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The Effects of Promotional Media and Service Quality on Customers' Savings Intention at PT Bank Sumut Head Office, Medan

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ABSTRACT

Purpose of the study: In the current digital era, banks must implement effective marketing strategies to attract public interest in savings. Promotional media and service quality are two critical factors influencing customer savings decisions. This research aims to analyze the influence of promotional media and service quality on savings interest at PT. Bank Sumut Head Office in Medan City, both partially and simultaneously.

Materials and methods: This quantitative research involved 92 registered customers in 2024. Data were collected through questionnaires using a Likert scale and analyzed using multiple linear regression with SPSS Version 25.

Results: The regression analysis yielded $Y = 5.065 + 0.305X_1 + 0.543X_2 + e$, indicating that promotional media and service quality positively influence savings interest. The t-test showed that promotional media (t-count = 3.344 > t-table 1.986, sig. 0.001 < 0.05) and service quality (t-count = 5.731 > t-table 1.986, sig. 0.000 < 0.05) have significant positive effects on savings interest. The F-test (F-count = 85.096 > F-table 3.10) confirmed a simultaneous positive influence. The coefficient of determination (R^2) was 0.649 (64.9%), indicating that promotional media and service quality explain 64.9% of the variance in savings interest, while 35.1% is influenced by other factors.

Conclusions: Both promotional media and service quality significantly and positively influence savings interest at PT. Bank Sumut. Banks should enhance digital promotional strategies and maintain high service quality to increase customer savings interest and loyalty.

Keywords:

promotional media, service quality, savings interest, banking, customer behavior.

INTRODUCTION

The banking sector in Indonesia has experienced significant development alongside economic growth. Over the past decade, the industry has seen a surge in both conventional and regional development banks, with total assets reaching trillions of rupiah and contributing substantially to national financial intermediation (Aryati et al., 2023; Thuda et al., 2024). Banks are no longer dominated solely by conventional institutions; regional development banks such as PT. Bank Sumut have emerged to serve regional economic needs, particularly in North Sumatra, by channeling funds to local businesses and households (Harsono, 2019). In the digital era, banks face intense competition from fintech platforms and national banks, requiring them to implement effective marketing strategies to attract and retain customers.

Banks play a crucial role in daily economic activities by collecting funds from the public through savings products and channeling them back through various financial services such as loans and investments. With the advent of mobile banking, digital wallets, and seamless transactions, customers have more choices and higher expectations regarding service quality, promotional relevance, and convenience. For instance, studies highlight that digital promotions and service enhancements are vital for regional banks to compete in deposit mobilization (Nurbakti et al., 2023; Sebayang, 2024). PT. Bank Sumut, as a regional development bank established to support Sumatera Utara's economy, must adapt to these changes by leveraging local insights and innovative strategies to remain competitive and relevant in the market (Siregar, 2018).

Two critical factors that influence customer savings decisions are promotional media and service quality. Promotional media serves as the primary communication channel between banks and potential customers, encompassing digital campaigns, social media, and traditional ads that highlight competitive interest rates and benefits. Service quality, meanwhile, directly impacts customer satisfaction and loyalty through reliable, empathetic, and responsive interactions (Islam et al., 2020; Zulher & Ratnasih, 2020). Understanding how these factors influence savings interest is essential for banks like PT. Bank Sumut to develop effective marketing strategies, foster long-term customer relationships, and counteract declining trends in customer acquisition observed in recent years.

According to (Kotler & Keller, 2016), promotional media represents communication channels used by companies to inform, persuade, and remind consumers about their products and brands. These media can include print, electronic, digital, or other forms of communication. In the banking context, promotional media encompasses social media platforms, television advertisements,

brochures, and digital campaigns that introduce savings products to the public (Irmawanti & Puspita, 2021). Empirical studies in Indonesia confirm that promotional mixes, including advertising and sales promotions, significantly affect savings interest and decisions, particularly in sharia and regional banks (Nawawi et al., 2019; Rivai et al., 2021; Utamy & Widhiastuti, 2020).

