

ANALYSIS OF PROMOTION AND SERVICE QUALITY ON DECISIONS SAVING THROUGH CUSTOMER TRUST IN BANKS WEST JAVA MEDAN BRANCH OFFICE

Etrie Septiani Lubis¹, Slamet Widodo², Muhammad Dharma Tuah Putra Nasution³

¹Master of Management Student, Universitas Pembangunan Panca Budi

^{2,3}Universitas Pembangunan Panca Budi

Corresponding Author: widodoprofesional@gmail.com

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Abstract

The increasingly fierce competition in the banking industry requires banks to optimize their promotional strategies and service quality to increase customer savings decisions, particularly by establishing trust. This study aims to analyze the effect of promotion and service quality on savings decisions with customer trust as a mediating variable at Bank Jawa Barat (BJB) Medan Branch. This study uses a quantitative approach with primary data obtained through a questionnaire distributed to 120 savings customers. Data analysis techniques used Partial Least Squares–Structural Equation Modeling (PLS–SEM) with the help of SmartPLS software. The results show that promotion and service quality have a positive and significant effect on savings decisions. In addition, promotion and service quality are also proven to have a positive and significant effect on customer trust. Customer trust itself has a positive and significant effect on savings decisions. The results of the indirect effect test show that customer trust is able to mediate the effect of promotion and service quality on the decision to save. The coefficient of determination (R^2) value shows that promotion and service quality are able to explain 48.7% of the variation in customer trust, while promotion, service quality, and customer trust together explain 57.4% of the variation in the decision to save. Based on these findings, it can be concluded that customer trust plays a strategic role in strengthening the influence of promotion and service quality on savings decisions. Therefore, Bank BJB Medan Branch Office is advised to continue improving the quality of informative and consistent promotions and improving service quality, particularly in terms of responsiveness and reliability, to build and maintain customer trust in the long term.

Keywords: *promotion, service quality, customer trust, savings decisions*

INTRODUCTION

The development of the banking industry in Indonesia in recent years has shown an increasingly intense level of competition, along with the increasing digitization of financial services and changes in customer behavior. Banks are required not only to offer competitive products, but also to be able to build long-term relationships with customers through effective promotional strategies and superior service quality (Kotler & Keller, 2022). In this context, customer decisions to save money are an important indicator of the success of a bank's marketing strategy. Promotion plays a strategic role in influencing consumer decisions, especially in the financial services industry. Informative, persuasive, and consistent promotion can increase customer awareness, interest, and positive perceptions of banking products (Tjiptono & Diana, 2020). Recent research shows that integrated promotions, both through conventional and digital media, have a significant effect on customer decisions in choosing savings products (Putri & Nugroho, 2021; Sari et al., 2023).

Apart from promotion, service quality is a dominant factor in creating value for customers. Service quality, which includes reliability, responsiveness, assurance, empathy, and tangibles, has been proven to influence customer satisfaction and loyalty to banks (Parasuraman et al., 2020). Empirical studies in the banking sector show that good service quality directly and indirectly influences customer savings decisions (Rahman & Lataruva, 2023; Widodo & Prasetyo, 2022). Customer trust is a key element in the banking industry because saving activities involve risk, fund security, and information confidentiality. According to Morgan and Hunt (2021), trust serves as the foundation for long-term relationships between service companies and their consumers. Recent research also reveals that trust can mediate the influence of promotion and service quality on purchasing or service usage decisions, including in the

banking context (Hidayat et al., 2022; Lestari & Santoso, 2024). As a regional development bank, Bank Jawa Barat (BJB) plays an important role in supporting regional economic growth. However, the Medan Branch Office faces challenges in increasing customer savings decisions amid competition with national and private banks that have wider promotional reach and rapid service innovation. Therefore, understanding the role of promotion and service quality in building customer trust is very important to increase savings decisions. Based on this description, this study is important to analyze the influence of promotion and service quality on savings decisions through customer trust in Bank Jawa Barat's Medan Branch Office. This study is expected to contribute theoretically to the development of banking service marketing studies and practically to the bank in designing promotion strategies and improving service quality oriented towards strengthening customer trust.

