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The Influence of Promotion and Service Quality on Customers' Decisions to Save at PT Bank Negara Indonesia, Balige Branch

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh promosi dan kualitas pelayanan terhadap keputusan nasabah dalam menabung pada Bank Negara Indonesia (Persero) Tbk Cabang Balige, baik secara parsial maupun simultan. Jenis penelitian ini adalah kuantitatif dengan pendekatan survei. Sampel penelitian berjumlah 50 responden yang diambil dari populasi sebanyak 100 nasabah. Data primer dikumpulkan melalui penyebaran kuesioner, sedangkan analisis data dilakukan menggunakan uji validitas, reliabilitas, uji t, uji F, serta analisis regresi linier berganda dengan bantuan perangkat lunak SPSS. Hasil penelitian menunjukkan bahwa variabel promosi tidak berpengaruh signifikan terhadap keputusan nasabah untuk menabung, sementara variabel kualitas pelayanan berpengaruh positif dan signifikan terhadap keputusan nasabah. Secara simultan, promosi dan kualitas pelayanan bersama-sama berpengaruh signifikan terhadap keputusan nasabah menabung di BNI Cabang Balige. Temuan ini menegaskan pentingnya peningkatan kualitas pelayanan yang konsisten dalam membangun kepercayaan dan loyalitas nasabah, serta perlunya inovasi dalam strategi promosi agar lebih efektif menarik minat masyarakat untuk menabung.
Keyword: Promosi; Kualitas Pelayanan; Keputusan Nasabah; Bank; Loyalitas

ABSTRACT

This study aims to analyze the influence of promotion and service quality on customer decisions to save at Bank Negara Indonesia (Persero) Tbk Balige Branch, both partially and simultaneously. This type of research is quantitative with a survey approach. The research sample consisted of 50 respondents taken from a population of 100 customers. Primary data were collected through questionnaires, while data analysis was carried out using validity and reliability tests, t-tests, F-tests, and multiple linear regression analysis with the help of SPSS software. The results showed that the promotion variable had no significant effect on customer decisions to save, while the service quality variable had a positive and significant effect on customer decisions. Simultaneously, promotion and service quality together had a significant effect on customer decisions to save at BNI Balige Branch. These findings emphasize the importance of consistently improving service quality in building customer trust and loyalty, as well as the need for innovation in promotional strategies to more effectively attract public interest in saving.
Keyword: Promotion; Service Quality; Customer Decision; Bank; Loyalty

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1. INTRODUCTION

Customers' decisions are the choices made by customers to purchase a product, beginning with the awareness of fulfilling their needs and desires. Management must therefore understand and recognize customers' current and future wants. Consequently, competitive advantage in this business primarily stems from a bank's ability to meet customer needs. For the products offered by the bank to be accepted by customers, the bank must provide added value by offering high-quality products that meet customer expectations.

In presenting its products, the bank must also deliver information to the public through promotion. Promotional activities conducted by the bank should deliver accurate information, as communication plays a vital role. In this case, promotion becomes an essential element. Communication is a key characteristic in building relationships, and through promotion, the public becomes aware of the bank's offerings, thereby increasing their interest in saving. However, promotional activities can also reduce public interest if they are carried out with the wrong purpose or in excessive ways. Therefore, banks must properly utilize promotional media such as advertisements, print and electronic media, direct promotion, or organizing events. Once the public obtains adequate information, their next step toward becoming customers is engaging in banking activities. At this stage, service quality plays a significant role, as the quality of service received by customers becomes their basis for evaluation. Furthermore, to maximize competitiveness among financial institutions, there is a need to improve product/service quality, processes, and human resources.

Service quality can be defined as customers' assessment of the overall excellence or superiority of a product or service. It represents customers' comprehensive evaluation process regarding the perfection of a service's performance. Good service will have a positive impact on both existing and potential customers, thereby attracting them to use the products and services offered. Promotion is one of the most important elements in marketing all products or services owned by a company and plays a key role in determining customers' decisions to save. The higher the intensity of promotion carried out by a company, the greater the customers' tendency to decide to save, and vice versa — the lower the level of promotion, the lower the customers' decision to save.

