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Determinants Of Batara Savings Account Decisions: Service Quality, Promotion, Bank Image, And Satisfaction

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Abstract

This study investigates how consumer decisions to create a Batara Savings account at PT Bank Tabungan Negara (Persero) Tbk, Jakarta Kebon Jeruk Branch, are influenced by service quality, promotion, bank image, and customer satisfaction. It fills a vacuum in previous research, which usually looks at these predictors independently or within Islamic banking, digital banking, and financing products, rather than collectively as predictors of a traditional savings-account selection at a state-owned bank. Primary cross-sectional data from 4,360 consumers who established Batara Savings accounts between 2019 and 2023 were analyzed using a quantitative, descriptive-verificative approach. Purposive sampling was used to obtain a sample of 367 respondents using the Slovin method (5% margin of error). A five-point Likert scale was used to gather the data, which was then analyzed using multiple linear regression and descriptive statistics in SPSS version 26. While bank image had no significant impact on customer decisions, service quality, promotion, and customer satisfaction all had positive and significant effects. At the same time, all four predictors were significant and together explained 38.2% of decision variation, with service quality being the strongest predictor. These results show that trustworthy service and successful marketing are more important factors in account-opening choices than just appearance.

Keywords: Service quality; Promotion; Bank image; Customer satisfaction; Customer decisions.

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INTRODUCTION

The banking industry is among the most dynamic sectors in facing globalization, digitalization, and shifting consumer behavior. Competitive pressure no longer comes only from other conventional banks but also from non-bank financial-technology providers that offer fast, technology-based services. Banks are consequently required to transform comprehensively, from service delivery and promotion to the way they build institutional image and sustain customer satisfaction (Meilani & Sugiarti, 2022; Prananta et al., 2021). As intermediary institutions, banks can no longer compete on product availability alone: customers are increasingly selective and rational in choosing banking products and expect convenience, security, and personalized service (Wahyuni & Ghozali, 2019). Service quality, promotion intensity, institutional reputation, and perceived satisfaction have therefore become key factors shaping account-opening decisions and long-term loyalty (Puspasari et al., 2022; Zafira & Sugiarti, 2022), while trust, product quality, and motivation have also been shown to significantly shape customers' decisions to choose a bank (Salsabila et al., 2022).

These four elements are particularly important for state-owned banks that have to contend with more nimble private, Islamic, and digital-native competitors while maintaining a mass-market deposit base. In the midst of this digital revolution, PT Bank Tabungan Negara (Persero) Tbk (BTN), a state-owned bank that has traditionally concentrated on home finance, continues to bolster its competitive position. The Batara Savings account, which caters to urban families and the general public, is one of its Hallmark retail products. It offers easy transactions, connection with the BTN Mobile application, and a large network of cash recycling machines. Another component of BTN's plan to establish a reliable, inexpensive foundation of third-party funds is Batara Savings. However, a bank's ability to attract clients to this type of product still largely depends on how clients assess the service they receive, the efficacy of promotions, the bank's institutional image, and their level of satisfaction after using the product. For this reason, it's critical to look at how these elements work together to influence clients' choices to open a Batara Savings account, especially at the Jakarta Kebon Jeruk Branch.

Performance information for Batara Savings at the Jakarta Kebon Jeruk Branch point to a concrete version of this challenge. Between 2019 and 2023, the branch recorded 4,360 new Batara Savings customers, below the branch's target of 5,000 under the bank's business plan. Growth fluctuated over the period, falling sharply in 2021 amid the COVID-19 pandemic, recovering somewhat in 2022, and declining again in 2023. This pattern suggests that the success of a savings product depends not only on its features and transactional convenience but also on the

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effectiveness of marketing strategy, service quality, and public perceptions of the bank's image (Antu et al., 2020; R. Haryanto, 2020; Meilani & Sugiarti, 2022). A preliminary survey of 20 customers, conducted to validate the questionnaire instrument ahead of the main study, reinforced this picture: service speed and promotional effectiveness both received the lowest average ratings among the aspects assessed, falling in the "less favorable" category, while overall satisfaction was rated favorably. Field observation pointed to the same operational frictions, including long queues at peak hours, promotion that remains dominated by conventional and passive media with limited use of interactive digital channels, and a bank image so strongly associated with home-mortgage financing that Batara Savings can appear to be a secondary, administrative product rather than a primary savings destination. Consistent with this, account-opening motives observed in the field were often instrumental — tied to mortgage requirements or institutional administrative needs — rather than a deliberate preference for the product's features, suggesting room to strengthen customer engagement and product positioning.

