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***EFFECT OF PRODUCT QUALITY, SERVICE QUALITY AND
PROMOTION ON CUSTOMER SATISFACTION AND SAVING
DECISIONS IN PT. BANK RIAU KEPRI***

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Abstract

Changes in the banking industry are increasingly fast making banks have to respond to everything that happens, the main problem facing banks today is retaining customers and being closer to customers and making customers loyal so that the bank can develop. The research was conducted at PT Bank Riau Kepri Main Branch. The aim is to determine the direct effect of product quality, service quality and promotion on customer satisfaction and the decision to save back at PT. Bank Riau Kepri.

This study took a sample of 400 customers. The variables used are product quality, service quality, promotion, customer satisfaction and the decision to save again. This study used quantitative methods and the data were analyzed using Structural Equation Modeling analysis.

The results showed that product quality had a significant effect on customer satisfaction, service quality had a significant effect on customer satisfaction, promotion had a significant effect on customer satisfaction, product quality had a significant effect on the decision to save again through customer satisfaction Service quality had a significant effect on decisions to save again through customer satisfaction. has a significant effect on the decision to save back through customer satisfaction and customer satisfaction has a significant effect on the decision to save back at PT. Bank Riau Kepri Main Branch. The higher the level of customer satisfaction, the decision to save back at Bank Riau will increase

Keywords: Product quality, service quality, promotions, customer satisfaction and savings decisions

Preliminary

Changes in the banking industry are increasingly fast requiring banks to respond to changes that occur. The central problem facing banks today is how they attract, get closer to customers and maintain them so that the bank can develop. This goal will be achieved if the company carries out a well-directed and well-planned marketing process.

PT. Bank Riau Kepri Main Branch is the largest branch and one of the business actors in the banking industry that cannot be separated from the phenomenon of change that arises from the intensity of competition to win customers' hearts. Based on observations at PT. Bank Riau Kepri Main Branch, there are fluctuating changes in the growth and development of the number of customers and the balance of savings funds which indicate a decrease in customer satisfaction with PT. Bank Riau Kepri Main Branch. The following is the development of the number of customers of Bank Riau Main Branch from 2016-2019.

Table. 1 The Development of the Number of Sinar Savings Customers in 2016 - 2019

No.	Savings	2016	2017	2018	2019
1	Rays	15,835	16,017	17,270	17,148
2	Simpeda	4,644	4,283	3,993	3,745
3	Dhuha	458	445	428	418
4	Pomegranate rays	575	617	647	665
5	Simar Education	121	134	142	130
6	Young Light	4,465	3,362	2,138	1,573
7	KPE rays	5,824	5,909	6,002	4,817
8	Sinar Pegawai	556	572	587	547
9	DBOS rays	2	3	5	8
10	My savings	224	262	296	311
11	Sinar Community	76	74	71	65
12	Sinar Belia BSM	24	24	13	12
13	Student Savings	1,216	1,355	1,397	1,448
Total		34,020	33,057	32,989	30,887

Source: Annual Nominative Report of Bank Riau Kepri Main Branch

Based on Table 1, it can be explained that the number of customers has changed every year where there was a significant increase in the number of savings customers in 2016, but in subsequent years it continued to decline. The decrease in the number of savings customers in 2019 experienced a very significant decrease of 2,102 accounts. This decrease causes the amount of customer savings funds to also decrease. The following is the data on the development of the number of customer savings funds from 2016-2019:

Table. 2 Developments in the Amount of Customer Savings Funds in 2016 - 2019 PT. Bank Riau Kepri Main Branch

No.	Savings	SAVING FUND			
		December 2016	December 2017	December 2018	December 2019
1	Rays	186,374,345	179,656,141	204,112,514	148,502,291
2	Simpeda	107,689,569	82,497,401	87,957,171	72,927,082
3	Dhuha	798,926	709,919	555,336	523,196
4	Pomegranate rays	19,467,071	24,531,392	20,396,961	21,514,100
5	Simar Education	745,321	813,157	1,191,731	1,434,841
6	Young Light	3,091,458	3,290,966	3,332,348	2,775,221
7	KPE rays	61,323,205	67,332,773	83,818,731	33,512,885