LITERATURE REVIEW

Savings Decisions

According to Solomon (2020), purchasing or service usage decisions are the result of a consumer decision-making process that involves a series of cognitive and behavioral stages before and after the decision is made. In the banking context, the decision to save is a consumer decision to use savings products based on an evaluation of benefits and risks.

Factors Affecting Customer Savings

Solomon (2020) states that consumer decisions are influenced by the information received, service experience, and beliefs and attitudes towards service providers.

Savings Decision Indicators

The indicators of saving decisions according to Solomon (2020) are ready to be placed in Chapter II:

- 1) Recognition of Need
This stage occurs when individuals realize the need to save funds, whether for financial security, future needs, or specific goals such as education and investment.
- 2) Information Search
At this stage, prospective customers seek information about savings products through bank promotions, social media, recommendations from others, or direct explanations from the bank.
- 3) Evaluation of Alternatives
Customers compare various banks and savings products based on benefits, costs, ease of service, and level of trust in the bank.
- 4) Decision to Save
This stage is the customer's final decision to choose a specific bank and savings product and take action to open an account and save.
- 5) Post-Decision Behavior
After saving, customers evaluate their experience, which will affect their level of satisfaction, loyalty, and intention to continue saving at that bank.

Customer Trust

According to Mayer et al. (2021), trust is the willingness of one party to be vulnerable to the actions of another party based on the expectation that the other party will act in a trustworthy manner, even though there are risks.

Factors Affecting Customer Trust

Mayer et al. (2021) explain that trust is formed from an assessment of the characteristics of the trusted party (trustworthiness), which forms the basis of an individual's confidence in establishing a long-term relationship.

Customer Trust Indicators

The trust indicators according to Mayer et al. (2021) are listed in numerical order and are ready for use in Chapter II:

- 1) Benevolence
Benevolence indicates the extent to which customers believe that the bank has good intentions and cares about the interests of its customers, rather than being solely profit-oriented.
- 2) Reliability
Reliability reflects customers' belief that the bank is capable of providing consistent and reliable services in accordance with its promises.
- 3) Competence
Competence relates to the bank's ability and expertise in managing customer funds, providing professional services, and resolving issues appropriately.

- 4) Integrity
Integrity reflects customers' perception that the bank is honest, upholds ethical principles, and conducts its operations in a transparent and responsible manner.
- 5) Openness
Openness refers to the bank's willingness to convey information clearly and openly, including information about products, costs, risks, and service terms to customers.

Service Quality

According to Zeithaml et al. (2020), service quality is consumers' assessment of the excellence of the service received by comparing their expectations before receiving the service and their perceptions after receiving the service.

Factors Affecting Service Quality

Zeithaml et al. (2020) states that service quality is influenced by the extent to which a company is able to consistently meet or exceed customer expectations in every service interaction.

Service Quality Indicators

According to Zeithaml et al. (2020), service quality indicators are:

- 1) Tangibles
Tangibles relate to the condition of physical facilities, equipment, technology, and the appearance of bank employees that can be seen directly by customers and reflect the professionalism of the service.
- 2) Reliability
Reliability indicates the bank's ability to provide services as promised accurately, on time, and consistently without errors.
- 3) Responsiveness
Responsiveness refers to the willingness and speed of bank employees in assisting customers and responding to complaints or service requests immediately.
- 4) Assurance
Assurance relates to the knowledge, courtesy, and ability of bank employees to foster a sense of security and trust in customers regarding the services provided.
- 5) Empathy
Empathy reflects personal attention, understanding of customer needs, and a friendly and caring attitude shown by the bank in providing services.

Promotion

According to Kotler and Keller (2022), promotion is a set of marketing communication tools used by companies to inform, persuade, and remind consumers directly or indirectly about the products or services offered. Promotion aims to build positive perceptions and influence consumer decisions in choosing a product or service.