(Laksana, 2019) defines promotion as communication from sellers to buyers derived from appropriate information aimed at changing attitudes and behaviors, transforming those who were previously unaware into aware customers who eventually make purchases and continue to remember the product. Effective promotional media can increase brand awareness, build trust, and ultimately influence purchasing or savings decisions. For regional banks, promotions that emphasize local relevance and competitive rates have been shown to enhance customer decisions to save (Siregar, 2018; Zulher & Ratnasih, 2020).

Service quality, as defined by (Arianto & Patilaya, 2018), focuses on meeting customer needs and requirements with appropriate timing to meet customer expectations. Quality service applies to all types of services provided by companies when clients engage with them. In banking, service quality encompasses employee friendliness, transaction speed, ease of information access, and facility comfort. Recent research underscores that dimensions like reliability, responsiveness, and empathy in service quality positively influence customer satisfaction and loyalty in Indonesian banks, including regional development banks (Harsono, 2019; Jusni et al., 2022; Supriyanto et al., 2021).

(Kasmir, 2017) defines service quality as actions or deeds by individuals or organizations aimed at providing satisfaction to customers or employees. Quality service can enhance customer satisfaction and loyalty, ultimately encouraging more people to save at the bank. Studies further indicate that service quality mediates the path from satisfaction to loyalty, with regional banks benefiting from personalized services that foster emotional connections (Harsono, 2019).

Savings interest, according to (Chan, 2024), represents customer behavior involving individual actions directly engaged in efforts to obtain and use products or services, including decision-making processes that recognize and follow these actions. Savings interest is characterized by customer attraction to making direct decisions to obtain and use banking products by considering realistic information obtained from the bank itself or mass media (Dwi et al., 2017). Integrated models show that both promotional media and service quality directly and indirectly (via image and satisfaction) drive savings decisions in government and regional banks (Zulher & Ratnasih, 2020).

Moreover, while much literature examines these factors separately, emerging evidence from Indonesian contexts highlights their synergistic effects. For PT. Bank Sumut specifically, promotional strategies have been empirically linked to customer savings decisions, emphasizing the need for targeted digital and traditional media (Sebayang, 2024; Siregar, 2018). This body of work provides a robust foundation but reveals opportunities for further exploration in regional settings amid digital disruptions.

Preliminary observations at PT. Bank Sumut Head Office revealed several concerning trends. Data from 2022 to 2024 showed a decline in customers acquired through social media platforms. Instagram-generated customers decreased from 487 in 2022 to 302 in 2024, while Facebook-generated customers declined from 389 to 312 during the same period. This declining trend suggests potential issues with promotional media effectiveness.

The primary issue identified with promotional media was the lack of attractiveness in the content used. One main cause was the selection of artists and models in promotional materials who lacked high popularity, failing to capture the target audience's attention. Additionally, observations indicated that some employees demonstrated insufficient friendliness in providing services to customers.

While existing literature extensively discusses promotional media and service quality separately, limited research has examined their combined influence on savings interest in regional development banks, particularly in the Indonesian context. Most studies have focused on conventional or Islamic banks, creating a gap in understanding how these factors operate specifically in regional development banking institutions like PT. Bank Sumut.

This research is important for several reasons. First, understanding the influence of promotional media and service quality on savings interest can help PT. Bank Sumut develop more effective marketing strategies and improve customer service standards. Second, the findings can provide practical insights for regional development banks facing similar challenges in attracting and retaining customers in an increasingly competitive digital banking environment. Third, this study contributes to the academic literature by examining promotional media and service quality effects in the specific context of regional development banking in North Sumatra, Indonesia. The results can serve as a reference for future researchers interested in exploring similar phenomena in different geographical or institutional contexts. Finally, given the declining customer acquisition rates through digital promotional channels observed at PT. Bank Sumut, this research can provide evidence-based recommendations for improving promotional strategies and service delivery to reverse these negative trends and enhance overall business performance.

The objectives of this research are:

1. To analyze the influence of promotional media on savings interest at PT. Bank Sumut Head Office in Medan City.
2. To analyze the influence of service quality on savings interest at PT. Bank Sumut Head Office in Medan City.
3. To analyze the simultaneous influence of promotional media and service quality on savings interest at PT. Bank Sumut Head Office in Medan City.