8	Sinar Pegawai	9,753,748	10,725,611	6,813,530	1,515,827
9	DBOS rays	227	40,747	3,057	158,957
10	My savings	1,315,880	918,924	1,316,163	1,048,259
11	Sinar Community	759,816	910,784	681,641	1,048,259
12	Sinar Belia BSM	16,150	16,150	8,450	7,750
13	Student Savings	544,371	1,593,257	1,583,482	1,842,887
Total		391,880,091	373,037,225	411,771,122	286,811,560

Source: Annual Nominative Report of Bank Riau Kepri Main Branch (Thousands)

Based on Table 2, it can be explained that the number of customer savings balances has changed every year where the amount of savings balances in 2019 has decreased significantly compared to previous years. An increase in the number of savings balances in 2018 is not necessarily accompanied by an increase in the number of customers each year. The decrease in the number of customers and the amount of customer funds is of course an important problem for the company because a small number of customers can cause concern for the management of Bank Riau because if a few customers withdraw funds it can cause a cash vacuum at the Bank. According to previous research, the decrease in the number of customers is caused by many factors, such as Product Quality, Service quality, and Promotion. Research from (Ulfa & Sulistyorini, 2019) entitled Analysis of the influence of product quality, service quality, location, and promotion on customer decisions to save states that product quality, service quality and promotion partially have a positive effect and simultaneously have a significant effect on customer decisions to save.

Research Calantone, et., Al (2011) provide empirical evidence that customers will make comparisons between the quality of products and services produced by various companies to obtain competitive product and service quality. Customers perceive that a higher quality of products and services does not mean that the quality produced will be higher, more realistic, or more durable than products and services produced by competitors. In creating this value, the company is not only looking for a value position that satisfies its target customers, but must be better than competitors.

Based on the above background, the researcher wants to do research with the title: The Effect of Product Quality, Service Quality and Promotion on Customer Satisfaction and Decision to Save Back at PT. Bank Riau Kepri Main Branch.

Customer satisfaction can be felt after customers compare their experiences in purchasing goods / services from sellers or providers of goods / services with the expectations of the buyers themselves. These expectations are formed through their first experience of buying an item / service, comments from friends and acquaintances, and promises and information from marketers and competitors. Marketers who want to excel in competition must pay attention to customer expectations and customer satisfaction.

customer satisfaction according to Kotler, et., Al (2014: 150) are: Feelings of pleasure or disappointment that arise after comparing the performance (results) of the product in mind against the expected performance (or results). From this definition it can be said that if the service is not in accordance with customer expectations and if the expectations are set too low, then the customer

will feel dissatisfied and end up disappointed, if the performance is in accordance with the expectations, the customer will be satisfied, but if the service exceeds expectations, then the customer will feel happy and very satisfied.

While the definition of customer satisfaction is formulated by Tjiptono, (2015: 353), satisfaction comes from the Latin "Satis" which means good enough, adequate and "Facio" which means doing or making. In simple terms, satisfaction can be interpreted as an effort to fulfill something or make something adequate. This means an assessment that a form of privilege of a good or service or the goods / services itself provides a level of comfort associated with meeting a need, including meeting needs that are below expectations or meeting needs that exceed customer expectations.

The decision of the customer in this study was the repurchase of the financial service products of Bank Riau Kepri. According to (Best et., Al 2007) defines repurchase as a repurchasing activity carried out by consumers of a product / service with the same brand without being followed by significant feelings for the product / service. There are two possibilities that can cause someone to repurchase a product / service. First, consumers are satisfied with the purchases they make. Second, customers are not satisfied, but they keep on repurchasing. This is because they consider the costs they have to spend to find, evaluate, and adopt products / services with other brands (switching costs) are too high. According to (Blackwell et., Al, 2010) expressed the same opinion that most purchases will repeat themselves over time. When repurchasing appears there are two possibilities, namely repeated purchases in order to solve problems (repeated problem solving), and habitual decision making. Buying back in habitual decision making is done on the basis of habits or routines that make it easier for consumers. The decision to buy back is one of the consumer purchasing decisions which are influenced by consumer psychological factors

According to Kotler & Keller, (2012: 190), stated "Purchasing Decision is the behavior of studying a person, group, and organization to select, buy, use and manage products, services, ideas and experiences to find what is needed and desired. Decision making is an individual activity that is directly involved in obtaining and using the goods offered. Based on this definition, it can be concluded that the purchase decision is the final decision stage and is the result of a selection of two or more alternative choices.