Promotion is related to activities aimed at influencing buyer behavior. Promotional activities are crucial for increasing the number of customers, as through promotion, customers can learn about the features and characteristics of the products offered by the bank. Besides the company's promotional strategies to meet customers' needs and wants, the bank must also improve service quality, since customers' decisions to purchase or use a product or service are often based on the quality of the service provided. Service quality is one of the key elements of customer assessment toward companies engaged in the service industry. Customers naturally expect high-quality service. Quality service is one that is economically beneficial, procedurally simple, and pleasant to experience. Based on this need, customers receive services that address their requirements. The services experienced by customers are then perceived as good, standard, or poor. These customer perceptions ultimately shape the image of the company's service quality.

According to Kotler and Keller (2015:227), customer purchase decisions are basic psychological processes that play an important role in understanding how customers actually make their buying decisions. The decision to save represents the final stage before customers decide to engage in transactions using their desired products. Such decisions can foster strong relationships between the company and its customers. The main objective of every company is to achieve maximum profit and to sustain or even improve performance over the long term. This goal can be realized if promotion and service quality are carried out as planned. To achieve this objective, Bank Rakyat Indonesia must make efforts to ensure that its products and services sell well. Promotion is one of the key ways to introduce the products and services offered by Bank Negara Indonesia (BNI); without promotion, the public will neither recognize nor understand BNI and its products.

Bank Negara Indonesia (BNI) Balige Branch is one of the companies engaged in financial services. With increasingly competitive market conditions, and in order to attract more customers and achieve its organizational goals, it is essential for the bank to implement appropriate promotion and service quality systems that comply with internal procedures. By applying strategies through enhanced promotion and improved service quality, BNI can attract customers to decide to save with the bank, enabling the company to survive, compete, and gain public trust. The service facilities provided by BNI Balige Branch ensure convenience, ease, and security for customers through fast, accurate, and friendly employee services. Additionally, features such as ATMs, phone banking, SMS banking, internet banking, and mobile banking offer 24-hour banking services that make transactions easier for BNI Balige customers.

2. RESEARCH METHOD

This research was conducted at PT Bank Negara Indonesia (Persero) Tbk, located on Jl. Lintas Balige, Tapanuli Utara. The study was carried out from January 20 to April 17, 2025. In this study, the population that became the object of research consisted of the savings account customers of Bank Negara Indonesia (BNI) Balige Branch. The total population of savings customers at the BNI Balige Branch amounted to 100 customers. The researcher selected a confidence level of 90% because the company provided a relatively short period of time to conduct the study and due to the limited availability of the respondents. Therefore, the researcher decided to use a 90% confidence level, resulting in a sample size of 50 respondents. The sampling technique employed in this study was random sampling.

In general, the research instruments that can be used by researchers in quantitative studies are as follows:

a. Questionnaire

The questionnaire is a research technique carried out by distributing written forms (surveys) to respondents, allowing the researcher to reach a large number of respondents in a relatively short period of time. In general, there are two ways of using questionnaires: (1) distributing them to be filled out directly by respondents, and (2) using them as interview guidelines. In this study, the researcher distributed questionnaires to the savings customers of Bank BNI (Persero) Balige Branch.

b. Observation

This technique is used to analyze the research object by directly observing or monitoring it. Through participant observation, the data obtained are more complete, detailed, and able to capture observable behavioral aspects. The purpose of this technique is to directly identify the influence of promotion and service quality on customers' decisions to save at Bank BNI (Persero) Tbk, Balige Branch.

c. Interview

Conceptually, interviews share similarities with questionnaires; however, they differ in the timing of the information exchange process. Interviews are conducted directly in the form of question-and-answer sessions. In this technique, the interviewer interacts with the respondent, who serves as an informant and acts as a key source of information.

3. RESULTS AND DISCUSSION

A. Brief History of PT Bank Negara Indonesia (Persero) Tbk and General Overview of the Company

Bank Negara Indonesia (BNI) is one of the largest state-owned banks in Indonesia. Initially, BNI was established in Purwokerto, Central Java, by Raden Bei Aria Wirjaatmadja under the name *De Poerwokertosche Hulp en Spaarbank der Inlandsche Hoofden*, which means "The Purwokerto Assistance and Savings Bank for the Native Aristocrats." It was a financial institution that served native Indonesians (*pribumi*). The institution was founded on December 16, 1895, a date that is now commemorated as BNI's anniversary.

