

ANALYSIS OF THE EFFECT OF ADVERTISING, SALES PROMOTION, AND PUBLIC RELATIONS ON SAVING DECISIONS AT PT. BANK NEGARA INDONESIA (PERSERO) Tbk. SURAKARTA OFFICE

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Abstract: This study aims to analyze the influence of advertising, sales promotion, and public relations on customers' saving decisions for BNI Taplus at PT Bank Negara Indonesia (Persero) Tbk. Surakarta Branch Office. The research method employed is a quantitative approach with a survey technique using questionnaires distributed to 100 respondents. The data were analyzed using multiple linear regression, classical assumption tests, as well as F-tests and t-tests. The results of the study indicate that simultaneously, advertising, sales promotion, and public relations have a significant effect on saving decisions. Partially, each of these variables also has a positive and significant influence. These findings demonstrate that integrated marketing communication activities play an important role in influencing customers' decisions in the banking sector. This research is expected to serve as a reference for bank management in formulating more effective marketing strategies in the future.

Keywords: *Advertising, Sales Promotion, Public Relations, Saving Decision*

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1. Introduction

Banking has an important role in the national economy, especially in collecting public funds in the form of savings and distributing them back in the form of credit. One of the main products offered by banks to attract public funds is savings. The public's decision to save is influenced by various factors, one of which is through the marketing communication strategy implemented by the bank.

Amidst the tight competition between banks, especially state-owned banks and digital banks, PT Bank Negara Indonesia (Persero) Tbk. or BNI continues to strive to increase the number of customers through various marketing programs. In Surakarta City, BNI Surakarta Branch Office seeks to attract new customers through various promotional strategies, including advertising, sales promotions, and public relations. Each of these strategies plays an important role in shaping public perception and influencing their decision to save. According to (Kotler & Keller, 2021), one of the determining factors of marketing success is integrated marketing communication (IMC) which includes advertising, sales promotion, and public relations. In the banking industry, these three elements not only function as communication tools, but also shape the image and public trust in banking products.

Advertising, for example, plays an important role in building brand awareness and providing information about the advantages of savings products. Sales promotions provide direct incentives to potential customers, such as gifts, discounts on administration fees, or prize draws, to encourage savings decisions. Meanwhile, public relations is tasked with maintaining a positive company image through CSR activities, sponsorships, and participation in various local events that can increase closeness to the community.

Top Brand is based on the results of research on Indonesian consumers. The brand must be selected by consumers through survey results by looking at three parameters, namely top of mind awareness (which is based on the brand first mentioned by respondents when the product category is mentioned), last used (which is based on the brand last used/consumed by respondents in 1 re-purchase cycle), and future intention (which is based on the brand that they want to use or consume in the future).

The following are the results of the Top Brand Award for the savings product category as seen in Table 1.1.

Table 1.
Savings Product Ranking Based on
Top Brand Award

Peringkat	2020	2021	2022	2023	2024
1	Tahapan BCA	Tahapan BCA	Tahapan BCA	Tahapan BCA	Tahapan BCA
2	BRI BritAma	BRI BritAma	BRI BritAma	BRI BritAma	BRI Simpedes
3	Tabungan Mandiri	Tabungan Mandiri	Tabungan Mandiri	Tabungan Mandiri	BRI BritAma
4	BRI Simpedes	BRI Simpedes	BRI Simpedes	BRI Simpedes	BNI Taplus
5	BNI Taplus	BNI Taplus	BNI Taplus	BNI Taplus	Tabungan Mandiri
6	Bank DKI	Tabungan Mandiri	Bank DKI	Bank DKI	Tabungan Monas

Source : (Top Brand Award, 2024)

Based on Table 1.1, it can be seen that the BNI Taplus savings product has entered the top 5 positions for the past 4 years and has succeeded in occupying position 4 in 2024 in the banking savings product category. From the table, it is clear that the BNI Taplus savings product has not become the best product chosen by consumers.

Public relations activities carried out by BNI bank by holding partnership programs with communities that have potential micro and small businesses, BNI Partnership Program activities are focused on the Creative Industry, Agribusiness and Maritime throughout Indonesia. For example, BNI Village in the Food Security Sector in Lumajang and Pujon. BNI Creative Industry Villages include BNI Batik Tulis Village Lasem, BNI Weaving Village South Sumatra, BNI Weaving Village Pandai Sikek, BNI Borobudur Magelang Tourism Village. BNI Fisheries sector villages include BNI Muara Angke Village and BNI Brondong Lamongan Fishermen Village. In addition, BNI Bank also carries out the BNI Go Green program, which is one of BNI's missions, namely to increase awareness and responsibility for the environment and society. BNI's concern for environmental problems because as an organization, BNI needs a well-maintained environment and nature for the survival of life and maintaining business continuity. An example of BNI's activities is building City Forests and Parks in several cities in Indonesia.