Meanwhile, decision making is a consumer activity before making the final decision. Consumers will go through five stages in the decision-making process, namely problem recognition, information search, alternative evaluation, purchase decisions, and post-purchase behavior Kotler & Keller, (2012: 184)

Research methodology

Location and time of study

The research was conducted at the main branch office of Bank Riau Kepri located at Dang Merdu Tower, Bank Riau Kepri Jalan Jend. Sudirman No. 462 Pekanbaru. Bank Riau Kepri Main Branch is the largest branch in charge of 6 (six) cash offices and 4 (four) shop units. The scope of this research is the customers of Sinar savings at Bank Riau Kepri Main Branch. This research was conducted from November to December 2020.

Types of research

This type of research used in this research is a quantitative method by asking about casual relationships (cause-effect). This research was conducted with a quantitative research approach, namely researchers used questionnaires, observations, and interviews in conducting data collection techniques.

Population and Sampling

The population in this study were all Sinar Savings customers at Bank Riau Kepri Main Branch based on the Savings recapitulation report for the period December 2019 totaling 17,148 customers. From the total population and using the Slovin formula, it can be obtained that the number of samples in this study were 400 respondents. Sampling using accidental sampling technique.

Data analysis

This study uses inferential statistical data analysis measured by SEM-PLS using the Smart PLS (Smart Partial Least Square) program starting from the measurement model (outer model), the structure model (inner model) and hypothesis testing.

Results and Discussion

Validity test

The data validity test is determined by a robust measurement process. A research instrument is said to have strong validity if the instrument measures what is actually being measured. This is a test that shows how much the statement item represents the concept or variable being measured.

Table 3: Research Validity Test

Variable	Indicator	Loading	Ket
Product quality	Perf	0.810	Valid
	Feat	0.743	Valid
	Rail (KP)	0.729	Valid
	CS	0.723	Valid
	PQ	0.734	Valid
Quality of Service	Tang	0.757	Valid
	Emph	0.801	Valid
	Rail (KL)	0.750	Valid
	Resp	0.716	Valid
	Ass	0.779	Valid
Promotion	Adv	0.847	Valid
	SP	0.866	Valid
	Homework	0.751	Valid
	PS	0.906	Valid
	DM	0.805	Valid
Customer Satisfaction	KPel	0.725	Valid
	By	0.738	Valid
	KT	0.790	Valid
	Kper	0.734	Valid
	VP	0.747	Valid
Decision to Save Back	KMB1	0.792	Valid
	KMB2	0.853	Valid
	KMB3	0.826	Valid

Source: Processed Data, 2020

Reliability Test

Reliability of a measurement indicates the stability and consistency of the instrument that measures a concept and is useful for testing a "goodness" of the measurement

Table 4: Cronbach's Alpha Test Results

Variable	Cronb Alpha	Cut of Value	Ket
Product quality	0.804	0.6	Reliable
Quality of Service	0.818	0.6	Reliable
Promotion	0.892	0.6	Reliable
Customer Satisfaction	0.803	0.6	Reliable
Save back	0.763	0.6	Reliable

Source: Processed Data, 2020

Coefficient of Determination

The coefficient of determination uses Adjusted R-squared which shows what percentage of the variation in the endogenous construct / criterion can be described by the construct hypothesized to influence it (exogenous / predictor). An adjusted R-squared exists only for endogenous variables (Sholihin & Ratmono, 2013)

The results of the Adjusted R-squared value can be seen as follows

Table 5 The coefficient of determination (R²)

Structure	R Square	R Square Adjusted
Customer Satisfaction	0.527	0.523
Decision to Save Back	0.571	0.567

Source: Processed data, 2020

From Table 5 above, it can be obtained that the value of R Square Adjusted variable customer satisfaction is 0.523 or 52.3%. This means that 52.3% of the customer satisfaction variable at PT. Bank Riau Kepri Main Branch is influenced by product quality, service quality and promotion. Then the R Square Adjusted value of the decision variable to save back is 0.567 or 56.7%. This means that 56.7% of the variable saving decisions back at PT. Bank Riau Kepri Main Branch is influenced by product quality, service quality, promotion and customer satisfaction.

Hypothesis testing

In this case the bootstrapping method is carried out on the sample, testing with bootstrapping is also intended to minimize problems with the research data. The test results with bootstrapping from the PLS analysis can be seen as follows:

The PLS or Partial Least Square test is a variant-based approach to structural equations (Structural Equation Modeling / SEM). This approach is used to perform path analysis which is widely used in behavioral studies, so that PLS becomes a statistical technique used in models with more than one dependent variable and an independent variable.

