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# Effective Strategy for Current Account Saving Account Fundraising through the 7P Marketing Mix Framework

Hendra Winata<sup>1</sup>, Nazaruddin<sup>2</sup>, Fahmi Natigor Nasution<sup>3</sup>

<sup>1</sup>Student at Master of Management Study Program, Postgraduate School, Universitas Sumatera Utara, Medan, 20155, Indonesia

<sup>2</sup>Department of Industrial Engineering, Faculty of Engineering, Universitas Sumatera Utara, Medan, 20155, Indonesia

<sup>3</sup>Department of Accounting, Faculty of Economic and Business, Universitas Sumatera Utara, Medan, 20155, Indonesia

henwins@gmail.com

## Abstract

*This study explores the influence of the service marketing mix (7Ps) encompassing Product, Price, Place, Promotion, People, Process, and Physical Evidence on strategic efforts to enhance third-party fund accumulation, particularly in the form of Current Account Saving Accounts (CASA) within the national banking industry. The research adopts a quantitative explanatory approach, employing the Structural Equation Modeling Partial Least Squares (SEM-PLS) technique to empirically analyze relationships among variables. The findings reveal that all seven marketing mix dimensions have a positive and statistically significant effect on strategies aimed at improving CASA performance. Notably, Promotion emerges as the most influential factor ( $O = 1.815$ ;  $t = 14.029$ ;  $p < 0.001$ ), followed closely by Product ( $O = 1.809$ ;  $t = 12.953$ ;  $p < 0.001$ ), Price ( $O = 1.411$ ;  $t = 13.721$ ;  $p < 0.001$ ), and Place ( $O = 1.376$ ;  $t = 3.190$ ;  $p = 0.013$ ). Furthermore, Physical Evidence ( $O = 1.276$ ;  $t = 15.068$ ;  $p < 0.001$ ) contributes substantially, while Process ( $O = 1.109$ ;  $t = 5.833$ ;  $p = 0.003$ ) and People ( $O = 1.076$ ;  $t = 4.030$ ;  $p = 0.002$ ) exhibit moderate yet significant influences. These results emphasize that integrated promotional strategies, customer-oriented product innovation, equitable pricing schemes, accessible service locations, and supportive tangible environments are pivotal in strengthening CASA growth and customer engagement. Theoretically, this research enriches the understanding of service marketing mix applications in financial institutions, while practically, it provides guidance for bank managers and policymakers to design cohesive marketing strategies that optimize customer satisfaction and foster sustainable fund growth.*

*Keywords: Current Account Saving Account; marketing mix; 7P; banking strategy*

## Abstrak

Penelitian ini mengkaji pengaruh campuran pemasaran jasa (7Ps) yang mencakup Produk, Harga, Tempat, Promosi, Sumber Daya Manusia, Proses, dan Bukti Fisik terhadap upaya strategis untuk meningkatkan akumulasi dana pihak ketiga, khususnya dalam bentuk Rekening Tabungan Giro (CASA) di industri perbankan nasional. Penelitian ini menggunakan pendekatan kuantitatif eksplanatori, dengan menerapkan teknik Structural Equation Modeling Partial Least Squares (SEM-PLS) untuk menganalisis hubungan antar variabel secara empiris. Temuan menunjukkan bahwa semua dimensi campuran pemasaran memiliki pengaruh positif dan signifikan secara statistik terhadap strategi yang bertujuan untuk meningkatkan kinerja CASA. Secara menonjol, Promosi muncul sebagai faktor paling berpengaruh ( $O = 1.815$ ;  $t = 14.029$ ;  $p < 0.001$ ), diikuti oleh Produk ( $O = 1.809$ ;  $t = 12.953$ ;  $p < 0.001$ ), Harga ( $O = 1.411$ ;  $t = 13.721$ ;  $p < 0.001$ ), dan Tempat ( $O = 1.376$ ;  $t = 3.190$ ;  $p = 0.013$ ). Selain itu, Bukti Fisik ( $O = 1.276$ ;  $t = 15.068$ ;  $p < 0.001$ ) memberikan kontribusi yang signifikan, sementara Proses ( $O = 1,109$ ;  $t = 5,833$ ;  $p = 0,003$ ) dan Orang ( $O = 1,076$ ;  $t = 4,030$ ;  $p = 0,002$ ) menunjukkan pengaruh yang moderat namun signifikan. Hasil ini menekankan bahwa strategi promosi terintegrasi, inovasi produk yang berorientasi pada pelanggan, skema harga yang adil, lokasi layanan yang mudah diakses, dan lingkungan fisik yang mendukung merupakan faktor kunci dalam memperkuat pertumbuhan CASA dan keterlibatan pelanggan. Secara teoritis, penelitian ini memperkaya pemahaman tentang penerapan bauran pemasaran jasa di lembaga keuangan, sementara secara praktis, penelitian ini memberikan panduan bagi manajer bank dan pembuat kebijakan untuk merancang strategi pemasaran yang terintegrasi guna meningkatkan kepuasan pelanggan dan mendorong pertumbuhan dana yang berkelanjutan.