Factors Affecting Promotion

Kotler and Keller (2022) explain that the effectiveness of promotion is influenced by a company's ability to select and combine the right promotional tools in accordance with the characteristics of the target market and the marketing communication objectives to be achieved.

Promotion Indicators

According to Kotler and Keller (2022), the indicators of promotion are:

- 1) Advertising
Advertising is a form of nonpersonal communication conducted through various media to convey information and build a positive image of a product or service to the general public.
- 2) Sales Promotion
Sales promotion is a short-term incentive provided to encourage consumer interest and decision-making, such as gifts, discounts, or savings lottery programs.
- 3) Personal Selling
Personal selling involves direct interaction between bank officers and prospective customers to explain products, answer questions, and build more personal relationships.
- 4) Public Relations

Public relations aims to create and maintain a positive image of the bank through communication activities, publications, and social engagement that build public trust.

5) Direct Marketing

Direct marketing is marketing communication conducted directly to target customers through media such as email, text messages, telephone, or digital media to obtain an immediate response.

Conceptual Framework

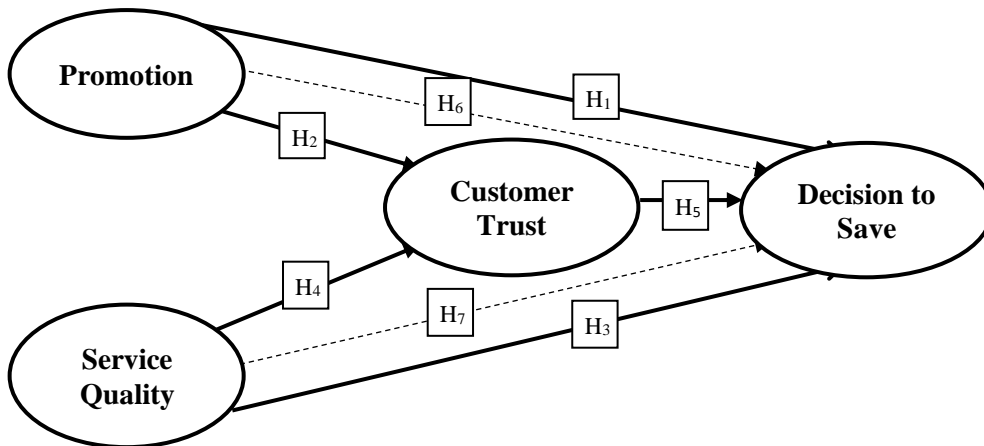


Figure 1. Conceptual Framework

Research Hypothesis

H₁ : Promotions have a positive and significant effect on the decision to save at Bank Jawa Barat Medan Branch Office.

H₂ Promotions have a positive and significant effect on customer trust in Bank Jawa Barat Medan Branch Office.

H₃ Service quality has a positive and significant effect on the decision to save at Bank Jawa Barat Medan Branch Office.

H₄ : Service quality has a positive and significant effect on customer trust in Bank Jawa Barat Medan Branch Office.

H₅ : Customer trust has a positive and significant effect on the decision to save at Bank Jawa Barat Medan Branch Office.

H₆ : Customer trust mediates the effect of promotion on the decision to save at Bank Jawa Barat Medan Branch Office.

H₇ : Customer trust mediates the effect of service quality on the decision to save at Bank Jawa Barat Medan Branch Office.

RESEARCH METHOD

Type of Research

The type of research used is quantitative research. According to Sugiyono (2022), quantitative research is defined as a method based on positivism philosophy, used to study a specific population or sample, with sampling techniques generally conducted randomly, data collection using research instruments, and quantitative/statistical data analysis with the aim of testing predetermined hypotheses. This type of quantitative research was conducted to create a study aimed at adjusting a study and analyzing promotion and service quality on the decision to save through customer trust in Bank Jawa Barat Medan Branch Office.