A substantial body of research links service quality, promotion, and bank image to customer satisfaction and decisions in the banking sector, but this literature is fragmented in ways that limit its relevance to the present setting. Several studies confirm that service quality and digital-product features significantly improve customer satisfaction (Rafin Dwi Purnomo & Taat Kuspriyono, 2024), and that institutional image and service quality are dominant factors shaping customer decisions and loyalty (Rifai, 2024). Others show that promotion, whether alone or jointly with service quality, significantly affects customers' decisions to save or to adopt banking services (Irfana, 2024; Ruswandani et al., 2025). At the same time, findings on the relative strength of these predictors are inconsistent: some studies report that bank image and advertising significantly shape savings decisions (Zafira & Sugiarti, 2022), while others find that promotion alone does not significantly affect customer decisions once product quality is taken into account (Winanti et al., 2021). Much of this evidence is also concentrated in Islamic banking, digital-banking, or financing-product settings (Devy & Fikriyah, 2022; Sari & Suryaningsih, 2020; Syarifah, 2024; Widyasari & Sukaris, 2023), or examines customer satisfaction without extending the analysis to the account-opening decision itself (Karwur et al., 2022; Pambudi & Soliha, 2022; Reza Nurul Ichsan, 2021).

Two patterns emerge from this review. First, prior studies frequently examine only a subset of these predictors rather than testing service quality, promotion, bank image, and customer satisfaction jointly within a single model. Second, most of this evidence comes from Islamic banks, digital-banking platforms, or financing products, leaving conventional savings accounts at state-

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owned bank branches comparatively underexamined, even though state-owned banks operate under a distinct mandate and market positioning that may condition how these predictors function. This creates a research gap: prior studies frequently examine only selected predictors, focus on Islamic banking, digital banking, financing products, or customer loyalty, and do not jointly test service quality, promotion, bank image, and satisfaction as direct predictors of decisions to open a conventional savings account at an Indonesian state-owned bank branch.

This study addresses that gap by analyzing the partial and simultaneous effects of service quality, promotion, bank image, and customer satisfaction on customer decisions to open a Batara Savings account at BTN's Jakarta Kebon Jeruk Branch. In doing so, it treats customer satisfaction as a direct, independent predictor of the account-opening decision rather than as a mediating mechanism, and it evaluates the four predictors within one regression model using primary survey data from active Batara Savings customers. The study is intended to contribute academically by mapping the joint, direct relationships among these variables in an underexamined segment of Indonesia's state-owned banking sector, and practically by informing BTN's management, particularly at the Jakarta Kebon Jeruk Branch, on how to prioritize service, promotion, and customer-satisfaction initiatives to strengthen the acquisition of Batara Savings customers.

SERVICE QUALITY AND CUSTOMER DECISIONS

Because it influences how consumers assess a provider in relation to their expectations, service quality is a key concept in services marketing. According to Kotler et al. (2021), service quality is defined as the customer's assessment of the overall excellence of a service in relation to their pre-encounter expectations; when performance meets or surpasses expectations, service quality is viewed as high, and when it falls short, dissatisfaction ensues. The SERVQUAL framework, created by Parasuraman, Zeithaml, and Berry, is frequently used to assess this perception. It conceptualizes service quality along five dimensions: tangibles, responsiveness, assurance, empathy, and reliability. These dimensions collectively capture both the functional and relational aspects of a service encounter (Parasuraman et al., 2018). Lovelock & Wirtz (2020) expand the concept beyond the direct interaction between employees and customers by adding that perceived service quality also depends on the core service itself, the human and non-human systems that deliver it, and the tangible evidence and organizational values surrounding it.

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Service quality has frequently been connected to downstream consumer behavior in the banking industry, since goods are mostly intangible and reliable on trust. According to Rafin Dwi Purnomo & Taat Kuspriyono (2024), at an Islamic bank sub-branch, customer satisfaction is greatly increased by service quality and digital product quality. Rifai (2024) demonstrates that service quality, along with corporate image, is a major element influencing consumers' decisions and loyalty at a state-owned bank unit. Reza Nurul Ichsan (2021) similarly finds that service quality positively influences customer satisfaction outside of traditional banking. According to Widodo (2023), a student customer segment's choice to establish an account is further correlated with the efficacy of the service.