*Kata Kunci: Rekening Tabungan Saat Ini, campuran pemasaran, 7P, strategi perbankan*

## 1. Introduction

In today's era of globalization and digitalization, competition among companies has become increasingly fierce, requiring every organization to fulfill customer needs while continuously developing more innovative and superior products compared to

their competitors. This situation intensifies competition across various economic sectors in Indonesia, with the banking sector being among the most affected. Customers increasingly focus on banking services due to the benefits and convenience they offer (Roziq et al., 2024). Amid the rapid digital transformation, the banking industry faces structural challenges such as business scale limitations, changing consumer behavior toward digital financial services, and overall economic dynamics. Structural transformation aims to optimize the contribution of the domestic banking industry to national economic growth (Hutauruk et al., 2024). To maintain customer satisfaction and deliver top-quality service, banks must adapt to evolving needs and expectations. Today, competition in the banking sector is no longer limited to traditional banks. Fintech companies and non-bank financial institutions such as leasing firms, venture capital, and other financial service providers now dominate the competitive landscape. The rapid development of financial technology has disrupted the industry by introducing more flexible digital financial solutions (Subairi et al., 2022). In such an environment, banks must move beyond relying solely on walk-in customers and adopt proactive strategies to attract new clients. As such, strategic marketing planning backed by data becomes essential to maintain competitiveness in a dynamically shifting industry (Monika et al., 2022).

In banking, third-party fund mobilization forms the core foundation supporting operational activities and business expansion. These third-party funds consist of current accounts, savings accounts, and time deposits, each contributing differently to the bank's funding structure. Among these, Current account saving account—or low-cost funds—comprising current and savings accounts, holds strategic importance due to its lower cost of funds compared to time deposits. Increasing Current Account Saving Account's portion within a bank's funding structure is a key indicator of banking efficiency and competitiveness.

Given the tight competition and the rise of disruptive fintech, banks must formulate innovative strategies to retain customer loyalty and sustainably gather low-cost funds. Moreover, shifts in customer preferences toward digital services, transaction convenience, and physical service comfort further necessitate a transformation in marketing strategies. The application of the 7P services marketing mix (Product, Price, Place, Promotion, People, Process, and Physical Evidence) has become crucial as a strategic framework to boost Current Account Saving Account growth.

The 7P marketing mix concept serves as an essential approach to analyze the effectiveness of banking service marketing strategies, especially regarding Current Account Saving Account accumulation. Each element plays a strategic role: product quality (savings/checking accounts), pricing policies, digital banking services, promotions, employee service quality, and customer experience both at branches and through online channels.

Previous studies by Kondoy et al. (2016), Khomsatul Khoiriyah et al. (2024), Fauzan et al. (2019), Wulaningsih & Widyarningsih (2025), and Saleh et al. (2023) have shown that customer decisions in selecting banking products are strongly influenced by marketing mix strategies. Meanwhile, other studies such as Sufitrayati & Nailufar (2018), Ibrahim (2024), Saputra et al. (2017), and Syafril & Huda (2015) emphasize that psychological, social, cultural, personal, economic, and technological factors also significantly influence customer choices.

This study aims to empirically analyze the influence of the 7P services marketing mix on Current Account Saving Account enhancement strategies at a national private bank. Using a quantitative approach and SEM-PLS analysis, the research is expected to offer practical contributions to the banking industry and enrich academic discourse in the field of financial services marketing management.

## 2. Literature Review

The concept of the marketing mix was first introduced by Neil Borden in 1953 and later simplified by Jerome McCarthy into four core elements known as the 4Ps: Product, Price, Place, and Promotion. One of the leading marketing experts, Philip Kotler, further refined this concept, establishing it as a foundational framework in strategic marketing. According to Kotler and Armstrong (2018), "Marketing mix is the set of tactical marketing tools as product, price, place, and promotion that the firm blends to produce the response it wants in the target market." This highlights the importance of integrating these tools to shape desired market responses.