In the period following Indonesia's independence, based on Government Regulation No. 1 of 1946 Article 1, BNI was designated as the Government Bank of the Republic of Indonesia. During the war for independence in 1948, BNI's operations were temporarily halted but resumed after the Renville Agreement in 1949 under a new name, *Bank Rakyat Indonesia Serikat.*

Later, through Government Regulation in Lieu of Law (PERPU) No. 41 of 1960, the *Bank Koperasi Tani dan Nelayan* (BKTN) or Cooperative Farmers and Fishermen Bank was established through the merger of BNI, *Bank Tani Nelayan,* and *Nederlandsche Maatschappij* (NHM). Subsequently, based on Presidential Decree (Penetapan Presiden) No. 9 of 1965, BKTN was integrated into Bank Indonesia under the name *Bank Indonesia Urusan Koperasi Tani dan Nelayan* (Bank Indonesia Division for Cooperative Farmers and Fishermen).

After operating under this structure for a month, Presidential Decree No. 17 of 1965 was issued concerning the establishment of a single state bank under the name *Bank Negara Indonesia.* Under this new regulation, the *Bank Indonesia Urusan Koperasi Tani dan Nelayan* (formerly BKTN) was integrated as *Bank Negara Indonesia Unit II – Rural Division,* while NHM became *Bank Negara Indonesia Unit II – Export-Import Division (Exim).*

B. Respondent Characteristics

Respondents in this study were customers of *Bank Negara Indonesia (BNI) Balige Branch.* The following section describes the identity of respondents based on questionnaire results, which include gender, age, last education level, and occupation.

1) Number of Distributed Questionnaires

This section presents the number of questionnaires distributed to respondents in this study conducted at *Bank BNI (Persero) Tbk, Balige Branch.*

Table 1. Research Sample Data

No	Description	Number	Percentage
1	Number of distributed questionnaires	50	100%
2	Number of questionnaires not returned	0	0%
3	Number of questionnaires not processed	0	0%
4	Number of questionnaires processed	50	100%

2) Respondent Characteristics Based on Gender

This section presents the descriptive results based on the respondents' gender at *Bank BNI (Persero) Tbk Balige Branch.*

Table 2. Respondents by Gender

No	Gender	Number (People)	Percentage (%)
1	Male	16	32%
2	Female	34	68%
Total		**50**	**100%**

The results show that 16 respondents (32%) were male, while 34 respondents (68%) were female. This indicates that the majority of BNI Balige Branch customers are female.

3) Respondent Characteristics Based on Age

This section presents the descriptive results based on respondents' age.

Table 3. Respondents by Age

No	Age (Years)	Number (People)	Percentage (%)
1	18–23	9	18%
2	24–29	14	28%
3	30–35	14	28%
4	36–40	6	12%
5	41–45	7	14%
6	Above 45	0	0%
Total		**50**	**100%**

The results show that the largest age groups were 24–29 and 30–35 years old, each consisting of 14 respondents or 28%. This indicates that most BNI Balige Branch customers are within the productive working-age group.

4) Respondent Characteristics Based on Education Level

This section presents the descriptive results based on respondents' latest education level.

Table 4. Respondents by Education Level

No	Education Level	Number (People)	Percentage (%)
1	Senior High School	13	26%
2	Diploma	17	34%
3	Bachelor's Degree	20	40%
Total		**50**	**100%**

The results show that respondents with a Bachelor's degree accounted for the largest proportion (40%), indicating that most BNI Balige Branch customers have higher education backgrounds.

C. Validity Test Results

According to Priyatno (2019:176), the validity test is used to measure how accurately a questionnaire statement reflects the variables being studied. The validity test in this research was conducted using Pearson's correlation to determine whether each item in the questionnaire was valid or not. The correlation coefficient (r) obtained was then compared to the *r-table* value at a significance level of 0.05. An item is considered valid if *r-calculated* > *r-table* (0.278) or if *p-value* < 0.05. With a sample size of 50 respondents (n = 50), the degree of freedom (df) = n – 2 = 48. Thus, at α = 0.05, the *r-table* value is 0.278.

1) Validity Test for Promotion Variable (X1)

Table 5. Validity Test Results for Promotion Variable (X1)

Item	Pearson Correlation (*r-calculated*)	Sig. (2-tailed)	*r-table*	Conclusion
1	0.876	0.000	0.278	Valid
2	0.794	0.000	0.278	Valid
3	0.779	0.000	0.278	Valid
4	0.742	0.000	0.278	Valid
5	0.863	0.000	0.278	Valid
6	0.858	0.000	0.278	Valid
7	0.819	0.000	0.278	Valid

Based on Table 5, all items under the promotion variable have *r-calculated* values greater than *r-table* (0.278), indicating that all items are valid.