Not every study finds a uniform effect, however. B. Haryanto & Saputra (2021) report that, for some customer segments, price and accessibility outweigh service quality in shaping the decision to open a bank account, suggesting that the strength of the service-quality-decision relationship can depend on institutional context and customer perception. This inconsistency reinforces the need to test the relationship directly within the specific setting of a state-owned bank's conventional savings product. Building on the SERVQUAL framework and this body of evidence, the first hypothesis is:

H1: Service quality has a positive and significant effect on customer decisions.

PROMOTION AND CUSTOMER DECISIONS

Promotion is the element of the marketing mix concerned with informing, persuading, and reminding customers about a firm's products, whether directly or indirectly (Kotler et al., 2021). Promotion in contemporary integrated marketing communications is more than just advertising; it includes sales promotion, direct and digital marketing, public relations and publicity, and personal selling, all of which influence brand perception, awareness, and ultimately consumer behavior.

In financial services, where products are intangible, promotion plays an outsized role in translating product features into a value proposition that customers can evaluate before committing to a relationship with the bank.

Empirical studies generally support a positive link between promotion and customer decisions in banking. Widyasari & Sukaris (2023) find that promotion, alongside brand image and service quality, significantly affects customers' decisions to save in a dedicated savings product. Safitri & Rasyid (2024) likewise report that promotion significantly influences customers' bank-selection decisions, and Widodo (2023) shows that promotional effectiveness significantly

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increases account-opening decisions among student customers. Ruswandani et al. (2025) extend this evidence to digital banking, finding that the effectiveness of digital promotion significantly affects customers' decisions to use digital banking services, while Irfana (2024) shows that promotion and service quality jointly affect customers' savings decisions.

At the same time, the strength of the promotion-decision relationship is not uniform across studies. Winanti et al. (2021) find that promotion does not significantly affect customer decisions once product quality is accounted for, indicating that the relationship can depend on how promotion is operationalized and on the product category studied. This inconsistency, together with the limited promotional-effectiveness ratings observed for Batara Savings, motivates a direct test of promotion as a predictor of customer decisions in this setting. Accordingly, the second hypothesis is:

H2: Promotion has a positive and significant effect on customer decisions.

BANK IMAGE AND CUSTOMER DECISIONS

Bank image is the collective perception customers hold of a bank's reputation, credibility, and overall standing, formed through direct experience, information, and marketing communication rather than through a single transaction (R. Haryanto, 2020). R. Haryanto (2020) defines brand image as the set of perceptions, beliefs, and impressions a consumer holds about a brand, built cumulatively from experience and the information the consumer receives. A positive image is theorized to increase trust and shift customer preference toward a bank's products, while a weaker or narrower image can constrain how customers evaluate products that fall outside the bank's most visible line of business.

Several studies support a positive relationship between bank image and customer decisions. Zafira & Sugiarti (2022) find that corporate image, together with advertising and service quality, significantly affects customers' decisions to choose a specific savings product. Karwur et al. (2022) report that service quality, image, and trust jointly and significantly shape customer satisfaction at a financial institution. Syarifah (2024) further shows that corporate image, alongside product and service quality, positively and significantly affects customers' decisions to save.

Other evidence, however, points to a weaker or non-significant role for image once other predictors are considered. Widyasari & Sukaris (2023) find that brand image does not significantly affect customers' decisions to save in a dedicated product line, suggesting that once service and promotion are accounted for, a bank's general image may not independently move the account-

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opening decision, particularly where the bank's public image is already strongly anchored to a different product category. Because BTN's image is closely associated with home-mortgage financing rather than retail savings, it is plausible that this same pattern could apply to Batara Savings. This body of evidence, and the ambiguity it reflects, motivates a direct empirical test rather than an assumption of significance. The third hypothesis is:

H3: Bank image has a positive and significant effect on customer decisions.

CUSTOMER SATISFACTION AND CUSTOMER DECISIONS

Customer satisfaction reflects the outcome of comparing perceived service performance in comparison to earlier expectations: customers are satisfied when performance meets or surpasses their expectations, and they are dissatisfied when it does not (Tjiptono, 2020). In the banking industry, customer happiness is influenced not only by core service quality but also by information clarity, product and service accessibility, and overall customer experience. Satisfaction is frequently seen as a proximate determinant of later behavior, such as repurchase, referral, and continuous product usage, as it encapsulates the customer's cumulative assessment of the relationship.

