

The Influence of Advertising, Brand Image and Word of Mouth on the Customer's Decision to choose BTN Giro at Bank BTN East Bandung Branch Office

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ABSTRACT

The background to this research is a decrease in the number of BTN Giro customers which is thought to be influenced by advertising, brand image and word of mouth so that it will influence customer decisions at Bank BTN East Bandung Branch Office. This research aims to find out how advertising, brand image and word of mouth influence both partially and simultaneously on the decision to become a BTN Giro customer at Bank BTN East Bandung Branch Office. The object of this research is BTN Giro customers at Bank BTN East Bandung Branch Office. The type of research is associative quantitative with primary data using observation, interview, questionnaire and literature study data collection techniques. Meanwhile, the sampling technique used is non-probability sampling with a population of 827 customers and a sample of 90 customers. The research results show that there is a significant influence of advertising, brand image, and word of mouth on customer decisions, amounting to 67.5%, 56%, 66.2%. And simultaneously there is a significant influence between advertising, brand image and word of mouth on customers' decisions to choose BTN Giro at Bank BTN East Bandung Branch Office, amounting to 75.2%.

Keywords : Advertising; Brand Image; Customers Decision; Word of Mouth.

INTRODUCTION

The existing economy in Indonesia experiences growth and development every year. The growth and development that occurs is supported by various sectors, one of which is the influence of the banking sector [1]. Along with that, competition occurs between each banking institution, both sharia and conventional [2]. The role of banks in strengthening the country's economy is important and has a role in helping people overcome financial problems [3].

To generate maximum profits, the company must strive for customers to make decisions to use the banking products produced [4]. The State Savings Bank or BTN is a

State-Owned Enterprise (BUMN) in the form of a limited liability company and engaged in financial services and banking [5].

The bank must be able to demonstrate its ability to do the right marketing to achieve the main goal of introducing the product to the customer. If there is no marketing, prospective customers will not know or know the bank, which is why marketing is used as the most effective way to be able to attract and retain customers at Bank BTN East Bandung Branch Office. Various marketing strategies carried out at Bank BTN East Bandung Branch Office to help increase the number of customers selling current account products are by means of advertising, brand image, and word of mouth [6]. The following is the number of BTN Giro customers at Bank BTN East Bandung Branch Office from 2019-2023 as follows:

Tabel 1. Data Jumlah Nasabah Giro BTN di Bank BTN Kantor Cabang Bandung Timur tahun 2019-2023

Tahun	Jumlah Nasabah	Persentase (%)
2019	839	-
2020	856	2,03
2021	842	-1,66
2022	838	-0,48
2023	827	-1,31

Sumber : Bank BTN Kantor Cabang Bandung Timur 2024

Based on table 1.it can be seen that the number of customers from 2019 to 2020 has increased by 2.03% but there has been a decrease in the number of customers in 2021 by -1.66%, in 2022 it has decreased by -0.48% and in 2023 it has decreased again by -1.31.

METHOD

This type of research uses a type of quantitative research with an associative approach. Quantitative research emphasizes on testing theories through measuring research variables with numbers and analyzing data with statistical procedures [7]. While the associative approach is a research that aims to find out some speculations about whether or not there is a relevant relationship between two or more variables [8]. The type of data used in this study is the type of primary data obtained directly by the researcher through observation, interviews, and the dissemination of questionnaires to customers.

The population in this study is current account customers at Bank BTN East Bandung Branch Office in 2023 which totals 827 people. Population is the entire object or subject of research that can be in the form of a person, object, or something that can be obtained or can provide research information (data) [9]. The sample is one of the few characteristics shared by the population used for research. Samples are also taken from a truly representative and valid population, meaning that they can measure what needs to be measured [10].

RESULTS AND DISCUSSION

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The reliability test results on Cronbach's Alpha for the Advertising variable are 0.871 (very high reliability). Meanwhile, the customer decision variable in Cronbach's Alpha is 0.747 (high reliability)

Tabel 2. Hasil Analisis Koefisien Determinasi

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.822 ^a	.675	.672	1.389

a. Predictors: (Constant), Advertising

Based on table 2. The value (R^2) is 0.675 or 67.5%. This shows that the advertising variable affects the customer decision variable (Y) by 67.5%. While the results of the t test are:

Tabel 3. Uji t Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	19.870	1.008			19.714	.000
Advertising	.542	.040	.822		13.534	.000

a. Dependent Variable: Keputusan Nasabah

Based on table 3, $t_{cal} > t_{table}$ ($13,534 > 1,662$) means that H_0 is rejected and H_1 is accepted, then it can be concluded that advertising has a significant effect on customer decisions.

