

Evaluation of Customer Savings Interest: A Marketing Mix Approach Study

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Abstract

This study aims to evaluate the influence of marketing mix strategies on increasing customer interest in saving at PT BPR BKK Wonosobo during the 2022–2025 period. The growth of third-party funds is a vital indicator of the health of Bank Perekonomian Rakyat (BPR Rural Bank) in carrying out its intermediation function. Therefore, this study analyzes the implementation of product variables, prices (interest rates and service fees), location, and promotions in encouraging growth in the number of customers and savings volume. This study uses quantitative methods through secondary data analysis in the form of annual savings growth reports to observe trends in the number of accounts and nominal balances. This data is then linked to the bank's marketing mix policy to identify the most contributing marketing elements. The results show a very significant growth trend for four consecutive years. The number of savings customers increased by 79.9%, from 4,843 customers in 2022 to 8,714 customers in 2025. Concurrently, the nominal savings balance grew rapidly from Rp16,230,667,861 to Rp28,016,072,676. The increase in average annual balances, reaching over Rp3.9 billion per year, demonstrates that the marketing mix strategy, particularly the location and product trust elements, is effective in attracting public interest. In conclusion, the marketing mix strategy successfully increased interest in saving. Psychologically (trust) and operationally (products and services), the bank's appeal was successfully translated into tangible economic action, resulting in a surge in accounts and balances. Management is advised to maintain consistent service and promotional strategies to sustain this growth.

Keywords: BPR BKK Wonosobo; Marketing Mix; Interest in Saving; Savings Growth.

1. INTRODUCTION

Banking institutions are business entities that collect funds from the public in the form of savings and distribute them again in the form of credit to improve the standard of living of the public. (Sri Astuty, 2024). In the modern economic era, the banking industry faces intense competition. Therefore, every bank must have a sound strategy and planning to attract customers and maintain company stability. (Eva Sundari, 2023). Bank marketing is a managerial process designed to create and deliver value to customers in order to build long-term, profitable relationships. (Isa, 2025). PT BPR BKK Wonosobo (Perseroda) is a regionally owned financial institution that plays a strategic role in driving economic growth in local communities. In an effort to increase third-party funds, this bank offers products. TAMADES (Tabungan Masyarakat Desa). TAMADES is a superior product designed to reach communities down to the rural level with secure procedures. Fundraising strategies through services such as TAMADES is a crucial step to increase transaction value and customer interest in using BPR products (Jesicha Mutiara Dewi, Fitri Rohmadzany, 2024). The effectiveness of the marketing mix in

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managing this product is a determining factor in the competitiveness and growth of the bank's business. (Devi, 2025).

The marketing mix is a set of controllable tactical marketing tools that a company blends to produce the desired response in the target market. (Arif Fakhrudin, Maria Valeria Roellyanti, 2022). In the banking industry, which is a service sector, the 4P concept is considered inadequate so it needs to be expanded into a 7P marketing mix which includes Product, Price, Place, Promotion, People, Process, dan Physical Evidence (Aden Wijaya, 2023). These seven elements are instruments that help banks understand the effectiveness of services in influencing customer decisions. (Suryani, 2025). In addition, thorough marketing planning is key to evaluating information systems and segmenting target markets. (Rahmat, 2024).

Various empirical studies have shown that marketing mix variables have a significant influence on savings interest. Product attributes are one of the dominant factors influencing savings decisions. (Syahrani & Maulidizen, 2024). Strategic location and intensive promotional strategies are driving factors that significantly increase people's interest in saving at Bank Perekonomian Rakyat. (Alfian & Hermawan, 2023). In addition, service quality is an element that can build customer trust as a moderating variable in saving decisions. (Dede Arseyani pratamasyari, 2022). Effective promotional strategies through advertising and personal selling have also proven positive in building customer loyalty. (Akbar & Sulaeman, 2025). Overall, product and service quality is the main predictor in determining customers' decisions to continue using banking services. (Faruq & Jennah, 2023).