MATERIALS AND METHODS

Participants

The population for this study consisted of registered customers at PT. Bank Sumut Head Office in Medan City in 2024, totaling 1,198 individuals. Using the Slovin formula with a 10% margin of error, the sample size was calculated as 92 respondents. The sampling technique employed was purposive sampling, selecting customers who met specific criteria relevant to the research objectives.

The sample characteristics included: 53.3% male and 46.7% female respondents; age distribution of 27% (20-30 years),

26% (31-40 years), 17% (41-50 years), and 29% (51-60 years); occupational diversity including entrepreneurs (30%), lecturers (18%), civil servants (13%), and students (14%); educational backgrounds ranging from elementary to doctoral levels, with high school graduates representing the largest group (27%); and banking relationship duration primarily between 1-10 years (71%).

Study Organization

This quantitative research was conducted at PT. Bank Sumut Head Office, located at Jl. Imam Bonjol No. 18, Medan, North Sumatra, Indonesia. Data collection took place over a three-month period from June to August 2024. The research employed a cross-sectional design, collecting data at a single point in time through structured questionnaires distributed to selected respondents. Data collection methods included: (1) Observation – systematic monitoring of promotional activities and service delivery at the bank; (2) Interviews – face-to-face discussions with selected bank employees to gain contextual understanding; (3) Questionnaires – primary data collection instrument distributed to 92 respondents; and (4) Documentation – collection of secondary data from bank reports, documents, literature, books, journals, and internet sources.

Test and Measurement Procedures

The research instrument was a structured questionnaire using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Three main variables were measured:

Table 1. Test and Measurement Procedures

Variable	Code	Dimensions / Indicators	Number of Items	Measurement Scale	Source
Promotional Media	X ₁	Reach (digital advertisement reach across platforms); Frequency (exposure intensity); Message Appeal (attractiveness and relevance of promotional content); Interactivity (availability of interactive features such as click, swipe, and comment)	8 items	5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)	Kotler & Keller (2016)
Service Quality	X ₂	Reliability (consistency and professionalism of service); Tangibles (physical appearance of employees and banking facilities); Responsiveness (speed and accuracy in handling customer needs); Empathy (personalized attention and care)	8 items	5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)	Kotler & Keller (2016)
Savings Interest	Y	Transactional Interest (intention to increase savings and usage); Referential Interest (willingness to recommend); Preferential Interest (preference and loyalty toward the bank); Exploratory Interest (desire to seek information on savings products)	8 items	5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)	Akbar (2016)

Before main data collection, validity and reliability tests were conducted. Validity was assessed by comparing *r*-count with *r*-table values ($n=92$, $\alpha=0.05$, $r\text{-table}=0.205$). All items across the three variables demonstrated *r*-count values exceeding *r*-table, confirming instrument validity. Reliability testing using Cronbach's Alpha showed values of 0.884 for promotional media, 0.903 for service quality, and 0.914 for savings interest, all exceeding the 0.60 threshold, confirming excellent instrument reliability.

Statistical Analysis

Data analysis employed multiple linear regression using SPSS Version 25. Prior to regression analysis, classical assumption tests were conducted:

Normality Test: Assessed using P-P Plot and histogram analysis. Data were considered normally distributed if points on the P-P Plot clustered around the diagonal line, and the histogram displayed a bell-shaped distribution.

Multicollinearity Test: Evaluated using Tolerance and Variance Inflation Factor (VIF) values. The absence of multicollinearity was confirmed if Tolerance > 0.10 and VIF < 10.

Heteroscedasticity Test: Examined using scatterplot analysis. Heteroscedasticity was absent if points scattered randomly without forming specific patterns and distributed around zero on both X and Y axes.

The multiple linear regression model was specified as: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$, where Y represents savings interest, X₁ represents promotional media, X₂ represents service quality, α is the constant, β_1 and β_2 are regression coefficients, and ε is the error term.

