by providing added value. In the banking context, lotteries function to attract new customers while retaining old customers through a desire to win, emotional involvement, and the perception of additional benefits beyond savings interest.

Although there is still limited research that specifically discusses the effect of lotteries on interest in saving, a study by Mulyadi & Irawan (2021) at BPR Nusamba Tegal found that giving rewards and prizes had a significant

effect on increasing customer loyalty and savings. This is reinforced by the theory of behavioral economics which states that humans tend to be driven by the stimulus of rewards and awards to make financial decisions (Thaler & Sunstein, 2008). However, the effectiveness of the lottery program needs to be balanced with financial education and transparency in implementation so as not to create a perception of manipulation or just a gimmick. Thus, the lottery program not only increases temporary interest but can also form sustainable savings habits.

The Influence of Perceived Service Quality on Saving Interest

The results of the statistical analysis show that the variable Perception of Service Quality has a positive and significant influence on customer Savings Interest, with a t value of 4.053 and a significance of 0.000 (<0.05). This confirms that the quality of service perceived by customers greatly influences their decision in choosing and maintaining the use of savings services at a bank.

Quality of service (service quality) in the context of banking includes five main dimensions according to the SERVQUAL model developed by Parasuraman et al. (1988), namely: tangibles (physical facilities), reliability (service reliability), responsiveness (responsiveness), assurance (assurance/trust), and empathy (concern). If these five dimensions are perceived positively by customers, then trust and comfort will arise which encourage customers to be more active in saving.

Research by Nurudin and Ulwiya (2022) also supports these results. They found that positive perceptions of service quality significantly increased people's interest in saving at Bank Syariah Indonesia, Semarang Branch. This finding is in line with the concept of Relationship Marketing, where the long-term relationship between the bank and customers is greatly influenced by the quality of service that is oriented towards customer satisfaction and needs.

Consistently improving service quality is also an effective differentiation strategy amidst tight banking competition, especially for conventional banks such as BRI that serve retail and micro segments. By providing responsive, friendly, and solution-oriented services, banks can create a positive customer experience that increases retention and interest in saving continuously.

The Influence of Mobile Banking Services on Savings Interest

The test results show that the Mobile Banking Service variable also has a positive and significant effect on Saving Interest, with a t value of 4.934 and a significance of 0.000 (<0.05). This means that the better the mobile banking service provided by the bank, the higher the customer's interest in saving. The development of digital technology has changed people's financial behavior. Banking digitization allows customers to access financial services anytime and anywhere, thereby increasing efficiency and convenience. According to Davis in the Technology Acceptance Model (TAM), the two main factors that influence technology adoption are perceived usefulness and perceived ease of use. Mobile banking services that offer easy transactions, balance information, mutation history, and automatic notification features can strengthen the perception of these benefits.

Research by Ridha et al. (2025) at PT Bank Negara Indonesia (Persero) Tbk shows that the perception of usefulness and ease of use of mobile banking significantly influences the interest in using the service. This then has an impact on increasing financial transactions, including savings activities. A good user experience in using mobile banking is a special attraction for customers, especially the younger generation and busy customers who prefer instant services. In the context of Bank BRI, strengthening the BRImo feature as a mainstay mobile banking application is a strategic key in increasing customer acquisition and loyalty. With the ease of opening an online account, topping up a digital wallet, to investing and paying bills, customers tend to be more active in saving funds in their accounts, so that interest in saving increases.

CONCLUSION

This study concludes that Prize Draw, Perception of Service Quality, and Mobile Banking Services have a positive and significant influence on Saving Interest of BRI Bank Bekasi Harapan Indah Branch customers. The prize draw program has proven to be an effective strategy in attracting customer interest through attractive incentives. The perception of good service quality also strengthens customer trust and loyalty in saving. Meanwhile, the ease and convenience offered by mobile banking services encourage customers to be more active in digital saving activities. These three factors indicate that the promotional approach, excellent service, and digitalization of banking services are an important combination in increasing interest in saving in the modern era.

RESEARCH LIMITATIONS

This study has several limitations, namely it was conducted only in one branch of Bank BRI so that the results cannot be generalized. The variables studied were limited, whereas interest in saving can be influenced by other factors. Data collection only used questionnaires, which have the potential for bias, and only involved mobile banking users. In addition, the cross-sectional design has not been able to capture changes in interest in saving over time. Further research is recommended to expand the scope of the region, add variables, use mixed methods, and a longitudinal approach.

FUTURE RESEARCH AGENDA

Referring to the existing limitations, future research should pay attention to the following points. First, it is necessary to involve a wider and more diverse sample from various branches or other banking institutions so that the results are more representative. Second, research variables can be developed by adding other factors such as promotions, interest rates, customer trust, and macroeconomic conditions. Third, data collection methods should be supplemented with interviews or observations to obtain more in-depth data and reduce bias. Finally, a longitudinal approach is recommended to be able to capture the dynamics of changes in customer savings behavior more accurately over time.

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