2) Validity Test for Service Quality Variable (X2)

Table 6. Validity Test Results for Service Quality Variable (X2)

Item	Pearson Correlation (*r-calculated*)	Sig. (2-tailed)	*r-table*	Conclusion
1	0.672	0.000	0.278	Valid
2	0.721	0.000	0.278	Valid
3	0.613	0.000	0.278	Valid
4	0.682	0.000	0.278	Valid
5	0.648	0.000	0.278	Valid
6	0.800	0.000	0.278	Valid
7	0.824	0.000	0.278	Valid

All items under the service quality variable have *r-calculated* > *r-table* (0.278), indicating that the items are valid.

3) Validity Test for Customer Decision Variable (Y)

Table 7. Validity Test Results for Customer Decision Variable (Y)

Item	Pearson Correlation (*r-calculated*)	Sig. (2-tailed)	*r-table*	Conclusion
1	0.666	0.000	0.278	Valid
2	0.634	0.000	0.278	Valid
3	0.643	0.000	0.278	Valid
4	0.704	0.000	0.278	Valid
5	0.557	0.000	0.278	Valid
6	0.716	0.000	0.278	Valid
7	0.807	0.000	0.278	Valid

All items in the customer decision variable have *r-calculated* values greater than *r-table* (0.278), meaning that all statements are valid.

D. Reliability Test Results

Reliability testing ensures that the questionnaire consistently measures the intended variables and produces reliable data. The reliability test in this study was conducted using **Cronbach's Alpha**, where the instrument is considered reliable if:

a. *Cronbach's Alpha* > 0.6 → Reliable

b. *Cronbach's Alpha* < 0.6 → Not reliable

The reliability test results for the variables of promotion, service quality, and customer decision are presented in the following table:

Table 8. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Description
Promotion	0.914	7	Reliable
Service Quality	0.842	7	Reliable
Customer Decision	0.797	7	Reliable

Based on Table 8, all independent (X1, X2) and dependent (Y) variables have *Cronbach's Alpha* values greater than 0.6, indicating that all statements are reliable and can be used for further analysis.

E. Data Analysis

Data analysis is the process of examining and processing data to be transformed into useful information, drawing conclusions, and assisting in problem-solving. In business contexts, analyzing consumer data can generate more accurate real-time information that helps business owners make better decisions.

1) Normality Test Results

The graphical analysis involves observing the histogram and P–P Plot. A histogram is considered normally distributed if the data form a bell-shaped curve (symmetrical, not skewed to the left or right). The P–P Plot is used to detect normality by examining the distribution of data points along the diagonal line of the plot.

The decision criteria based on the graphical analysis are as follows:

a. If the data points spread around the diagonal line and follow its direction, the regression model meets the normality assumption.

b. If the data points spread far from the diagonal line or do not follow its direction, the regression model does not meet the normality assumption.

The Kolmogorov–Smirnov (K–S) Test is a non-parametric test used to compare two empirical distributions based on the difference between their cumulative distribution functions. In practice, the one-sample Kolmogorov–Smirnov test is used as a goodness-of-fit test, in which one distribution is known or assumed to follow a continuous distribution.

The significance level used is 0.05. In this test:

- The data are not normally distributed if the significance value (p) < 0.05.
- The data are normally distributed if the significance value (p) > 0.05.

The following results present the outcomes of the normality test using the histogram, P–P Plot, and Kolmogorov–Smirnov test.

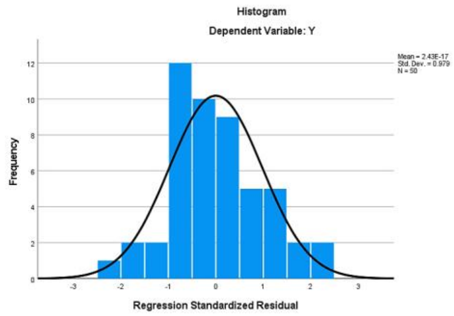

Figure 1. Normality Test Histogram of Residuals X1, X2 → Y

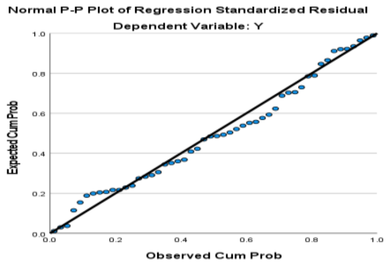

Figure 2. Normality Test Result Using P–P Plot

Table 9. Kolmogorov–Smirnov Normality Test Results for the Effect of Promotion and Service Quality on Customer Saving Decision