Kotler and Keller (2021) argue that effective marketing mix implementation helps banks attract customers, foster loyalty, and expand market share. In the banking context, the product element refers to various services offered such as savings, checking, loans, and investment services. Price includes administrative fees, interest rates, and service charges. Place refers to the accessibility of bank branches, ATMs, and digital banking platforms. Promotion includes advertising, sponsorships, loyalty programs, and social media campaigns aimed at increasing product awareness and appeal.

Three additional elements extend the marketing mix framework for service industries like banking: People refers to the bank employees who directly interact with customers. Staff competence and professionalism are crucial to service quality. Process encompasses transaction procedures, service speed, and ease of use across banking services. Physical Evidence relates to tangible elements experienced by customers, including branch design, available facilities, debit/credit card aesthetics, and digital app interfaces. By applying an optimized marketing mix strategy, banks can enhance competitiveness, attract a larger customer base, and strengthen their market position in an increasingly competitive banking landscape.

Each marketing mix component must work cohesively to create customer value and sustainable competitive advantage. As Kotler and Keller (2016) emphasize, aligning marketing mix strategies with consumer behavior and market dynamics leads to more effective and efficient outcomes.

3. Method

This study employs a quantitative explanatory research design, which aims to identify and measure the causal relationships among the observed variables in a structured and empirical manner. Data were collected through a survey-based approach involving 120 active customers of a national private bank who were selected as participants, representing individuals with direct experience in using banking services related to Current Account Saving Accounts (CASA). The selection of respondents was determined using a purposive sampling technique, ensuring that only those with relevant characteristics and sufficient interaction with the bank’s CASA products were included to obtain accurate and meaningful insights. To analyze the data, this study applied Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) estimation technique. The SEM-PLS method was employed because it is particularly suitable for complex models involving multiple latent constructs and relatively small sample sizes. Furthermore, the analysis was conducted with the assistance of SmartPLS version 4 software, which facilitates the computation of path coefficients, reliability tests, validity assessments, and the overall evaluation of model fit. The application of SEM-PLS in this study enables the identification of both direct and indirect effects among the constructs, providing a comprehensive understanding of how the service marketing mix influences CASA fund collection strategies within the banking sector.

4. Results and Discussion

The hypotheses in this study were examined using the Partial Least Squares (PLS) structural equation modeling technique, implemented through the SmartPLS version 3 software. The subsequent figure presents the tested PLS model schematic:

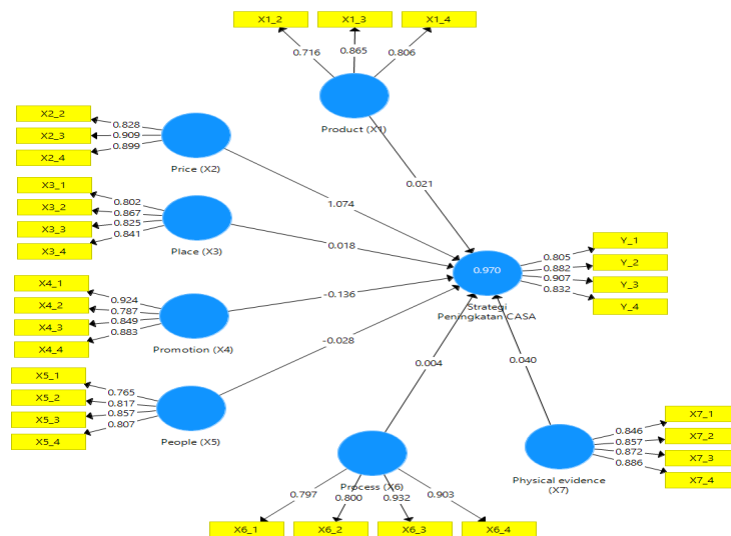


Figure 1. Outer Models

The outer model test was conducted to determine the specification of the relationship between latent variables and their indicators. This test includes validity, reliability, and multicollinearity. To elaborate, convergent validity was first examined by inspecting the outer (indicator) loadings and the Average Variance Extracted (AVE) for each construct. Indicators were expected to demonstrate substantive loadings on their respective latent variables commonly accepted thresholds are outer loadings  $\geq 0.70$  and AVE  $\geq 0.50$  which indicate that the items share a sufficient proportion of variance with their construct. In practice, an observed pattern of high loadings and AVE values above the recommended cutoff supports the conclusion that each construct is being measured coherently by its indicators.