Customer decisions and customer happiness are often positively correlated, according to earlier research. In a retail banking scenario, Ifrianti & Santosa (2020) demonstrated a substantial correlation between consumer decision-making and service-driven satisfaction, whereas Rahayu et al. (2023) find that user happiness is significantly linked to ongoing service usage. Karwur et al. (2022) similarly show that service quality and image jointly shape satisfaction, which in turn underlies customer decision-making, and Rafin Dwi Purnomo & Taat Kuspriyono (2024) report that service and digital-product quality substantially explain customer satisfaction, reinforcing satisfaction's role as a proximate driver of customer behavior. Taken together, this evidence positions customer satisfaction as a variable that can directly, rather than only indirectly, predict a customer's decision to open and use a savings account. Accordingly, in this study, customer satisfaction is specified as an independent predictor of customer decisions rather than as a mediating or moderating variable, and the fourth hypothesis is:

H4: Customer satisfaction has a positive and significant effect on customer decisions.

RESEARCH METHOD

This research employs a descriptive-verificative design and a quantitative methodology. While the descriptive component uses inferential statistics to assess the five hypotheses

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generated in Section 2, the descriptive component describes respondents' opinions of service quality, promotion, bank image, customer happiness, and customer decisions (Sugiyono, 2022). Over the course of nineteen months, from December 2023 to June 2025, the research was carried out at PT Bank Tabungan Negara (Persero) Tbk, Jakarta Kebon Jeruk Branch, covering the stages of preliminary survey, proposal formulation, instrument design, data collecting, data processing, and reporting.

4,360 clients who established a Batara Savings account at the Jakarta Kebon Jeruk Branch between 2019 and 2023 make up the population. The Slovin formula, which returns $n = 4{,}360 / (1 + 4{,}360 \times 0.05^2) \approx 366.4$, rounded to 367 respondents, was used to calculate the sample size with a 5% margin of error (Sugiyono, 2022). Three criteria were used to pick respondents thru purposive sampling: (1) they had to be current Batara Savings customers at the Jakarta Kebon Jeruk Branch; (2) they had to have had the account for at least six months; and (3) they had to be willing to answer the entire questionnaire.

A closed-ended questionnaire with 53 items covering all five dimensions and a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) was used to gather primary data. Five SERVQUAL dimensions were used to measure service quality (X1): tangibles, responsiveness, assurance, and empathy; promotion (X2) thru advertising, sales promotion, direct and digital marketing, public relations and publicity, and personal selling; bank image (X3) thru customers' perceptions of the bank, trust in the bank, impressions of the bank, and beliefs about the bank's quality and credibility; customer satisfaction (X4) thru expectation confirmation, service convenience and ease, employee satisfaction, and intention to keep using the product; and customer decision (Y) thru the decision to open a Batara Savings account. Before the main data collection, the instrument was trialed with 20 respondents meeting the population criteria to refine item wording and confirm the instrument's suitability.

Validity and reliability tests were used to evaluate the instrument's quality. By comparing each item's corrected item-total correlation with the essential r-table value at the 5% significance level with 365 degrees of freedom ($n - 2$), validity was assessed using Pearson product-moment correlation. An item was deemed valid if its r-value was greater than the r-table value. Cronbach's alpha was used to evaluate reliability; an internal consistency value of 0.70 or above was deemed satisfactory. The regression model was tested for normality using the Kolmogorov-Smirnov test (residuals were deemed normally distributed at a significance level above 0.05), multicollinearity using tolerance and variance inflation factor (VIF) values (tolerance above 0.10 and VIF below 10 indicated no multicollinearity), and heteroscedasticity using the Glejser test (a significance level

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above 0.05 indicated homoscedastic residuals).

Multiple linear regression was used to examine the associations between the variables:

$$Y = a + b1X1 + b2X2 + b3X3 + b4X4 + e$$

Where e is the error term, Y represents the customer's choice, an is the constant, and b1 thru b4 are the regression coefficients for customer happiness (X4), bank image (X3), promotion (X2), and service quality (X1), respectively. The t-test was used to evaluate partial effects at a 5% significance level, the F-test was used to test the simultaneous effect of all four predictors, and the coefficient of determination (R2) was used to determine how much of the variance in customer decisions could be explained by the model. IBM SPSS Statistics version 26 was used for all statistical processing.

RESULT

RESEARCH CONSTRUCTS AND MEASUREMENT DIMENSIONS

The five constructs used in this study — service quality, promotion, bank image, customer satisfaction, and customer decision — were each measured through a set of theory-based dimensions drawn from the sources summarized in Table 1. These dimensions provided the basis for the 53 questionnaire items subsequently tested for validity and reliability.