Consumers' penchant for seeking information from various sources before deciding to save at a bank is one of the things that companies must pay attention to. Therefore, financial institutions need to monitor consumer behavior in making decisions that are considered if they are going to save at a bank. (Putri & Yudha, 2021)

Top Brand Award 2024 data shows that BNI Taplus is still ranked 4th in the national savings product category, below Tahapan BCA and BRI Simpedes. This position shows that although BNI is actively carrying out various promotional programs, it has not been able to achieve the top position as the savings product of choice for the community. This condition indicates the importance of evaluating the effectiveness of marketing communication activities carried out, especially in the Surakarta Branch Office environment.

Several previous studies have shown mixed results regarding the influence of advertising, sales promotions, and public relations on consumer decisions. (Putri & Yudha, 2021) states that advertising and public relations are significant to consumer decisions. On the other hand, (Nuraini & Wibowo, 2020) found different results in the context of Islamic banking. For sales promotion, (Suryadi & Febriyanti, 2022) demonstrates the effectiveness of digital promotion, while (Saputro, 2021) calling conventional promotions less effective. While (Indrawan & Setiawan, 2020) stated that CSR as part of public relations is significant in building loyalty. The variation of the results shows that there is a research gap that needs to be studied, especially in the environment of state-owned banks such as BNI in Surakarta.

From the various studies, various findings have been produced regarding the influence of customer satisfaction. The different research findings have given rise to a research gap. This is essential in determining the success of a bank to remain competitive amidst the tight competition between financial institutions and to identify factors that significantly influence savings decisions. Previous studies have produced different findings:

Advertising: (Putri & Yudha, 2021) significant, whereas (Nuraini & Wibowo, 2020) different for Islamic banks.

Sales promotion : (Suryadi & Febriyanti, 2022) digitally significant, while (Saputro, 2021) calling conventional less effective.

Public relations: (Indrawan & Setiawan, 2020) significant to loyalty, while (Putri & Yudha, 2021) significant to the initial customer decision. This condition shows the existence of a research gap per variable, especially in the context of state-owned banks in Surakarta.

Seeing the importance of saving decisions to be studied, and the high level of correlation between advertising, sales promotion, and public relations variables on saving decisions and the many differences in research results (research gap) and the emergence of management phenomena, researchers are interested in conducting further research in analyzing the influence of independent variables (advertising, sales promotion, and public relations) on the dependent variable, namely saving decisions with the object of research at PT Bank Negara Indonesia (Persero), Tbk. Surakarta Branch Office.

From the description above, the researcher is interested in taking the title ANALYSIS OF THE EFFECT OF ADVERTISING, SALES PROMOTION, AND PUBLIC RELATIONS ON SAVING DECISIONS AT PT. BANK NEGARA INDONESIA (PERSERO) Tbk. SURAKARTA OFFICE

2. Literature Review

2.1 Bank

According to the Republic of Indonesia Law Number 10 of 1998 concerning Banking (Republik Indonesia, 1998) Regarding Banking, a bank is a business entity that collects funds

from the public in the form of savings and distributes them to the public in the form of credit and/or other forms in order to improve the standard of living of the people.

2.2 Advertising

Advertising is an important element in the promotional mix that companies use to convey messages to consumers. (Kotler & Armstrong, 2022), advertising is a form of non-personal communication paid for by an identified sponsor and designed to spread informative or persuasive messages about ideas, products, or services to a target audience.

In the banking context, advertising is used as a means to provide information about bank services and products, build brand awareness, and persuade people to use these services, including savings products.

2.3 Sales Promotion

Sales promotion is an important component in the promotion mix, public relations, personal selling, and direct marketing. According to (Kotler & Keller, 2021), sales promotions are various short-term activities designed to provide additional incentives to consumers, retailers, or salespeople to accelerate purchasing decisions or use of services. In the context of the banking industry, sales promotions are used as a tool to attract new customers, increase transaction frequency, and introduce new products such as digital savings, education savings, or sharia-based savings.

2.4 Public relations

Public relations (PR) is an important element in the promotion mix that aims to build a positive image of the company in the eyes of the public. According to (Kotler & Keller, 2021), public relations is a management function that creates, develops, and maintains reciprocal relationships between an organization and key groups (stakeholders) that influence its operations.