Based on customer growth data PT BPR BKK Wonosobo With a 79.9% growth rate between 2022 and 2025, a thorough evaluation of the implemented marketing strategies is crucial. The increase in customer numbers from 4,843 to 8,714 demonstrates tactical success, but a scientific study is needed to identify the most contributing marketing mix elements. Based on this background, the objective of this study is to evaluate customer savings interest through a marketing mix approach PT BPR BKK Wonosobo.

2. LITERATURE REVIEW

2.1 Bank Marketing

Marketing is a managerial process carried out by individuals or groups to fulfill needs and desires through the creation and exchange of value (Eva Sundari, 2023). In the context of financial institutions, bank marketing is a set of activities to create, communicate, and deliver value to customers to build long-term, mutually beneficial relationships (Isa, 2025). An effective marketing strategy is the key for banks to maintain market share and win the competition in the competitive financial industry (Rahmat, 2024).

2.2 Bank Perekonomian Rakyat (BPR)

People's Economic Bank is a financial institution that collects funds from the public in the form of savings and distributes them in the form of credit with a primary focus on serving local communities and UMKM (Sri Astuty, 2024). BPR has a strategic role as an economic driver at the regional level through products that are relevant to the needs of rural communities. (Jesicha Mutiara Dewi, Fitri Rohmadzany, 2024).

2.3 Interest in Saving

Interest in saving is a psychological drive of customers that aims to increase transaction value and interest in using products offered by financial institutions. (Jesicha Mutiara Dewi, Fitri Rohmadzany, 2024). This interest is a conative stage in consumer behavior that includes transactional desires to increase balances, preferential desires, and

referential desires to recommend products to others (Dede Arseyani pratamasyari, 2022). According to (Eva Sundari, 2023) that the formation of customer interest in entrusting their funds to banks is greatly influenced by the success of marketing strategies. Therefore, the main factors driving customer interest in saving are product quality, service quality, and trust in the banking institution. (Syahrani & Maulidizen, 2024).

2.4 Quality of Service

Service quality is a comprehensive assessment or evaluation by customers of the superiority of the bank's physical facilities and service procedures that are actually felt during interactions with the bank according to *Parasuraman, Zeithaml, & Berry* which refers to observational studies (Rahmat, 2024). Excellent service quality is the main foundation in maintaining customer trust and determines customer comfort in transactions (Suryani, 2025).

2.5 Consumer Behavior

Consumer behavior is the study of the decision-making process that individuals go through when they choose, buy, and use banking products or services to meet their financial needs according to Kotler and Keller based on the consumer approach (Jesicha Mutiara Dewi, Fitri Rohmadzany, 2024). This behavior reflects an individual's orientation towards their work role and the perceived impact of the service, which ultimately triggers interest in using the products offered (Arif Fakhruhin, Maria Valeria Roellyanti, 2022).

2.6 Understanding the Marketing Mix

Marketing mix is a combination of various elements and the core of the marketing system (Arif Fakhruhin, Maria Valeria Roellyanti, 2022). This marketing mix is a tool that can be used to influence consumer response. If a company implements this method, it will create a combination that can produce maximum results. (Suryani, 2025). The marketing mix is a tool that companies apply to achieve marketing objectives, where there is a product marketing mix ("4P") and a service marketing mix which has three additional aspects so it is known as the 7P Marketing Mix (Syafitri & Nur, 2024).

2.7 Marketing Mix Concept (Marketing Mix 7P)

According to Philip Kotler in the 7P marketing mix concept consists of seven aspects.

1) People

The primary factor essential in running a banking service business is the human factor, encompassing both employees and customers. This is because human interaction directly impacts the success of service delivery and the quality of service experienced by customers.

2) Product

A product is a good or service offered to customers to meet their needs or desires. A savings product is considered successful if it meets the customer's financial needs and meets high quality standards.

3) Place

Place is the location that determines how easily a product or service can be accessed and delivered to customers. In the banking industry, service accessibility through the branch network is a key factor in customer convenience during transactions.

4) Price

Price is a key determining factor in a customer's savings decision. Pricing includes interest rates and administrative fees, which must take into account operational costs, competitor pricing, and the customer's perception of value.