Table 1. Research Constructs and Measurement Dimensions

Construct	Type	Dimensions	Source
Service Quality (X1)	Independent	Tangibles; Reliability; Responsiveness; Assurance; Empathy	(Kotler et al., 2021)
Promotion (X2)	Independent	Advertising; Sales promotion; Direct and digital marketing; Public relations and publicity; Personal selling	(Kotler et al., 2021)
Bank Image (X3)	Independent	Customer perceptions of the bank; Customer trust in the bank; Customer impressions of the bank; Beliefs regarding bank quality and credibility	(R. Haryanto, 2020)
Customer Satisfaction (X4)	Independent	Expectation confirmation; Service convenience and ease; Satisfaction with employees; Satisfaction with the product;	(Tjiptono, 2020)

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Construct	Type	Dimensions	Source
		Intention to continue using the product	
Customer Decision (Y)	Dependent	Confidence in selecting the savings product; Evaluation of alternative banking products; Decision to open a Batara Savings account; Willingness to continue using the product	(Kotler et al., 2021)

Source: Adapted from the operational-variable definitions in the source thesis, based on Kotler et al. (2021), Haryanto (2020), and Tjiptono (2020).

INSTRUMENT QUALITY AND CLASSICAL ASSUMPTION TESTING

With adjusted item-total (Pearson product-moment) correlations surpassing the required r-table value of 0.102 at the 5% significance level, all 53 questionnaire questions were deemed valid. At 0.718, the total dependability coefficient (Cronbach's alpha) was higher than the acceptable internal consistency criterion of 0.70. The use of ordinary least squares regression was also supported by the traditional assumption tests: the Glejser test produced significance values above 0.05 for all four predictors, indicating no heteroscedasticity; the Kolmogorov-Smirnov test produced a significant value of 0.303, indicating normally distributed residuals; and the tolerance and variance inflation factor (VIF) values for all four predictors fell within the acceptable range, indicating no multicollinearity. These findings, which are shown in Table 2, demonstrate that the data met the statistical criteria for multiple linear regression.

Table 2. Instrument Quality and Classical Assumption Test Results

Test	Predictor / Item	Statistic	Result
Validity (Pearson product-moment)	All 53 items	$r > 0.102$ (r-table)	Valid
Reliability (Cronbach's alpha)	All items	$\alpha = 0.718$	Reliable
Normality (Kolmogorov–Smirnov)	Unstandardized residual	Sig. = 0.303	Normally distributed
Multicollinearity (Tolerance / VIF)	Service Quality (X1)	0.849 / 1.178	No multicollinearity
Multicollinearity	Promotion (X2)	0.949 / 1.054	No multicollinearity

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Test	Predictor / Item	Statistic	Result
(Tolerance / VIF)			
Multicollinearity (Tolerance / VIF)	Bank Image (X3)	0.899 / 1.112	No multicollinearity
Multicollinearity (Tolerance / VIF)	Customer Satisfaction (X4)	0.885 / 1.130	No multicollinearity
Heteroscedasticity (Glejser Sig.)	Service Quality (X1)	0.073	No heteroscedasticity
Heteroscedasticity (Glejser Sig.)	Promotion (X2)	0.096	No heteroscedasticity
Heteroscedasticity (Glejser Sig.)	Bank Image (X3)	0.450	No heteroscedasticity
Heteroscedasticity (Glejser Sig.)	Customer Satisfaction (X4)	0.071	No heteroscedasticity

Source: Primary data processed with IBM SPSS Statistics version 26 (2025).

MULTIPLE REGRESSION AND HYPOTHESIS TESTING

Table 3 reports the multiple linear regression results. The estimated model is:

Customer Decision = 10.186 + 0.291(Service Quality) + 0.394(Promotion) + 0.006(Bank Image) + 0.138(Customer Satisfaction)

When all four predictors are maintained at zero, the constant of 10.186 represents the expected level of consumer decision. Keeping the other predictors constant, each unstandardized coefficient (B) represents the anticipated shift in consumer choice linked to a one-unit increase in that predictor.

Customer decisions were positively and significantly impacted by service quality ($t = 12.438$, $p < .001$), partially confirming H1. Additionally, promotion supported H2 with a favorable and significant impact ($t = 2.925$, $p = .004$). H3 was not supported since bank image had a positive but statistically insignificant impact ($t = 0.161$, $p = .873$). At the 5% level, customer satisfaction exhibited a favorable and substantial impact ($t = 1.981$, $p = .049$), confirming H4.