Discriminant validity was then assessed to ensure that constructs are empirically distinct. This was verified using cross-loading inspection and comparisons between the square root of AVE and inter-construct correlations (or alternative criteria such as HTMT if preferred). A valid discriminant structure is indicated when items load higher on their own construct than on others and when the square root of each construct’s AVE exceeds its correlations with other constructs, demonstrating that constructs capture unique aspects of the model.

Reliability was evaluated using internal consistency measures: Cronbach’s alpha, composite reliability (CR), and, where relevant, rho\_A. Acceptable reliability is commonly taken as Cronbach’s alpha and CR values  $\geq 0.70$ , indicating that the indicators consistently reflect the underlying construct. These reliability coefficients complement the validity results by showing that the items measure their constructs with acceptable precision and consistency.

Finally, multicollinearity among indicators was checked using Variance Inflation Factor (VIF) statistics to ensure that indicator-level collinearity does not distort parameter estimates. VIF values below commonly used thresholds (e.g., VIF < 5,

preferably  $< 3.3$ ) indicate that multicollinearity is not a serious concern. Taken together, these outer model assessments convergent and discriminant validity, internal consistency reliability, and multicollinearity diagnostics establish whether the measurement model is sound and justify moving forward to evaluate the structural (inner) model and hypothesis testing.

#### 4.1 Validity Test

**4.1.1 Convergent Validity.** Convergent validity is assessed by examining the outer loading values of each indicator in relation to its construct. An indicator is regarded as valid when its loading factor exceeds 0.70 (Sudarta, 2022). This evaluation ensures that the research instrument accurately measures the intended construct (Abdillah & Jogiyanto, 2015).

Table 1. Validity Test Results

	Product (X1)	Price (X2)	Place (X3)	Promotion (X4)	People (X5)	Process (X6)	Physical evidence (X7)	Current Account Savings Improvement Strategy
<b>Product Variables Items</b>								
Items_2	0.716							
Items_3	0.865							
Items_4	0.806							
<b>Price Variables Items</b>								
Items_2		0.828						
Items_3		0.909						
Items_4		0.899						
<b>Place Variables Items</b>								
Items_1			0.802					
Items_2			0.867					
Items_3			0.825					
Items_4			0.841					
<b>Promotion Variables Items</b>								
Items_1			0.924					
Items_2			0.787					
Items_3			0.849					
Items_4			0.883					
<b>People Variables Items</b>								
Items_1				0.765				
Items_2				0.817				
Items_3				0.857				
Items_4				0.807				
<b>Process Variables Items</b>								
Items_1					0.797			
Items_2					0.800			
Items_3					0.932			
Items_4					0.903			
<b>Physical evidence Variables Items</b>								
Items_1						0.846		
Items_2						0.857		
Items_3						0.872		
Items_4						0.886		
<b>Current Account Savings Improvement Strategy</b>								
Items_1							0.805	
Items_2							0.882	
Items_3							0.907	
Items_4							0.832	

Based on the data in Table 4.7, the four variables used in this study—price (X2), digital content, product attractiveness, repurchase intention, and product involvement—each indicator in the questionnaire has a loading factor value  $> 0.7$ . Therefore, they are considered valid, and the questions represent each variable sufficiently to be included in the analysis.

**4.1.2 Discriminant Validity.** Discriminant validity is evaluated through the cross-loading values and the Average Variance Extracted (AVE). A construct is deemed to exhibit adequate discriminant validity when the square root of its AVE exceeds the correlations it shares with other constructs in the model. The test results indicate that all variables have AVE values greater than 0.5, thereby confirming that the instrument is valid as it satisfies the minimum threshold of  $AVE > 0.5$ .

Table 2. AVE value

	Average Variance Extracted (AVE)
Product (X1)	0.636
Price (X2)	0.773
Place (X3)	0.696
Promotion (X4)	0.743
People (X5)	0.660
Process (X6)	0.740
Physical evidence (X7)	0.749
Current Account Savings Account Improvement Strategy	0.735

Based on the table above, the AVE value for the variable Price (X2) is 0.725, which is lower than the correlation of Digital Content to Price (0.805), Product Attractiveness (0.776), Current Account Saving Account Improvement Strategy (0.737), and Product Involvement (0.709). However, overall, the test results indicate that the square root of the AVE values for all variables is higher than the correlation between each variable and other latent variables. Therefore, all instruments are declared to have good discriminant validity.