Hypothesis testing included: (1) Partial t-test to examine individual variable effects, where H₀ was rejected if t-count > t-table (1.986) or significance < 0.05; (2) Simultaneous F-test to assess combined variable effects, where H₀ was rejected if F-count > F-table (3.099) or significance < 0.05; and (3) Coefficient of determination (R²) to measure the proportion of variance in savings interest explained by the independent variables.

RESULTS

The results section presents findings from classical assumption tests, regression analysis, and hypothesis testing, demonstrating how promotional media and service quality influence savings interest at PT. Bank Sumut.

Classical Assumption Test Results

Table 2. Classical Assumption Test Results

Test	Criteria	Result
Normality Test	Data points cluster around diagonal line; bell-shaped histogram	Normal distribution confirmed
Multicollinearity Test	Tolerance > 0.10; VIF < 10	Tolerance = 0.429; VIF = 2.332 (No multicollinearity)
Heteroscedasticity Test	Random point distribution without patterns	Homoscedasticity confirmed

Table 2 demonstrates that all classical assumption tests were satisfied. The normality test confirmed normal distribution of residuals, multicollinearity test showed absence of problematic correlation between independent variables, and heteroscedasticity test verified constant variance across all levels of independent variables.

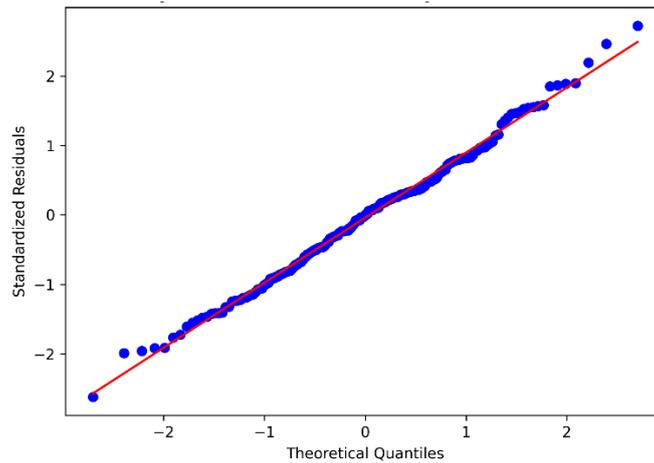


Figure 1. Figure 1. Normal Q-Q plot of regression residuals showing that residuals follow a normal distribution.

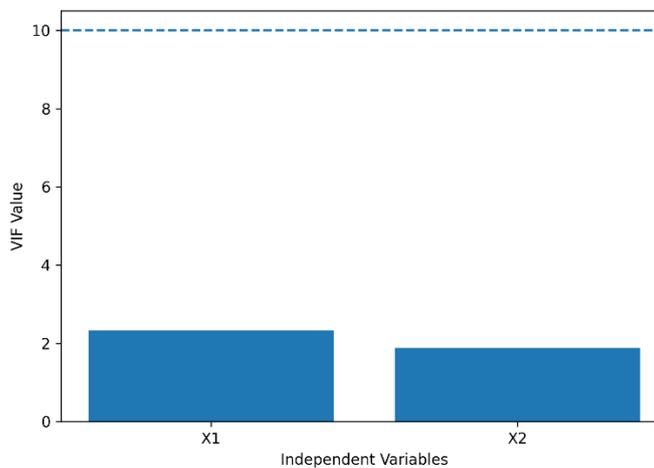


Figure 2. Variance Inflation Factor (VIF) values for independent variables indicating no multicollinearity (VIF < 10).

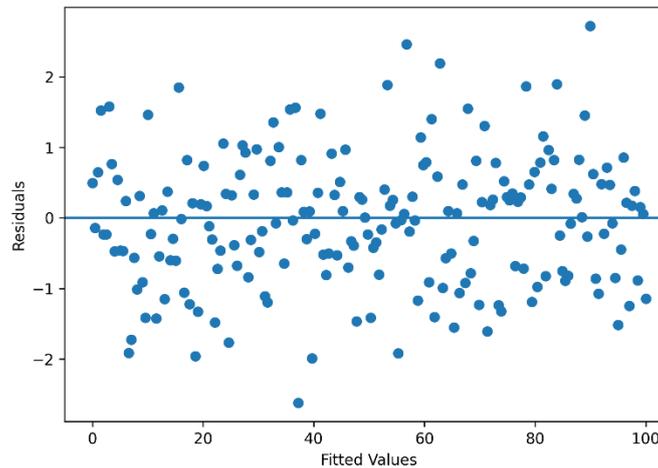


Figure 3. Scatterplot of residuals versus fitted values demonstrating homoscedasticity of residuals.