In the banking context, PR is used as a means of two-way communication between banks and the public, so that it can increase trust, loyalty, and the reputation of the institution.

2.5 Decision To Save

The decision to save is a decision-making process by individuals or communities to save part of their income in the form of savings in financial institutions such as banks. According to (Kotler & Keller, 2021) Consumer decisions are the result of a series of stages ranging from awareness, interest, evaluation, to real action. In the context of banking, this also applies to savings decisions.

According to (Dharmmesta & Handoko, 2020), the decision to save money is not only influenced by external factors such as promotions or bank reputation, but also by internal factors such as motivation, perception, attitude, and a person's level of financial literacy. According to (Kotler & Keller, 2021), the specific purchasing decision process consists of the following sequence of events: problem recognition, need search, evaluation of alternatives, purchase decision and post-purchase behavior.

3. Research Methods

This study uses a quantitative method, because it focuses on measuring the relationship between variables numerically. This approach is used to test the hypothesis about the influence

of advertising, sales promotion, and public relations on customer savings decisions at BNI Surakarta Branch Office.

Method of collecting data

According to (Sugiyono & Lestari, 2021) data collection based on the technique is interview, questionnaire and observation. The data collection method used is by distributing questionnaires which is a data collection technique carried out by giving a set of written questions or statements to respondents to be answered. The questionnaire uses a Likert scale of 1-5, where 1 = strongly disagree and 5 = strongly agree. Distributed to 100 respondents who are customers of BNI Taplus PT Bank Negara Indonesia (Persero) Tbk. Surakarta Branch Office.

Based on the formulation of the problem studied by the author, the objectives of this research are:

1. Analyzing the significance of the influence of advertising factors partially on the decision to save money at BNI Taplus at the BNI Surakarta branch office.
2. Analyzing the significance of the influence of sales promotion factors partially on the decision to save money at BNI Taplus at the BNI Surakarta branch office.
3. Analyzing the significance of the influence of public relations factors partially on the decision to save money at BNI Taplus at the BNI Surakarta branch office.

4. Discussion and Research Results

The Influence of Advertising on Saving Decisions

Based on the testing of hypothesis 1, the advertising variable has a partially significant influence on the decision to save with BNI Taplus at BNI Surakarta Branch Office. This is evident from the t-count value of 4.279, which is greater than the t-table value of 1.9847, or a significance level of 0.000, which is less than 0.05. In this study, advertising plays an important role in enhancing the saving decision-making process, as appropriate advertising can increase the number of customers saving with BNI Taplus at BNI Surakarta Branch Office. This finding supports the study conducted by (Putri & Yudha, 2021), which states that advertising has a significant influence on consumer decision-making.

The Influence of Sales Promotion on Saving Decisions

Based on the testing of hypothesis 2, the sales promotion variable has a partially significant influence on the decision to save with BNI Taplus at BNI Surakarta Branch Office. This can be seen from the t-count value of 3.636, which is greater than the t-table value of 1.9847, or a significance level of 0.000, which is less than 0.05. In this study, sales promotion plays an important role in enhancing the saving decision-making process, as proper promotions can increase the number of customers saving with BNI Taplus at BNI Surakarta Branch Office. This finding supports the research conducted by (Suryadi & Febriyanti, 2022) which states that promotion has a significant effect on customers' saving decisions.

The Influence of Public Relations on Saving Decisions

Based on the testing of hypothesis 3, the public relations variable has a partially positive and significant influence on the decision to save with BNI Taplus at BNI Surakarta Branch Office. This is indicated by the t-count value of 5.140, which is greater than the t-table value of 1.9847, or a significance level of 0.000, which is less than 0.05. In this study, public relations

play an important role in improving the saving decision-making process because good public relations efforts can enhance the company's image and increase the number of customers saving with BNI Taplus at BNI Surakarta Branch Office. This finding supports the study conducted by (Indrawan & Setiawan, 2020) which states that public relations significantly influence saving decision-making.

5. Conclusion

From this research it can be concluded that Partially, each variable:

- a. Advertising has a positive and significant effect on saving decisions. The more effective the advertising media used, the more people's interest in becoming customers increases.
- b. Sales promotions also have a positive and significant effect on saving decisions. Promotional programs such as direct prizes, administration discounts, and sweepstakes have proven to be able to attract public interest.
- c. Public relations exert a positive and significant influence on saving decisions. CSR initiatives and public communication conducted by BNI are effective in building a positive image and increasing public trust.

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