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.63758804
Most Extreme Differences	Absolute	.085
	Positive	.085
	Negative	-.083
Test Statistic		.085
Asymp. Sig. (2-tailed)[c]		.200[d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

The results of the normality test using graphical analysis sometimes differ from those obtained through statistical testing. The graph may appear normally distributed, yet statistically, the results can indicate otherwise. Therefore, to confirm the normal distribution observed in the graph, the Kolmogorov–Smirnov test was conducted. Based on the test results, the unstandardized residual has a test statistic value of 0.085 and an Asymp. Sig. (2-tailed) value of 0.200, which is greater than 0.05. This finding indicates that the data are normally distributed.

2) Heteroscedasticity Test Results

One method to detect heteroscedasticity is by observing the scatterplot between the predicted dependent variable values (ZPRED) and their residuals (SRESID). If the points form a specific, structured pattern such as waves, widening, and narrowing, heteroscedasticity occurs. However, if the points are randomly distributed above and below the 0 value on the Y-axis without forming any particular pattern, heteroscedasticity does not occur.

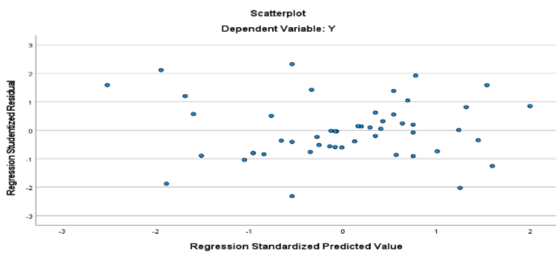

Figure 3. Heteroscedasticity Test Result of the Effect of Promotion and Service Quality on Customers' Saving Decisions

The points are spread above and below the zero line on the Y-axis. Therefore, it can be concluded that the multiple regression equation for the first hypothesis is free from heteroscedasticity.

3) Multiple Linear Regression Test Results

Multiple linear regression analysis is used to determine the effect of promotion and service quality on customer saving decisions. The regression analysis is conducted to test the validity of the hypotheses proposed in this study. The multiple regression equation is as follows.

Table 10. Multiple Linear Regression Test Results of the Effect of Promotion and Service Quality on Customer Saving Decision

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	
(Constant)	17.092	4.480		3.815
Promotion	.080	.113	.096	.706
Service Quality	.289	.117	.339	2.484

$$\mathbf{Y = 17.092 + 0.080X_1 + 0.289X_2 + e}$$

The regression equation can be interpreted as follows:

a. The constant (a) of 17.092 indicates that if the variables of promotion and service quality are constant, the customer saving decision value is 17.092.
b. The regression coefficient for the promotion variable (X_1) is 0.080, indicating a positive relationship between promotion and customer saving decisions. This means that an improvement in promotion will increase customer saving decisions.
c. The regression coefficient for the service quality variable (X_2) is 0.289, which also indicates a positive relationship between service quality and customer saving decisions. This means that better service quality leads to higher customer saving decisions.

4) Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure how much the independent variables collectively explain the dependent variable. The R^2 value ranges between 0 and 1. A higher R^2 value indicates that the independent variables provide nearly all the information needed to predict the dependent variable, while a smaller adjusted R^2 value indicates a limited ability of the independent variables to explain the dependent variable. The R^2 values can be categorized as follows:

a. Strong if > 0.67
b. Moderate if between 0.33 and 0.67
c. Weak if between 0.19 and 0.33

Table 11. Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	**.357[a]**	**.128**	**.090**	**3.71418**

Therefore, the R^2 value of 0.357 indicates a moderate level of influence of promotion (X_1) and service quality (X_2) on customer saving decisions (Y) at BNI Balige Branch. Based on Table 11:

a. The R value of 0.357 indicates that promotion and service quality together contribute 35.7% to customer saving decisions at BNI Balige Branch.
b. The R Square value of 0.128 (12.8%) means that 12.8% of the variation in customer saving decisions (Y) can be explained by promotion (X_1) and service quality (X_2), while the remaining 87.2% is explained by other variables outside this study.
c. The adjusted R Square value of 0.090 (9.0%) shows that 9.0% of the variation in customer saving decisions can be explained by promotion and service quality, while 91.0% is influenced by other factors not examined in this study.