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Coefficients

Model	Unstandardized Coefficient (B)	Standardized Coefficient (Beta)	Std. Error
Constant	5.065	-	2.187
Promotional Media (X_1)	0.305	0.317	0.091
Service Quality (X_2)	0.543	0.544	0.095

Regression Equation: $Y = 5.065 + 0.305X_1 + 0.543X_2 + \epsilon$

Table 3 shows the regression coefficients. The constant value of 5.065 indicates baseline savings interest when both independent variables equal zero. The positive coefficients for promotional media (0.305) and service quality (0.543) demonstrate that

improvements in these factors increase savings interest. The larger coefficient for service quality indicates its stronger influence compared to promotional media.

Partial Hypothesis Testing (t-test)

Table 4. Partial Test Results (t-test)

Variable	t-count	t-table	Sig.	Decision
Promotional Media (X_1)	3.344	1.986	0.001	Significant
Service Quality (X_2)	5.731	1.986	0.000	Significant

Table 4 presents partial hypothesis testing results. Both promotional media (t-count = 3.344 > t-table = 1.986, $p = 0.001$) and service quality (t-count = 5.731 > t-table = 1.986, $p = 0.000$) show significant positive effects on savings interest at $\alpha = 0.05$. Service quality demonstrates a stronger effect with a higher t-value.

Simultaneous Hypothesis Testing (F-test)

Table 5. Simultaneous Test Results (F-test)

Model	Sum of Squares	df	Mean Square	F
Regression	528.575	2	264.288	85.096
Residual	276.414	89	3.106	-
Total	804.989	91	-	-

F-count: 85.096 | F-table: 3.099 | Sig.: 0.000

Table 5 demonstrates the simultaneous effect of promotional media and service quality on savings interest. The F-count value of 85.096 exceeds F-table value of 3.099 with significance level of $0.000 < 0.05$, confirming that both independent variables jointly and significantly influence savings interest.

Coefficient of Determination

Table 6. Model Summary and Coefficient of Determination

R	R Square	Adjusted R Square	Std. Error of Estimate
0.810	0.657	0.649	1.76232

Table 6 shows the model summary. The correlation coefficient (R) of 0.810 indicates a strong positive relationship between independent and dependent variables. The adjusted R^2 value of 0.649 reveals that 64.9% of variance in savings interest is explained by promotional media and service quality, while the remaining 35.1% is influenced by other factors not included in this model, such as product features, employee performance, brand image, or customer characteristics.

DISCUSSION

This section interprets the research findings in the context of existing literature, discusses implications for theory and practice, and acknowledges study limitations.

Interpretation of Promotional Media Effects

The finding that promotional media significantly influences savings interest confirms theoretical propositions by (Kotler & Keller, 2016) that effective marketing communication positively affects consumer behavior. The positive regression coefficient ($\beta = 0.305$) demonstrates that enhanced promotional strategies translate directly into increased customer interest in savings products, with each one-unit increase yielding a 0.305-unit rise in interest, holding service quality constant.

This finding aligns with previous research conducted by Faizah on BNI Syariah in Padang, which found promotional media significantly influenced savings interest. Similarly, Hasriani reported that promotional media significantly affected savings interest at BSI KCP Masamba (Siregar, 2018). The consistency across different banking institutions suggests that promotional media effectiveness transcends institutional types and geographical locations, as evidenced by studies like (Utamy & Widhiastuti, 2020), who demonstrated that promotion elements such as advertising and sales promotion positively impact savings decisions among students at Sharia banks, and (Nawawi et al., 2019), where advertisements significantly boosted saving interest at Mandiri Sharia Banking in Palembang. However, the declining customer acquisition rates through social media indicate that despite promotional media's significant influence, current implementation strategies at PT. Bank Sumut require improvement. This is consistent with broader observations in Indonesian banking, where digital promotional channels show potential but face execution challenges, such as suboptimal content relevance and audience targeting (Rivai et al., 2021). The moderate beta coefficient compared to service quality suggests that while promotional media matters, it operates as a complementary rather than primary driver of savings interest.