Table 3 Cross Loading Analysis Results

	Product (X1)	Price (X2)	Place (X3)	Promotion (X4)	People (X5)	Process (X6)	Physical evidence (X7)	Current Account Savings Account Improvement Strategy
X1_2	0.716	0.127	0.397	0.106	0.585	0.069	-0.043	0.130
X1_3	0.865	0.247	0.414	0.235	0.676	0.235	0.141	0.237
X1_4	0.806	0.136	0.336	0.100	0.657	0.092	0.019	0.151
X2_2	0.150	0.828	0.127	0.924	0.157	0.815	0.765	0.805
X2_3	0.183	0.909	0.080	0.787	0.165	0.486	0.660	0.882
X2_4	0.263	0.899	0.191	0.696	0.161	0.452	0.467	0.907
X3_1	0.412	0.135	0.802	0.107	0.391	0.101	0.038	0.140
X3_2	0.373	0.147	0.867	0.140	0.413	0.113	0.087	0.139
X3_3	0.411	0.126	0.825	0.114	0.417	0.100	0.020	0.150
X3_4	0.391	0.084	0.841	0.077	0.465	0.090	0.051	0.093
X4_1	0.150	0.828	0.127	0.924	0.157	0.815	0.765	0.805
X4_2	0.183	0.909	0.080	0.787	0.165	0.486	0.660	0.882
X4_3	0.155	0.639	0.122	0.849	0.145	0.932	0.698	0.613
X4_4	0.206	0.664	0.146	0.883	0.175	0.903	0.687	0.635
X5_1	0.621	0.161	0.483	0.143	0.765	0.080	0.034	0.154
X5_2	0.507	0.130	0.380	0.148	0.817	0.158	0.209	0.119
X5_3	0.597	0.144	0.331	0.170	0.857	0.165	0.195	0.143
X5_4	0.837	0.155	0.420	0.147	0.807	0.186	0.058	0.149
X6_1	0.153	0.481	0.100	0.632	0.217	0.797	0.584	0.448
X6_2	0.112	0.390	0.014	0.607	0.066	0.800	0.559	0.345
X6_3	0.155	0.639	0.122	0.849	0.145	0.932	0.698	0.613
X6_4	0.206	0.664	0.146	0.883	0.175	0.903	0.687	0.635
X7_1	0.164	0.629	0.134	0.708	0.240	0.631	0.846	0.614
X7_2	-0.030	0.516	0.022	0.614	0.045	0.570	0.857	0.493

	Product (X1)	Price (X2)	Place (X3)	Promotion (X4)	People (X5)	Process (X6)	Physical evidence (X7)	Current Account Savings Account Improvement Strategy
X7_3	0.103	0.599	0.036	0.761	0.139	0.759	0.872	0.586
X7_4	0.004	0.687	0.007	0.733	0.071	0.603	0.886	0.678
Y_1	0.150	0.828	0.127	0.924	0.157	0.815	0.765	0.805
Y_2	0.183	0.909	0.080	0.787	0.165	0.486	0.660	0.882
Y_3	0.263	0.899	0.191	0.696	0.161	0.452	0.467	0.907
Y_4	0.181	0.723	0.159	0.589	0.113	0.371	0.488	0.832

The cross-loading analysis reveals that every indicator achieves its highest loading value on the construct it is designed to measure, compared to the loadings on other constructs. Such results demonstrate that the indicators used are capable of distinguishing between constructs, thereby reflecting good discriminant validity for their associated variables.

*4.1.3 Reliability Test Results.* Reliability testing aims to assess the consistency of respondent responses to the variables used, in order to determine whether they provide stable and dependable answers. Two methods are used in this study:

a) Composite Reliability (CR)

Reliability analysis is measured using the Composite Reliability (CR) value, a method for evaluating construct reliability, especially in Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM). CR assesses how well a set of indicators consistently measures the associated construct

Table 4. Composite Reliability Value

	Composite Reliability
Product (X1)	0.839
Price (X2)	0.911
Place (X3)	0.901
Promotion (X4)	0.920
People (X5)	0.886
Process (X6)	0.919
Physical evidence (X7)	0.923
Current Account Savings Account Improvement Strategy	0.917

Based on the table, the CR values are as follows: Price (X2) = 0.933, Digital Content = 0.941, Product Attractiveness = 0.932, Current Account Saving Account Improvement Strategy = 0.900, and Product Involvement = 0.901. Since all CR values are greater than 0.7, the variables exhibit strong internal consistency.

b) Cronbach's Alpha

Table 5. Cronbach's Alpha Value

	Cronbach's Alpha
Product (X1)	0.727
Price (X2)	0.853
Place (X3)	0.856
Promotion (X4)	0.885
People (X5)	0.828
Process (X6)	0.884
Physical evidence (X7)	0.889
Current Account Savings Account Improvement Strategy	0.879

Similarly, Cronbach's Alpha values are: Price (X2) = 0.919, Digital Content = 0.931, Product Attractiveness = 0.914, Current

Account Saving Account Improvement Strategy = 0.860, and Product Involvement (mediator) = 0.862. These values exceed 0.7, confirming high reliability for all variables.

c) Uji Multikolinieritas

If the inner VIF value < 5, it means multicollinearity is not a concern and there is no excessive correlation among independent variables. If VIF > 5, multicollinearity might exist, which could destabilize the model.