Table 6 Hypothesis Testing Results

Hypothesis		P Values	Result
Live	Product Quality → Customer Satisfaction	0,000	Significant
	Service Quality → Customer Satisfaction	0,000	Significant
	Promotion → Customer Satisfaction	0,000	Significant
	Customer Satisfaction → Decision to Save Again	0,000	Significant
Indirect	Product Quality → Customer Satisfaction → Decision to Save Again	0,000	Significant
	Service Quality → Customer Satisfaction → Decision to Save Again	0,000	Significant
	Promotion → Customer Satisfaction → Decision to Save Again	0,000	Significant

Source: Processed data, 2020

From Table 6 it can be seen that the results of testing the research hypothesis are as follows:

1. Product Quality → Customer Satisfaction
Earned value *coefficients pathequal* to 0.228, which means that product quality has a positive effect on customer satisfaction. Every increase in product quality by 1 unit, it will increase customer satisfaction by 0.228 and vice versa assuming other variables remain. Then obtained the value of t statistics $(5,236) > t \text{ table } (1.96)$ or p value $(0,000) < \alpha (0.05)$. Thus, the proposed hypothesis is accepted, meaning that product quality has a significant effect on customer satisfaction at PT. Bank Riau Kepri Main Branch.
2. Service Quality → Customer Satisfaction
Earned value *coefficients pathof* 0.392, which means that service quality has a positive effect on customer satisfaction. Every increase in service quality of 1 unit will increase customer satisfaction by 0.392 and vice versa, assuming other variables remain. Then obtained the value

of t statistics (9,239) > t table (1.96) or p value (0,000) < alpha (0.05). Thus, the proposed hypothesis is accepted, meaning that service quality has a significant effect on customer satisfaction at PT. Bank Riau Kepri Main Branch.

3. Promotion → Customer Satisfaction

Earned value *coefficients path* equal to 0.296, which means that the promotion has a positive effect on customer satisfaction. Each promotion increase of 1 unit, it will increase customer satisfaction by 0.296 and vice versa assuming other variables remain. Then obtained the value of t statistics (7,941) > t table (1.96) or p value (0,000) < alpha (0.05). Thus, the proposed hypothesis is accepted, meaning that promotion has a significant effect on customer satisfaction at PT. Bank Riau Kepri Main Branch.

4. Customer Satisfaction → Decision to Save Again

Earned value *coefficients path* amounting to 0.563, which means that customer satisfaction has a positive effect on the decision to save back. Every increase in customer satisfaction by 1 unit, it will increase the decision to save back amounting to 0.563 and vice versa with the assumption that other variables are fixed. Then obtained the value of t statistics (12.945) > t table (1.96) or p value (0.000) < alpha (0.05). Thus, the proposed hypothesis is accepted, meaning that customer satisfaction has a significant effect on the decision to save back at PT. Bank Riau Kepri Main Branch.

5. Product Quality → Customer Satisfaction → Decision to Save Again

Earned value *coefficients path* equal to 0.129 which means that the product quality has a positive effect on decision to save back through customer satisfaction. Every increase in product quality by 1 unit, it will increase the decision to save back amounting to 0.129 with customer satisfaction as the mediating variable and vice versa with the assumption that other variables are fixed. Then obtained the value of t statistics (4.884) > t table (1.96) or p value (0.000) < alpha (0.05). Thus, the proposed hypothesis is accepted, meaning that product quality has a significant effect on the decision to save back through customer satisfaction at PT. Bank Riau Kepri Main Branch.

6. Service Quality → Customer Satisfaction → Decision to Save Again

Earned value *coefficients path* equal to 0.221, which means that the quality of service has a positive effect on decision to save back through customer satisfaction. Every increase in service quality is 1 unit, it will increase the decision to save back equal to 0.221 with customer satisfaction as the mediating variable and vice versa with the assumption that other variables are fixed. Then obtained the value of t statistics (7,109) > t table (1.96) or p value (0,000) < alpha (0.05). Thus, the proposed hypothesis is accepted, meaning that service quality has a significant effect on the decision to save back through customer satisfaction at PT. Bank Riau Kepri Main Branch.