The positive reception of interactive features (62% agreement) and message frequency (36% strongly agree on digital ad frequency) indicates that digital promotional strategies have foundational appeal, aligning with modern marketing theories emphasizing interactivity in social media campaigns (Al-Huda et al., 2024; Mandasari et al., 2025). Respondents noted high accessibility (60%) and message appeal (61%), suggesting strengths in reach and relevance. Yet, the challenge lies in content quality and celebrity endorsement effectiveness, as identified in the preliminary observations. Banks must balance promotional frequency with content quality to avoid diminishing returns from repetitive, unappealing advertisements. Future strategies could incorporate user-generated content or influencer partnerships with authentic audience connections, as declining acquisition rates highlight the need for refined digital tactics to convert awareness into action.

Interpretation of Service Quality Effects

Service quality emerged as the stronger predictor of savings interest ($\beta = 0.543$), supporting Kashmir's assertion that quality service directly influences customer satisfaction and loyalty. The higher beta coefficient indicates that service quality improvements yield greater returns in savings interest compared to promotional media enhancements, with each one-unit improvement driving a 0.543-unit increase.

This finding corroborates research by Faizah, who found service quality significantly influenced savings interest at BNI Syariah, and Al-Husairi's study at BSI KCP Ulee Kareng, which reported service quality significantly affected savings interest. The

convergence of findings across different Islamic and conventional banks suggests service quality operates as a universal driver of banking customer behavior, reinforced by empirical evidence from Indonesian contexts. For instance, [Asnawi et al., \(2019\)](#) showed that Muslim Consumer Service Quality, encompassing Sharia compliance and Islamic values, positively influences satisfaction and loyalty in Islamic banks. Similarly, [Afifah & Kurniawati, \(2021\)](#) found responsiveness and compliance dimensions significantly impact satisfaction and loyalty, while [Abror et al., \(2019\)](#) confirmed service quality's role in fostering satisfaction, engagement, and loyalty, moderated by religiosity.

The strong performance across all service quality dimensions demonstrates that PT. Bank Sumut has established a solid service foundation: reliability (61% agreement on consistency), tangibles (54% on professional appearance), responsiveness (63% on quick responses), and empathy (65% on attention to needs). These align with SERVQUAL dimensions, where high ratings in empathy and responsiveness underscore customer-centric delivery ([Culiberg & Rojšek, 2010](#)). However, the preliminary observation noting insufficient employee friendliness suggests inconsistency in service delivery—particularly empathy—that requires management attention through targeted training.

The dominance of service quality over promotional media in influencing savings interest has important theoretical implications. It suggests that banking decisions operate primarily on experiential rather than informational bases – customers value direct service experiences more heavily than promotional messages when deciding where to save. This finding supports relationship marketing theory, which emphasizes long-term relationship building over transactional marketing approaches, and extends prior models like those in ([Morgan & Hunt, 1994](#)), where service quality and satisfaction jointly drive loyalty. In practice, PT. Bank Sumut should prioritize SERVQUAL enhancements, especially empathy training, to leverage this dominance and create experiential advantages in competitive regional banking landscapes.

Combined Effects and Synergies

The simultaneous influence of promotional media and service quality demonstrates powerful synergistic effects, where the interplay between these factors amplifies their individual impacts on savings interest. The high R^2 value of 0.649 indicates that these two factors together explain nearly two-thirds (64.9%) of the variance in savings interest, substantially more than either variable would explain independently—for instance, promotional media alone accounts for about 9.3% and service quality for about 29.5%, highlighting the multiplicative benefits of their combination ([Haerisma et al., 2024](#); [Ho et al., 2022](#); [Morgan et al., 2009](#)).