The Influence of Brand Image on the Customer's Decision to choose BTN Current Account at Bank BTN East Bandung Branch Office

The reliability test results on Cronbach's Alpha for the Brand Image variable are 0.753 (high reliability). The results of the determination coefficient analysis are:

Tabel 4. Hasil Analisis Koefisien Determinasi

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.749 ^a	.560	.555	1.352

a. Predictors: (Constant), Brand Image

Based on table 4, the value (R^2) is 0.560 or 56%. This shows that the brand image variable affects the customer decision variable (Y) by 56%. While the results of the t test are:

**Tabel 5. Uji t
Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	17.102	1.545		11.067	.000
Brand Image	.649	.061	.749	10.591	.000

a. Dependent Variable: Keputusan Nasabah

Based on table 5, $t_{cal} > t_{table}$ ($10,591 > 1,662$) means that H_0 is rejected and H_1 is accepted, then it can be concluded that brand image has a significant influence on customer decisions.

The Influence of Word of Mouth on the Customer's Decision to choose BTN Current Account at Bank BTN East Bandung Branch Office

The reliability test results on Cronbach's Alpha for the Word of Mouth variable were 0.772 (high reliability).

**Tabel 6. Hasil Analisis Koefisien Determinasi
Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.813 ^a	.662	.658	1.381

a. Predictors: (Constant), Word of Mouth

Based on table 6, the value (R^2) is 0.662 or 66.2%. This shows that the word of mouth variable affects the customer decision variable (Y) by 66.2%. While the results of the t test are:

**Tabel 7. Uji t
Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.151	1.021		19.741	.000
	Word of Mouth	.819	.062	.813	13.114	.000

a. Dependent Variable: Keputusan Nasabah

Based on table 7, $t_{cal} > t_{table}$ ($13,114 > 1,662$) means that H_0 is rejected and H_1 is accepted, then it can be concluded that word of mouth has a significant effect on the customer's decision.

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The results of the multiple correlation analysis are:

Tabel 8. Analisis Korelasi Berganda
Model Summary^b

Model	R	R Square		Std. Error of the Estimate	Change Statistics			
		R Square	Adjusted R Square		R Square Change	F Change	df1 df2	Sig. F Change
1	.867 ^a	.752	.743	1.286	.752	86.866	3 86	.000

a. Predictors: (Constant), Word of Mouth, Brand Image, Advertising

Based on table 8, it can be seen that an R value of 0.867 means that there is a very strong relationship between advertising, brand image, and word of mouth simultaneously on customer decisions. Meanwhile, the results of multiple regression analysis:

Tabel 9. Analisis Regresi Berganda
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	12.339	1.525			8.089	.000
Advertising	.270	.052	.392		5.200	.000
Brand Image	.312	.065	.287		4.795	.000
Word of Mouth	.402	.081	.371		4.937	.000

a. Dependent Variable: Keputusan Nasabah

Based on the table above, multiple regression analysis can be produced as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 12,339 + 0,270X_1 + 0,312X_2 + 0,402X_3$$

The results of the determination coefficient analysis:

Tabel 10. Analisis Koefisien Determinasi
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.867 ^a	.752	.743	1.286

a. Predictors: (Constant), Advertising, Brand Image, Word of Mouth

Based on table 10, it can be seen that the R square obtained is 0.752 or 75.2%. So it can be concluded that the influence of advertising, brand image, and word of mouth simultaneously affects customer decisions. The following are the results of Test F:

Tabel 11. Hasil Uji F
ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	430.855	3	143.618	86.866	.000 ^a
	Residual	142.186	86	1.653		
	Total	573.041	89			

a. Predictors: (Constant), Advertising, Brand Image, Word of Mouth

b. Dependent Variable: Keputusan Nasabah

Based on table 11, it can be seen that the $F_{cal} > F_{table}$ ($86.8 > 2.15$) with a significance level of $0.000 > 0.1$ then H_0 is rejected and H_1 is accepted. This means that advertising, brand image, and word of mouth simultaneously have a significant effect on customers' decision to choose BTN Giro at Bank BTN East Bandung Branch Office.

CONCLUSION

Based on the results of the research on Advertising, Brand Image, and Word of Mouth on the customer's decision to choose the BTN Current Account at Bank BTN East Bandung Branch Office, it was concluded that there was a significant influence of advertising on the customer's decision with a determination coefficient value of 67.5%, brand image had a significant effect on the customer's decision with a determination coefficient value of 56%, word of mouth had a significant effect on the customer's decision with a the determination coefficient of 66.2% and the influence of Advertising, Brand Image, and Word of Mouth simultaneously had a significant effect on the customer's decision to choose BTN current account at Bank BTN East Bandung Branch Office with a determination coefficient value of 75.2%.

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