Table 6. Collinierity Statistics (VIF)

Current Account Savings Account Improvement Strategy	
Product (X1)	1.109
Price (X2)	1.411
Place (X3)	1.376
Promotion (X4)	1.815
People (X5)	1.076
Process (X6)	2.809
Physical evidence (X7)	1.276

Based on the collinearity statistics table, the VIF values are as follows: Product Involvement → Current Sccount Saving Account Strategy: 1.998. Digital Content → Product Involvement: 2.280. Digital Content → Current Sccount Saving Account Strategy: 2.384. Product Attractiveness → Product Involvement: 2.072. Product Attractiveness → Current Sccount Saving Account Strategy: 2.072. All VIF values are below 5, indicating no multicollinearity. Therefore, independent variables do not exhibit excessive correlation with each other, and the regression model can be used without multicollinearity issues.

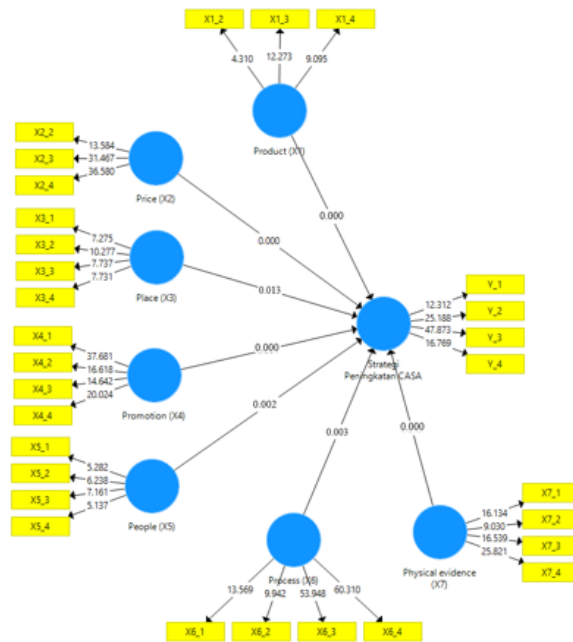


Figure 2. Inner Models

Inner model analysis is conducted to determine the effect of independent variables simultaneously on the dependent variable. This inner model test consists of two tests, namely R Square (R<sup>2</sup>), Q-Square (Q<sup>2</sup>), and path coefficient.

4.1.4 Inner Model. Structural model analysis (Inner Model) is the next step that must be carried out by researchers to determine how much variance of endogenous variables can be explained by exogenous variables. The results of the inner model can be measured through four processes, including

a) Coefficient of Determination (R<sup>2</sup>)

The  $R^2$  value (Squared Multiple Correlations) indicates the percentage of variance in the dependent variable explained by the independent variables.

Table 7. Coefficient of Determination ( $R^2$ )

	R Square	R Square Adjusted
Current Account Savings Account Improvement Strategy	0.972	0.970

Results of the  $R^2$  evaluation indicate that the CASA fund-raising strategy variable attains an  $R^2$  value of 0.970. This suggests that 97% of the variance in the strategy can be statistically explained by the seven service marketing mix components (Product, Price, Place, Promotion, People, Process, and Physical Evidence). The remaining 3% of unexplained variance may be attributable to external constructs excluded from this study.

## b) Uji F

In order to measure the strength of the relationship between an independent variable and a dependent variable in the model, researchers utilize the  $f^2$  effect size test. This coefficient indicates how much variance in the dependent variable is explained by the independent variable. Larger  $f^2$  values demonstrate greater influence, whereas smaller values imply limited or insignificant effects.