Comparing the standardized coefficients (β) rather than the unstandardized coefficients (B) is necessary to judge which predictor contributes most strongly to customer decisions, because the predictors are measured on different item scales and unstandardized coefficients are not directly comparable across them. On this basis, service quality was the strongest predictor (β =

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0.558), followed by promotion (β = 0.124), customer satisfaction (β = 0.074), and bank image (β = 0.007). Although promotion had the largest unstandardized coefficient (B = 0.394), this reflects the scale of its underlying items rather than its relative contribution, and it should not be interpreted as the dominant predictor.

Table 3. Multiple Regression and Hypothesis Test Results

Predictor	B	Standardized β	T	p	Hypothesis Decision
(Constant)	10.186	—	3.522	<.001	—
Service Quality (X1)	0.291	0.558	12.438	<.001	H1 supported
Promotion (X2)	0.394	0.124	2.925	.004	H2 supported
Bank Image (X3)	0.006	0.007	0.161	.873	H3 not supported
Customer Satisfaction (X4)	0.138	0.074	1.981	.049	H4 supported

Note: Dependent variable: Customer Decision (Y). Source: Primary data processed with IBM SPSS Statistics version 26 (2025).

MODEL SUMMARY AND SIMULTANEOUS TEST

The simultaneous effect of the four predictors was tested with the F-test. As shown in Table 4, the regression sum of squares was 2,168.973 and the residual sum of squares was 3,505.916, against a total sum of squares of 5,674.888, yielding F = 55.989 with 4 and 362 degrees of freedom ($p < .001$). Thus, consumer decisions were significantly influenced by service quality, promotion, bank image, and customer happiness, which supports H5.

With a multiple correlation coefficient of R = 0.618 and a coefficient of determination of $R^2 = 0.382$, the model summary indicates that customer satisfaction, bank image, promotion, and service quality together account for 38.2% of the variation in customer decisions, with the remaining 61.8% being related to factors not included in the tested model. This explanatory power is confirmed by the modified R2 of 0.375, which takes into consideration the number of predictors. The estimate's standard error was 3.112.

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Table 4. Model Summary and Simultaneous Test Results

Statistic	Value
Sum of squares — regression	2,168.973
Sum of squares — residual	3,505.916
Sum of squares — total	5,674.888
df (regression, residual)	4, 362
F	55.989
Significance	<.001
R	0.618
R^2	0.382
Adjusted R^2	0.375
Std. error of the estimate	3.112
Hypothesis decision (H5)	Supported

Note: Predictors: (Constant), Customer Satisfaction, Promotion, Bank Image, Service Quality. Source: Primary data processed with IBM SPSS Statistics version 26 (2025).

DISCUSSION

5.1 Service Quality and Customer Decisions

Customer decisions were positively and significantly impacted by service quality, which was the model's best predictor (β = 0.558), supporting H1. Practically speaking, this indicates that clients' decisions to create a Batara Savings account are mostly influenced by the Jakarta Kebon Jeruk Branch's dependability, responsiveness, and professionalism. This outcome is in line with SERVQUAL's logic that evaluates service quality based on customer expectations in tangible, reliability, responsiveness, assurance, and empathy dimensions (Parasuraman et al., 2018). It also reflects evidence that service effectiveness is connected to account-opening decisions among other customer segments and that service quality is a major factor in customer decisions and loyalty at other state-owned bank units (Rifai, 2024) (Widodo, 2023).

The finding is nonetheless notable in light of the descriptive and pre-survey evidence: customers rated service speed as the weakest aspect of the branch's performance in the preliminary survey, and the lowest-scoring service-quality item in the main survey concerned the presentation of information, brochures, and digital media rather than staff behavior. Taken together, these results suggest that customers already regard the branch's core service delivery favorably enough to influence their decisions positively, but that the tangible, information-facing

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side of service — the materials and digital touchpoints customers encounter first — lags behind and represents unrealized upside. This differs somewhat from B. Haryanto & Saputr (2021), who found that price and accessibility outweighed service quality for some customer segments, underscoring that the relative importance of service quality can be context-dependent; in this state-owned, housing-finance-oriented branch setting, service quality clearly carries substantial weight. The contribution of this finding should be read cautiously: it identifies a strong statistical association within this sample and setting, not a guaranteed effect if replicated elsewhere.