Research Location and Time

The research location was at Bank Jawa Barat Medan Branch Office, located at Jalan Iskandar Muda No. 23 D, E, F Medan, Jl. Lingkungan I, Merdeka, Medan Baru District, Medan City. The research was conducted for 3 months, from October to December 2025.

Population and Sample

The population in this study was all customers who saved at Bank Jawa Barat Medan Branch, totaling 2,573 customers. Sampling in this study used the theory of Hair et al. (2020). According to Hair et al. (2020), sampling for quantitative research uses a rule of thumb, which is to multiply the number of indicators (questionnaire items) by a multiplier between 5 and 10. Referring to Hair's (2020) theory, in this study, the researcher took a sample of 6 (six)

multiplied by the indicators. In this study, there were 20 indicators, so the sample size was 6×20 indicators = 120 samples.

Research Data Sources

The data source used in this study is primary data.

RESULTS AND DISCUSSION

Outer Model Analysis

Outer Model Analysis using the *PLS Algorithm* yielded the following results:

Validity Test

Table 1. Outer Loadings Values

	Customer Trust	Promotion	Saving Decisions	Service Quality
X1.1		0.794		
X1.2		0.835		
X1.3		0.880		
X1.4		0.814		
X1.5		0.810		
X2.1				0.793
X2.2				0.871
X2.3				0.787
X2.4				0.875
X2.5				0.795
Y.1			0.737	
Y.2			0.893	
Y.3			0.743	
Y.4			0.853	
Y.5			0.851	
Z.1	0.846			
Z.2	0.711			
Z.3	0.840			
Z.4	0.831			
Z.5	0.869			

Source: Smart PLS Output, 2025

Based on the values in Table 1 above, which show the results of outer model testing through loading factor/outer loadings values, all indicators in each variable have a loading value ≥ 0.70 . This indicates that each indicator is measured validly and strongly. Therefore, it can be concluded that all items in the questionnaire have met the validity criteria, as shown in the following figure.

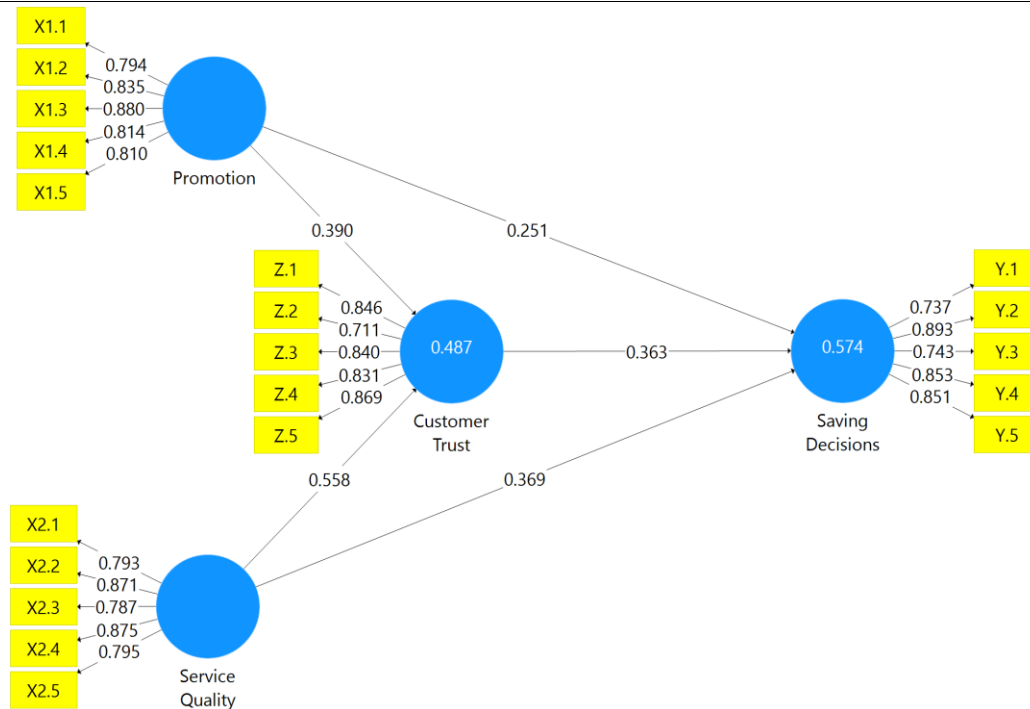


Figure 1. Outer Loading

In this study, there is an equation, and that equation consists of two substructures for substructure 1:

$$Z = \beta_1 X_1 + \beta_2 X_2 + e_1$$

$$Z = 0.390 X_1 + 0.558 X_2 + e_1$$

For substructure 2:

$$Y = \beta_2 X_1 + \beta_3 X_2 + \beta_3 Z + e_2$$

$$Y = 0.251 X_1 + 0.369 X_2 + 0.363 Z + e_2$$

Reliability Test

Table 2. Construct Reliability and Validity Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Trust	0.878	0.890	0.912	0.675
Promotion	0.884	0.887	0.915	0.684
Savings Decisions	0.874	0.881	0.909	0.669
Service Quality	0.882	0.888	0.914	0.681

Source: Smart PLS Output, 2025

From Table 2 above, the reliability test results show that the Cronbach's Alpha and Composite Reliability values for all constructs are above 0.70. This indicates that all indicators have high internal consistency and are reliable in measuring their respective constructs. Thus, the research instrument is declared reliable and suitable for use in structural model testing.

Coefficient of Determination (R^2)

In assessing the model with PLS, we begin by looking at the R-square for each dependent latent variable. The table below shows the Rsquare estimation results using SmartPLS.

Table 3. R Square Results

	R Square	Adjusted R-Square
Customer Trust	0.487	0.476
Savings Decisions	0.574	0.561

Source: Smart PLS, 2025

Table 3 shows the R square values for both dependent variables. For the customer trust variable, the R square value is 0.487, meaning that the influence of promotion and service quality is 48.7%, with the remainder attributable to other variables outside the model. The R square value for savings decisions is 0.574, meaning that promotion, service quality, and customer trust account for 57.4%, with the remainder attributable to other variables outside the model.

Structural Model Testing (Inner Model)

Hypothesis Testing

Direct Influence Between Variables

The direct effect between variables can be seen in the *path coefficient* values. The data analysis results show that the direct effect values can be seen in the following table.

Table 4. *Path Coefficients* (Direct Effects)

	Original Sample	T Statistics	P Values	Conclusion
Promotion -> Saving Decisions	0.251	3.064	0.002	Accepted
Promotion -> Customer Trust	0.390	5,787	0.000	Accepted
Service Quality -> Saving Decisions	0.369	4,012	0.000	Accepted
Service Quality -> Customer Trust	0.558	11,728	0.000	Accepted
Customer Trust -> Savings Decisions	0.363	3.425	0.001	Accepted

Source: Smart PLS Output, 2025

The results in Table 4 show the following direct effect values:

1. Promotion has a positive and significant effect on the decision to save with a t-statistic value of 3.064 above 1.96 and a significance of 0.002 below 0.05, meaning that promotion has a real effect on customers' decisions to save because the significance value is below 0.05 . The results of this study are in line with previous studies, namely that promotion has a positive and significant effect on the decision to purchase Kanky shoes on Shopee among Gen-Z in Garut (Diana et al., 2025; Karo & Siregar, 2025; Saputra & Widowati, 2023; Fikri et al., 2020).
2. Promotions have a positive and significant effect on customer trust with a t-statistic value of 5.787 above 1.96 and a significance of 0.000 below 0.05, meaning that promotions have a real effect on customer trust because the significance value is below 0.05. The results of this study are in line with previous studies, namely that promotion has a positive and significant effect on trust (Saputra et al., 2020).
3. Service quality has a positive and significant effect on the decision to save, with a t-statistic value of 4.012 above 1.96 and a significance of 0.000 below 0.05, meaning that service quality has a real effect because the significance value is below 0.05 . The results of this study are in line with previous studies, namely that service quality has a positive and significant effect on the decision to save at Bank BJB (Hanif & Mesra, 2025).
4. Service quality has a positive and significant effect on customer trust with a t-statistic value of 11.728 above 1.96 and a significance of 0.000 below 0.05, meaning that service quality has a significant effect because the significance value is below 0.05. The results of this study are in line with previous studies, namely that service quality has a positive and significant effect on visitor trust (Baba et al., 2024).
5. Customer trust has a positive and significant effect on the decision to save, with a t-statistic value of 3.425 above 1.96 and a significance of 0.001 below 0.05, meaning that customer trust has a real effect because the significance value is below 0.05. The results of this study are in line with previous studies, namely that trust has a positive and significant effect on purchasing decisions (Putri & Meria, 2023; Aditya & Saragih, 2024).

Indirect Influence Between Variables

The indirect effect between variables can be seen in the *specific indirect effects* value. The data analysis results show the indirect effect value in Table 5 below.

Table 5. *Specific Indirect Effects*

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	Original Sample	T Statistics	P Values	Conclusion
Promotion -> Customer Trust -> Saving Decisions	0.142	3.042	0.002	Accepted
Service Quality -> Customer Trust -> Saving Decisions	0.203	3.289	0.001	Accepted

Source: Smart PLS, 2025

Table 5 shows the indirect effects between variables, namely:

1. Promotions have a positive and significant effect on the decision to save through customer trust with a t-statistic value of 3.042 above 1.96 and a significance value of 0.002 below 0.05, meaning that customer trust acts as a mediating variable between promotions and the decision to save.
2. Service quality has a positive and significant effect on savings decisions through customer trust, with a t-statistic value of 3.289 above 1.96 and a significance value of 0.000 below 0.05, meaning that customer trust acts as a mediating variable between service quality and savings decisions.

CONCLUSION

1. Promotions have a positive and significant effect on the decision to save at Bank Jawa Barat Medan Branch.
2. Promotions have a positive and significant effect on customer trust at Bank Jawa Barat Medan Branch.
3. Service quality has a positive and significant effect on the decision to save at Bank Jawa Barat Medan Branch.
4. Service quality has a positive and significant effect on customer trust at Bank Jawa Barat Medan Branch.
5. Customer trust has a positive and significant effect on the decision to save at Bank Jawa Barat Medan Branch.
6. Customer trust mediates the effect of promotions on the decision to save at Bank Jawa Barat Medan Branch Office.
7. Customer trust mediates the effect of service quality on the decision to save at Bank Jawa Barat Medan Branch.

RECOMMENDATIONS

1. For the variable of saving decisions with the lowest value statement, namely "I realize that saving in a bank is an important necessity for my financial planning and security." Therefore, the suggestion that can be given is that Bank BJB is advised to continue to improve education and ease of saving services so that customers become more aware of the importance of long-term financial planning and security.
2. Customer trust with the lowest value statement is "I believe that Bank Jawa Barat provides consistent service as promised." Therefore, the suggestion is to continue to maintain and improve service consistency in accordance with the promises made, particularly in terms of service accuracy, system reliability, and information transparency, so that customer trust and satisfaction are maintained.
3. Service quality with the lowest value statement: "Bank Jawa Barat employees are quick and responsive in helping and responding to customer needs or complaints." The suggestion that can be given is for Bank BJB to continue to improve the responsiveness and preparedness of employees in helping and responding to customer needs and complaints quickly and accurately, so that service quality and customer satisfaction can continue to improve.
4. Promotion with the lowest score: "Bank Jawa Barat advertisements are easy to understand and provide clear information about savings products." A suggestion that can be given is for Bank BJB to continue to maintain and improve the quality of its advertisements by presenting them in a simple, easy-to-understand, and informative manner so that the message about savings products can be clearly understood by the public.

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