Table 8 F Square Result

	People (X5)	Physical evidence (X7)	Place (X3)	Price (X2)	Process (X6)	Product (X1)	Promotion (X4)	Current Account Savings Account Improvement Strategy
Product (X1)								1.809
Price (X2)								1.411
Place (X3)								1.376
Promotion (X4)								1.815
People (X5)								1.076
Process (X6)								1.109
Physical evidence (X7)								1.276
Current Account Savings Account Improvement Strategy								

The f-square value is used to determine the magnitude of the influence between variables. The effect of the product (x1) variable on the current account saving account improvement strategy is 1.809, indicating that product has a strong influence on the current account saving account improvement strategy. The effect of the price variable on the current account saving account improvement strategy is 1.411, showing that price has a strong influence on the current account saving account improvement strategy. The effect of the place variable on the current account saving account improvement strategy is 1.376, which also demonstrates a strong influence. The effect of the promotion variable on the current account saving account improvement strategy is 1.815, indicating that promotion has a strong influence on the current account saving account improvement strategy. The effect of the people variable on the current account saving account improvement strategy is 1.076, suggesting that people have a moderate influence on the current account saving account improvement strategy.

The effect of the process variable on the current account saving account improvement strategy is 1.109, showing a moderately strong influence. The effect of the product variable on the current account saving account improvement strategy is 1.809, again indicating a strong influence. Lastly, the effect of the physical evidence variable on the current account saving account improvement strategy is 1.276, demonstrating a moderately strong influence.

## c) Hypothesis Test Analysis

Based on the data analysis results, findings can be used to answer the research hypotheses. Hypothesis testing is conducted by examining the t-statistic and p-value. A hypothesis is accepted if  $p\text{-value} < 0.05$ . This study includes both direct and indirect effects due to the presence of independent, dependent, and mediating variables. The results of the hypothesis testing are derived from the Path Coefficients table generated through SmartPLS bootstrapping.

Table 9. Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Product (X1) -> Current Account Savings Account Improvement Strategy	1.809	0.017	0.025	12.953	0.000
Price (X2) -> Current Account Savings Account Improvement Strategy	1.411	1.094	0.078	13.721	0.000
Place (X3) -> Current Account Savings Account Improvement Strategy	1.376	1.079	0.036	3.190	0.013
Promotion (X4) -> Current Account Savings Account Improvement Strategy	1.815	1.170	0.132	14.029	0.000
People (X5) -> Current Account Savings Account Improvement Strategy	1.076	1.025	0.027	4.030	0.002
Process (X6) -> Current Account Savings Account Improvement Strategy	1.109	1.276	0.096	5.833	0.003
Physical Evidence (X7) -> Current Account Savings Account Improvement Strategy	1.276	1.043	0.034	15.068	0.000

*4.1.5 The Influence of Product on Current Sccount Saving Account Improvement Strategy.* The Product (X1) variable has an original sample (O) value of 1.809, a t-statistic of 12.953, and a significance value of 0.000, indicating a strong and significant influence on Current Sccount Saving Account improvement strategy. This means that product quality contributes substantially to customer decisions in saving. Superior product quality, such as diverse savings types, comprehensive giro services, and accessible product information encourages customer interest in saving. Product diversity and relevance are key pillars for attracting third-party funds. Customers prefer innovative, flexible products that align with their segments (e.g., students, SMEs, professionals).

Yuliani & Hartanto (2022) found product quality affects savings decisions, Hasanah (2021) stated that product innovation significantly impacts third-party funds (DPK), Yuniarti (2021) found product quality positively affects loyalty and saving interest, and Pertiwi & Saputra (2020) emphasized ease of transactions and interest benefits boost deposits.

*4.1.6 The Influence of Price on Current Sccount Saving Account Improvement Strategy.* Price (X2) shows an original sample (O) value of 1.411, with a t-statistic of 13.721 and a significance of 0.000, which indicates a significant and positive effect. This suggests that price factors contribute considerably, although not as strongly as product or promotion. Low administrative fees and competitive interest rates are major considerations for customers. Transparent and fair pricing enhances customer acquisition and retention.

Sari & Widodo (2020) found fees and interest rates influence savings decisions, Fadilah (2021) showed fair pricing perception boosts loyalty, Wahyuni & Santosa (2019) linked price perception to satisfaction and loyalty, and Hidayat (2020) confirmed competitive interest rates attract more savings.

*4.1.7 The Influence of Place on Current Sccount Saving Account Improvement Strategy.* Place (X3) has an original sample (O) value of 1.376, with a t-statistic of 3.190 and a significance of 0.013. Although the effect is relatively smaller compared to other variables, it remains significant. Branch accessibility and reliable digital banking services improve customer convenience, thereby supporting Current Sccount Saving Account growth.

Nugroho & Dewi (2022) linked digital banking presence to better customer experience, Rahmawati (2020) highlighted strategic location as a reason for account opening, Kusuma (2020) noted that strategic branches affect account decisions, and Fadli & Ningsih (2022) found digital banking boosts Current Sccount Saving Account reach and daily transactions.