PROMOTION AND CUSTOMER DECISIONS

Promotion had a positive and significant effect on customer decisions (β = 0.124), confirming H2. This indicates that, alongside service quality, how BTN communicates the Batara Savings value proposition meaningfully influences whether customers decide to open an account. The result is consistent with evidence that promotion significantly affects customers' decisions to save (Safitri & Rasyid, 2024; Widyasari & Sukaris, 2023) and that promotional effectiveness is linked to account-opening decisions (Widodo, 2023) and to digital-banking adoption decisions (Ruswandani et al., 2025).

Read alongside the study's descriptive evidence, this finding carries a specific practical nuance. The preliminary survey found promotional effectiveness to be the second-weakest aspect of the branch's performance, and advertising was the lowest-rated promotional dimension in the main survey. Despite this, promotion still emerged as a significant, positive predictor of customer decisions, which suggests that promotional activity that currently reaches customers is effective when it does land, and that there is meaningful room to strengthen its reach and clarity rather than to reconsider its basic value. This finding diverges from Winanti et al. (2021), who found that promotion did not significantly affect customer decisions once product quality was controlled for; the difference may reflect differences in product category, promotional channel mix, or how promotion was operationalized across the two studies. The unstandardized coefficient for promotion (B = 0.394) was the largest of the four predictors, but because the predictors are measured on different underlying scales, this cannot be used to conclude that promotion is the dominant predictor; that distinction belongs to service quality once the coefficients are standardized.

BANK IMAGE AND CUSTOMER DECISIONS

Bank image had a positive but statistically non-significant effect on customer decisions (t

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= 0.161, p = .873); H3 was not supported. This does not mean that image is irrelevant to BTN's business, but it does indicate that, within this sample, customers' general perceptions of the bank's reputation and credibility did not measurably move their decision to open a Batara Savings account once service quality, promotion, and satisfaction were already in the model. A plausible explanation is that BTN's public image is strongly anchored to its historical role in housing finance; customers may already hold a broadly favorable and fairly stable impression of the bank that does not vary enough, or does not weigh heavily enough relative to more immediate service and promotional cues, to differentiate their savings-account decisions. This finding is consistent with Widyasari & Sukaris (2023), who similarly found that brand image did not significantly affect the decision to save in a dedicated product line, but it contrasts with Zafira & Sugiarti (2022) and Syarifah (2024), who found corporate image to be a significant predictor of customer decisions in other bank settings — a divergence that plausibly reflects differences in how strongly each institution's image is already associated with the specific product being studied.

The practical implication is not that BTN should discontinue its image-building initiatives, since image can still matter for other outcomes such as long-term trust, employer branding, or cross-selling, but rather that image alone should not be relied upon as a lever for account-opening decisions in this branch; instead, image-related efforts should be paired with, or channeled through, tangible service and promotional touchpoints that this study finds to be significant.

CUSTOMER SATISFACTION AND CUSTOMER DECISIONS

Customer satisfaction had a positive and statistically significant effect on customer decisions, though only marginally so at the 5% level (t = 1.981, p = .049), supporting H4. This indicates that customers who feel their expectations have been met, or exceeded, by the branch's service and products are somewhat more likely to decide in favor of opening and continuing to use a Batara Savings account, consistent with the theoretical view of satisfaction as a comparison between expected and perceived performance (Tjiptono, 2020). It also aligns with evidence that satisfaction is meaningfully associated with continued service use (Rahayu et al., 2023) and that service and product quality substantially shape customer satisfaction in similar banking contexts (Karwur et al., 2022; Rafin Dwi Purnomo & Taat Kuspriyono, 2024).

Because customer satisfaction is specified in this study as a direct, independent predictor of customer decisions rather than as a variable that mediates the effects of service quality, promotion, or bank image, this result should be read as evidence of a direct association between the two, not as evidence that satisfaction transmits the effects of the other three predictors to

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the decision outcome. The marginal significance level also warrants caution: with a p-value close to the conventional 0.05 threshold, this relationship is comparatively less robust than those found for service quality and promotion, and management should treat it as a contributing rather than a primary lever, best pursued by reinforcing the same service and communication improvements already indicated by the service-quality and promotion results rather than through satisfaction-specific interventions in isolation.

CONCLUSION

This study looked at the partial and simultaneous relationships between consumer decisions to create a Batara Savings account at PT Bank Tabungan Negara (Persero) Tbk, Jakarta Kebon Jeruk Branch, and service quality, promotion, bank image, and customer happiness. Customer decisions are positively and statistically significantly correlated with service quality, promotion, and customer happiness, but not with bank image. Concurrently, customer happiness, bank image, advertising, and service quality are all jointly significant predictors of customer decisions, accounting for 38.2% of the variation in customer decisions ($R^2 = 0.382$), with factors outside the tested model accounting for the remaining 61.8%. According to its standardized coefficient, service quality is the strongest of the four predictors, followed by promotion, customer happiness, and bank image.