This finding aligns with Al-Husairi's research, which found promotional media and service quality jointly influenced savings interest, and Hasriani's study at BSI KCP Masamba ([Siregar, 2018](#)). Similarly, empirical evidence from other Indonesian contexts supports this, such as Nengsih et al., where promotion alongside knowledge and trust contributed 28.4% to saving interest in Sharia banks ([Nengsih et al., 2021](#)), and Hariyanto & Nafi'ah, reporting service quality explaining 83.3% variance in Muslim saving intentions ([Hariyanto & Nafi'ah, 2022](#)). The consistency of significant simultaneous effects across studies suggests that promotional media and service quality operate through complementary mechanisms rather than competing pathways, as seen in models where promotions enhance awareness while service solidifies commitment ([Chandon et al., 2000](#); [Fisher et al., 2023](#); [Sahrah et al., 2023](#)).

Promotional media creates awareness and shapes initial perceptions, drawing potential customers to consider the bank's offerings through channels like social media and advertisements. Service quality then transforms this initial interest into actual savings behavior and sustained relationships by delivering on promises via reliability, responsiveness, and empathy. This sequential relationship—awareness leading to trial and loyalty—implies that promotional investments may be wasted if service quality fails to meet expectations raised by promotional promises, a risk noted in banking literature where mismatched expectations erode trust ([Powers, 1988](#)). Conversely, excellent service quality may not reach its full potential without adequate promotional efforts to attract customers who can experience it, underscoring the need for integrated strategies ([Frimpong et al., 2023](#)).

Comparison with Previous Studies

Compared to previous research, this study reveals several notable patterns. The R^2 value of 0.649 exceeds or approximates values reported in similar research, such as 0.284 adjusted R^2 in Nengsih et al. for promotion, knowledge, and trust on Sharia saving interest ([Nengsih et al., 2021](#)), or 0.7 in Nurbakti et al. for digital promotions and service features on digital banking savings ([Nurbakti et al., 2023](#)), suggesting that promotional media and service quality may be particularly salient in regional development bank contexts like PT. Bank Sumut. The stronger influence of service quality ($\beta=0.543$) versus promotional media ($\beta=0.305$) mirrors patterns found by Faizah and Al-Husairi, reinforcing the primacy of service experience in banking decisions across Indonesian Sharia and conventional settings ([Afifah & Kurniawati, 2021](#); [Hariyanto & Nafi'ah, 2022](#)). However, this study diverges from some previous research in one important aspect: the declining customer acquisition rates through digital promotional channels contradict the generally positive findings about promotional media effectiveness, as in [Utamy & Widhiastuti \(2020\)](#) where promotions positively mediated savings decisions. This discrepancy suggests that while promotional media influence remains significant, implementation quality varies considerably across institutions, with digital tactics facing challenges like suboptimal targeting and content relevance at PT. Bank Sumut ([Rivai et al., 2021](#)). The challenge appears to be execution rather than concept—the promotional strategy's potential remains underutilized, potentially due to less effective celebrity endorsements or repetitive messaging.

The demographic distribution of respondents provides further context for interpreting findings. With a relatively mature customer base (predominantly over 30 years old), they may value service quality and reliability more heavily than younger, digitally-native customers might, who prioritize interactive promotions ([Al-Huda et al., 2024](#); [Nurbakti et al., 2023](#)). This aligns with observations that older cohorts emphasize experiential factors like empathy and tangibles over flashy digital ads ([Culiberg & Rojšek, 2010](#)). Future research should explore whether promotional media effects vary by customer age cohorts, technological sophistication, or religiosity, potentially using moderated regression to test these interactions ([Abror et al., 2019](#)).