*4.1.8 The Influence of Promotion on Current Sccount Saving Account Improvement Strategy.* Promotion (X4) shows an original sample (O) value of 1.815, with a t-statistic of 14.029 and significance of 0.000, making it the largest influencing factor among all variables. This demonstrates that promotion has the most dominant role in Current Sccount Saving Account improvement strategy. Communication strategies via social media, ads, financial education, and reward programs effectively increase awareness and interest.

Saputra & Hidayat (2021) found that digital promotion boosts account openings among millennials, Wulandari (2022) showed that integrated promotion enhances brand awareness and loyalty, Rahmadani (2021) confirmed digital promotion positively impacts savings growth, and Lubis & Marpaung (2020) emphasized incentive-based marketing raises active Current Sccount Saving Account.

*4.1.9 The Influence of People on Current Sccount Saving Account Improvement Strategy.* The People (X5) variable has an **original sample (O) value of 1.076**, with a t-statistic of 4.030 and a significance of 0.002, indicating a positive and significant effect, although its influence is smaller compared to other variables. This shows that the role of competent and service-oriented employees remains important in supporting Current Sccount Saving Account growth. Customer-facing staff who are responsive, professional, and empathetic can improve customer satisfaction and trust, which in turn encourages saving decisions.

Pratama & Lestari (2021) emphasized that employee competence affects customer trust and service utilization, Putri (2020) found that service staff friendliness increases customer loyalty, Suryani (2021) showed that human resources quality is positively correlated with saving interest, and Hartono & Amelia (2019) highlighted the importance of staff training for service quality in banking.

*4.1.10 The Influence of Process on Current Sccount Saving Account Improvement Strategy.* The Process (X6) variable has an **original sample (O) value of 1.109**, with a t-statistic of 5.833 and a significance of 0.003, showing a significant influence. Although not the largest factor, process improvement is essential to support customer convenience. Efficient, transparent, and technology-supported processes (e.g., fast account opening, simplified digital banking registration, and clear procedures) make customers more comfortable in transacting and retaining funds in the bank.

Handayani (2020) found that process efficiency directly affects customer satisfaction, Wibowo & Rahman (2021) stated that digitalization of banking processes increases Current Sccount Saving Account transactions, Fitriani (2019) linked service process improvement with customer retention, and Santoso (2022) highlighted that simplified procedures reduce customer drop-out in account opening.

*4.1.11 The Influence of Physical Evidence on Current Sccount Saving Account Improvement Strategy.* The Physical Evidence (X7) variable has an original sample (O) value of 1.276, with a t-statistic of 15.068 and significance of 0.000, indicating a very strong and significant influence, second only to promotion. This shows that physical comfort, modern branch design, ATM availability, and digital service reliability are key determinants in enhancing customer perception of trust and security, which are crucial in encouraging Current Sccount Saving Account savings.

Arifin & Dewanto (2020) found that physical evidence strongly influences customer trust in banks, Marlina (2021) emphasized the importance of digital infrastructure for customer comfort, Andriani (2022) confirmed that modern branch facilities attract new customers, and Hidayah (2020) found that physical service evidence has a positive effect on Current Sccount Saving Account growth.

## 5. Conclusions

The results of this study highlight that Current Sccount Saving Account improvement strategies can be effectively achieved by optimizing all elements of the 7P service marketing mix. Among these elements, Physical Evidence, Promotion, and Price are identified as the most influential factors driving the enhancement of Current Sccount Saving Account fund collection. The dominant role of Physical Evidence reflects the importance of creating a comfortable, trustworthy, and professional banking environment, where tangible facilities such as branch design, ATM layout, and digital interfaces strongly shape customer perceptions and loyalty. Promotion also plays a significant role, as effective communication strategies including digital campaigns, financial education, and reward programs successfully attract new customers and retain existing ones. Meanwhile, Price demonstrates a substantial effect, indicating that competitive interest rates, transparent fees, and fair pricing policies remain key considerations for customers when choosing savings and current account products.

Although Product, Process, People, and Place also contribute to Current Sccount Saving Account improvement, their influence is relatively lower compared to the three leading variables. Nevertheless, these factors remain strategically important to ensure comprehensive service quality, efficiency, and accessibility. Overall, the findings emphasize that banks must develop integrated marketing strategies that prioritize physical comfort, promotional effectiveness, and competitive pricing while maintaining innovation across all other marketing mix elements. By doing so, banks can strengthen customer trust, encourage long-term relationships, and sustainably increase Current Sccount Saving Account fund collection.

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