7. Promotion → Customer Satisfaction → Decision to Save Again

Obtained score *coefficients path* amounting to 0.167 which means that the promotion has a positive effect on decision to save back through customer satisfaction. Every promotion increase of 1 unit, it will increase the decision to save back amounting to 0.167 with customer satisfaction as the mediating variable and vice versa with the assumption that other variables are fixed. Then obtained the value of t statistics (6,881) > t table (1.96) or p value (0,000) < alpha (0.05). Thus, the proposed hypothesis is accepted, meaning that promotion has a significant effect on the decision to save back through customer satisfaction at PT. Bank Riau Kepri Main Branch.

Discussion

The Effect of Product Quality on Customer Satisfaction

From the research results it is known that the quality of the products offered by PT. Bank Riau Kepri Main Branch is good. However, customers consider that there is no conformity with the products offered with specifications. The initial deposit to open a savings account at Bank Riau is quite affordable, but the nominal amount is still the same compared to other banks. Besides that, the interest rates offered are also relatively the same, and there is still an administrative fee for each deposit product at Bank Riau Kepri depending on the service desired.

Bank Riau has offered a variety of savings products tailored to customer needs. Each product has its own advantages in accordance with their respective segments. In addition, efforts were made to reduce the cost of opening an account with the smallest possible initial deposit, namely an average of Rp. 50,000 and administration fees of up to Rp. 2,500 per month. It is hoped that this strategy can increase public satisfaction with the products offered by Bank Riau.

The Effect of Service Quality on Customer Satisfaction

From the research results it is known that the quality of the products offered by PT. Bank Riau Kepri Main Branch is good. However, the reliability of the services provided by Bank Riau employees has not been considered optimal by customers, both in terms of the accuracy and speed of service as promised. There are also employees who have not been able to resolve any problems or complaints faced by customers.

In providing excellent service to its customers, the choice of Bank Riau regularly provides training to its employees through trainings held by internal companies and external parties, both from knowledge of good products and technical services. This needs to be done to respond to increasingly fierce competition and advances in service technology so that it is hoped that the level of customer satisfaction will be better.

The Effect of Promotion on Customer Satisfaction

From the research results it is known that the promotion conducted by PT. Bank Riau Kepri Main Branch in marketing its products is still not good. Bank Riau Kepri is considered not to have maximized the promotional strategy in marketing its products. The various promotional activities carried out seemed to be just a formality. This condition can be seen from the lack of distribution of brochures and the lack of installing banners, the lack of socialization or participation in community activities and the absence of direct marketing to the community.

Promotions carried out by the Main Branch of the Riau Bank are considered to be less than optimal. This is because Bank Riau assesses commonly used promotional strategies such as advertising, *sales promotion*, *public relations*, *personal selling* and *direct marketing* it is only a formality because it is considered less effective in increasing the number of deposits and customers so that it has not yet been a break event point with the costs incurred. The word of mouth strategy is considered to be more effective in attracting customers, and besides that it also doesn't cost money. In addition, Bank Riau is a regional-owned bank that is trusted to manage the finances of the government bureaucracy in the Riau Province.

The Effect of Customer Satisfaction on the Decision to Save Again

From the research, it is known that the satisfaction level of the employees of PT. Bank Riau Kepri Main Branch is good. However, customers still think that the fees charged for each savings product are not significantly different from other banking savings products. There are still administrative fees for savings products and initial deposits that are almost the same in nominal terms as other banks. It can be interpreted that there is no significant difference in terms of cost of savings products at PT. Bank Riau Kepri Main Branch which causes customer decision level is not optimal.

The level of customer satisfaction with Bank Riau Main Branch is classified as good even though there are still some deficiencies that are felt by customers, but these deficiencies are still in a reasonable condition. Customers certainly expect product quality, service quality and promotional strategies that will benefit them, however, this must also be responded to rationally and kindly by banks. By understanding the bank's desires, it is hoped that the level of customer satisfaction with the banking system will be better so that it can increase the decision to save again.

The Effect of Product Quality on the Decision to Save Back through Customer Satisfaction

From the research results it is known that the quality of the products offered by PT. Bank Riau Kepri Main Branch is good. However, customers consider that there is no conformity with the products offered with specifications. The initial deposit to open a savings account at Bank Riau is quite affordable, but the nominal amount is still the same compared to other banks. Besides that, the interest rates offered are also relatively the same, and there is still an administrative fee for each deposit product at Bank Riau Kepri depending on the service desired.

