

The Role of Customer Trust in Mediating the Effect of Promotions on Savings Decisions at the Bank West Java Medan Branch Office

Etrie Septiani Lubis, Slamet Widodo, Muhammad Dharma Tuah Putra Nasution

Abstract

Increasingly fierce competition in the banking industry due to the digitization of financial services requires banks to devise effective marketing strategies to encourage customers to save. Promotions are an important tool for influencing customer behavior, but their effectiveness is greatly affected by the level of customer trust in the bank. This study aims to analyze the effect of promotions on savings decisions with customer trust as a mediating variable at Bank Jawa Barat (BJB) Medan Branch. This study uses a quantitative approach with a survey method. The research population consisted of all 2,573 customers of Bank BJB Medan Branch, with a sample of 120 respondents determined based on the rules of Hair et al. (2020). Data were collected through questionnaires and analyzed using the Partial Least Squares (PLS) method with the help of SmartPLS software. The results show that promotions have a positive and significant effect on customers' savings decisions and trust. Furthermore, customer trust also has a positive and significant effect on savings decisions. Indirect effect testing proves that customer trust can mediate the effect of promotions on savings decisions. These findings indicate that increasing the effectiveness of promotions needs to be accompanied by efforts to build and maintain customer trust so that savings decisions can be optimized. This study is expected to contribute theoretically to the development of banking service marketing studies and serve as a practical consideration for Bank BJB in designing promotional strategies oriented toward increasing customer trust and savings decisions.

Keywords: Promotion, Customer Trust, Savings Decisions

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Introduction

The development of the banking industry in Indonesia in recent years has shown increasingly intense competition, triggered by the digitization of financial services and changes in consumer behavior that are increasingly adaptive to technology (Sari & Wulandari, 2022; Nugroho, 2023). Amidst these dynamics, banks are required not only to offer competitive savings products but also to build long-term relationships with customers through effective marketing strategies, including relevant promotions and superior service quality (Kotler & Keller, 2022; Putra & Hendri, 2024). Customers' decisions to save are an important indicator of the success of a bank's marketing strategy, because these decisions reflect customer loyalty to the bank in question (Widodo & Harahap, 2025).

Promotions play a strategic role in influencing consumer behavior, especially in the financial services industry, where information must be quickly received and trusted by potential customers (Tjiptono & Diana, 2020; Ramadhani et al., 2023). Informative, persuasive, and consistent promotions can increase customer awareness and positive perceptions of savings products (Sari et al., 2023). Recent research also shows that the integrated use of digital promotions contributes significantly to increasing customer decisions to use banking products, including savings (Utami & Fahmi, 2021; Rahayu et al., 2024).

Apart from promotion, service quality is a dominant factor in creating customer value and trust in banks (Zeithaml et al., 2020; Lestari & Purnama, 2021). Service quality includes reliability, responsiveness, assurance, empathy, and physical evidence that customers perceive in every service interaction. Recent empirical studies show that good service quality can increase customer satisfaction and loyalty, and has a positive influence on customers' savings decisions (Rahman & Lataruva, 2023; Hasan et al., 2024). This shows that service quality is an important factor, in addition to promotion, in encouraging customers to make savings decisions.

Customer trust is a key element in the banking industry, as saving activities are directly related to fund security and financial information confidentiality. According to Morgan and Hunt (2021) and supported by recent research, trust serves as the foundation for long-term relationships between service companies and their consumers (Hidayat et al., 2022; Lestari & Santoso, 2024). Customer trust is also believed to mediate the relationship between marketing strategies (including promotions and service quality) and consumer decisions to save, because customers who trust the bank tend to be more receptive to promotional messages and more confident in making financial decisions (Amalia & Darmawan, 2023; Siregar & Yulianti, 2025).

As a regional development bank, Bank Jawa Barat (BJB) plays an important role in supporting regional economic growth. However, Bank BJB's Medan Branch faces challenges in increasing customer savings decisions amid competition with national and private banks that have more massive promotional and digital service innovations (Putra & Siregar, 2024; Pratama & Sulaiman, 2025). In this context, a deep understanding of the role of customer trust in mediating the influence of promotions on savings decisions is crucial to formulate a foundation for more effective bank product and service development strategies.

Thus, this study will examine the role of customer trust as a mediating variable in the relationship between promotions and savings decisions at Bank Jawa Barat's Medan Branch. This study is expected to contribute theoretically to the development of banking service marketing studies and practically to assist Bank BJB in designing more effective promotional strategies oriented toward increasing customer trust and savings decisions.

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 Influencing Customers to Save

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 money.
- 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, despite the risks involved.

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

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' confidence that the bank is able to provide consistent and dependable 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.

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, publication, and social engagement activities 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

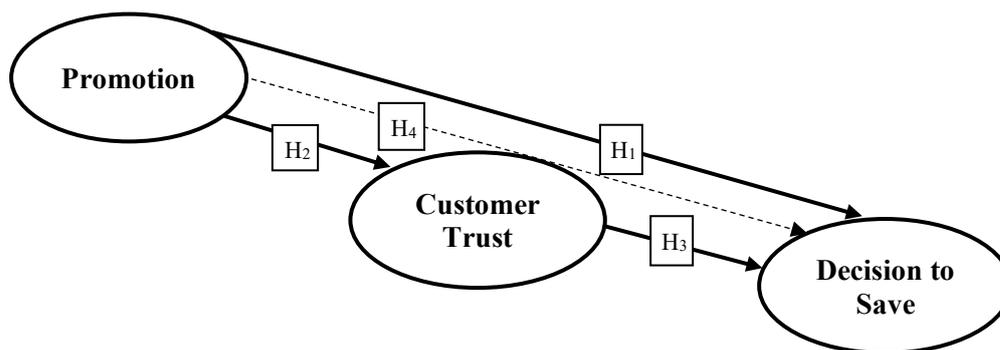


Figure 1. Conceptual Framework

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

H₄ : Customer trust mediates the effect of promotion 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 a method based on positivism philosophy, used to examine a specific population or sample. This type of quantitative research is conducted to create a study aimed at adjusting a study and analyzing the role of customer trust in mediating the influence of promotion on savings decisions at 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 x 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 produced the following results:

Validity Test

Table 1. Outer Loadings Values

	Customer Trust	Promotion	Saving Decisions
X1.1		0.794	
X1.2		0.835	
X1.3		0.880	
X1.4		0.814	
X1.5		0.810	
Y.1			0.730
Y.2			0.896
Y.3			0.747
Y.4			0.854
Y.5			0.848
Z.1	0.846		
Z.2	0.701		
Z.3	0.838		
Z.4	0.831		
Z.5	0.878		

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.

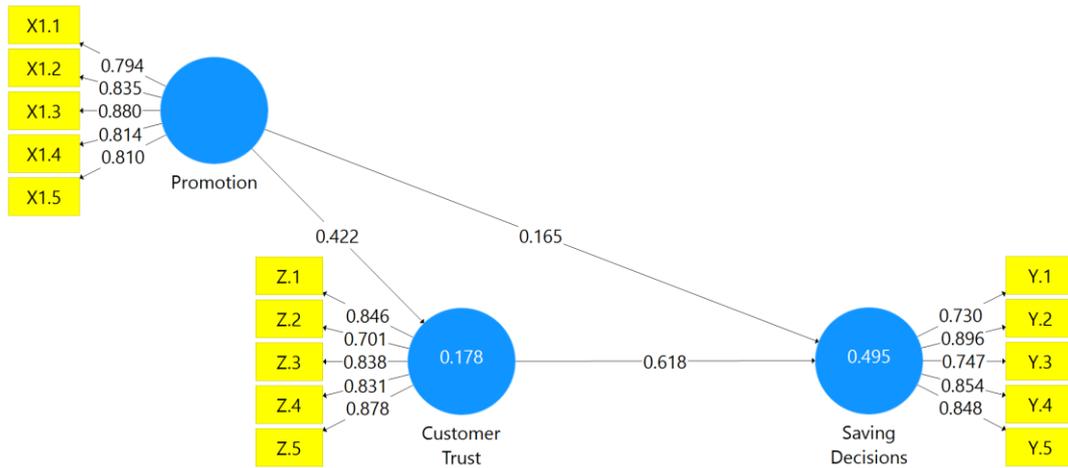


Figure 2. Outer Loading

Reliability Test

Table 2. Construct Reliability and Validity Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Trust	0.878	0.900	0.911	0.674
Promotion	0.884	0.887	0.915	0.684
Savings Decisions	0.874	0.884	0.909	0.669

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 (R²)

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

Table 3. R Square Results

	R Square	Adjusted R-Square
Customer Trust	0.178	0.170
Savings Decisions	0.495	0.484

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 0.178, meaning that the influence of promotion is 17.8%, with the remainder attributable to other variables outside the model. The R-squared value for the decision to save is 0.495, meaning that promotion and customer trust account for 49.5%, 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 coefficients*. The data processing results show the direct effect values in the following table.

Table 4.Path Coefficients (Direct Effects)

	Original Sample	T Statistics	P Values	Conclusion
Promotion -> Saving Decisions	0.165	2.147	0.032	Accepted
Promotion -> Customer Trust	0.422	5.526	0.000	Accepted
Customer Trust -> Saving Decisions	0.618	9,227	0.00	Accepted

Source: Smart PLS Output, 2025

The results in Table 4 show the following direct effects:

1. Promotion has a positive and significant effect on the decision to save, with a t-statistic value of 2.147 above 1.96 and a significance of 0.032 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 5.526 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. Customer trust has a positive and significant effect on the decision to save, with a t-statistic value of 9.227 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 effect* value. The data analysis results show the indirect effect value in Table 5 below.

Table 5. Specific Indirect Effects

	Original Sample	T Statistics	P Values	Conclusion
Promotion -> Customer Trust -> Saving Decisions	0.261	5.034	0.000	Accepted

Source: Smart PLS, 2025

Table 5 shows the indirect effect between variables, namely: promotion has a positive and significant effect on the decision to save through customer trust with a t-statistic value of 5.034 above 1.96 and a significance value of 0.002 below 0.05, meaning that customer trust acts as a mediating variable between promotion and the decision to save.

Conclusion

1. Promotions have a positive and significant effect on savings decisions at Bank Jawa Barat Medan Branch.
2. Promotion has a positive and significant effect on customer trust at Bank Jawa Barat Medan Branch.
3. Customer trust has a positive and significant effect on the decision to save at Bank Jawa Barat Medan Branch.
4. Customer trust mediates the effect of promotion 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," the recommendation that can be given is that Bank BJB should continue to improve its 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 services 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. Promotion with the lowest value statement: "Bank Jawa Barat's advertisements are easy to understand and provide clear information about savings products." The suggestion that can be given is for Bank BJB to continue to maintain and improve the quality of its advertisements with simple, easy-to-understand, and informative presentations so that the message about savings products can be clearly received by the public.

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