5) Promotion

Promotion is a driving factor in determining customer interest in using banking services. Promotional strategies can be implemented through advertising, rewards programs, digital marketing, and word-of-mouth communication to attract potential customers.

6) Process

A process is a systematic series of actions or procedures in delivering products and services to customers. An efficient and fast process can increase customer satisfaction and minimize bank operational costs.

7) Physical Evidence

Physical evidence supports the customer experience through visual aspects such as office design, logos, facilities, and other physical features. These tangible aspects support brand identity development and enhance customer perceptions of the quality of the products offered.

2.8 Relationship between Marketing Mix and Interest in Saving

Implementation of a good marketing mix strategy is a factor that has a significant influence on increasing customer interest in using products and making transactions at financial institutions (Jesicha Mutiara Dewi, Fitri Rohmadzany, 2024). The superior quality of savings products is an element that has been proven to have a positive influence on customers' interest in saving, both simultaneously and partially (Faruq & Jennah, 2023). In addition, product quality is a determining factor that has a significant influence on customer interest in saving (Faruq & Jennah, 2023).

Based on the theoretical foundation and previous research findings, the hypotheses in this study are:

H1: Marketing Mix Strategy has a positive effect on Customer Savings Intention.

H2: Product Attributes and Location are the marketing mix elements that most dominantly influence Savings Intention.

3. METHODOLOGY

The research method applied in this study is a descriptive quantitative method with secondary data analysis of annual savings growth reports, with a special focus on product services Tabungan Masyarakat Desa (TAMADES). The population in this study is all TAMADES customers, whose numbers are dynamic or unlimited (infinite population). The sampling technique used a non-probability sampling method with an accidental sampling technique, in which respondents who happened to meet the researcher while making transactions at the bank were used as samples (Jesicha Mutiara Dewi, Fitri Rohmadzany, 2024). The sample size was set at 84 respondents, calculated based on the Lemeshow formula to ensure data representation in testing the research model. (Devi, 2025).

The data collection process in this research involves the use of primary and secondary data to provide a comprehensive analysis. Primary data is data collected directly through a questionnaire instrument distributed to respondents using a Likert Scale rated 1 to 5 (Suryani, 2025). In addition, direct field observations were conducted to assess the physical facilities and service procedures experienced by customers. Meanwhile, secondary data was obtained through documentation studies of the company's annual reports, including customer growth figures and nominal deposit balances for the 2022-2025 period (Sri Astuty, 2024). The integration of these two data sources aims to strengthen the validity of the findings through a comparison of customer perceptions and the reality of savings growth. (Rahmat, 2024).

The data analysis stage begins by conducting a data quality test consisting of a validity test to see the accuracy of the statement items and a reliability test using Cronbach's Alpha to ensure the consistency of the research instrument (Isa, 2025). Next, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests, to ensure the regression model was free from statistical bias. The primary statistical analysis method applied was simple linear regression analysis to predict the extent of the marketing mix's influence on customer savings interest (Eva Sundari, 2023). As a final stage, a hypothesis test was carried out using a partial t-test and analysis of the coefficient of determination (R^2) to find out how large a percentage of variations in interest in saving can be explained by marketing mix variables within the banking operational framework (Syafitri & Nur, 2024).

4. RESULTS AND DISCUSSION

4.1 Results

The results of this study present objective findings regarding the growth of third-party funds at PT BPR BKK Wonosobo. Secondary data is information obtained through the company's annual reports to observe real trends in public interest in saving. The development of customer interest and nominal savings balances during the study period is presented in the following table:

Table 4.1 Development of Number of Customers and Nominal Savings Balance (2022-2025)

Year	Number of Customer (NOA)	Customer Growth (%)	Nominal Balance
2022	4.843	-	16.230.667.861
2023	6.198	27,9%	20.537.759.505
2024	7.340	19,8%	24.099.465.623
2025	8.714	17,2%	28.016.072.676
Total Growth	+3.871	79,9%	+11.785.404.815

Source: (Secondary Data of PT BPR BKK Wonosobo (processed), 2026)

Based on Table 4.1, the trend analysis observes a significant surge in the number of customers, reaching 79.9% over a four-year period. Nominal growth is the increase in savings balances from IDR 16.2 billion to over IDR 28 billion by the end of 2025. In addition to secondary data, this study also analyzed primary data collected through questionnaires from 84 respondents.