These findings suggest that customers' decisions to open a Batara Savings account at this branch are shaped primarily by how reliably and responsively service is delivered and by how clearly and relevantly the product is promoted, with customer satisfaction contributing a smaller but still significant role; general perceptions of the bank's image, on their own, do not appear to move this particular decision. For branch management, this points to service delivery and promotional communication as the more immediately actionable levers for strengthening Batara Savings account acquisition, while reputation-building efforts continue to serve other institutional goals rather than functioning as a direct driver of this decision.

This study has several limitations. It was conducted at a single branch of one state-owned bank, which limits how far the findings can be generalized to other branches, institutions, or savings products. The data are cross-sectional and self-reported, captured at one point in time through a closed-ended questionnaire, and are therefore subject to the limitations inherent in perception-based survey measures. The purposive sampling technique, while appropriate for reaching active Batara Savings customers who met the study's criteria, does not guarantee full representativeness of the underlying population. The study also tested a limited set of four

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predictors, and the unexplained variance of 61.8% indicates that other factors outside this model contribute meaningfully to customer decisions. Future research could extend this model to additional branches or banks, incorporate additional predictors such as pricing, digital-channel accessibility, or household financial circumstances, and consider longitudinal or comparative designs to assess how these relationships hold over time and across institutional settings.

FUTURE DIRECTIONS

Service quality, promotion, bank image, and customer satisfaction jointly had a positive and significant effect on customer decisions ($F = 55.989$, $p < .001$), supporting H5 and confirming that no single factor operates in isolation from the others. This joint significance is consistent with the holistic view of services marketing, in which combined perceived value, rather than any single attribute, underlies purchase decisions (Kotler et al., 2021). At the same time, the model's R^2 of 0.382 indicates that the four predictors jointly account for 38.2% of the variation in customer decisions, while 61.8% is associated with factors outside the tested model — such as pricing, accessibility, digital-channel design, or household financial circumstances — that this study did not measure. This unexplained variance is a meaningful limitation on how far the model's findings should be generalized, and it points to a substantial share of the decision that remains to be explained by future research.

The pattern of results — a strong effect for service quality, a significant but comparatively smaller effect for promotion, a marginal effect for satisfaction, and no significant effect for bank image — has direct implications for how BTN's Jakarta Kebon Jeruk Branch should prioritize its efforts to grow Batara Savings. Because the lowest-rated service-quality item concerned the presentation of information, brochures, and digital media rather than staff behavior, a first priority is to improve tangible, customer-facing service materials: refreshing printed and digital information, adopting a more user-friendly design for account-opening materials, and ensuring digital touchpoints present Batara Savings' features clearly and currently. Because responsiveness and reliability nonetheless already register positively, sustaining and reinforcing these strengths — through continued staff training and consistent service delivery at peak hours — is a complementary priority rather than a separate one.

For promotion, the lowest-rated dimension was advertising, and prior evidence on the product category suggests that promotional messages must be clear and directly relevant to be effective (Winanti et al., 2021). This suggests that BTN should make promotional messaging clearer, more relevant to the everyday saver, and more accessible through digital channels,

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favoring short-form content that can be quickly understood over longer, more traditional formats, and testing promotional messages (for example, through A/B testing of different message framings) before wider rollout, an approach consistent with the branch's own documented shift toward more agile, digital promotional practice. For bank image, because it did not significantly predict customer decisions in this study, management should maintain existing image and reputation initiatives without treating them as the primary lever for account acquisition; more direct returns are likely to come from strengthening how Batara Savings is differentiated from competing savings products, so that the account is positioned as a primary product in its own right rather than as an administrative complement to BTN's mortgage business. For customer satisfaction, because its effect was only marginally significant, the branch should strengthen customer-feedback mechanisms, such as more systematic and timely channels for capturing and acting on customer concerns, so that satisfaction gains translate more reliably into decision-relevant outcomes over time.

Because more than three-fifths of the variation in customer decisions lies outside the tested model, these recommendations should be understood as addressing the levers this study can support with evidence, not as a complete account of what drives Batara Savings account-opening decisions. Future evaluation of these initiatives, and further research into the factors this model does not capture, would help establish how far these associations extend beyond the present sample.

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