Practical Implications

The findings offer actionable insights for PT. Bank Sumut to optimize savings interest. First, leverage the synergy by

aligning promotional campaigns with service strengths—e.g., advertise high empathy scores from SERVQUAL assessments to set realistic expectations and build trust. Second, refine digital promotions amid declining acquisition rates: shift from celebrity endorsements to targeted influencer partnerships or user-generated content, emphasizing interactivity as per modern theories. Third, prioritize service quality investments, such as empathy training to address friendliness gaps noted in observations, yielding higher returns per unit improvement. Finally, explore the 35.1% unexplained variance by piloting innovations like enhanced mobile banking or competitive pricing, monitored via longitudinal tracking to capture evolving effects.

For PT. Bank Sumut, these findings suggest several strategic priorities. First, given service quality's stronger influence, management should invest in comprehensive service training programs, particularly addressing the identified gap in employee friendliness. Creating consistent, high-quality service experiences across all customer touchpoints should be a primary focus. Second, promotional media strategies require refinement. The declining customer acquisition rates despite promotional media's significant influence suggest implementation problems. Management should reassess celebrity endorsement strategies, potentially selecting influencers with stronger audience connections or moving toward user-generated content and authentic customer testimonials. Digital promotional content should emphasize interactivity and relevance while maintaining appropriate frequency to avoid audience fatigue. Third, the synergistic effects of promotional media and service quality suggest integrated marketing approaches. Promotional messages should authentically reflect actual service capabilities to create aligned expectations. Service quality improvements should be accompanied by strategic communication highlighting these enhancements, creating a virtuous cycle of promotion and performance. Fourth, the 35.1% unexplained variance suggests opportunities for competitive differentiation through other factors. PT. Bank Sumut should investigate the contribution of product innovation, technological convenience, pricing strategies, and brand reputation to savings interest. Identifying and strengthening these additional drivers could further enhance competitive positioning.

Research Limitations

Several limitations qualify these findings. First, the cross-sectional design captures relationships at a single point in time, preventing causal inference or assessment of how promotional media and service quality effects evolve over customer lifecycle stages. Longitudinal research tracking customers from initial awareness through long-term relationships would provide richer insights into dynamic processes. Second, the sample focused exclusively on PT. Bank Sumut Head Office in Medan, limiting generalizability to other branches, regional development banks, or banking institutions in different geographical contexts. Cultural, economic, and competitive environment variations may influence how promotional media and service quality affect savings interest. Third, relying solely on customer self-reports through questionnaires introduces potential common method bias. Future research should incorporate objective performance metrics (actual savings amounts, account activity, customer retention rates) alongside perceptual measures to triangulate findings and strengthen causal claims. Fourth, the model explains 64.9% of variance, leaving 35.1% attributable to unmeasured factors. While this R^2 value is substantial, future research should explore additional variables such as trust, brand image, technological innovation, competitive offerings, customer financial literacy, and economic conditions to develop more comprehensive models of savings interest. Fifth, the study did not distinguish between different promotional media channels (social media platforms, traditional media, email marketing) or service quality touchpoints (branch services, digital services, call centers). Disaggregating these elements in future research could reveal which specific promotional channels and service dimensions drive the strongest effects, enabling more targeted strategic interventions.

CONCLUSION

This comprehensive K3L risk evaluation has systematically documented the complex hazard landscape characterizing vessel clearance operations. The identification of pilot ladder boarding as highest-risk emphasizes the critical importance of prioritizing interventions. The documentation of moderate-level risks across four additional categories reveals cumulative hazard burden. The evaluation of existing control measures revealed well-developed formal frameworks with significant implementation gaps.

The research findings generate actionable recommendations spanning technical interventions, administrative improvements, and cultural transformations. Technology integration offers promising enhancement opportunities. However, technological solutions must be accompanied by organizational safety culture transformation. The ultimate goal is creation of work environments where maritime professionals can perform essential functions safely, healthily, and with dignity. Future research directions include longitudinal studies tracking safety performance over 3-5 years, multi-site comparative studies across different organizational contexts, quantitative epidemiological research on injury incidence rates, intervention research evaluating specific control measures, and investigation of organizational factors influencing safety culture.

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CONFLICT OF INTERESTS

The author declares no competing financial, professional, or personal interests that could have influenced the work reported in this paper. This research was conducted independently without external funding or sponsorship that might present a conflict of interest.

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