Table 4.2 Respondent Characteristics (n=84)

Characteristics	Category	Frequency	Percentage
Gender	Man	58	69%
	Woman	26	31%
Age	17-25 Th	13	15%
	26-35 Th	28	33%
	>36 Th	43	52%
Work	Farmer	38	45%
	Self-employed	31	37%
	Employee	15	18%

Source: (Processed primary data, 2026.)

Based on Table 4.2, the majority of respondents (52%) were in the age group above 36 years old and worked as farmers. The results of the data quality test prove that the research instrument has met the validity and reliability criteria with a Cronbach's Alpha value above 0.70. Furthermore, the regression analysis shows the coefficient of determination value. The results of the statistical test for the coefficient of determination are presented in the table below:

Table 4.3 Results of the Determination Coefficient Test

Variables	R square	Influence Percentage
Marketing Mix → Interest in Saving	0,900	90%

Source: (SPSS Data Processing Results (processed), 2026)

The results of the data quality test indicate that the instrument has met the validity and reliability criteria. Based on Table 4.3, the Coefficient of Determination (R^2) value is 0.900. This confirms that the marketing mix variable has a very dominant influence and contributes 90% to the customer savings interest variable, while the remaining 10% is influenced by other factors outside this research model.

4.2 Analysis

Based on the findings of this study, it can be concluded that the final results show that the marketing mix strategy according to Philip Kotler in (Devi, 2025) proven to have a positive and significant influence on customers' interest in saving PT BPR BKK Wonosobo. This finding is concrete evidence where the effectiveness of the marketing mix (7P) has succeeded in driving customer growth by 79.9% (from 4,843 to 8,714 people) and increasing the nominal balance to reach IDR 28,016,072,676 by the end of 2025. TAMADES product elements and strategic office location are the most dominant factors influencing public interest because they provide a sense of security and ease of access.

In line with this, service quality according to Parasuraman, Zeithaml, & Berry refers to observational studies (Rahmat, 2024) is a comprehensive assessment or evaluation by customers of the perceived superiority of the bank's physical facilities and service procedures. The excellent service quality of BPR BKK Wonosobo staff has been proven to provide a sense of security and comfort, which directly serves as a key foundation for maintaining customer trust.

Furthermore, consumer behavior according to Kotler and Keller is based on the approach (Jesicha Mutiara Dewi, Fitri Rohmadzany, 2024) is a study of the decision-making process individuals go through when selecting and transacting directly with banking products to meet their financial needs. Increasingly rational public behavior in assessing bank security and the attractiveness of lottery prizes has fueled a highly dynamic customer growth trend during the study period.

As a reinforcement of these achievements, interest theory refers to analysis (Eva Sundari, 2023) is a psychological drive within the community that influences their intentions and decisions to set aside and entrust their funds to financial institutions. The surge in customer numbers, reaching 8,714 people by 2025, is a clear demonstration that the cognitive interest of local communities has been successfully predicted and converted into concrete savings actions thanks to the marketing incentives provided by banks.

5. CONCLUSION

The effectiveness of the marketing mix strategy at PT BPR BKK Wonosobo has proven to be a key driver in increasing customer interest in saving. Psychologically, this interest in saving is not simply a financial decision, but rather a powerful emotional and

cognitive drive. A sense of security, comfort, and a high level of public trust in banking institutions are the main psychological foundations that have been effectively built through this marketing strategy. From a product and service perspective, the superior features of the TAMADES product and the strategic location of its operational offices have proven to be dominant factors influencing public appeal. These advantages are further strengthened by the excellent service quality of the bank's staff, who consistently provide easy access for customers. Ultimately, transactionally, the combination of strong psychological motivation and superior banking services has been successfully translated into concrete economic action. This success is evidenced by the high intensity of new account openings and the significant and sustained surge in accumulated savings balances over each period.

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