F. Hypothesis Testing

Hypothesis testing is a decision-making method based on data analysis derived from controlled experiments or observations.

1) T-Test (Partial Test) Results

The *t-test* is used to test the effect of each independent variable on the dependent variable individually (partially). The test compares the calculated *t-value* with the *t-table* value at a significance level of 0.05 using the formula:

$t\ (\alpha/2;\ n-k-1) = t\ (0.025;\ 47) = 2.011$

Decision criteria:

- If *tcount* > *ttable* or Sig < 0.05 → H_0 is rejected, H_a is accepted → significant effect.
- If *tcount* < *ttable* or Sig > 0.05 → H_0 is accepted, H_a is rejected → no significant effect.

2) Hypothesis I (Promotion – X_1):

Table 12. T-Test Results: Hypothesis I – Promotion on Customer Saving Decision

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	
(Constant)	24.474	3.528		6.937
Promotion	.095	.119	.114	.794

The partial test results show that the *t-value* for promotion is 0.794 with a significance level of 0.431, while the *t-table* value is 2.011. Since *tcount* (0.794) < *ttable* (2.011) and Sig > 0.05, H_a is rejected and H_0 is accepted. This means that promotion does not significantly affect customer saving decisions at BNI Balige Branch.

3) Hypothesis II (Service Quality – X_2):

Table 13. T-Test Results: Hypothesis II – Service Quality on Customer Saving Decision

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	
(Constant)	19.317	3.166		6.101
Service Quality	.294	.116	.344	2.537

The partial test results show that the *t-value* for service quality is **2.537** with a significance level of **0.014**, while the *t-table* value is **2.011**. Since *tcount* (2.537) > *ttable* (2.011) and Sig < 0.05, H_a is accepted and H_0 is rejected. This means that service quality has a significant positive effect on customer saving decisions at BNI Balige Branch.

4) F-Test (Simultaneous Test) Results

According to Ferdinand (2016:142), the *F-test* is conducted to determine whether the independent variables simultaneously have a significant effect on the dependent variable. The *F-table* value is determined using the formula:

F (k; n–k) = F (2; 48)

Decision criteria:

- If *Fcount* > *Ftable* or Sig < 0.05 → H_0 is rejected, H_a is accepted → simultaneous significant effect.
- If *Fcount* < *Ftable* or Sig > 0.05 → H_0 is accepted, H_a is rejected → no simultaneous effect.

5) Hypothesis III (Customer Decision – Y):

Table 14. F-Test Results: Hypothesis III – The Effect of Promotion and Service Quality on Customer Saving Decision

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	94.750	2	47.375	3.434	.041[b]
Residual	648.370	47	13.795		
Total	743.120	49			

The *Fcount* value is 3.434, while the *Ftable* value at a significance level of 0.05 is 3.19. Since *Fcount* (3.434) > *Ftable* (3.19) and Sig (0.041) < 0.05, H_a is accepted and H_0 is rejected. Therefore, it can be concluded that promotion (X_1) and service quality (X_2) simultaneously have a significant effect on customer saving decisions (Y) at BNI Balige Branch.

4. CONCLUSION

Based on the results and discussions presented previously, it can be concluded that the study on *The Influence of Promotion and Service Quality on Customers' Saving Decisions at PT Bank Negara Indonesia (Persero) Tbk Balige Branch* shows several findings. First, promotion does not have a significant effect on customers' saving decisions at BNI Balige Branch. Second, service quality has a significant effect on customers' saving decisions at BNI Balige Branch. Third, promotion and service quality simultaneously have a significant influence on customers' saving decisions at BNI Balige Branch.

Based on the research findings and conclusions, several suggestions can be made. First, BNI Balige Branch is advised to improve its promotional strategies, particularly in personal selling, by introducing products directly to customers to build better understanding and encourage purchase decisions. Second, the bank should maintain its current level of service quality for both loyal and non-loyal customers, as this can help increase the number of customers who decide to save. Third, BNI is encouraged to further enhance access to information for customers regarding its savings products so that customers can easily obtain the desired information, thereby creating a stronger desire to use the bank's savings products.

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