Bank Riau has offered a variety of savings products tailored to customer needs. Each product has its own advantages in accordance with their respective segments. In addition, efforts were made to reduce the cost of opening an account with the smallest possible initial deposit, namely an average of Rp. 50,000 and administration fees of up to Rp. 2,500 per month. It is hoped that this strategy is expected to increase customer satisfaction and in turn will increase customers' desire to save again.

The Effect of Service Quality on the Decision to Save Back through Customer Satisfaction

From the research results it is known that the quality of the products offered by PT. Bank Riau Kepri Main Branch is good. However, the reliability of the services provided by Bank Riau employees has not been considered optimal by customers, both in terms of the accuracy and speed of service as promised. There are also employees who have not been able to resolve any problems or complaints faced by customers.

In providing excellent service to its customers, the choice of Bank Riau regularly provides training to its employees through trainings held by internal companies and external parties, both from knowledge of good products and technical services. This needs to be done to respond to increasingly fierce competition and advances in service technology so that it is expected to increase customer satisfaction so as to increase the decision to save again.

The Effect of Promotion on the Decision to Save Again through Customer Satisfaction

From the research results it is known that the promotion conducted by PT. Bank Riau Kepri Main Branch in marketing its products is still not good. Bank Riau Kepri is considered not to have maximized the promotional strategy in marketing its products. The various promotional activities carried out seemed to be just a formality. This condition can be seen from the lack of distribution of brochures and the lack of installing banners, the lack of socialization or participation in community activities and the absence of direct marketing to the community.

However, the advertising strategy, *sales promotion*, *public relations*, *personal selling* and *direct marketing* considered less than optimal for Main Branch Riau Bank, even though it was implemented, it was only a formality because it was considered less effective in increasing the number of deposits and the number of customers so that it had not yet broken even points with the costs incurred. The word of mouth strategy is considered to be more effective in attracting customers, and besides that it also doesn't cost money. In addition, Bank Riau is a regional-owned bank that is entrusted with managing the finances of the government bureaucracy in the Riau Province, so that with the authorities it determines payment of civil servants' salaries and implementation of projects in the Riau region through Bank Riau

Conclusions and suggestions

Conclusion

From the research results that have been described previously, the conclusions of this study can be drawn as follows:

1. Product quality has a significant effect on customer satisfaction at PT. Bank Riau Kepri Main Branch. The better the product quality felt by customers, the customer satisfaction at Bank Riau Kepri will increase.
2. Service quality has a significant effect on customer satisfaction at PT. Bank Riau Kepri Main Branch. The better the quality of service felt by customers, the customer satisfaction with Bank Riau will increase.
3. Promotion has a significant effect on customer satisfaction at PT. Bank Riau Kepri Main Branch. The better the promotion carried out by Bank Riau, the customer satisfaction at Bank Riau will increase.
4. Product quality has a significant effect on the decision to save back through customer satisfaction at PT. Bank Riau Kepri Main Branch. The better the satisfaction felt by customers, the decision to save back at Bank Riau will increase.
5. Service quality has a significant effect on the decision to save back through customer satisfaction at PT. Bank Riau Kepri Main Branch. The better customer satisfaction caused by the quality of service felt by customers, the decision to save back at Bank Riau will increase.
6. Promotion has a significant effect on the decision to save again through customer satisfaction at PT. Bank Riau Kepri Main Branch. The better customer satisfaction with the promotions conducted by Bank Riau, the decision to save back at Bank Riau will increase.
7. Customer satisfaction has a significant effect on the decision to save back at PT. Bank Riau Kepri Main Branch. The higher the level of customer satisfaction, the decision to save back at Bank Riau will increase

Suggestion

From the research results and conclusions previously described, the authors provide the following suggestions:

1. It is necessary to formulate a product how to make customers exempt from monthly administration fees.
2. Performance *frontliner* for convenience, security and ease of transaction. Frontline speed is needed in serving customer transactions, adequate number of service counters, transaction facilities provided and responsiveness in responding to problems and providing problem solutions to customers.
3. The promotion carried out by the Riau Kepri Bank has not been optimal, for that reason the Riau Kepri Bank can increase the frequency of its promotions and be able to use social media in promoting its banking products.
4. It is expected that Riau Kepri banks can maximize their CRM program. So that existing customers can be well recorded and to facilitate the Riau Kepri bank in promoting new service products
5. For further research is expected to add other factors that influence the decision to save at Bank Riau Kepri based on different characteristics and analysis tools. As well as using interview methods and open questionnaires in research, in order to obtain direct arguments from respondents about what is being studied.

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